



Putting people first since 1936.

Monthly News & Updates for October 2020

A Reminder About First Financial's Operating Hours Through November 1st

The well-being of our members and staff is our top priority. Our updated operating hours from October 13th through November 1st are below. To set up an appointment to open an account or close on a loan, our **Member Relationship Phone Center** can be reached at **732.312.1500** Monday through Friday from 9am to 5:30pm, or on Saturday between 9am-12pm.



- Our **Toms River Branch** drive thru will be open from 9am to 4:30pm Monday through Wednesday, 9am to 5:30pm Thursday & Friday, and Saturday 9am to 12pm.
- Our **Freehold/Howell Branch** drive thru will be open from 9am to 4:30pm Monday through Wednesday, 9am to 5:30pm Thursday & Friday, and Saturday 9am to 12pm.
- Our **Neptune Branch** drive thru will be open from 9am to 4:30pm Monday through Wednesday, 9am to 5:30pm Thursday & Friday, and Saturday 9am to 12pm.
- Our **Member Relationship Phone Center** will continue to have modified hours of operation from 9am to 5:30pm Monday through Friday and 9am to 12pm on Saturdays.

Please take a moment to check out our [COVID-19 updates webpage](#), and don't forget to visit our [website homepage](#) alert message, [Facebook](#), [Twitter](#) and [Instagram](#) for the latest updates. Be well!

Things to Do on a Budget in Monmouth & Ocean Counties this October 2020

It's officially fall – and October is one of the best and most beautiful weather months in New Jersey. Get the family ready for an action-packed month filled with fun outdoor and socially distant fall and Halloween activities. Check out these free or inexpensive events happening in a town near you!



[Things to Do this Month](#)

Questions to Ask Before Deciding to Refinance Your Mortgage



With the mortgage market the way it has been lately, have you been thinking about refinancing? Before you make an appointment with your lender, take the time to ask yourself the following five questions. This will help you decide if refinancing is a good idea or if it might turn into a financial problem down the road.

Questions about refinancing? [Contact the Loan Department at First Financial](#) , and [we'll help you decide between your options with personalized service](#) .*

[Read More](#)



Fall Into Those DIY Projects with a Home Improvement Loan!

Looking to put in a new deck? Redesign your kitchen? Add a new roof, siding, or windows? It's the perfect time to "Fall" into those DIY home projects you've been thinking about.

First Financial's Home Improvement Loan is designed to help you create the home you've been imagining. So it's time to move your "wants" to the top of your to-do list.

Apply online and ask us about our **electronic closing options!****

[Learn More](#)

Don't Get Stuck with Late Fees, Use Online Bill Pay!

You've probably heard (or even experienced for yourself) that the U.S. Postal Service is experiencing major delays in mailing times lately. These delays will impact everything from online shopping to the November election—and may even affect your finances, especially if you pay your bills or make loan payments by mail.



That's right — if you pay your bills or loans by mail, you could start incurring extra costs in the form of late fees if your mail is delayed, yikes.

So, how can you avoid pesky fees? In a word: e-payments. Our **Online Bill Pay** is a fast, secure, and simple way to cover all of your costs on time.

- Bill pay is free, easy to use and schedule payments, and even pay other people with [POP Money](#).+
- Get started using Online Bill Pay [here](#).
- For recurring expenses like First Financial loan payments, you can also schedule recurring transfers in Online Banking. Learn how [here](#).

If you have questions or need additional assistance, reach out to us at info@firstffcu.com or 732.312.1500. We're happy to help!

[Get Started With Bill Pay](#)

The First Financial Fighters Are Making Strides Against Breast Cancer This October!



Due to COVID-19, this year's Making Strides event will be virtual and we will be collecting donations for the American Cancer Society online or at First Financial [branch drive thru](#) locations. If you'd like to help the First Financial Fighters reach our team goal this year, you can donate to the cause online [here](#). Thank you for your generosity and support this October for Breast Cancer Awareness Month!

[Donate Online Today](#)

2020 Summer Reading Contest Winners

Each summer, First Financial Kids can read books, earn rewards, and the chance to win a grand prize at the end of the summer.

This year's **contest** looked a little bit different and was all virtual due to COVID-19, but we commend our readers for all their hard work this summer all the same! Congratulations to this year's Barnes & Noble gift card winners:

- \$75 Gift Card - Savannah B.
(Pictured right)
- \$50 Gift Card - Cassandra F.
- \$25 Gift Card - Emma V.



Thank you to all this year's participating students and we hope you are all having a great school year!

Upcoming Virtual Seminars & Holiday Closings

- **October 20** - Income for Life, **6pm**
- **October 28** - The Return to Conservative Investing, **6pm**
- **November 4** - How to Weather a Bear Market, **6pm**
- **November 9** - Transitions to Retirement, **12pm** and **6pm**
- **November 10** - Income for Life, **12pm**
- **November 11** - All locations will be closed in observance of Veterans Day

What Our Members Are Saying This Month:

"My employer belongs to the credit union and I opened a membership. The staff was very friendly and easy to work with. I would definitely recommend First Financial to my other colleagues."

-Susan K., Community Partner
Group Employee

First Financial Federal Credit Union
732.312.1500 - Local Callers
866.750.0100 - Out of Area

Download the First Financial app on your smartphone or tablet:



STAY CONNECTED:



* APR = Annual Percentage Rate. Subject to credit approval. Credit worthiness determines your APR. Rates quoted assume excellent borrower credit history and are for qualified borrowers. Your actual APR may vary based on your state of residence, approved loan amount, applicable discounts and your credit history. Higher rates may apply depending on terms of loan and credit worthiness. Available on primary residence only. The Interest Rates, Annual Percentage Rate (APR), and fees are based on current market rates, are for informational purposes only, are subject to change without notice and may be adjusted based on several factors including, but not limited to, property location, loan amount, loan type, occupancy, property type, loan to value, debt to income ratios, FICO credit scores, refinance with cash out and other variables. Mortgage insurance may be required depending on loan guidelines. This is not a credit decision or a commitment to lend. If mortgage insurance is required, the mortgage insurance premium could increase the APR and the monthly mortgage payment. See Credit Union for details. A First Financial membership is required to obtain a mortgage and is open to anyone who lives, works, worships, or attends school in Monmouth or Ocean Counties. NMLS CU ID: 685814

** Available on primary residence only. A First Financial membership is required to obtain a Home Improvement Loan and is open to anyone who lives, works, worships, volunteers, or attends school in Monmouth or Ocean Counties. See credit union for details. Rate will vary based off of applicant's credit rating. Not all applicants who apply will be approved, subject to underwriting guidelines and credit approval. Lien position and appraisal valuation may affect the maximum loan amount. Not all applicants will qualify for maximum Loan to Value (LTV) ratio. It will be based off of creditworthiness, property type, occupancy, lien position, and loan amount. Rates will be affected by LTV or combined LTV if there is another lien on the property. Loan amounts over \$7,500.00 will be required to give First Financial FCU a security interest in their property. Rates will vary based off of lien position and whether the loan is mortgage secured or unsecured. For mortgage secured Home Improvement loans First Financial FCU (FFFCU) will waive closing costs at inception of loan. If loan is terminated within the first 2 years of opening, closing cost waiver is revoked and are required to be paid back by member to FFFCU.

+The service is free as long as 3 bills are paid through Bill Payment each month, otherwise a \$6 monthly fee applies. For full terms and conditions, please read the Bill Payment terms and conditions that will be presented during enrollment.

You have the right to opt out of our emails. Please follow the instructions below and click on the SafeUnsubscribe link to do so.

