



*Putting people first since 1936.*

## Monthly News & Updates for September 2020

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### 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 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 Friday and Saturday 9am to 12pm.
- Our **Freehold/Howell Branch drive thru** will be open from 9am to 4:30pm Monday through Friday and Saturday 9am to 12pm.
- Our **Neptune Branch drive thru** will be open from 9am to 4:30pm Monday through 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.
- **Holiday Closing Reminder:** All locations will be closed on Monday, October 12th in observance of Columbus Day.

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!

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## Our Auto Loan Rate Special Has Been Extended Through Columbus Day!

Fall is almost upon us, and there's still time to get a great low rate on your [auto loan or refinance](#) ! For a limited time, you still can take advantage of our **recently lowered rates through Columbus Day**. With rates as low as **[2.24% APR\\*](#) on terms up to 48 months** , you'll be loving your new wheels in no time.

[Apply Now!](#)

## How Much Do Your Financial Vices REALLY Cost?

**Little expenses and indulgences can add up fast**, especially if you aren't keeping track of your financial vices. Think — you could be spending \$50 a month or more on impulse purchases alone! Check out our [blog](#) for some tips on reeling in your spending and saving BIG on small expenses.



[Read More](#)



## Vehicle Lease Ending Soon?

Don't want to say goodbye to your leased car? No worries — we can help with our Lease Buyout Program! When you buy out your lease, you'll get to **keep the car you love and maybe even save money on monthly payments in the process.\*\***

Check out our [blog](#) to learn more about your lease end options, or click the button below to find out about our [Lease Buyout Program](#) and [apply online](#) 24/7.

[Learn About Our Lease Buyout Options](#)

## Job Change? Ask About Our 401(k) Rollover Assistance Program

**When changing employers, you'll want to understand all your 401(k) rollover options to avoid costly mistakes.** Our Financial Advisors can help you with helpful resources and provide advice about your options, rules, tax implications, and any deadlines you may need to consider.+

[401\(k\) Rollovers in 5 Easy Steps](#)  
[401\(k\) Rollover FAQs](#)

Call our Investment & Retirement Center at **732.312.1534** with any questions.

**JOB  
CHANGE?**

Ask about  
401(k) rollover  
assistance!



CONNECT

[Contact One of Our  
Financial Advisors](#)



## Accumulating Funds for Short-Term Goals

Stock market volatility in 2020 has clearly reinforced at least one important investing principle: Short-term goals typically require a conservative investment approach. If your portfolio loses 20% of its value due to a temporary event, it would require a 25% gain just to regain that loss. This could take months or even years to achieve. **So how should you strive to accumulate funds for a short-term goal, such as a wedding or a down payment on a home?**

[Keep reading!](#)

[Show Me How](#)

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## Upcoming Virtual Seminars

- **September 23** - How to Weather a Bear Market, [6pm](#)
- **September 30** - 3 Transitions to Retirement, [6pm](#)
- **October 7** - Social Security & Your Retirement, [12pm](#) and [6pm](#)
- **October 13** - Women & Investing, [12pm](#)
- **October 14** - Understanding Medicare, [6pm](#)

Visit our website [events calendar](#) to register and view upcoming sessions, or text **FFSeminar** to **866-956-9302** to receive seminar alerts and register on your mobile phone.

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## What Our Members Are Saying This Month:

“THE ACCOUNT OPENING  
PROCESS WAS VERY  
EASY AND SIMPLIFIED.  
THE STAFF WAS  
EXCEPTIONAL.”

- Joseph P., Neptune Member

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. Not all applicants will qualify, subject to credit approval. Additional terms & conditions may apply. Actual rate may vary based on creditworthiness and term. First Financial FCU maintains the right to not extend credit after you respond if we determine you do not meet our guidelines for creditworthiness. Rates are fixed and will be based on model year of vehicle & term. Current loans financed with First Financial FCU are not eligible for review or refinance. A First Financial membership is required to obtain a First Financial auto loan and is available to anyone who lives, works, worships, volunteers or attends school in Monmouth or Ocean Counties. See credit union for details. A \$5 deposit in a base savings account is required for credit union membership before opening any other account/loan.*

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