

GREETINGS!

We hope you are doing well and staying healthy. Much like you, we've had to make some changes in our day-to-day operations, but our goal will always be serving our members the best way we can. We're closely monitoring the COVID-19 situation in our local area, and looking forward to the day when our branch lobbies re-open. In the meantime, you can still use branch drive thru and ATM services during operating hours. You can view individual branch hours of operation and important updates on our response to COVID-19 [here](#). Be well!

In this Newsletter:

- Coping with Market Volatility
- The Next Classroom Grant Recipient
- Protecting Your Money from COVID-19 Scams
- Advice for Spending Your Stimulus Check
- And more!

UPCOMING EVENTS & HOLIDAY CLOSINGS

Saturday, May 23rd and Monday, May 25th - All locations will be closed in observance of Memorial Day Weekend.

Saturday, July 4th - All locations will be closed in observance of Independence Day.

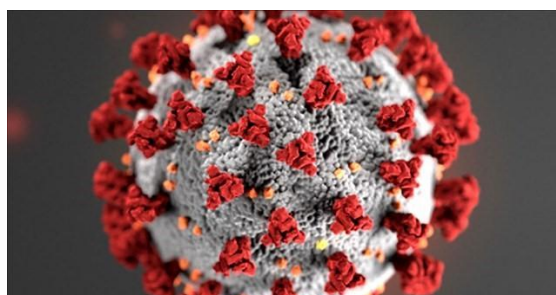
UPCOMING SEMINARS

All in-person seminar sessions are temporarily postponed until further notice. The following virtual sessions are currently open for registration:

- Tuesday, May 12th - College Financial Planning & 529 Plans, [12pm](#)
- Wednesday, May 13th - Social Security & Your Retirement, [11am](#) and [1pm](#)
- Tuesday, June 9th - Income for Life, [12pm](#)

Please check our [Events Calendar](#) at [firstffcu.com](#), email info@firstffcu.com or text FFseminar to 866-956-9302 to receive updates about upcoming virtual sessions and future events.

COVID-19 Updates on Branch Hours of Operations and Resources



First Financial is continuing to monitor the evolving situation regarding COVID-19 in our area. We want to do all we can to help keep our members, employees, and the local community safe.

Just a reminder that our branch lobbies are currently closed to walk in's until further notice. If you need to open an account or close on a loan, you can make an appointment at an operating branch by calling **732.312.1500**.

Please be advised that individual branch locations and hours are subject to change. You can review our current branch schedule updates [here](#), as well as our FAQs regarding COVID-19. Don't forget to visit our [website alert](#)

[message](#), [Facebook](#), [Twitter](#), and [Instagram](#) for the latest updates regarding our locations.

Get the Cash You Need in 1-2-3



Do you need a little bit of cash right now, have a large debt to pay, or need to consolidate your bills?

Cashing out your car might be a great option for you. A [cash out auto loan](#) allows you to access the equity in your vehicle and receive a lump sum payment.*

Getting the cash you need is as easy as 1-2-3. And, you don't even have to leave the house to do it. You can [apply online](#) and close electronically!

To Our Teachers and Healthcare Workers...

First Financial wants to extend our appreciation for the continued hard work and dedication our teachers and healthcare workers have shown to our community during the COVID-19 pandemic.



Thank you to our healthcare workers who put their lives on the line daily to ensure those affected by the pandemic are taken care of, and thank you to our teachers who strive each day to educate their students remotely despite schools being closed.

Thank you for all that you do, and we hope to be back visiting all our school district and hospital community partner groups again soon!

2019-2020 School Year Classroom Grant Recipient #3



Congratulations to Erma Dorrer Classroom Grant recipients H. C. Johnson Elementary School media specialist Carrie Hogan and music teacher Missy O'Keeffe.

Both educators have recognized the transformative power of service and social-emotional learning with the creation of the Jackson elementary

school's aquaponic garden. Hogan and O'Keeffe submitted a grant application to purchase seeds, herbs, and soil for the elementary school's aquaponics garden and lab located within the building's library.

Learn more about how this classroom grant is being used [here](#) .

Coping with Market Volatility: Avoid Rash Decisions



During periods of market volatility, avoid making investment decisions based on emotions. If you've been watching the market lately, perhaps the first question on your mind is, "Should I make a big change in my investments?" In reality, a volatile market isn't the best time to do a complete makeover of your portfolio, especially if you have long-term financial goals you're trying to address. Even if you feel that your portfolio needs adjusting, maintaining a firm grasp on your fundamental investment strategy can help you be more thoughtful about making any changes.

[Click here to continue reading](#)



Contact our [Investment & Retirement Center](#) by calling 732.312.1534 or [email](#) one of our Financial Advisors today!

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Protect Yourself from COVID-19 Scams



No question - the past couple of months have been unprecedented as a result of Coronavirus (COVID-19) in our country. We're seeing things unfold that most of us haven't experienced before. Entire cities have shut down, people are being quarantined, and financial institutions are trying to find different ways to serve their members.

While we've seen the best in humanity from Dollar General and many local grocery stores setting aside the first hour they're open to serve the elderly to restaurants providing meals for kids who are out of school, we've also seen some scammers who are exploiting the public's Coronavirus fears.

Learn more about protecting your finances [here](#).

Should You Take Your Money Out of the Bank During COVID-19?

Along with the recent mad dash to buy all the toilet paper and disinfectant spray stores can stock, you may be wondering about your accounts and assessing whether it's necessary to withdraw cash from your financial institution.



Fact: the need for withdrawing cash during the COVID-19 crisis has no basis. Unlike overextended banks that caused the Great Recession, the current financial situation in relation to this crisis was caused by a reaction to the Coronavirus outbreak in our country, not a systemic banking problem.

[Continue reading.](#)

Download Our Mobile and Tablet App!

Click on the images below, or simply search "**First Financial FCU**" in the App Store or Google Play to download the app to your smartphone today!



Are you using our [1 Click Remote Deposit](#) service?

To use the 1 Click Remote Deposit Capture feature, click on the Deposit tab within the app. For assistance or if you do not see the tab, please contact our Member Relationship Center at **732.312.1500**.

For FAQs and other information about our mobile & tablet apps, click [here](#)

You must have an account at First Financial Federal Credit Union (serving Monmouth and Ocean Counties in NJ), and be enrolled in online banking, to use this application. Standard data rates and charges may apply.

6 Ways to Spend Your Stimulus Payment Responsibly



Did you receive your COVID-19 stimulus payment on April 15th? Have you started thinking about how you should spend it?

It's tempting to think about all of the ways you could spend an extra \$1,200 or \$2,400 - depending your filing status and the number of dependents you claim. Before you get that list finalized, we want to give you some tips to help your money stretch as far as possible.

[Get more tips](#) on spending your stimulus check in a responsible way.



"FIRST FINANCIAL WAS
PROFESSIONAL AND VERY EASY TO
WORK WITH.
THEY WENT ABOVE AND BEYOND TO
GET ME APPROVED FOR A HOME
EQUITY LOAN, DESPITE THIS
SITUATION WITH THE PANDEMIC.
THANK YOU!"

- MARGARET S., NEPTUNE BRANCH

At First Financial, "We SMELL better!" We'll help you with:

Score Improvement

Money Savings

Education

Lending

Local

UNTIL NEXT TIME...

Thank you for being an Ambassador! If you ever need anything or have a question, feel free to reach out to us. Please pass this email along to your employees. As always, the staff at First Financial looks forward to continuing to serve you. Please be well!

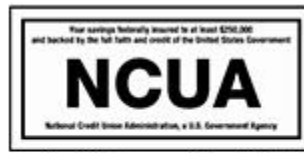
Matthew Brazinski, Assistant Vice President of Business Development
MBrazinski@firstffcu.com | 732.312.1421

Chantel Baptiste, Business Development Representative
CBaptiste@firstffcu.com | 732.312.1541

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 credit worthiness and term. A First Financial membership is required to obtain a First Financial 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 prior to opening any other account/loan. Federally insured by NCUA.*



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