



E-NEWSLETTER • SUMMER EDITION

Summer 2020 Quarterly Ambassador News

Greetings!

As the last week of Summer is upon us, we hope you are doing well and staying healthy. Please find below, the latest version of our Quarterly Newsletter for our valued community partners.

A reminder of our updated operating hours through **September 7th**: Our **Toms River, Neptune, and Freehold/Howell Branch drive thru locations** will all be open from **9:30am to 4:30pm Monday through Friday** and open **Saturdays 9am to 12pm**. Our branch lobbies are still currently closed to walk in's until further notice.

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**.

Please take a moment to review our [COVID-19 updates webpage](#) and stay tuned for updated hours after 9/7. Don't forget to visit our [website homepage](#) alert message, [Facebook](#), [Twitter](#) and [Instagram](#) for the latest updates.

Wishing all our educators the best of luck for the upcoming new school year!

Upcoming Virtual Events & Holiday Closings

September 2 - The Return of Conservative Investing, [6pm](#)

September 5 - 7 - All locations will be closed for **Labor Day Weekend**

September 8 - Social Security & Your Retirement Virtual Seminar, [12pm](#)

September 9 - Social Security & Your Retirement Virtual Seminar, [6pm](#)

September 16 - Women & Investing Virtual Seminar, [6pm](#)
September 23 - How to Weather a Bear Market Virtual Seminar, [6pm](#)
September 30 - Transitions to Retirement Virtual Seminar, [6pm](#)
October 12 - **All locations will be closed for Columbus Day**
October 13 - Women & Investing Virtual Seminar, [12pm](#)

3 Ways To Stop Overspending During these Times



The COVID-19 pandemic has left finances in flux, and it is uncertain how long it may last. That's why we want to help our members be prepared for anything. One way to be ready? Stop overspending!

We know that isn't always easy, so we've put together [an article](#) that details three easy ways to cut back on spending and save some cash.

[How to Stop Overspending](#)

How to Manage Your Credit During Difficult Times



Life can get expensive, especially when times are uncertain. It can be tempting to pull out your credit card when life hands you an unexpected expense, but this isn't always the best answer. Depending on your interest rate, you can accrue debt at an alarming rate.

Take a look at these tips on [How To Manage Your Credit Card During Difficult Times.](#)

Check Out Our New Mortgage Rates

There's no place like home, so get more home than you hoped for with great mortgage and refinance rates from us.

15 Year Fixed - 2.875% APR**

20 Year Fixed - 3.125% APR**

30 Year Fixed - 3.375% APR**

[Learn more or apply online](#) today!



[Apply Today](#)



New Auto Loan Rate Special through 9/12!

For a limited time, we've lowered our [auto loan rates](#)! We are making it easier than ever for our members to drive away in the car of their dreams or refinance their current ride from another lender for a lower monthly payment.* Start the application process online and close electronically!

[Upgrade your ride](#) or your current Auto Loan today.

2019-2020 School Year Classroom Grant Recipient #4



Congratulations to **Kim Haug, Brick Township High School** woodshop teacher who was the recipient of a \$500 Erma Dorrer classroom grant for the 2019-2020 school year. Mrs. Haug applied for this grant to outfit her woodshop classroom with a new jointer. Some of the classroom equipment was original to the

school!

Read more about Mrs. Haug and her dedication to teaching [here](#).

4 Questions on the Roth IRA Five-Year Rule

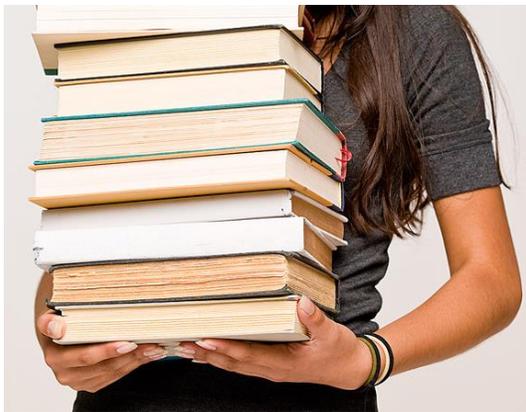


The Roth "five-year-rule" typically refers to when you can take tax-free distributions of earnings from your Roth IRA, Roth 401(k), or other work-based Roth account.

If you want to know more, check out this article from our Investment & Retirement Center: [4 Questions About the Roth Five-Year-Rule](#).

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

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Our Summer Reading Contest is Still on through 9/15!

There's still time for First Financial kids to reap the summer reading rewards! Each summer, First Financial kids can read books, earn rewards, and get a chance to win a prize at the end of the summer. This year's [contest](#) is open until

September 15th, so don't wait — complete a digital entry form [here!](#) +

How does the contest work?

- Participants will earn \$1 per book read (up to 10 books).
- All participants will earn one entry into our grand prize drawing for one of three Barnes & Noble e-gift cards in the amount of \$75, \$50, or \$25!

- Due to COVID-19, rewards will be deposited electronically into the participant's First Step Kids Account once a confirmation email has been received and reviewed by the Marketing Department.
- Contest terms and conditions can be viewed [here](#).

[Hit the Books](#)

Featured Member Testimonial

"We thank you for all your help, guidance, and attentiveness throughout the home equity loan process. We are happy to be First Financial members. Wishing everyone health & safety during these turbulent times!"

-Kurt and Cassandra A.

Until Next Time ...

Thank you for being an Ambassador! If you ever need anything or have a question, feel free to reach out to me. If your organization is conducting any upcoming virtual benefits fairs or sharing materials on a virtual platform, contact me to send you digital materials for your staff or I can print and send your organization flyers, handouts, and any brochures you may need.

Feel free to pass this email along to your employees. As always, the staff at First Financial looks forward to continuing to serve you.

Please be well!

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

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.*

***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*

+From 8/1—9/15/2020, First Financial Kids up to age 18 are eligible to participate in our Summer Reading Contest. Credit Union membership and First Financial Savings Account are required to participate. Participants will earn \$1 per book read, up to 10 books. Each book requires a separate entry form to be filled out online using our electronic entry form. Only completely filled out entry forms will be eligible for reader rewards. Participants will earn 1 entry per book read in our prize drawing of three Barnes & Noble® eGift Cards in the amount of \$75, \$50, and \$25. Reader Rewards will be electronically deposited to the child's First Financial

Savings Account when a confirmation email for each book read (up to 10 books), is received and reviewed by the Marketing Department upon completion of a digital entry form. The 3 prize winners will be drawn at random on or about 9/18/2020 and will be contacted by the First Financial Marketing Department.

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

