

Thank You

for your membership and the trust you have placed with us to maintain your financial well-being.

California Governor, Gavin Newsom, ordered a statewide stay-at-home order on March 19, 2020 to control the spread of COVID-19. The directive exempts critical infrastructure such as food and agriculture, health care, transportation, energy, and financial services. First Financial provides critical services to support these functions, and **we will remain open for business.**

We have taken measures to ensure we protect you and our staff. We follow social distancing guidelines including maximum capacity limits in our branches and at our headquarters.

Branch Visits by Appointment Only

Our branches remain open during regular business hours; however, by appointment only until further notice. For the safety of our members and staff, the maximum capacity is 10 people (including staff).







You can still perform all transactions at the branch (withdrawals, deposits, payments, etc.) and can conveniently schedule your appointment now.

[Schedule an Appointment](#)

Important Reminder: If you are experiencing any symptoms of respiratory illness, including fever or cough, you are not allowed to enter the branch, per the Safer at Home Order for Control of COVID-19 issued by Governor Gavin Newsom on March 19, 2020. We appreciate your understanding and cooperation.

Remote Account Access Anytime, Anywhere

If you are not able to visit your local branch, we have digital services to help you access your account:

- ◆  Free **Mobile Banking App** to check balances, transfer money, deposit checks and more  
- ◆  Free **Online Banking**
- ◆  **Chat with eBranch** during normal business hours
- ◆  Call our Member Contact Center at **(800) 537-8491** weekdays from 7am to 7pm and Saturdays from 9 a.m. to 1:30 p.m. (Pacific Time)
- ◆  Access to **nearly 30,000 CO-OP ATMs** (locations available on our website and mobile app)

Financial Hardship— Loan Assistance for Members Impacted by COVID-19

As your financial partner for life, we are here to help you during this difficult time. If you have been adversely impacted by coronavirus (COVID-19), we have programs in place to help, just like banks, including our [Emergency Loan](#), [Loan Deferment Program](#) and [Mortgage Forbearance Program](#).

Be Aware of COVID-19 Scams

We encourage all members to remain alert for suspicious communications—social media, phone calls, text messages, emails, etc.—now. There has been an increase in scams related to COVID-19 (coronavirus).

As a reminder, First Financial will never request your Social Security Number or other non-public information via email. If you're unsure about a First Financial communication, please get in touch with us immediately using well-known contact information.

Dividend Update

Dividends were announced for the 1st Quarter, the period of January 1 to March 31, 2020. Dividends were posted to your account on April 1, 2020. Rates are subject to change without notice.

- ◆ Stakeholders (Share) Account: \$100 and above0.025% APY
- ◆ Student Savings Account: \$5 and above0.025% APY
- ◆ Association Savings Account: \$100 and above0.025% APY
- ◆ IRA Savings Account: \$5 and above0.025% APY
- ◆ SuperSavers Account: \$500 and above0.025% APY
- ◆ Above Plus Active Checking Account0.050% APY*
- ◆ Above Plus Direct Deposit or Payroll Deduction0.100% APY*
- ◆ Above Plus 1 eligible elective0.150% APY*
- ◆ Above Plus 2 eligible electives0.200% APY*
- ◆ Above Plus 3 eligible electives0.250% APY*

APY=Annual Percentage Yield. Regulations prohibit paying dividends in excess of available earnings. All rates are correct at time of publication. Rates are subject to change without notice. A minimum opening deposit is required. The Board of Directors declares dividends on a quarterly basis. *Based on use of qualifying electives. Please see your Truth-in-Savings Agreement for more details.

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First Financial Credit Union is an Equal Opportunity Lender. NMLS #782737

CORPORATE OFFICE
P.O. Box 90
West Covina, CA 91793-0090
[\(800\) 537-8491](tel:8005378491)

First Financial Branch
and ATM Locations

Nearly 30,000 CO-OP ATMs
and 5,000+ Shared Branches
available to you.

MEMBER CONTACT CENTER

[\(800\) 537-8491](tel:8005378491)
Mon-Fri: 7 a.m. - 7 p.m.
Sat: 9 a.m. - 1:30 p.m.

CALL-24

[\(800\) 537-8491](tel:8005378491)

eBRANCH

eBranchRep@ffcu.org
Mon-Fri: 7 a.m. - 7 p.m.
Sat: 9 a.m. - 1:30 p.m.

SPECIAL MEMBER SERVICES

Entertainment: [\(800\) 537-8491](tel:8005378491)
Mon-Fri: 7 a.m. - 7 p.m.
Sat: 9 a.m. - 1:30 p.m.
tsaspecialservices.com

