

IMPORTANT ANNOUNCEMENT

Dear valued member:

As a member of South Jersey Federal Credit Union, you know that our organization is committed to changing and adapting to meet your needs and the needs of our community. Our willingness to improve and evolve has led us to our most recent change: a new name, logo, and tagline that accurately reflect our mission, services, and unique strengths.

I'm pleased to announce that as of June 30, South Jersey Federal Credit Union will be known as:



A Better Place to Grow

The new brand highlights our commitment to nurturing our members, supporting you as you work toward your financial goals. We'll continue to help you save money by offering competitive interest rates on savings accounts, low interest rates on loans, and lower service fees than other financial institutions.

We want to assure you that although our name is changing, our commitment to service, to members, and to the community will remain the same. Thank you for your loyalty and continued support. On behalf of the Board of Directors, management, and employees of First Harvest Credit Union, we're excited to continue offering you A Better Place to Grow.

Sincerely,

A handwritten signature in black ink, appearing to read "Ernest D. Huggard", written in a cursive style.

Ernest D. Huggard
President and Chief Executive Officer