



# Making Change

In this issue of

# Making Change

President's Corner.....	3
Calendar and Events .....	4
Secure an Auto Loan .....	5
Brand New/Tech Talk.....	6-7
Product Spotlight .....	7
First Harvest in the Community.....	8-9
Scholarship Winners.....	10-11
Lending Ad.....	12-13
Cheers to the First Harvest Team.....	14-15
Holiday Spending Survival Guide.....	16
Branch Celebrations .....	17
Holiday Food Hacks .....	18-19

## Issue 2-2021

This is a publication of First Harvest Credit Union. For questions or concerns, please email [Marketing@firsharvestcu.com](mailto:Marketing@firsharvestcu.com). To submit your story idea, contribute a recipe or publish a community event on our calendar, please email us at [Marketing@firsharvestcu.com](mailto:Marketing@firsharvestcu.com).

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# PRESIDENT'S CORNER

Dear Members,

This is an exciting time in the history of our credit union. Just a few months ago, we unveiled our new name, First Harvest Credit Union. Our new name, logo and tagline, **A Better Place to Grow**, were carefully developed to reflect our commitment to nurturing our community, our members, and our employees. The brand pays homage to our Southern New Jersey roots, while giving us the flexibility to grow throughout the region.

Although we have changed our name and logo, please be assured that our dedication to our members has not changed. You can continue to count on First Harvest Credit Union for the products to help you reach your goals. Whether you're considering an auto loan for your first car, a home equity loan to renovate your kitchen, or a retirement account to maximize your savings, we still offer great rates and flexible terms. If you're planning on accessing the equity in your home to fund a major purchase, be sure to read our tips for deciding between a home equity loan and home equity line of credit.

Our Board of Directors, management, and staff will also remain unchanged. You'll still receive the same friendly and personalized service from the same great employees. In this issue of **Making Change**, you can see some of our festive branch celebrations and read about some of the accomplishments of our Chairman's Award, Meritorious Service Award, and Platinum Star Award winners and Staff Standouts.

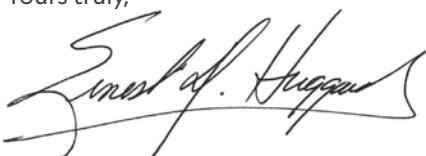
Finally, First Harvest Credit Union remains dedicated to the community. We maintained our tradition of awarding scholarships to deserving seniors, selecting nine exceptional recipients based on their academic achievements, community involvement, extra-curricular activities, teacher recommendations, and essays. We also continued to support the nonprofit organizations that improve our communities with financial donations and volunteer efforts. We're happy to help charities like Gloucester County Habitat for Humanity, the Burn Foundation, Unforgotten Haven, Kroc Center, the Bullock Garden Project, and the People for People Foundation of Gloucester County.

Our growth has already begun, as we introduce a new group of members to First Harvest Credit Union. In August, we merged with Global 1 Federal Credit Union, allowing us to expand our footprint, while enhancing our ability to offer competitive interest rates, provide outstanding service, and support the community. We're happy to welcome our newest members to our credit union family.

As the fall and winter holidays approach, we realize that traditions such as gift giving and entertaining can be a source of both comfort and stress. To help you make sure the comfort outweighs the stress, we've provided a Holiday Survival Guide, based on advice from our online financial program, MoneyEdu. If you have not already registered for the free program, be sure to join at [FirstHarvestCU.com/MoneyEdu](http://FirstHarvestCU.com/MoneyEdu). We hope our holiday food hacks also help you save this holiday season.

On behalf of the staff, management, and Board of Directors of First Harvest Credit Union, best wishes for a healthy and prosperous fall and winter. We look forward to continuing to show you why First Harvest Credit Union is **A Better Place to Grow**.

Yours truly,



**Ernest D. Huggard**  
President and CEO



# 2021

# 2022

## September

Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

## November

Su	Mo	Tu	We	Th	Fr	Sa
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7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

## January

Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

## October

Su	Mo	Tu	We	Th	Fr	Sa
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3	4	5	6	7	8	9
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17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

## December

Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

## February

Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28					

## IMPORTANT DATES

Monday, October 11

**COLUMBUS DAY**

All offices closed

Thursday, November 11

**VETERANS DAY**

All branches closed

Saturday, January 1

**NEW YEAR'S DAY**

All branches closed

Tuesday, November 2

**ELECTION DAY**

Thursday, November 25

**THANKSGIVING DAY**

All branches closed

Monday, January 17

**MARTIN LUTHER KING, JR. DAY**

All branches closed

Sunday, November 7

**DAYLIGHT SAVINGS**

**TIME ENDS**

Saturday, December 25

**CHRISTMAS DAY**

All branches closed

Monday, February 21

**PRESIDENTS DAY**

All branches closed





# Secure a Vehicle Loan

- ✓ Low rates
- ✓ Flexible terms
- ✓ Local decision-making



# Brand New

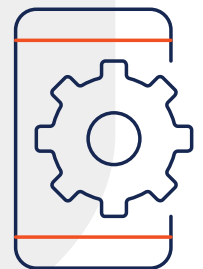
## THE FIRST HARVEST BRAND

On June 29, we unveiled our new name, logo, and tagline at a ceremony at our Corporate Headquarters. President/CEO Ernest Huggard, our Board of Directors, and members of our Leadership Team joined elected officials and business leaders to celebrate our new brand, First Harvest Credit Union: A Better Place to Grow.

“Our credit union prides itself on changing and adapting to meet the needs of our members and our community. As our credit union has grown, it has become necessary to develop a new brand that accurately reflects our mission, our services, and our unique strengths,” said Ernest Huggard, President and Chief Executive Officer of First Harvest Credit Union. “The First Harvest brand reflects our commitment to help our members tend to their finances and reap the rewards of careful money management. It also highlights our Southern New Jersey roots, while allowing us the opportunity to expand throughout the region.”

We want to assure you that although our name has changed, our commitment to our members and to the community remains the same. You’ll still have access to the same money-saving products and services, and you’ll continue to receive personalized attention from the same dedicated employees.

If you have questions about our new brand, please visit [FirstHarvestCU.com](http://FirstHarvestCU.com). We’re excited about our new brand, and we hope you share in our excitement as we continue to offer you **A Better Place to Grow**.



## TECH TALK

### *Update Your App*

If you have not already done so, be sure to update your banking app to take full advantage of recent changes.

### *Enhancements Ahead*

Our willingness to change and adapt is also leading to new improvements in technology. Over the next 6-12 months, you will begin to see updates in our technology and products, allowing us to offer an enhanced level of service.

# Product Spotlight: Home Equity Loans and Lines of Credit



You've undoubtedly heard of home equity loans and lines of credit. Both products allow you to borrow against the equity in your home, but do you know the difference between the two types of loans? Understanding the advantages of each can help you determine which loan is best for your needs.

A Home Equity Loan pays you a lump sum at the time of settlement and allows you to repay the loan in equal installments over a period of time, usually at a fixed rate of interest. If you have a major purchase or other one-time expense, this may be the right choice for you.

A Home Equity Line of Credit extends a specific amount of credit, allowing you to borrow funds when you need them. You'll only pay interest on the money you use, but the interest rate may vary over time. The flexibility of a home equity line of credit allows you to access funds for expenses such as college tuition, without requiring you to pay interest on the funds until you actually use them. It can also be helpful to obtain a home equity line of credit to access for unforeseen expenses and emergencies.

First Harvest Credit Union offers low rates, flexible terms, and local decisions on both home equity loans and home equity lines of credit.

**FOR MORE INFORMATION AND OUR EASY ONLINE APPLICATION, VISIT [FIRSTHARVESTCU.COM](https://www.firstharvestcu.com).**





# First Harvest in the Community

AVP/Controller Camille Gadsden and AVP/Deposit Operations Veronica Paige took part in Gloucester County Habitat for Humanity's Women Build Week, which works to recruit, educate, and nurture women to build and advocate for safe and affordable houses in Gloucester County.



President/CEO Ernest Huggard and EVP/COO Danny Sulpizio, who served 2013-2021 as President of the Gloucester County Habitat for Humanity Board of Directors from 2013 to 2021, helped celebrate the dedication of the 48th Habitat home in Gloucester County.



EVP/COO Danny Sulpizio presented a \$10,000 grant to Bernadette Blackstock, President/CEO of the People for People Foundation of Gloucester County and People for People Board Member Charlie Gallagher. The grant was made through a partnership with the Federal Home Loan Bank of New York.



EVP/COO Danny Sulpizio presented a \$10,000 grant to Sonya Harris, Founder and CEO of The Bullock Garden Project. The grant was made through a partnership with the Federal Home Loan Bank of New York.





First Harvest Credit Union understands that charitable organizations need our help now, more than ever. We're committed to supporting the nonprofit groups that improve our communities.

Dr. Anthony DiFabio, Chairman of the First Harvest Board of Directors; Michele Hewitt, Member of the First Harvest Board of Directors; First Harvest President/CEO Ernest Huggard; and Will Gruccio, Member of the First Harvest Board of Directors, participated in Gloucester County Habitat for Humanity's 11th Annual Build a House...Build a Dream Golf Outing. The credit union was proud to serve as the Whole House sponsor for the event.



Kenneth Barnshaw and President/CEO Ernest Huggard presented Burn Foundation Volunteer Artist Joseph M. Getsinger and Burn Foundation Administrator John McCann with a donation of \$1,500 to help the Burn Foundation provide support to enhance the quality of life of burn survivors and their families.



Kimberly Martinas of Talent Services, Alycia Moore from Accounting, and Jessica Leonardo, the Glassboro Branch Leader, donated their time to make peanut butter and jelly sandwiches for Unforgotten Haven's Homeless Outreach Initiative.



Alicia Auli attended a social service and community health fair held at the Salvation Army Kroc Center in Camden.





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# Caps Off to Our Scholarship Winners

We were happy to award scholarships to nine 2021 high school graduates. This year, we evaluated an extremely competitive pool of applicants. These students received the highest scores based on their academic achievements, community involvement, participation in extra-curricular activities, teacher recommendations, and essay responses.



## AMAYA ALLEN

The Valedictorian of Paul VI High School's Class of 2021, Amaya Allen was an AP Scholar with Distinction and recipient of an AP Capstone Diploma. She was the winner of the College Board National African American

Recognition Program, as well as the Camden County Best of Class Best Overall Award. She plans to study public health at Brown University with the eventual goal of working in public health to strive for health equity across educational and socio-economic lines.



## ABIGAIL SMITH

A graduate of Hammonton High School, Abigail Smith was Captain of both the field hockey and track and field teams. The Vice President of the school's National Honor Society chapter, she served as a Peer Mediator and

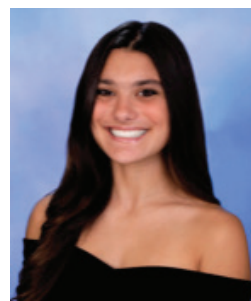
was the recipient of the President's Education Award. She plans to attend Stockton University and earn a dual degree in the college's Physician Assistant Program with Jefferson University.



## PAYTON B. FEENEY

Payton B. Feeney attended Sterling High School, where she was a Platoon Commander in the Reserve Officers Training Corps (ROTC), as well as Captain of the field hockey team and a member of the National Honor Society.

She plans to earn a Bachelors Degree in Civil Engineering at Penn State University. After furthering her education by earning a Masters Degree, she plans to enter the STEM field.



## SAGE BARKER

Sage Barker attended Gloucester City High School, where she served as President of both the senior class and Student Council and participated in varsity cheerleading, the swim

team, and dance team. A member of the National Honor Society, she was also the school's designated representative to Girls State and the Hugh O'Brian Youth Leadership program. She plans to attend The College of New Jersey.



### JORDAN BECKMAN

Jordan Beckman graduated from Clearview Regional High School, where she was Captain of the cross country team and participated in varsity track. She also participated in Honors Wind Ensemble, Wind Symphony, Jazz

Band, Rowan Community Music School, and was First Chair Euphonium in the All South Jersey Region Band. She plans to attend Rutgers University and earn a degree in music education.



### SYDNEY PEARSON

Sydney Pearson was the President of her graduating class at Atlantic Christian School. She served as Co-Captain for the varsity soccer, basketball, and softball teams. She received the school's Citizenship Award, achieved High Honor Roll

with the highest grade point average in core classes, and received numerous awards for her leadership and athletic achievements. She will attend Stockton University to pursue a degree in nursing.



### KAITLYN BRODECKI

A graduate of Moorestown High School, Kaitlyn Brodecki was Co-Captain of the varsity field hockey team and was a member of the swim team, National Honor Society, and Women in

STEM Club. She has also spent time researching neurological disorders pertaining to stress at Rowan School of Osteopathic Medicine. She plans to attend the University of Pittsburgh and study neuroscience with the ultimate goal of finding a cure for Alzheimer's Disease.



### LAUREN GREEN

Lauren Green graduated from Paul VI High School, where she was a member of varsity cheerleading, the Director of the African American History Club, and a Student Ambassador.

She plans to attend Kean University to major in psychology and ultimately attend medical school for a degree in psychiatry.



### ERIN ROSZKOWIAK

Erin Roszkowiak attended Cinnaminson High School, where she participated in soccer, swim, basketball, and lacrosse, serving as Captain of the lacrosse team. She was a founding member of

the school's ecology club and the recipient of numerous academic and athletic awards. She plans to enroll in the Veterinary Nursing/Pre-Veterinary program of studies at Wilson College and go on to veterinary school.

We wish our scholarship recipients and all 2021 graduates the best of luck. We're confident these hard-working students will have successful college careers, and we look forward to seeing their positive impact on the world.





First

Harvest

is a

Place to

Set Down

Roots



From building a home to building your credit, and from expanding your kitchen to shrinking your debt, **First Harvest Credit Union** can help you reach your financial goals.

Count on us for low rates, flexible terms, and local decisions on:

✓ Auto Loans

✓ Personal Loans

✓ Credit Builder Loans

✓ Secured Loans

✓ Home Mortgages

✓ Home Equity Loans

✓ Home Equity Lines of Credit

To learn more about our loans and start the application process, visit [FirstHarvestCU.com](https://www.FirstHarvestCU.com) and click "Loans & Credit."



# Cheers to the First Harvest Team

Executive Vice President/COO Danny Sulpizio completed his term as President of the Board of Directors for Gloucester County Habitat for Humanity in June and joined the Woodbury Chamber of Commerce Board of Directors days later. We applaud your dedication to the community.



Erica Plaza received President/CEO Ernest Huggard's Chairman's Award for her outstanding accomplishments in helping members receive consumer payment protection.



Raymond Fountain received a Chairman's Award from President/CEO Ernest Huggard for helping an extraordinary number of members obtain loans in 2020.

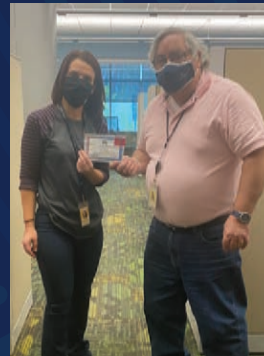


Charlottie Latane received President/CEO Ernie Huggard's Platinum Star Award in recognition of exceptional member service. Charlottie also received a Meritorious Service Award in recognition of a positive comment we received from a member.

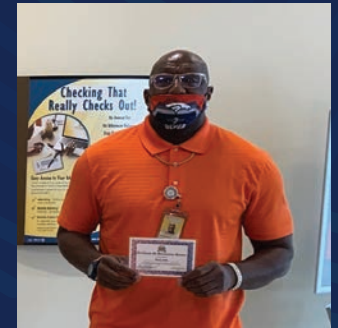
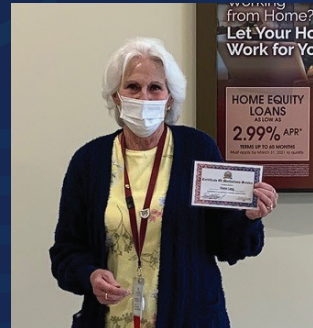
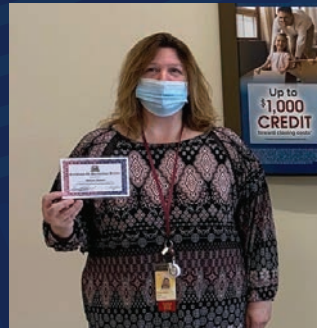




Frank Nigro, Alycia Moore and Raymond Fountain received Meritorious Service Awards for exceeding member service expectations.



Melissa Shearer, Elaine Long, and Perry Ford of the Williamsport branch received Meritorious Service awards for extraordinary service to our members.



Mati Ullah won a Backyard Playhouse Contest by joining our financial education program, MoneyEdu, and completing a quiz.



## Staff Standouts

Each month, we recognize an employee for exemplary efforts in building relationships while helping our members achieve financial success. Congratulations to our recent Staff Standouts:

March - Richlyn Carter

April - Belinda Caban

May - Raymond Fountain

June - Raymond Fountain

July - DaVita Davis

# Holiday Spending Survival Guide

The holidays are supposed to be fun, but worries about spending can put a damper on the festivities. MoneyEdu has some savvy shopping strategies that can help you save money and reduce stress. For more tips on holiday spending and other financial topics, visit [FirstHarvestCU.com/MoneyEdu](https://www.firstharvestcu.com/moneyedu).

## AVOID STORE LOYALTY

If you limit your shopping to a particular store, you could overpay in a variety of ways. When you shop somewhere new, you may be able to take advantage of specific offers directed at first time customers. Even if you prefer to buy in person, a quick online search will generally reveal a range of prices from both big box and specialty stores on the same item.

## CHECK OUT LOSS LEADERS

Loss leaders are special sale items a store puts out at a specific time, such as Black Friday specials. Looking for a timely deal on a preferred item can help you save. Save on groceries by visiting stores each week and snapping up only those sale items.

## AVOID THE HIDDEN COSTS OF GIVING

As more shippers switch to a size-based freight rate, even lightweight items can be expensive to ship, so be sure that the \$15 toy you've purchased won't cost \$20 to ship. In some cases, you can avoid the fee entirely by shipping direct from an online merchant.

## SAVE THROUGHOUT THE YEAR

Saving money throughout the year can add up to stress-free holiday shopping. By setting aside a specific amount each week, you can grow a starter fund and have a good idea of your budget before the holiday shopping season begins.

Adapted from MoneyEdu.org  
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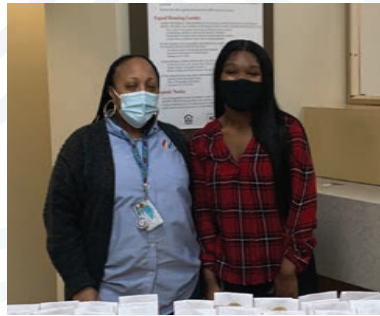


Slowing down, shopping early (and wisely) and making holiday saving an annual event can help you not only survive the holiday shopping process but enjoy it as well.

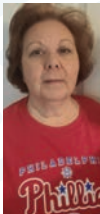


# Branch Celebrations

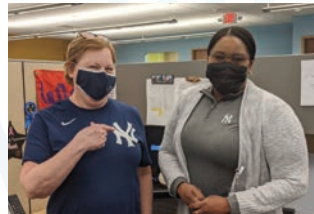
First Harvest Credit Union team members love to bring some fun to our members and our workplace. From pajamas to peanut butter cups, our branches were happy to celebrate these special occasions.



The Voorhees and Pleasantville branches celebrated National Cookie Day on March 18.



The Voorhees branch and Corporate Office celebrated baseball's home opener on April 1.



The Vineland and Pleasantville branches wore their finest sleepwear for Pajama Day on April 16.



The Vineland branch celebrated the beloved combination of chocolate and peanut butter during National Reese's Day on May 20.



The Voorhees branch was "hole-ly" in favor of National Donut Day on June 4.



# Holiday Food Hacks

## HALLOWEEN

### CANDY CORN PEANUT BUTTER BARS

#### INGREDIENTS

3 cups candy corn

1 1/2 cups creamy peanut butter, not the natural variety

12 ounces chocolate chips or melting wafers

#### DIRECTIONS

- (1) Line an 8×8 pan with foil and spray the foil with nonstick cooking spray. Place the candy corn in a large microwave-safe bowl.
- (2) Microwave the candy corn for one minute, then stir as it starts to melt. Continue to microwave the corn in 30-second increments until it is completely melted and smooth, but be wary of overheating it and causing it to stiffen up.
- (3) Add the peanut butter to the melted candy corn and stir it in until it is completely incorporated.
- (4) Spread the candy into the prepared pan and smooth it into an even layer. While it is still warm, use a knife or pizza cutter to score it into small bars, 1 inch across and 4 inches long. Let the candy cool completely.
- (5) Once cool, break or cut the bars apart along the scored lines. Melt the chocolate in a microwave-safe bowl, stirring frequently until it is melted and smooth.
- (6) Dip the bars into the chocolate and place each dipped bar on a parchment-lined baking sheet. Let bars set completely at room temperature or in the refrigerator before serving. Store bars in an airtight container in the refrigerator for up to a month.

#### SCARE UP SOME SAVINGS

Opt for homemade costumes

Visit local thrift stores

Consider a costume swap with friends



# THANKSGIVING

## TURKEY QUESADILLAS

### INGREDIENTS

- 2 whole wheat tortillas
- 2 cups turkey, shredded
- ½ cup cranberry sauce
- 2 cups shredded cheese
- ¼ cup fresh sage leaves
- Vegetable oil spray



### DIRECTIONS

- (1) Spray a large skillet with olive oil and heat.
- (2) Place a tortilla in the skillet and top with cheese, turkey, cranberry sauce, sage, more cheese, and the second tortilla.
- (3) Grill for about 5 minutes on each side, until cheese melts.
- (4) Remove from heat and cut into quarters.

### A FRUGAL FEAST

No need to buy brand name bread cubes. Instead of throwing away stale bread, cube it, store it in an air-tight container, and freeze it until you're ready to prepare the stuffing.

## BRANCHES

### DEPTFORD - MAIN OFFICE

1615 Hurffville Road  
Deptford, NJ 08096

### CAMDEN

227 Market Street  
Camden, NJ 08102

### COLUMBUS

1301 South Columbus Boulevard  
Philadelphia, PA 19147

### MT. LAUREL

1180 Nixon Drive  
Mt. Laurel, NJ 08054

### PLEASANTVILLE

15 W. West Jersey Avenue  
Pleasantville, NJ 08232

### VINELAND

818 E. Landis Avenue  
Vineland, NJ 08360

### VOORHEES

Eagle Plaza  
700 Haddonfield-Berlin Road  
Voorhees, NJ 08043

### WILLIAMSPORT

1935 East Third Street, Unit 14  
Williamsport, PA 17701

### GLASSBORO LOAN CENTER AND FULL-SERVICE OFFICE

*Complete loan applications,  
obtain pre-approvals, and  
receive quick decisions on site.*

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Glassboro, NJ 08028

### SURCHARGE-FREE ATM NETWORK

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### CUMBERLAND MALL

3849 South Delsea Drive  
Vineland, NJ 08360

Located outside Boscovs, Food Court  
and Center Court

### CAMDEN CITY HALL

520 Market Street  
Camden, NJ 08102

### PLEASANTVILLE CITY HALL

18 N. First Street  
Pleasantville, NJ 08232



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9/2021 – 3/2022

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