



February 22, 2022

Dear Valued Member:

As a member of First Harvest Credit Union, you know that our organization is committed to improving and adapting to meet your financial needs. Last year, we unveiled a new name, logo and tagline that accurately reflects our mission, services, and unique strengths. This year, your credit union is excited to announce another change taking place: We're introducing new state-of-the-art technology that will enhance and improve your member service experience at First Harvest.

From enhanced online banking service to more efficient branch and real-time transactions, this technology improvement will make banking at First Harvest faster, easier, and more convenient. The upgrade is scheduled to take place in late Spring. We will contact you periodically in the coming weeks with more information about the system upgrade and how it will affect your services and your accounts, so be sure to look for specially marked envelopes from First Harvest. We assure you that each of our departments are working diligently to achieve a transition that is as smooth and seamless as possible.

On behalf of the Board of Directors, leadership, and employees of First Harvest Credit Union, thank you for your loyalty and support.

Sincerely,

A handwritten signature in black ink that reads "Ernest D. Huggard".

Ernest D. Huggard  
President and Chief Executive Officer

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We're excited to  
offer these enhanced  
services, giving you  
yet another reason  
why First Harvest is  
**A Better Place**  
**to Grow.**