



Making Change



First Harvest
CREDIT UNION

— SPRING/SUMMER 2022 —

In this issue of

Making Change

President's Corner.....	3
Calendar and Events	4
Technology Upgrades	5
Ready for Your Refund?.....	6
Supporting Future Difference-Makers	7
Auto Loans – Does Refinancing Make Sense?	8
Secure a Vehicle Loan	9
First Harvest in the Community.....	10-11
Home Equity Loans	12
First Harvest Is Hiring.....	13
Cheers to the First Harvest Team.....	14-15
Recouping Your Remodeling Dollars	16
Make Fun More Affordable	17
Holiday Food Hacks	18-19

Issue 1-2022

This is a publication of First Harvest Credit Union. For questions or concerns, please email marketing@firstharvestcu.com. To submit your story idea, contribute a recipe or publish a community event on our calendar, please email us at marketing@firstharvestcu.com.



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PRESIDENT'S CORNER



Dear Members,

This time last year, your credit union was making plans to unveil our new name, logo, and tagline. This year, we're planning another important change: introducing new state-of-the-art technology to enhance and improve your member service experience. This technology improvement will make banking at First Harvest faster, easier, and more convenient. I encourage you to read more about the technology upgrade in this issue, and keep your eye out in the coming weeks for updates on our website, in our branches, and through mail, email, and social media.

First Harvest may be undergoing changes, but our commitment to the community remains the same. We are happy to offer scholarships to deserving high school students once again this year, and we're proud of the impact our organization and our employees have had on the community. We're also interested in growing our First Harvest team, so if you or someone you know is interested in a career with competitive compensation, excellent benefits, and an outstanding company culture, please read more about our job opportunities.

At First Harvest, we're committed to helping members save money and reach their financial goals. This issue offers some ideas for economical holiday recipes, as well as strategies to save this spring and summer with our Love My Credit Union Rewards® program. If you're considering a home renovation or auto loan refinance, we have some tips to help you make your decisions.

On behalf of the staff and Board of Directors of First Harvest, have a safe and healthy spring and summer. We'll be working diligently to continue offering great products, giving you world-class service, and showing you why First Harvest Credit Union is **A Better Place to Grow.**

Yours truly,

A handwritten signature in black ink that reads "Ernest D. Huggard". The signature is stylized with a large, sweeping 'E' and a long, horizontal stroke at the end.

Ernest D. Huggard

President and CEO

2022

MARCH

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IMPORTANT DATES

Sunday, March 13

DAYLIGHT SAVINGS
TIME BEGINS

Sunday, March 20

FIRST DAY OF SPRING

Sunday, April 17

EASTER SUNDAY

Monday, April 18

TAX DAY (according to IRS)

Friday, April 22

EARTH DAY

Sunday, May 8

MOTHER'S DAY

Saturday, May 21

ARMED FORCES DAY

Monday, May 30

MEMORIAL DAY

All Offices Closed

Tuesday, June 14

FLAG DAY

Sunday, June 19

FATHER'S DAY

Monday, June 20

JUNETEENTH (observed)

All Offices Closed

Monday, June 20

FIRST HARVEST'S

82ND ANNIVERSARY

Monday, July 4

INDEPENDENCE DAY

All Offices Closed

Technology Upgrades



We delight in the beauty of the butterfly, but rarely admit the changes it has gone through to achieve that beauty.

-Maya Angelou

As you may have heard, First Harvest is 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 later this spring, and we're currently working diligently to achieve a transition that is as smooth and seamless as possible. We'll be in touch with periodic updates, and in the meantime, there are a few things you can do to make sure that you have the latest information on the process:

- ✓ If you have moved recently, or if you have changed your telephone number or email address, please update your contact information by visiting a First Harvest branch, calling the Contact Center at 1-800-582-7640, or making the change through our online banking system.
- ✓ Check our website at firstharvestcu.com/enhancement, and if you visit our branches, check for signage and video messages about the enhancement.
- ✓ Read any letters you receive from First Harvest. These letters will also contain important information about the enhancement process.
- ✓ Read any emails you receive from First Harvest. These emails will contain important information about the enhancement.
- ✓ Follow us on social media. We'll post periodic updates on Facebook, Instagram, and Twitter.

On behalf of the Board of Directors, leadership, and employees of First Harvest Credit Union, thank you for your patience and cooperation as we undergo these improvements. We're excited to offer these enhanced services, giving you yet another reason why **First Harvest is A Better Place to Grow.**

Ready for Your Refund?

The earlier you file, the faster you'll receive it. Plus, First Harvest has teamed up with TurboTax® and H&R Block® to offer you special member savings and make it easy to file quickly.

To learn more, visit firstharvestcu.com/lovemycreditunion.



TAX SOLUTIONS AND SAVINGS FOR MEMBERS



SCAN THE QR CODE
TO VIEW SAVINGS

TaxServices.LoveMyCreditUnion.org





Supporting Future
Difference-Makers

2022-2023 Scholarships

Scholarship applications are now available at

firstharvestcu.com/scholarship

Application deadline: April 29, 2022

Auto Loans: Does Refinancing Make Sense?

Whether you're interested in a lower payment or a shorter loan term, refinancing your auto loan may help you save money. But is refinancing always a good financial move? The answer depends on your loan balance, interest rate, loan term, and financial goals. Here are a few questions to ask yourself when deciding whether refinancing is right for you:

HAS YOUR CREDIT SCORE IMPROVED?

A higher credit score could mean a lower interest rate, which could save you money over the life of the loan.

HAVE INTEREST RATES DROPPED?

If interest rates are substantially lower today than when you purchased the car, you could save by refinancing.

DO YOU NEED A LOWER MONTHLY PAYMENT?

If your income has been reduced, or if your other expenses have increased, refinancing may help you achieve a lower monthly payment.

DO YOU WANT TO PAY YOUR LOAN OFF MORE QUICKLY?

If you want to reduce the term of your loan, a new loan with a shorter term can help you achieve your goal.

IS THERE A PREPAYMENT PENALTY ON YOUR EXISTING LOAN?

If your current loan includes a penalty for prepayment, any savings you might see from refinancing might be diminished.

For more information on our auto loans, check the Personal Loans section of our website, under Loans & Credit. You'll find current rates, an easy online application, and a calculator to help you determine how much you might save by refinancing. Visit firstharvestcu.com/autoloans





Auto Loans

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First Harvest in the Community

First Harvest Credit Union supported the Gloucester County NAACP as Presenting Sponsor of the organization's Black & White Gala and was thrilled to accept the organization's President's Award.



Talent Services Leader Michael Stevenson and Payroll Benefits Assistant Allison Somogy attended the Gloucester County MEGA Job Fair.



Members and employees purchased pink ribbons and donated during Breast Cancer Awareness Month. Thanks to their efforts, First Harvest presented The Cooper Foundation with the proceeds - a \$2,000 donation to help in the fight against breast cancer.



First Harvest Credit Union made a \$1,000 donation in support of Cape Regional Foundation's Surgical Services Capital Campaign.



First Harvest is committed to improving our communities, and we demonstrate that commitment through donations, sponsorships, and volunteer efforts throughout the region. In 2021, we distributed close to \$200,000 to the nonprofit organizations that support our community. Here are the highlights from our charitable efforts in the fall and winter:

First Harvest sponsored the Borough of Glassboro's "Boro in Lights" celebration. We were thrilled to help bring the spirit of the season to the residents and businesses of Glassboro.



First Harvest Credit Union made a \$25,000 contribution to the Jefferson Health Foundation – New Jersey. The donation will be used to offset transportation expenses for patients of the Sidney Kimmel Cancer Center - Washington Township.



First Harvest Credit Union joined Gloucester County Habitat for Humanity to celebrate the dedication of the 50th Habitat home in Gloucester County in Glassboro. First Harvest is proud to serve as the financing agency for this and other Habitat homes, helping hardworking families achieve the goal of affordable homeownership.



The Charitable Journey Committee purchased, wrapped, and delivered gifts to a number of families in need.



First Harvest understands that now, more than ever, food pantries need our support. Our donation helped Vineland Soup Kitchen offer provisions to families in need.



Sojourner Truth Ministries in Williamsport, Pennsylvania organizes fundraisers and community-building events, offers clothing, food, and social services, and serves meals six days a week. We were happy to offer a donation to support their worthwhile work.





Home Equity Loans

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2.99%



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* Rates subject to change at discretion of the credit union

JOIN OUR TEAM

First Harvest Credit Union is hiring! Are you looking for a career with competitive pay, a flexible work environment, and an outstanding culture? We also offer excellent benefits, including:

- An on-site fitness center and wellness programs
- Health/dental/vision insurance
- Paid time off and holidays
- Tuition assistance
- 401K retirement savings plan with company match
- Free life insurance/long-term & temporary disability insurance
- Incentives for member-facing and Contact Center employees
- Recognition and rewards
- Lifelong learning and development

**FOR A LIST OF OUR CURRENT JOB OPENINGS,
VISIT [FIRSTHARVESTCU.COM/CAREERS](https://firstharvestcu.com/careers).**

First Harvest Credit Union is an EEO/Veterans/Disabled. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential job duties of the position.

Cheers to the First Harvest Team

Executive Vice President/COO Daniel Sulpizio was nominated for the Volunteer of the Year Award at the Greater Woodbury Chamber of Commerce Marquee Awards and was featured as one of South Jersey Magazine's "Leading Men" who use their skills to help others.

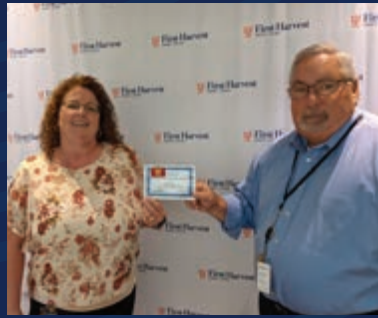


Senior Vice President Chief Talent Officer Kathleen Heid was featured as one of South Jersey Biz Magazine's Executives of the Year.



Cynethia Davis, Voorhees Branch Leader, was recognized for 15 years of service at First Harvest.





Nancy Parisi, Joyce Castellana, and Arthur Taylor received Meritorious Service Awards for exceeding member service expectations.

Bernadette Daisey and Tyrek Brown received President/CEO Ernest Huggard's Platinum Star Award in recognition of outstanding service.



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:

September – Bridget McIntyre

October – Donna Hauke

November – Anton Wright

December – Bridget McIntyre

Recouping Your Remodeling Dollars

For many of us, getting a new pool is more exciting than adding a new front door, but new features that offer excitement and instant gratification might not pay off as well as a more financially driven approach to remodeling. Our free financial education program, MoneyEdu, examines some renovations that are typically worth it - and those that might not return enough value.

BEST MAJOR INVESTMENT: BATHROOMS AND KITCHENS - BUT ONLY IF YOU SPEND WISELY

Bathroom and kitchen renovations are a good investment, but they can also be expensive. Manage renovation costs carefully to maximize your return.

WORST MAJOR INVESTMENT: SWIMMING POOLS

From maintenance requirements to safety and liability issues, a large portion of the buying market may view a pool as a burden, rather than an asset.

BEST BUDGET INVESTMENT: A NEW FRONT DOOR

According to research, a new front door adds just under 97 percent of your cash outlay to the value of your home, so almost every dollar spent is recouped right away.

BEST RECREATIONAL INVESTMENT: OUTDOOR DECK

On average, a wood deck returns around 87 percent of your investment. It's not cheap, however, with a price tag that can extend well into the five figures.

BEST GREEN INVESTMENT: NEW WINDOWS

Not only will a set of new, energy efficient windows do their part for the greater good of the environment, but they also lower your monthly energy bill while raising the value of your home.

BEST BUDGET GREEN INVESTMENT: ATTIC INSULATION

If you can't foot the bill for new windows, new attic insulation offers many of the same benefits while keeping upfront costs low.



THE TAKEAWAY

Not every home renovation offers the same kind of return on investment. To maximize the value of your home, prioritize investing in improvements that will pay for themselves over the long run.

For more information on recouping your remodeling dollars and other important financial topics, visit firstharvestcu.com/moneyedu.

Adapted from MoneyEdu.org
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Make Fun More Affordable

At First Harvest Credit Union, we're always looking for ways to help our members save money. That's why we've partnered with the **Love My Credit Union® Rewards program** to offer you discounts and rewards on services ranging from cell phone service to home security, and from car maintenance to warehouse shopping.

When you're making travel plans this spring and summer, be sure to check **Love My Credit Union® Rewards** for money-saving deals and offers.

Here are just a few ways the discount program can make fun more affordable for you:

Save up to 25% on rental cars

Discounts up to 60% on hotels and resorts

Save up to 45% on admission to major theme parks

Discounts up to 55% on movie tickets

Exclusive savings on concerts, shows, and sporting events



To learn more about these offers and other discounts and rewards, visit the **Love My Credit Union® Rewards** section of our website at firstharvestcu.com/lovemycreditunion.

Members Get More

Enjoy Exclusive Deals Every Day



Holiday Food Hacks

Once the egg hunts are over, do you find yourself stuck with more hard-boiled eggs than you can use? Try these easy recipes to feed a crowd and stretch your budget.

BACON & EGG LASAGNA

INGREDIENTS

- 1 pound bacon strips, diced
- 1 large onion, chopped
- 1/2 cup all-purpose flour
- 1/2 to 1 tsp salt
- 1/4 tsp pepper
- 4 cups 2% milk
- 12 lasagna noodles, cooked and drained
- 12 hard-boiled eggs, sliced
- 2 cups grated Swiss cheese
- 1/3 cup grated Parmesan cheese

DIRECTIONS

1. Preheat oven to 350 degrees. Cook bacon and drain, reserving 1/3 cup drippings. In the drippings, sauté onion until tender. Stir in flour, salt, and pepper, and then gradually stir in milk. Bring to a boil, cook and stir for 2 minutes or until thickened. Remove from heat.
2. Spread 1/2 cup of the sauce in a greased 13×9-inch baking dish. Layer with 4 noodles and 1/3 each of the eggs, bacon, Swiss cheese and remaining sauce. Repeat layers twice. Sprinkle with Parmesan cheese.
3. Bake, uncovered, until bubbly, 35-40 minutes. Let stand for 15 minutes before cutting.

BASKET BARGAINS

There's no need to spend money on Easter grass! Shredded paper is a less expensive – and truly “green” – option.



CHICKEN POT PIE

INGREDIENTS

- 1 cup unsalted butter
- 1/2 cup chopped celery
- 1/2 cup chopped yellow onion
- 1/3 cup flour
- 2 3/4 cups chicken broth
- 3 1/2 cups chopped cooked chicken
- 1 10-oz. pkg frozen mixed vegetables, thawed
- 3 hard-boiled eggs, peeled and chopped
- 1/2 tsp salt
- 1/2 tsp pepper
- Refrigerated rolled pie crust (NOT the type that's already in a pie plate)
- 1 egg, lightly beaten

FROZEN IS FRUGAL

Frozen vegetables can help you save time, save money, and reduce food waste. For the healthiest choice, look for frozen options without added salt or sauces.

DIRECTIONS

1. Preheat oven to 400 degrees. Melt butter in large saucepan over medium-high heat. Add celery and onion and cook, stirring often, about 6 minutes. Add flour and cook, stirring constantly, 1 minute. Slowly stir in broth. Reduce heat to medium and cook, stirring constantly, until mixture is thick and bubbly. Stir in chicken, vegetables, hard-boiled eggs, salt, and pepper. Transfer mixture to a lightly greased 11×7-inch (2 quart) baking dish.
2. Roll the pie crust out onto a lightly floured surface and cut into 3/4-inch-wide strips. Arrange strips in a lattice design on top of the chicken mixture and lightly brush with beaten egg.
3. Bake in preheated oven 35-40 minutes.



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

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Vineland, NJ 08360

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and Center Court

CAMDEN CITY HALL

520 Market Street
Camden, NJ 08102

PLEASANTVILLE CITY HALL

18 N. First Street
Pleasantville, NJ 08232



First Harvest
CREDIT UNION

Issue Q1 - Q3 2022
3/2022 - 8/2022

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