



Making Change

— FALL/WINTER 2022-2023 —

In this issue of

Making Change

President's Corner.....	3
Calendar and Events	4
Thanks and Congratulations	5
Enhancements.....	6-7
First Harvest in the Community.....	8-9
Scholarship Winners.....	10-11
Fighting Fraud	12
Product Spotlight: Certificates	13
Cheers to the First Harvest Team.....	14-15
Consolidate and Take Control	16
Sustainable Santa.....	17
Holiday Food Hacks	18-19

Issue 2-2022

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.

 [@firstharvestcu](https://www.facebook.com/firstharvestcu)

 [@firstharvestcu](https://www.instagram.com/firstharvestcu)

 [@firstharvestcu](https://twitter.com/firstharvestcu)

 [@firstharvestcu](https://www.linkedin.com/company/firstharvestcu)

BOARD OF DIRECTORS

Loretta Winters
Chairperson

Lisa Morina
Vice Chairperson

Michele R. Hewitt
Treasurer

Ronda Abbruzzese
Secretary

John Bettis
Director

Dr. Anthony DiFabio
Director

Ana Fernandez
Director

William M. Gruccio
Director

Kenneth Luehmann
Director

Michael McKiernan
Director

James C. Puderbach, Jr.
Director

EXECUTIVE LEADERSHIP

Ernest D. Huggard
President & Chief Executive Officer

Angel Denis
Executive Vice President
& Chief Financial Officer

Daniel Sulpizio
Executive Vice President
& Chief Operating Officer

James Hartmann
Senior Vice President Lending

David McDevitt
Senior Vice President
Information Technology

Kathleen Heid
Senior Vice President
Chief Talent Officer

John F. Newman, Esq.
Senior Vice President Enterprise
Risk Management & In-House
General Counsel

Kenneth Barnshaw
Senior Vice President
External Relations

PRESIDENT'S CORNER

Dear Members,

As I review this issue of *Making Change*, I am reminded how thankful I am for the First Harvest team. From January through the end of May, our Leadership Team and staff worked together to complete our enhancement, and I appreciate their hard work and dedication. In the financial services industry, system upgrades are sometimes necessary, and they are always a large undertaking. I'm grateful for our members' patience and understanding throughout the process. In this issue, we've included information on some new features available as a result of the enhancement, as well as a summary of the best ways to reach us if you have questions about our services or issues with your account.

I feel fortunate to have benefited from the leadership, dedication, and business acumen of our outgoing Board Chairperson, Dr. Anthony DiFabio, who completed his term in August and is remaining on the Board of Directors. I'm excited to welcome our new Chairperson, Loretta Winters, and our new officers, Vice Chair Lisa Morina and Treasurer Michele Hewitt. Ronda Abbruzzese will continue her term as Secretary. I'm eager to work with you to continue making First Harvest Credit Union *A Better Place to Grow*.

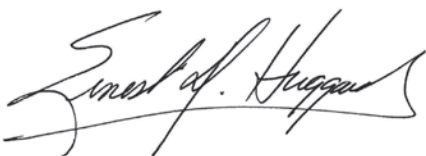
I'm impressed by the accomplishments of our employees this spring and summer. From promotions to anniversaries to Meritorious Service Awards, the First Harvest team has given us plenty of reasons to celebrate. I'm proud that First Harvest has had the opportunity to continue helping the nonprofit organizations that support our community. Organizations such as Gloucester County Habitat for Humanity, the Burn Foundation, Crisis Response Canines, Cooper Hospital, and the Boy Scouts of America Garden State Council received financial support for their worthwhile missions. We were also happy to host the Gloucester County Chamber of Commerce's Chamber Connect event at our corporate headquarters.

I'm inspired by the young people who are preparing to become leaders in science and medicine, business, government, and public services. We were fortunate enough to host the Future Bankers Camp for high school students, and to have the opportunity to award scholarships to eleven deserving high school seniors, supporting them in their efforts to reach their educational and financial goals.

To help you reach your financial goals, we have included some recipes and tips to save money while celebrating the fall holidays, as well as information on Certificates and consolidation loans, which can be beneficial to you while interest rates are rising. Finally, fraud is unfortunately also on the rise, and we offer some tips to protect your personal and financial information.

On behalf of the staff, management, and Board of Directors of First Harvest Credit Union, best wishes for a happy, healthy fall and winter. We thank you for your loyalty and support.

Yours truly,



Ernest D. Huggard
President and CEO



2022-2023

SEPTEMBER

S	M	T	W	T	F	S
				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	

OCTOBER

S	M	T	W	T	F	S
						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					

NOVEMBER

S	M	T	W	T	F	S
		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			

DECEMBER

S	M	T	W	T	F	S
				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

JANUARY

S	M	T	W	T	F	S
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

S	M	T	W	T	F	S
			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 10

COLUMBUS DAY

All offices closed

Friday, November 11

VETERANS DAY

All offices closed

Monday, January 2

NEW YEAR'S DAY (OBSERVED)

All offices closed

Sunday, November 6

DAYLIGHT SAVINGS
TIME ENDS

Thursday, November 24

THANKSGIVING DAY
All offices closed

Monday, January 16

MARTIN LUTHER KING, JR. DAY
All offices closed

Tuesday, November 8

ELECTION DAY

Monday, December 26

CHRISTMAS DAY (OBSERVED)
All offices closed

Monday, February 20

PRESIDENTS DAY
All offices closed

First Harvest Credit Union Offers Sincere Thanks to **DR. ANTHONY DIFABIO**

*We appreciate your expertise, leadership,
and inspiration as our Board Chairperson.*



Congratulations

to Our Incoming Board Officers

LORETTA WINTERS, Chair

LISA MORINA, Vice Chair

MICHELE R. HEWITT, Treasurer

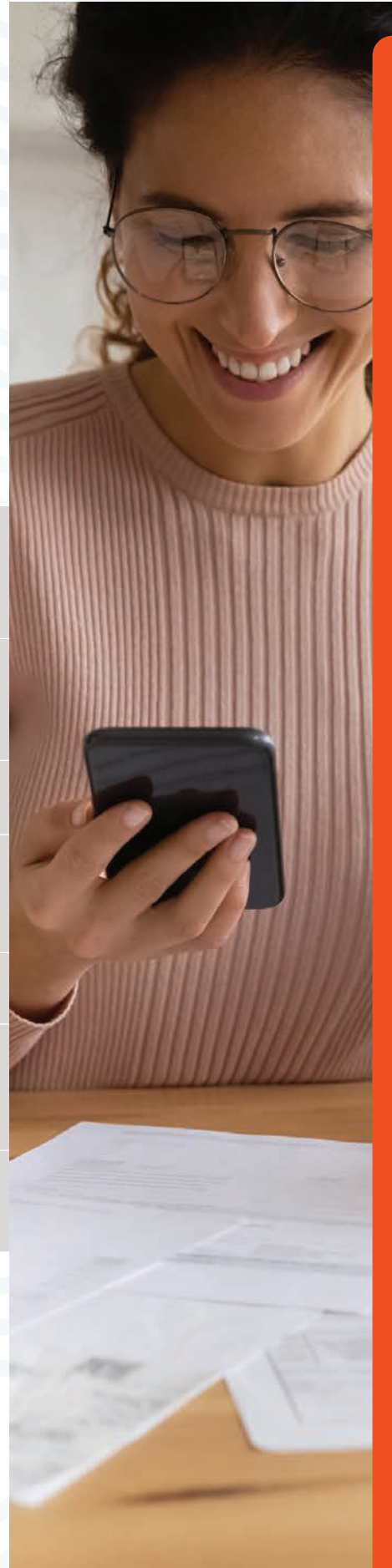
RONDA ABBRUZZESE, Secretary
(Continuing Term)

We look forward to working
with you to continue making
First Harvest Credit Union
A Better Place to Grow.

Enhanced Services

We thank you for your patience and support through the enhancement process, and we hope you have had an opportunity to access your account and explore our online banking portal. With our upgraded system, you should find that it is easier, faster, and more convenient to:

- ✓ Receive detailed account information for each checking, savings, and loan account
- ✓ Use our alert system to receive detailed email or mobile messages regarding your account, based on your needs and preferences
- ✓ Request statement copies through our online banking portal
- ✓ Make payments and send funds to individuals within online banking
- ✓ Schedule payments and transfer funds between your accounts
- ✓ Apply for a new deposit account, loan, or credit card, all through the online banking portal
- ✓ Submit a travel notice request through the online banking portal





Staying in Touch

We realize how important it is to reach your financial institution when you have a question or problem, and we do our best to answer each member inquiry as quickly as possible. To help you determine the best way to contact us for your particular need, we've put together this summary of contact methods.

Method of Contact	Hours Available	Can Account Information Be Accessed and Shared?
Telephone (800) 582-7640	Calls answered as quickly as possible from 8 am to 7 pm Monday-Friday and from 8 am to 2 pm on Saturday.	Members can share account information and representatives can access members' accounts.
Request Sent Through Website Form	Messages reviewed and responded to in order received. May take 5-7 business days.	Members should not share account information in request. Time-sensitive requests should not be sent using this method.
Web Chat Through Website Home Page	Messages answered as quickly as possible during operating hours.	Members should not share account information in chat.
Social Media Messages Facebook, Instagram, Twitter	Messages checked and answered periodically during operating hours. Issues requiring follow-up calls forwarded to appropriate department for action.	Not a secure chat system. Members should not share account information in messages and representatives have no account access.
Secure Chat Online Banking	Messages answered as quickly as possible during operating hours.	Members can share account information securely and representatives can access members' accounts.

First Harvest in the Community

First Harvest was proud to present a donation to Crisis Response Canines, a nonprofit organization that trains K9 teams to work effectively in crisis environments. We admire the work of the dedicated volunteers who offer comfort and emotional support to victims and first responders in the aftermath of traumatic incidents.



First Harvest President/CEO Ernest Huggard delivered over 100 lunches to the health care heroes at Cooper Hospital. We're thankful for the hard work of these dedicated professionals.

The First Harvest Charitable Journey Committee, which distributes donations to worthy causes throughout our area, presented a contribution to the Boy Scouts of America Garden State Council. Members of our Charitable Journey Committee met with Scout Executive Patrick Linfors and Development Director Joyce Skradzinski to present the donation.



The Gloucester County Chamber of Commerce regularly hosts Chamber Connects to help members develop a strong network of reliable connections. First Harvest was pleased to host the Chamber's most recent Chamber Connect on May 3.

First Harvest is happy to offer our time, talents, and financial support to charities and organizations that improve our communities. In the past six months, we have assisted a number of worthwhile causes.

First Harvest was proud to serve once again as a Whole House Sponsor for Gloucester County Habitat for Humanity's "Build a House...Build a Dream" golf outing. Proceeds will support Habitat's efforts to welcome four Gloucester County families into homes by next summer.



First Harvest was thrilled to participate once again in Future Bankers Camp, offering high-achieving students a presentation on the role of credit unions in financial services, as well as a discussion of the career opportunities offered by credit unions.

First Harvest 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.



Nicole Clark, Service Leader of Loan Operations, was the head coach for the Kingsway Elite Eclipse Junior 3 Competition Team, who won first place at The One Cheer and Dance Finals in Virginia Beach, Virginia. The team received rings, a banner, and medals at the competition, and First Harvest helped purchase championship jackets for the National Champion Cheerleading Team.

CAPS OFF TO OUR SCHOLARSHIP WINNERS

One way First Harvest shows our dedication to helping members reach their goals is through our annual scholarship program. We were happy to support eleven members of the Class of '22 who have excelled in the areas of academic achievement, community involvement, participation in extra-curricular activities, teacher recommendations, and written communication.



SPENCER BARNOSKI

Spencer Barnoski graduated from Washington Township High School, where he was a member of the ice hockey and tennis teams, DECA, and Renaissance Club. His achievements were recognized with membership in the National Honor Society, Science National Honor Society, Business Education Honor Society, and National English Honor Society. Spencer plans to attend Rowan University and major in molecular and cellular biology.



LAUREN BOSTWICK

Lauren Bostwick attended the Stoneleigh-Burnham School, where she participated in many activities, including volleyball, cross country, math club, and the student newspaper. An International Baccalaureate Diploma candidate, she earned the Seal of Biliteracy for French and volunteered at the Birds of Vermont Museum for five years. Lauren plans to major in biology and geography at Clark University, with the goal of becoming an ornithologist.



CARLI CALDWELL

Carli Caldwell graduated from Hammonton High School, where she received recognition such as Principal's List, Renaissance Award, and the Seal of Biliteracy for Spanish. A member of the National Honor Society, she was a class officer for two years, served on Student Council for four years, and served as editor of the yearbook in her senior year. She will pursue a degree in Pharmacology and Toxicology at St. Joseph's University.



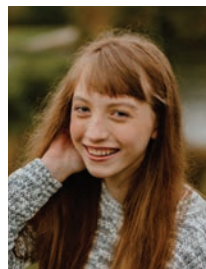
TRINITY CROSSON

Trinity Crosson attended Penn Wood High School, participating in theater club, speech and debate, marching band color guard, and choir, and serving as the captain of the junior varsity and varsity volleyball team and photo editor of the yearbook. A member of National Honor Society, Trinity placed third in the speech and debate team's regional competition and was named to the Distinguished Honor Roll every year in high school. She plans to attend Penn State University and ultimately pursue a medical degree and a career as a pediatric surgeon.



AMANDA EDELMAYER

A graduate of Gloucester County Institute of Technology, Amanda Edelmayer has participated in the Girl's Leadership Council at the Alice Paul Institute, the Women's Forum, Creative Writing Club, and Play Club, and has been a member of the Girl Scouts for 14 years. She plans to attend Bryn Mawr College to study biochemistry and linguistics, and then attend medical school to become an anesthesiologist.



JENNA GALLEW

Jenna Gallew graduated from St. John Neumann Regional Academy, where she was a member of National Honor Society and the Constitutional Convention team, as well as team leader for Odyssey of the Mind. A volunteer at St. Joseph the Worker food pantry and vacation bible school, Jenna was also a senior project coordinator for Packages with Purpose, a charity that donates care packages to chemotherapy patients. She will pursue a degree in economics from Pennsylvania State University.



ADRIANNA KAPPMEIER

Adrianna Kappmeier attended Barnegat High School, where she played girls' soccer, softball, and basketball every year and served as captain of the soccer and softball teams. A member of the National

Honor Society, World Language Honor Society, History Honor Society, and Tri-M Music Honor Society, Adrianna plans to attend Houghton College in the fall and major in music and music education.



KENNEDY SIDIBE

Kennedy Sidibe graduated from Absegami High School, where she was a member of the crew and basketball teams, the Interact service club, and the Atlantic City chapter of Jack and Jill of America. Throughout

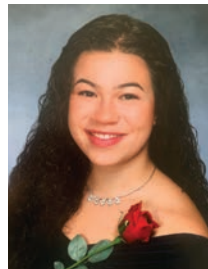
high school, Kennedy received a number of honors, including the Distinguished Scholar and Varsity Scholar awards, Distinguished Teen Award, and Teen Academic Award, and she was a delegate to New Jersey Girls State. She will attend University of Pittsburgh and major in Biomedical Sciences. Her long-term goal is to become a physician or surgeon specializing in sports medicine.



MAXENE MODESTO

Maxene Modesto is a graduate of Egg Harbor Township High School, where she was a member of Key Club and the Vice President of the Aspired Medical Careers Club. A volunteer at Shore Medical Center,

Cape Regional Medical Center, and Villa Rafaella Assisted Living Facility, she plans to attend St. Joseph's University and eventually practice as a Physician Assistant specializing in oncology.



KAYLEE THOMAS

Kaylee Thomas, a graduate of Point Pleasant High School, participated in mock trial, Thespian Honor Society, the school play, and color guard. An honor roll student for all four years of high school, Kaylee co-founded and

led her high school's robotics club. She intends to attend Moravian University, where she will major in chemistry.



JASMINE RODGERS

A graduate of Washington Township High School, Jasmine Rodgers played soccer on the school's team for four years and played club soccer for ten years. She received a College Board National Recognition Award and was

a member of the National Honor Society and National English Honor Society. She will attend Hampton University to pursue a degree in chemistry, ultimately attending pharmacy school and becoming a pharmacist.



Best of luck to our scholarship winners and all of this year's high school and college graduates. We're happy to help these hard-working students reach their educational goals, and we look forward to seeing their future accomplishments.

Fighting Fraud



In 2021, the Federal Trade Commission received 2.8 million fraud reports from consumers, with reported losses of over \$5.8 billion. Scammers are constantly developing new tricks to steal personal information and assets, such as:

CREDIT CARD FRAUD

NEW ACCOUNT FRAUD

PHISHING

SMISHING

PHARMING

RANSOMWARE

ACCOUNT TAKEOVER

For more information on each type of scam, as well as tips on protecting your personal and financial information, visit the Cyber Security section of our website, [firstharvestcu.com](https://www.firstharvestcu.com).

The following actions can help you protect your personal information and your assets from potential scammers:

Do not share your personal information, such as your account number, PIN or password. This tip includes your correspondence with First Harvest Credit Union via email or social media.

Report suspicious emails and texts to your financial institution.

Review your bank accounts and credit report regularly to check for suspicious activity.

Please keep in mind that First Harvest Credit Union will never ask for any personal information via email or text message.

Product Spotlight: CERTIFICATES

One way take advantage of higher interest rates is opening a Certificate. With a range of terms and a guaranteed fixed rate, Certificates provide a great combination of security and return on investment.

First Harvest's Certificates offer a variety of benefits, including:



- Guaranteed savings at a fixed rate
- Rates higher than regular savings accounts
- Deposits insured up to \$500,000; Insured by NCUA up to \$250,000, and also insured by ESI up to \$250,000.*
- Terms ranging from 6 months to 5 years**
- No setup or maintenance fees
- Visit website for information on minimum deposit to open

Start earning interest by opening your Certificate today. Visit [firstharvestcu.com](https://www.firstharvestcu.com) for current rates and visit a branch to ask a representative for details and open your account.

*See website for details on deposit insurance.

**Early withdrawals are subject to penalty.

Cheers to the First Harvest Team

Congratulations to our dedicated employees who were recently promoted. We're excited to see them bring their expertise, professionalism, and commitment to service to their new positions:



Camille Gadsden,
Vice President
& Controller



Kim Hicks-Finnerty,
Vice President
Regional Service
Leader



Veronica Paige,
Vice President of
Deposit Operations



Erik Young,
Vice President Regional
Sales Leader

First Harvest President & CEO Ernest Huggard presented Carmen Correa, Anthony Guilano, Shyeeda Banks and Maria McNeely with Meritorious Service Awards. Carmen, Anthony, Shyeeda and Maria provided outstanding service, prompting our members to send us positive feedback.





Gabriela Centeno Diaz received a Platinum Star Award from President and CEO Ernest Huggard, in recognition of her achievement of U.S. citizenship.

Bernard Moran attended Rowan College of South Jersey's Intern Job Fair.



Congratulations to these employees, who recently celebrated milestone anniversaries at First Harvest:



KALAYA ALSTON 10 years



MARK GEAR 10 years



NINA BRESCH 5 years



JEFF NORCROSS 5 years

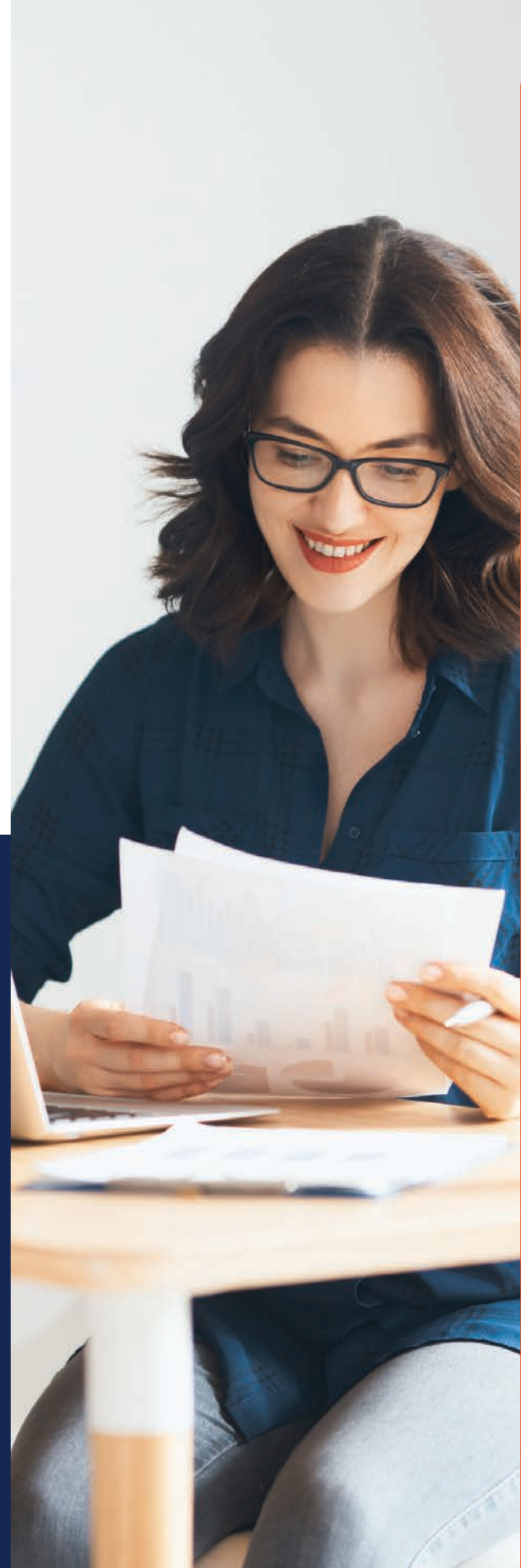
CONSOLIDATE and TAKE CONTROL

If you're carrying credit card balances or other high-interest debt, it's time to take control before interest rates rise again.

Choose from a personal loan or home equity loan at First Harvest Credit Union, and you'll benefit from:

- ✓ **LOW RATES**
- ✓ **FLEXIBLE TERMS**
- ✓ **LOCAL
DECISION-MAKING**

Learn more and apply
at [firstharvestcu.com](https://www.firstharvestcu.com).





Sustainable Santa

If you or your loved ones want to have an impact on the environment, consider a sustainable holiday gift. Whether they reduce waste, reuse materials, or conserve energy, these gifts will please your most eco-conscious gift recipients.

Reduce plastic waste and avoid harmful chemicals with a stainless-steel water bottle.

Recycled puzzles reduce waste and conserve trees by using recycled cardboard.

Reduce electricity use with a solar-powered phone charger.

An audiobook subscription offers all of the entertainment of a printed book, with none of the impact of manufacturing, packaging, or transportation.

Soy wax candles are a renewable resource, are biodegradable, and last longer than paraffin candles.

A natural cork yoga mat is made from material that can be harvested repeatedly from trees without cutting them down. Cork is also 100% biodegradable, recyclable, and free of toxins.

Grow herbs, flowers, or vegetables with plantable pencils, which can be planted once the pencil is too short to use.

Recycled cotton socks are made from fabrics that would have been sent to landfills.

To continue the sustainable theme, wrap your gift in eco-friendly wrapping paper, recycled newspaper, or a scarf or other piece of fabric you already own.

ONE SIZE FITS ALL

First Harvest's reloadable Visa® Prepaid Card is perfect for shopping and gift-giving.

Stick to your holiday budget

Load the card with the amount you intend to spend on gifts and use only that card when shopping.

Make gift-giving a breeze

Prepaid cards are accepted anywhere Visa® is accepted, making them the perfect gift for anyone on your "nice" list.



[SEE WEBSITE FOR DETAILS](#)

Holiday Food Hacks

We love holiday traditions, but sometimes those traditions leave us with leftovers. Here are a few ideas to make use of the pumpkin scooped from a jack-o'-lantern and the candy canes purchased at Christmastime.

HALLOWEEN: PUMPKIN BREAD

INGREDIENTS

2 cups all-purpose flour	2 tsp cinnamon
1 tsp baking soda	1/4 tsp baking powder
1/2 tsp salt	1 1/2 cups sugar
3/4 cup vegetable oil	3 large eggs
1 tsp vanilla extract	3 cups shredded fresh pumpkin
1 cup toasted pumpkin seeds	

DIRECTIONS

1. Preheat the oven to 325 degrees F.
2. Sift the flour, cinnamon, baking soda, baking powder, and salt together.
3. In a separate bowl, mix the sugar, vegetable oil, eggs, and vanilla. Combine both mixtures and fold in the shredded pumpkin and pumpkin seeds. Once the ingredients are all incorporated, pour into a non-stick 9 by 5 by 3-inch loaf pan. If your pan is not non-stick, coat it with butter and flour.
4. Bake for 1 hour and 15 minutes. At this point, a knife inserted into the middle of the loaf should come out clean. Cool for 15 minutes and turn out onto a cooling rack. Cool completely.

Source: FoodNetwork.com

FRIGHTFULLY FRUGAL

If you expect a large number of trick-or-treaters, consider buying your Halloween candy at a warehouse club. With First Harvest's Love My Credit Union Rewards program, you can save 40% off the cost of a one-year membership at Sam's Club.



CHRISTMAS: CANDY CANE SNOWBALLS

INGREDIENTS

2 cups butter, softened

1 cup powdered sugar

1 tsp vanilla extract

3 1/2 cups all-purpose flour

1 cup chopped pecans

8 oz white chocolate, melted

1/3 to 1/2 cup crushed peppermint candy canes



BUDGET-CONSCIOUS BRUNCH

If the cost of hosting a holiday dinner is causing you stress, consider hosting a brunch instead. Breakfast casseroles, waffles or pancakes, and homemade baked goods can feed a crowd economically.

DIRECTIONS

1. Cream butter and powdered sugar until light and fluffy, 5-7 minutes. Beat in vanilla. Gradually beat in flour. Stir in pecans. Refrigerate, covered, until firm enough to shape, 3-4 hours.
2. Preheat oven to 350 degrees. Shape dough into 1-inch balls. Place 2 inches apart on ungreased baking sheets.
3. Bake until lightly browned, about 15 minutes. Remove from pans to wire racks. Cool completely.
4. Dip tops of cookies into melted white chocolate, allowing excess to drip off. Dip into crushed candies. Let stand until set.

Source: TasteOfHome.com

BRANCHES

DEPTFORD - MAIN OFFICE

1615 Hurffville Road
Deptford, NJ 08096

CAMDEN

227 Market Street
Camden, NJ 002

MT. LAUREL

1180 Nixon Drive
Mt. Laurel, NJ 08054

PLEASANTVILLE

15 W. West Jersey Avenue
Pleasantville, NJ 08232

VINELAND

8 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.*

202 Rowan Boulevard
Glassboro, NJ 08028

SURCHARGE-FREE ATM NETWORK

Access 55,000+ surcharge-free Allpoint®
ATMs with new ATMs added frequently!

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 002

PLEASANTVILLE CITY HALL

18 N. First Street
Pleasantville, NJ 08232



Issue Q4 - Q2 2022-2023
9/2022 - 2/2023

P.O. Box 5530
1617 Hurffville Rd
Deptford, NJ 08096

T: (856) 232-9000
Toll Free: (800) 582-7640
firstharvestcu.com

Insured by NCUA

