



Making Change

— SPRING/SUMMER 2023 —

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Issue 1-2023

This is a publication of First Harvest Credit Union. For questions or concerns, please email 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.

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PRESIDENT'S CORNER



Dear Members,

Last year, a great deal of our time and attention was dedicated to the technology enhancement designed to make banking at First Harvest faster, easier, and more convenient. Now that the enhancement is complete, we are focused on bringing you even more features, benefits, and services to improve your banking experience. For instance, you can now access your Visa® account information through our online banking system, and you can transfer funds to other bank accounts using Zelle®.

Throughout the fall and winter, we continued to support the organizations that assist our communities. Many of our executives and Board members gave their time to distribute food at the Food Bank of South Jersey's Pop-Up Pantry in Glassboro. From Shriners Children's Hospitals to Gloucester County Habitat for Humanity, and from the Cooper Foundation's breast cancer research to Sojourner Truth Ministries' lunch program, charities throughout the region received our sponsorships and donations. We are happy to announce that we will offer scholarships to deserving graduates again this year. If you know a college-bound student, please direct them to the application at firstharvestcu.com/scholarship.

At First Harvest, we're committed to helping members save money and reach their financial goals. We've added loans to our Tuition Rewards program, giving you the opportunity to add bonus points to your Tuition Rewards balance when you obtain a new loan with First Harvest. We're also adding more ATMs to our branches, giving you more of an opportunity to access your funds without incurring surcharge fees. This issue offers some ideas to save money while entertaining this spring and summer, as well as tips to ensure that your tax refund reaches your account promptly.

The staff and Board of Directors of First Harvest wish you a safe and healthy spring and summer. With new features, products, and promotions, and a longstanding commitment to the community, we hope you agree that 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 fluid and cursive, with a long horizontal stroke at the end.

Ernest D. Huggard
President and CEO

2023

MARCH

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IMPORTANT DATES

Sunday, March 12
DAYLIGHT SAVINGS
TIME BEGINS

Monday, March 20
FIRST DAY
OF SPRING

Sunday, April 9
EASTER SUNDAY

Tuesday, April 18
TAX DAY
(ACCORDING TO IRS)

Saturday, April 22
EARTH DAY

Sunday, May 14
MOTHER'S DAY

Saturday, May 20
ARMED FORCES DAY

Monday, May 29
MEMORIAL DAY
All Offices Closed

Wednesday, June 14
FLAG DAY

Sunday, June 18
FATHER'S DAY

Monday, June 19
JUNETEENTH
(OBSERVED)
All Offices Closed

Tuesday, June 20
FIRST HARVEST'S
83RD ANNIVERSARY

Tuesday, July 4
INDEPENDENCE DAY
All Offices Closed

Zelle[®] Is Here!

Zelle[®] is a fast, safe and free¹ way to send money to friends and family.

We have partnered with Zelle[®] to bring you a fast, safe and easy way to send and receive money with friends, family and other people you trust.² Zelle[®] is available right from online and mobile banking, so there is no need to download anything new to start sending and receiving money.



How to start using Zelle[®]

1. Enroll or log in to Bill Pay
2. Select **“Send Money With Zelle[®]”**
3. Accept Terms and Conditions
4. Select your U.S. mobile number or email address and deposit account

That’s it! You’re ready to start sending and receiving money with Zelle[®].

For more information and answers to Frequently Asked Questions, visit firstharvestcu.com/zelle.



¹ Mobile network carrier fees may apply.

² Must have a bank account in the U.S. to use Zelle[®].

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MORE REWARDS
MORE TO** *Love*

SCAN THE QR CODE TO VIEW REWARDS
Rewards.LoveMyCreditUnion.org



New Online Banking Features

Have you heard about the new features available on our online banking system? You can now review your credit card history. You also have access to a number of other convenient features, including:



- ✓ See recent transactions and search for specific transactions with real-time transaction history and transaction filtering
- ✓ View credit account balances, available credit, minimum due, due date, and payment history
- ✓ Export and print transactions
- ✓ Make same-day payments or future-dated payments with pay my credit card bill
- ✓ Set up automatic payments to pay the minimum payment due, the full statement balance, or another amount each month
- ✓ Enroll, view, and print electronic statements
- ✓ View statement summary
- ✓ Report a lost or stolen card
- ✓ Associate a new card to your profile
- ✓ Initiate a dispute
- ✓ Activate a new card
- ✓ Lock or unlock a card

For more information and answers to Frequently Asked Questions, visit firstharvestcu.com/about-us/news-events.

EVEN MORE CASH FOR COLLEGE

If you're a member of our Tuition Rewards program, you're already earning points on your deposit account balances. Now you can also add a one-time bonus to your accumulating points each time you obtain a new loan at First Harvest Credit Union. If you're enrolled in the Tuition Rewards program, the following point values will be automatically applied to your Tuition Rewards point total when you obtain a First Harvest loan.



TYPE OF LOAN	POINT VALUE
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Mortgage	5000 points
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Home Equity Loan	4000 points
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Home Equity Line of Credit	3000 points
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Personal Loan	1000 points
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Credit Builder Loan	1000 points
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Over 400 private colleges and universities participate in the Tuition Rewards Program. The list of participating schools grows consistently, giving you plenty of options for a quality college education at an affordable price.

To learn more and register, visit firstharvestcu.com/tuitionrewards



“An investment in knowledge
pays the best interest.”

-Ben Franklin

2023-2024 Scholarships

Scholarship applications
are now available at

[FirstHarvestCU.com/Scholarship](https://www.firstharvestcu.com/Scholarship)

Application deadline: April 28, 2023

First Harvest in the Community



First Harvest Credit Union executives and team members supported the Food Bank of South Jersey's "Pop-Up Pantry," mobile food distribution events that take place in neighborhoods with high rates of food insecurity. First Harvest Executive Vice President/Chief Operating Officer Daniel Sulpizio, Board Secretary Ronda Abbruzzese, Glassboro team member Roberto Ortune-Sanchez, Senior Vice President of Lending James Hartmann, and Board Member James Puderbach volunteered at Pop-Up Pantry events in Glassboro this fall.



First Harvest was pleased to present a donation to Shriners Children's Hospitals, which offer care to admitted patients at zero cost. Erik Young, Cindy Ford, Camille Gadsden, and Claire Davis of First Harvest presented Terry Diamond, Director of Development for Shriners Hospitals, with a contribution which will be used for patient care, research, and education.

First Harvest EVP/COO Daniel Sulpizio and Ronda Abbruzzese, Secretary of the Board of Directors, joined Gloucester County Habitat for Humanity to celebrate the dedication of the 52nd Habitat home in Gloucester County in Woodbury, New Jersey. Ronda is currently the President of Habitat's Board of Directors, and Daniel served as President for 10 years.



Members of the First Harvest Executive Team and Board of Directors joined local and county officials to present a check to Mayor John E. Wallace III in support of Glassboro's Boro in Lights.

First Harvest President/CEO Ernest Huggard and Senior Vice President Ken Barnshaw presented a \$1,000 check to Adrienne Abbot, RN, MSN, Chief Nursing Officer and Jackie Noll, RN, Director of the Emergency Department, for the Cape Regional Foundation. The donation will support an expansion project for the Emergency Department and Radiology Department at Cape Regional Medical Center.



Thanks to the generosity of the staff and members of our Williamsport Branch, the Salvation Army was able to spread some holiday cheer and warmth this year with their donations. Joe Luke, Melissa Shearer, Donna Hauke, Elaine Long and Valerie Singleton worked hard to collect hats, scarves, and gloves for those in need.

Williamsport Branch Leader Joe Luke presented Sheryl Hershey, Commanding Officer for The Salvation Army Williamsport Corps, with a donation to support the organization's charitable efforts.



Thanks to First Harvest members and employees who donated and purchased pink ribbons during Breast Cancer Awareness Month, First Harvest was able to make a \$2,100 donation to help in the fight against breast cancer. First Harvest President/CEO Ernest Huggard, VP/Controller Camille Gadsden, and Senior VP Kenneth Barnshaw presented Cooper Foundation Director of Development Dina Mathews-Laurendeau with the proceeds of the pink ribbon campaign.

First Harvest was pleased to make a donation to Sojourner Truth Ministries in Williamsport, PA. The charity provides daily lunches, a food pantry, and other services to support the Williamsport area. Branch Leader Joe Luke presented the contribution to Executive Director Angelique Labadie and Resources Advocate Gina Foresman.





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TAX DAY TIPS



Follow these steps to minimize delays in receiving your income tax refund.

This year, income tax returns are due on April 18, 2023. Whether you prepare your own return or take advantage of our discounts on convenient tax services like TurboTax and H&R Block, we have some tips to help ensure that your refund reaches your First Harvest account as promptly as possible.

- ✓ Confirm that the name used on your tax return matches the name used on your account. Mismatches may prevent your refund from being deposited into your account.
- ✓ Before filing your return, use our services, such as online banking, to verify the account number and the corresponding account type (savings, checking, etc.) of the account you have designated to receive your refund deposit.
- ✓ Use resources such as “Where’s My Refund” available at [IRS.gov](https://www.irs.gov), to track the status of your refund. State refunds can be tracked at state.nj.us/treasury/taxation in New Jersey, and at my.path.pa.gov in Pennsylvania.

Cheers to the First Harvest Team



Readers of SJ Biz nominated First Harvest Credit Union for Best Credit Union. Thanks to the hard work and dedication of our employees, we have followed through on our commitment to offer outstanding banking products and world-class service to our Select Employer Groups and individual members. As a result, we have earned the support of the South Jersey business community.



Daniel Sulpizio, Executive Vice President and Chief Operating Officer at First Harvest Credit Union, was featured in South Jersey Biz magazine's 2022 list of Who's Who in Banking. He was one of 16 South Jersey banking executives who were recognized for protecting the monetary assets of South Jersey's individuals and institutions, fostering client relationships, delivering customer service, and championing community development.



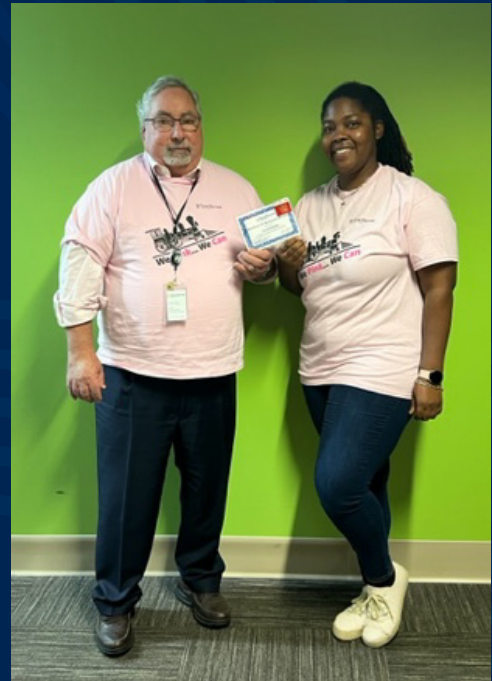
Ernest Huggard, President and Chief Executive Officer of First Harvest Credit Union, was honored as Businessperson of the Year at the Gloucester County Chamber of Commerce 19th Annual Community Service Awards. The Chamber's yearly Community Service Awards honor individuals and businesses who have exceeded their goals and made a difference in the lives of others in the community.



First Harvest Executive Vice President/COO Daniel Sulpizio was sworn in as First Vice President of the Greater Woodbury Chamber of Commerce. Daniel joined John Campbell, Executive Director of the Greater Woodbury Chamber, and Heather Simmons, Deputy Director of the Gloucester County Board of Commissioners, along with the rest of the Board at the induction ceremony.



Kim Ross of our Pleasantville branch celebrated 15 years of service at First Harvest. Thank you for your loyalty and dedication, Kim!



Syreeta Blanding from our Contact Center received a Meritorious Service Award for exceeding member expectations. Great work, Syreeta!

Staff Standouts

Each month, we recognize an employee for exemplary efforts in building relationships while helping our members achieve financial success. Congratulations to our 2022 Staff Standouts:



Mordecia Austin



DaVita Davis*



Janay Harvey



Bridget McIntyre*

*Recognized in more than one month

HOUSEHOLD HACKS

We love items that have more than one use. From vinegar and baking soda, which can be used for cleaning as well as cooking, to WD40, which removes tar and gum, there are a number of household items that can save you time, money, and effort by serving more than one purpose. Here are just a few:

Toothpaste – Can remove stains on wood and ceramic countertops, and can sometimes remove scratches from glass.

Hole in Pot or Pan Handle – Holds a stirring utensil when you're not using it. Just slide the handle of the utensil through the hole to have it stand upright.

Walnuts – Fix scratches in wooden floors and furniture. Rub the walnut over the scratch, rub the scratch with your finger, and then buff with a soft cloth.

Cornstarch – Detangles dog hair. Sprinkle some cornstarch on the tangles and matts in your dog's fur. Use your fingers to rub the cornstarch into the fur until the knots become loose enough to be brushed out.

Bottom Oven Drawer – Keeps food warm. The bottom drawer of your oven may seem like a great place to store cookie sheets, but it's actually designed to keep food warm until you're ready to serve it.



Originally published on [RealHomes.com](https://www.RealHomes.com)



Financial Physicians

The First Harvest team can help you choose the right loan for your needs.

Maybe you'd like to pay off your car loan, and you're thinking about using a Home Equity Loan to accomplish that. Or perhaps you need to make some home repairs, and you're considering a personal loan. Are these the best loan options to help you meet your goals?

At First Harvest, we like to think of ourselves as financial physicians. Just as a doctor listens to your symptoms, takes your vital signs, and prescribes the right course of treatment, our team members will ask you about your goals, learn about your current financial situation, and suggest the right financial products for you.

To learn which loan option is best for you, call us at **(800) 582-7640** or visit one of our branches. We'll show you why First Harvest is **A Better Place to Grow.**

LENDING TO SUIT YOUR NEEDS

Home Equity Loans

Home Equity Lines of Credit

Mortgages

Personal Loans

Credit Builder Loans

Auto Loans



Seasonal Savings

From Easter brunch to summer parties, we love entertaining, but the cost can add up. We've found a recipe to help you work around the high cost of eggs, and another to help you create a fashionable charcuterie board on a budget.

EGGLESS WAFFLES

INGREDIENTS

2 cups all-purpose flour

2/3 cup sugar

1 tsp baking soda

3 tsp baking powder

1 pinch of salt

2 cups buttermilk

4 TBS butter, melted

2 tsp pure vanilla extract

DIRECTIONS

1. Combine the dry ingredients in a medium bowl and use a whisk to stir until combined.
2. Add the remaining ingredients and mix until smooth. Do not overmix. Let batter rest at room temperature for 10 minutes.
3. Preheat a waffle iron according to manufacturer instructions.
4. Spray the waffle iron with non-stick cooking spray. Pour the batter into the waffle iron and cook according to manufacturer instructions.

Source: mommyshomecooking.com

SWEET SAVINGS

If you're worried that dying eggs will break the budget, try dying marshmallows instead. Fill small bowls with about ¼ cup of water. Mix 3-6 drops of a different variety of food coloring into each bowl. Soak the marshmallows in the colored water for one minute, and then place them on a cooling rack to dry.



COST-CUTTING CHARCUTERIE BOARDS

Charcuterie boards are all the rage, but assembling an impressive mix of cheeses, meats, crackers and fruits can add up. Here are a few tips to help you design an exceptional, yet economical, display.

Start at home - You may already have a number of crackers, condiments, nuts, or dried fruits that can be used. Just be sure to check expiration dates.

Join the club - If you're taking advantage of the Love My Credit Union Rewards discount on a Sam's Club membership, you have access to great prices on cheeses and cured meats.

Mix it up - Try a package of mixed nuts, rather than purchasing multiple varieties of nuts.

Color it in - Add some color with fresh fruits like grapes, strawberries, or blueberries, and dried fruits, like dried apricots, figs, or raisins, depending on sale prices.

Nearly any board will do - There's no need to purchase a fancy serving platter. Any flat surface can be dressed up for a fancy display. Try a cutting board, a large plate, or even a large piece of butcher paper on top of your table or kitchen island.



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

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CUMBERLAND MALL

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Vineland, NJ 08360

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and Center Court

CAMDEN CITY HALL

520 Market Street
Camden, NJ 002



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3/2023 - 8/2023

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