

EMPOWERING YOUR NEXT STEPS

April Financial Roots Newsletter



Message from Our CEO

Dear Fellow Members,

I hope this message finds you and your family well as we enter spring—a season for growth and rejuvenation. As we continue into our **85th anniversary year**, our First Harvest team is seeking new and exciting ways to reinvest in our Southern New Jersey community and offer more accessible banking solutions for our members.

We expanded further into Atlantic and Gloucester Counties by installing four new ATMs to provide accessible banking solutions for our members and Select Employer Groups (SEGs) in the area. In addition, we have established our first Cape May County presence with an ATM on the Cape May Court House campus of Atlantic Cape Community College. Our efforts reinforce the continued support for our community partners and Southern New Jersey.

Additionally, we are holding our annual First Harvest Scholarship program to once again invest in our student-members and their future academic endeavors by awarding a total of **\$12,000 in scholarships**. We encourage families with college-bound students to take advantage of the opportunity and apply for the program before the fast-approaching deadline of April 30, 2025.

We were founded in Camden in 1940. To commemorate 85 years of service ...

[Read More!](#)

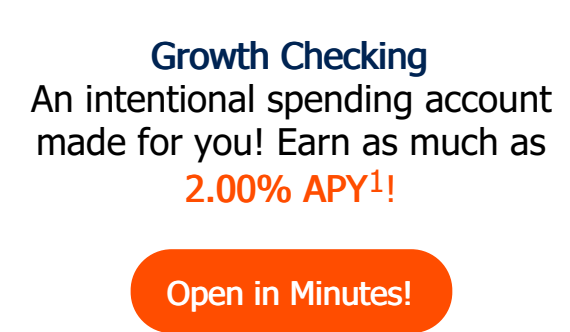
One Month Left to Apply!



Our **First Harvest Scholarship Program** is available to our high school seniors! Eligible students can apply before the deadline on April 30, 2025, for a chance to receive a **\$2,000 scholarship!**

[Learn More!](#)

Tap into Your Savings Potential!



Growth Checking

An intentional spending account made for you! Earn as much as **2.00% APY¹!**

[Open in Minutes!](#)


Growth Savings

Enjoy flexibility and no withdrawal penalties! Earn as much as **3.20% APY²!**

[Open Online!](#)

Limited-Time Certificate Rate Specials

Get savings with certainty and watch your savings soar!

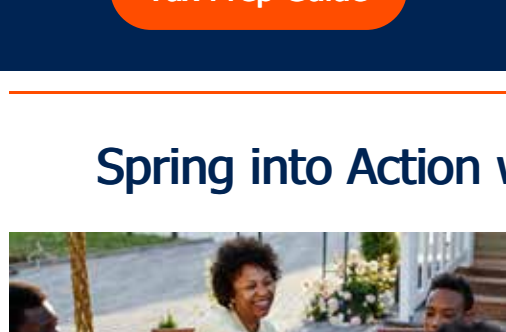


Online-Only Share Certificate **3.75% APY³ for 7 months!**

Certificate & IRA **3.50% APY⁴ for 18 months!**

[Lock in Savings!](#)

Tax Filing Deadline: April 15, 2025

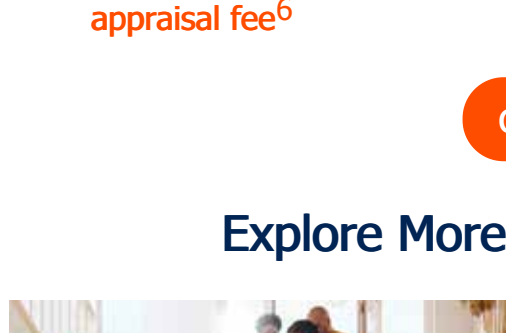

[Tax Prep Guide](#)

Don't miss the tax filing deadline on April 15th and remember, you can have your tax refund directly deposited into your First Harvest Account by providing the following information:

First Harvest Routing Number: **236077755**

Your **11-digit First Harvest account number** available on your monthly statement or Online Banking.

Spring into Action with Home Equity Financing



Leverage the equity in your home to cover a variety of expenses, including:

- Sprucing up your outdoor space
- Booking your family vacation
- Covering tuition or room & board
- Consolidating high-interest debt

Fixed-Rate Home Equity Loans:

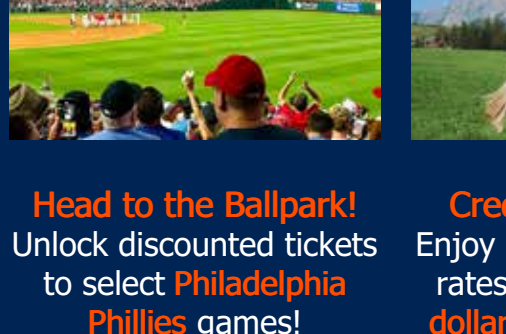
- Rates as low as **6.24% APR⁵**
- Finance up to 90% of your home's equity with available terms up to 180 months
- Save on upfront costs with **no appraisal fee⁶**

Variable-Rate Home Equity Line of Credit (HELOC):

- Pay-as-you-go borrowing ideal for ongoing expenses
- Flexible access to your line with a 5-year draw period
- **No closing costs⁶**

[Get Financing!](#)

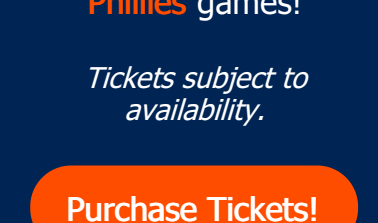
Explore More Home Loan Solutions



Wherever you are in your homebuying journey, we have your mortgage needs covered! Our mortgage team, First Heritage, is here to assist with many of your home buying needs, including First Mortgages, refinancing, preapprovals, and more!

[Learn More!](#)

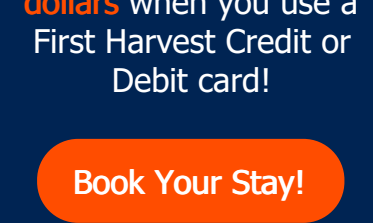
Member Discounts You Can Root For!



Head to the Ballpark!

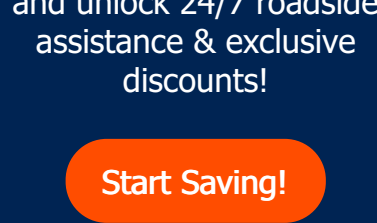
Unlock discounted tickets to select **Philadelphia Phillies** games!

Tickets subject to availability.

[Purchase Tickets!](#)


Credit Union Travel

Enjoy member-only hotel rates & earn **5% hotel dollars** when you use a First Harvest Credit or Debit card!

[Book Your Stay!](#)


AAA South Jersey

Save big on a **new or renewed membership** and unlock 24/7 roadside assistance & exclusive discounts!

[Start Saving!](#)

Navigating the Open Road!



Is it time to upgrade your ride or rate? You can purchase the vehicle you really want or refinance the one you already love that's with another lender with our competitive financing options to fit your budget!

[Explore Financing](#)

Enjoy flexible financing with competitive new auto loan rates as low as **4.99% APR⁷** and available terms up to **84 months!** *Refinancing and lease buyout options available!*

[Apply Today!](#)

If you're still shopping around for your next vehicle, explore our **AutoSMART Shopping** tool to research available vehicles and enjoy a stress-free car buying experience!

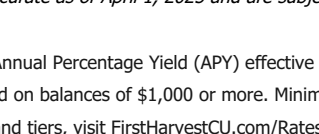
[Try AutoSMART!](#)

Loan Rate Alerts!

Sign up for our Rate Alert Email and get notified anytime our loan rates change to ensure you're applying for the best rate available!

[Sign Up Now!](#)
[Schedule Closures](#)

Connect With Us


[Send Us A Message](#)

NMLS# 771963
 Routing Number: 236077755
 Info@FirstHarvestCU.com
 800.582.7640

Federally Insured by NCUA



Rates are accurate as of April 1, 2025 and are subject to change.

1. Variable Annual Percentage Yield (APY) effective as of 04/01/2025 and subject to be cancelled, extended, or changed without notice. The APY shown is paid on balances of \$1,000 or more. Minimum balance to earn the rate shown is \$1,000 with a maximum balance of \$9,999.99. For other rates and tiers, visit [FirstHarvestCU.com/Rates](#). Fees may reduce earnings. Must maintain a minimum average daily balance of \$1,000 or more, or have a monthly direct deposit of at least \$500 or more to avoid a monthly service fee of \$4.99. Review our [Truth In Saving Disclosure](#) at [FirstHarvestCU.com/Disclosures](#) for details. Membership restrictions apply. Federally Insured by NCUA. Additional deposit coverage up to \$250,000 is provided by Excess Share Insurance.

2. Variable Annual Percentage Yield (APY) effective as of 04/01/2025 and subject to be cancelled, extended, or changed without notice. First Harvest Credit Union reserves the right to withdraw or revise the offer at any time. The Annual Percentage Yield (APY) shown is paid on minimum balance of \$1,000 with maximum balance of \$499,999. For other rates and tiers, visit [FirstHarvestCU.com/Rates](#). Offer valid for funds not currently on deposit with First Harvest Credit Union. You may qualify by depositing an additional \$5,000 or more in new money. Contact us for details. Fees may reduce earnings. Review our [Truth-In-Savings Disclosure](#) at [FirstHarvestCU.com/Disclosures](#) for details. Membership restrictions apply. Federally Insured by NCUA. Additional deposit coverage up to \$250,000 is provided by Excess Share Insurance.

3. Annual Percentage Yield (APY) effective as of 03/11/2024 and subject to be cancelled, extended, or changed without notice. First Harvest Credit Union reserves the right to withdraw or revise the offer at any time. APY listed paid on \$1,000 minimum balance. Certificates may be subject to penalty for early withdrawal. Fees may reduce earnings. Review our [Truth-In-Savings Disclosure](#) at [FirstHarvestCU.com/Disclosures](#) for details. Membership restrictions apply. Federally Insured by NCUA. Additional deposit coverage up to \$250,000 is provided by Excess Share Insurance.

4. Annual Percentage Yield (APY) effective as of 03/11/2025 and subject to be cancelled, extended, or changed without notice. First Harvest Credit Union reserves the right to withdraw or revise the offer at any time. APY listed paid on \$1,000 minimum balance. Certificates will automatically renew at maturity according to the renewal terms stated on our Truth-In-Savings Disclosure. Certificates may be subject to penalty for early withdrawal. Fees may reduce earnings. Review our [Truth-In-Savings Disclosure](#) at [FirstHarvestCU.com/Disclosures](#) for details. Membership restrictions apply. Federally Insured by NCUA. Additional deposit coverage up to \$250,000 is provided by Excess Share Insurance.

5. Annual Percentage Rate (APR) effective as of 01/01/25 and are subject to be cancelled, extended, or changed without notice. Rate reflects a .25% rate reduction for members who choose Automatic Payments from a First Harvest Checking Account. APR will increase by .25% without Automatic Payment from a First Harvest Checking Account. Automatic Payments and a First Harvest Checking Account are not required to receive a loan from First Harvest Credit Union. Stated rate is for a Fixed-Rate Home Equity Loan with a maximum 90% Loan-To-Value (LTV) in 1st lien position. APR and loan amount are determined by an evaluation of applicant credit, collateral valuations, length of term, loan amount, and other considerations. Your actual rate may vary from the stated information. Not all applicants will qualify for the lowest rate. \$200,000 maximum 1st lien loan amount with a maximum 90% LTV. \$150,000 maximum 2nd lien loan amount with a maximum 90% LTV. Loan must be secured by a member's primary residence or non-rental secondary residence located within the State of New Jersey or Pennsylvania. Homeowners Insurance and Flood Insurance, if applicable, are required. Title insurance is required for loans over \$100,000. Sample Monthly Payment: \$9.41 for every \$1,000 borrowed at 7.74% APR or 180 months (90% LTV). Payment example is based on longest term available for illustrative purposes only and does not include Debt Protection or other available optional protection plans. Your payment may be higher. Other rates and terms available. Membership restrictions apply. Contact us at 800.582.7640 for details. Equal Housing Lender.

6. If the Home Equity Loan is paid and closed in the first 3 years, the borrower will be responsible for reimbursing First Harvest Credit Union for all third-party costs paid at closing. Offer is subject to cancellation or change without notice. Rates and program eligibility are determined by an evaluation of applicant credit, collateral valuations, length of term, loan amount, and other considerations. Membership restrictions apply. Contact us at 800.582.7640 for details. Equal Housing Lender.

7. Annual Percentage Rate (APR) effective as of 01/01/2025 and subject to be cancelled, extended, or changed without notice. Rate reflects a .25% rate reduction for members who choose Automatic Payments from a First Harvest Checking Account. APR will increase by .25% without Automatic Payment from a First Harvest Checking Account. Automatic Payments and a First Harvest Checking Account are not required to receive a loan from First Harvest Credit Union. Maximum loan amount is \$100,000. New Auto Loan rates available for 2023-2025 automobile model year with LESS than 20k miles. Rate and loan amount for this product are determined by an evaluation of applicant credit, as well as other factors including loan term, collateral mileage and model year, and Loan-To-Value (LTV). Your actual rate may vary from the stated information. Not all applicants will qualify for the lowest rate. Sample Monthly Payment: \$14.88 for every \$1,000 borrowed at 6.49% APR for 84 months with \$25,000 loan minimum. Payment example is based on the lowest rate for the longest term available for illustrative purposes only and does not include Debt Protection or available optional vehicle protection plans. Your payment may be higher. Other rates and terms available. Membership restrictions apply. Contact us at 800.582.7640 for details. Equal Opportunity Lender.