

EMPOWERING YOUR NEXT STEPS

July Financial Roots Newsletter



Message From Our CEO

Dear Fellow Members,

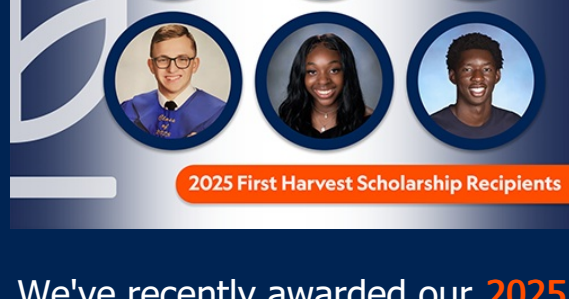
I am hopeful you and your family are enjoying the sunshine and summertime season! Our team has been commemorating our 85th anniversary all year long through various member givebacks and community service initiatives. To celebrate this milestone anniversary, we have made a commitment to deliver over **85 Acts of Kindness** throughout the communities we proudly serve.

Since the start of the year, we have delivered over 40 of these acts, including revitalizing local parks and green spaces throughout Camden County, providing over 1,400 healthcare appreciation snack bags to local partners, and supporting our student members with financial reality fairs, career exploration, and scholarships to help alleviate the cost of higher education.

Our scholarship committee selected six 2025 First Harvest Scholarship recipients to continue investing in our student members and their future academic endeavors. We've awarded a total of...

[Read More!](#)

Credit Union Giveback Initiatives!



2025 First Harvest Scholarship Recipients



85 YEARS

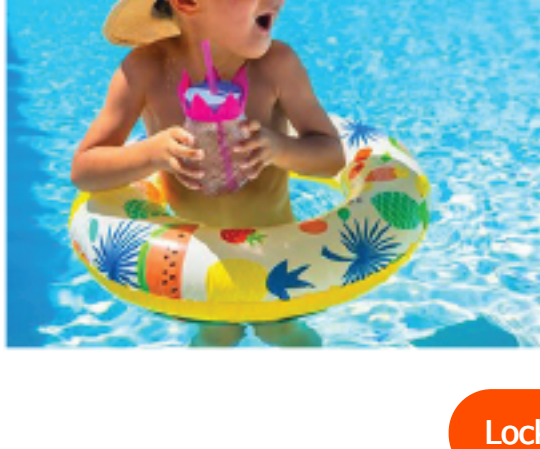
We've recently awarded our **2025 First Harvest Scholarships** to six promising student members, each receiving \$2,000, to help cover tuition costs and bring them closer to achieving their future academic endeavors!

[Meet Our Recipients!](#)

We're celebrating **85 years of service** by delivering over 85 Acts of Kindness to our members and South Jersey community! Acts of Kindness include reinvesting in green spaces, healthcare partners, local organizations, and more!

[Read More!](#)

Make a Splash with Our Summertime Savings Rate Specials!



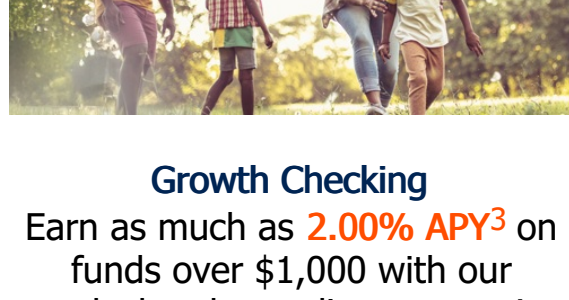
Take advantage of our limited-time certificate rate specials and let your savings shine this season!

Online-Only Share Certificate

4.00% APY¹
for 7 Months!

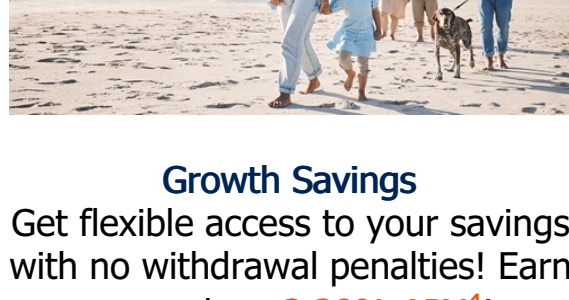
Share & IRA Certificates

4.00% APY²
for 3 Months!

[Lock in Rates!](#)


Growth Checking

Earn as much as **2.00% APY³** on funds over \$1,000 with our calculated spending account!

[Open in Minutes!](#)


Growth Savings

Get flexible access to your savings with no withdrawal penalties! Earn as much as **3.20% APY⁴**!

[Open Online!](#)

Independence Day Closure Notice



All First Harvest offices and branch locations, including the First Harvest Direct Contact Center, will be closed on **Friday, July 4, 2025** in observance of Independence Day.

[2025 Scheduled Closures](#)

Celebrate the 4th of July at the Ballpark!

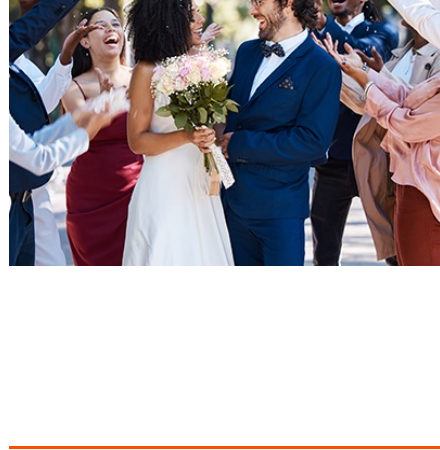


Your membership unlocks discounted tickets to select **Philadelphia Phillies** games!

Friday, July 4th @ 1:05 PM vs. Cincinnati Reds
Tickets subject to availability

[Purchase Tickets!](#)

Keeping Wedding Costs in Check



Weddings should be an exciting celebration, not a source of financial stress and anxiety. With the average wedding costs totaling over \$30,000 today, it can be an overwhelming task to keep things affordable. Let's explore some ways you can help stick to your wedding budget without cutting corners.

[Read More!](#)

New Voorhees Branch Location

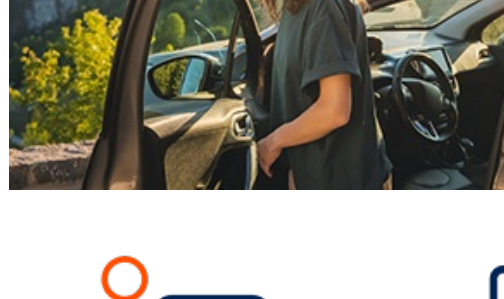


Our Voorhees Branch is relocating to a more accessible location this summer and will feature:

- Multiple drive thru lanes including a drive-up, surcharge-free ATM
- Multiple teller lines
- Private consultation areas for more personalized member services

[Learn More!](#)

Explore the Open Road Ahead!



Is it time to upgrade your ride or rate? Our competitive financing options give you the freedom to:

- Purchase the new or used vehicle you really want!
- Refinance or buyout the lease you already have that's with another lender!



Enjoy flexible financing with new auto loan rates as low as **4.99% APR⁵** and available terms up to **96 months!**

Refinancing and lease buyout options available!

[Get Financing!](#)


Still shopping around for your next vehicle? Explore our **AutoSMART Shopping** tool to search available vehicles and enjoy a stress-free car buying experience!

[Try AutoSMART!](#)


Free up some extra cash this summer with our **Skip-A-Pay Program!** Apply now to skip an eligible First Harvest auto loan, personal loan, or credit card payment.

[Learn More!](#)

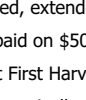
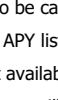
Upcoming Closures

Connect With Us


[Send Us A Message](#)

NMLS# 771963
Routing Number: 236077755
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800.582.7640

Federally Insured By NCUA



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

1. Annual Percentage Yield (APY) effective as of 06/23/2025 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 \$500 minimum balance. Must be opened online at FirstHarvestCU.com or other First Harvest digital channels. This offer is not available at First Harvest branch locations. Must open with \$500 minimum in new money or have a First Harvest Checking Account. 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. 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.

2. Annual Percentage Yield (APY) effective as of 06/23/2025 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 \$500 minimum balance. Must open with \$500 minimum in new money or have a First Harvest Checking Account. 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.

3. Annual Percentage Yield (APY) effective as of 06/23/2025 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. 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.

4. Annual Percentage Yield (APY) effective as of 06/23/2025 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.

5. Annual Percentage Rate (APR) effective as of 04/01/25 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: \$13.67 for every \$1,000 borrowed at 6.99% APR for 96 months with \$50,000 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.