

May 1, 2025

Dear Credit Union Members,

The Annual Meeting and Election of the Credit Union will be held on Tuesday, August 26, 2025 at First Harvest Federal Credit Union, 1617 Hurffville Road, Deptford, New Jersey 08096 at 5:00 p.m. In accordance with the Credit Union's Bylaws, the Secretary hereby submits the following Annual Election Notice.

There are two (2) terms expiring on the Board of Directors. The following two members have been nominated by the Nominating Committee for election to a three-year term:

John Bettis	2025 - 2028 term
Michael McKiernan	2025 - 2028 term

Nominations for vacancies may also be made by membership, but only by petition. An election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled. Any member who wishes to submit a nomination by petition must obtain a Petition Form and the Petition Rules that are available at the Credit Union office. When returned, the petition must be signed by one percent of the membership with a maximum of 500. As of March 31, 2025 the Credit Union had 46,611 members, therefore the Nomination Petition must be signed by at least 467 Credit Union members in good standing. Each Nominee by Petition shall also submit (1) a Statement of Qualifications and Biographical Data and (2) a signed Certificate from the Nominee stating they are agreeable to nomination and will serve, if elected to office, with the Petition. The period for submitting nominations by petition begins on June 1, 2025, and closes on July 10, 2025. All petitions must be returned to the Credit Union office by 5:00 p.m. local time on July 10, 2025.

At the Annual Meeting and Election on August 26, 2025 all persons nominated by either the Nominating Committee or by Petition shall be placed before the Members in attendance for a vote. When nominations are closed, Tellers of Election will be appointed by the Chair and ballots will be distributed. The vote will be taken and tallied by the Tellers of Election and the results announced. The election will be determined by plurality vote and will be by ballot except when there is only one nominee for each position to be filled. Nominations cannot be made from the floor unless insufficient nominations have been made by the Nominating Committee or by petition to provide for one Nominee for each position to be filled or circumstances prevent the candidacy of the one nominees for the position to be filled. Only those positions without a nominee are subject to nominations from the floor. The results of the Annual Election will be announced at the Annual Meeting.

Sincerely,

Ana Fernandez

Ana Fernandez, Board Secretary
First Harvest Credit Union