

# Harvest Your Spring Savings Potential

## Message from Our CEO

Dear fellow member,

On behalf of the entire First Harvest Credit Union team, I hope you and your family are enjoying the fresh start that spring brings to us. As we welcome this season of renewal and growth, our team remains dedicated to providing exceptional service, inclusive financial solutions, and meaningful social commitments that directly support our New Jersey community.

We continue to explore innovative ways to reinvest in our members through improved banking solutions, accessible lending options, and programs that uplift future leaders...

[Read More](#)

## Our New Website Design is Now Live!



We're excited to introduce our newly redesigned website, created to deliver a more personalized and cohesive experience for members. The updated design makes it easier to navigate your financial journey with improved navigation, translation options, & more.

[Explore Now](#)

## Solutions Built with You in Mind!

Start earning more on your hard-earned funds today.



### Certificate & IRA Specials

**3.50% APY<sup>1</sup>**

for 8 Months!

**3.40% APY<sup>1</sup>**

for 18 Months!

[Open Today!](#)

**Growth Checking:** Earn as much as **2.00% APY<sup>2</sup>**!

[Open Online!](#)

**Growth Savings:** Earn as much as **3.00% APY<sup>3</sup>**!

[Start Saving!](#)

## Credit Union Updates

### Last Call for Scholarships

Our First Harvest Scholarship application window ends April 30, 2026!

Don't miss your chance to receive a \$2,000 scholarship.

[Learn More](#)


### Deptford Lobby ATM Update

We've upgraded our Deptford Branch lobby ATM to now *take deposits* for added member convenience.

[View Locations](#)


### Upcoming Fee Changes

To continue enhancing our service offerings and address rising operational costs due to inflation, we will be updating select service fees effective June 1, 2026.

[Read More](#)

## Accomplish More with Your Home's Equity

Use your funds to tackle life's many expenses, including student loans, an upcoming family vacation, or even consolidating your high-interest debts with the ability to pay-as-you-go.

[Read Our Blog](#)

Eligible First Harvest HELOC accountholders who make a draw of at least \$5,000 by May 31, 2026, can receive a **\$100 credit<sup>4</sup>**!

### Scheduled Closures

[Send Us A Message](#)

### Connect With Us



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

Federally Insured By NCUA  

Rates are accurate as of April 1, 2026, and are subject to change.

1. Annual Percentage Yield (APY) effective as of 04/01/2026 and subject to be canceled, 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 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.

2. Annual Percentage Yield (APY) effective as of 04/01/2026, and subject to be canceled, 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 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 04/01/2026 and subject to be canceled, 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.

4. Offer effective between 02/01/2026 and 05/31/2026 and is subject to be cancelled, extended, or changed without notice. Valid to members in good standing with an existing First Harvest HELOC. Minimum \$5,000 draw amount must be made in a single transaction between 02/01/2026 and 05/31/2026 and cannot be paid back on or before June 30, 2026. Ending HELOC balance as of June 30, 2026, must have increased from your original balance on February 1, 2026. The \$100 account credit will be deposited into eligible First Harvest members' Savings Account after July 31, 2026. One account credit per HELOC account. Other restrictions may apply. Equal Opportunity Lender.