

May 26, 2026

Dear Credit Union Members,

The Annual Meeting and Election of the Credit Union will be held on Tuesday, August 25, 2026, at First Harvest Federal Credit Union, 1617 Hurffville Road, Deptford, New Jersey, 08096 at 5:00 p.m. local time. In accordance with the Credit Union's Bylaws, the Secretary hereby submits the following Annual Election Notice.

There are four (4) terms expiring on the Board of Directors. The following members have been nominated by the Nominating Committee for election to the noted terms:

Loretta Winters	2026 - 2029 term
Ronda Abbruzzese	2026 - 2029 term
David Daily	2026 - 2029 term
William Guccio	2026 - 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 in good standing who wishes to submit a nomination by petition must obtain a Petition Form and the Petition Rules that are available at the Credit Union's main office. When returned, the petition must be signed by one percent of the membership with a maximum of 500. As of March 31, 2026, the Credit Union had 50,216 members, therefore the Nomination Petition must be signed by at least 500 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. All petitions must be returned to the Credit Union office by 5:00 p.m. local time on July 10, 2026.

At the Annual Meeting and Election on August 25, 2026, 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 nominee 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
Member
Board Secretary
First Harvest Federal Credit Union