



## Savings Options Made with You in Mind!

Watch your savings soar with one of our personalized savings options that fit your unique savings goals.

Lock in our competitive Certificate & IRA rates today, including a **6-Month at 5% APY<sup>1</sup>!**

[Start Saving!](#)

### More Share & IRA Certificates:

- **13-Month at 4.75% APY<sup>1</sup>**
- **15-Month at 4.75% APY<sup>1</sup>**
- Available terms up to 60 Months

### Growth Savings Account:

- **Earn as much as 3.50% APY<sup>2</sup>**
- Flexible access to funds
- No withdrawal penalties

### Don't Miss Out on Limited Time Rates!

Sign up for our **Savings Rate Watch** emails to start receiving alerts each time our deposit rates change.

[View Our Rates](#)

[Open in Minutes](#)

[Sign Up Today](#)

## We're Adjusting Our Service Hours

### First Harvest Direct



After evaluating our membership needs, effective **Monday, September 9<sup>th</sup>**, our First Harvest Direct Contact Center service hours will be:

**Mon - Fri: 8:00 AM - 6:00 PM**  
**Sat: 8:00 AM - 2:00 PM**

[View Locations & Hours](#)



### Visit the *Virtual Branch!*

Our face-to-face video chat option connects you with a First Harvest member service representative.

- **"Walk-in"** to our *Virtual Branch* meeting lobby to connect with the next available representative.
- Or, **schedule a video call** by appointment during a time that works best for you!

[Connect With Us!](#)



### Fighting Financial Scams

With new financial scams always on the rise, awareness is the first line of defense. While specific scams may change, their red flags have mostly remained the same.

Watch out for urgent demands, requests for unusual payment types, threats, and suspicious phone numbers or email addresses.

[Read More Tips!](#)

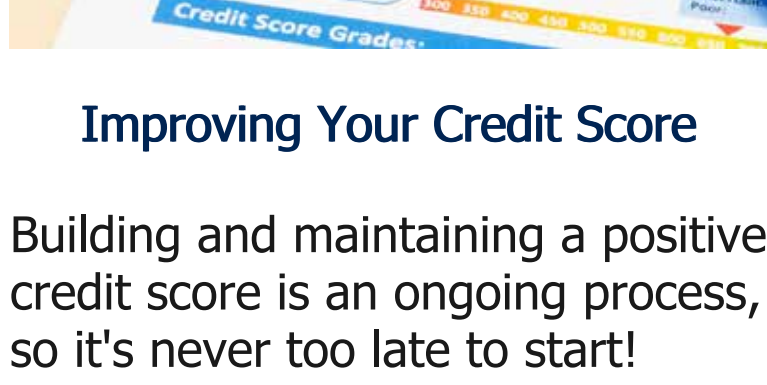
## September Shredder Event



We're hosting a **Free Shredder Event** on **Saturday, September 14<sup>th</sup>** from 9 AM - 12 PM at our Deptford Corporate Center!

Bring your paper documents for safe disposal - Maximum of 3 boxes per vehicle.

[Learn More!](#)



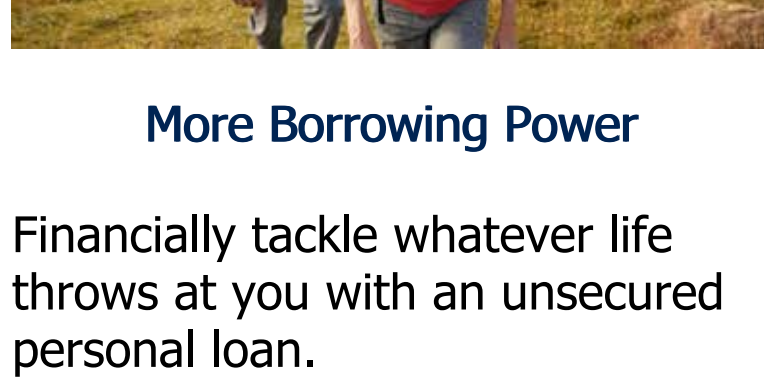
### Improving Your Credit Score

Building and maintaining a positive credit score is an ongoing process, so it's never too late to start!

By implementing better financial practices and making positive credit changes today, you'll put yourself on the path to financial independence.

Though it may take time to see major improvements in your credit score, our informative blog breaks down 6 steps you can take to start improving your credit score!

[View Our 6-Step Guide!](#)



### More Borrowing Power

Financially tackle whatever life throws at you with an unsecured personal loan.

- Rates as low as **10.24% APY<sup>3</sup> for 12 Months**
- Low fixed rate terms up to 60 months available
- Lump sum loans from \$1,000 up to \$20,000 available

This loan type is ideal for borrowing without collateral, giving you the funds for any upcoming goals, emergency expense, or consolidating debt.

[Learn More!](#)

## Deptford Branch Drive-Up Upgrade



Our Deptford Branch has upgraded its drive-up experience. Members can now interact face-to-face with a representative at all drive-up lanes.

Digital screens have been installed to allow for easier communication and a more simplified drive thru experience.

[View Deptford Hours](#)



### First Step Checking Account

Enjoy a simple checking solution that can help you build positive transaction history with many of the same convenient features as our **Free<sup>4</sup> Checking Account**.

- No minimum balance
- Low monthly service fee
- Mastercard<sup>®</sup> debit card access

Plus, no need to worry about overdraft penalty fees since you'll have the ability to spend only what's available in your account.

[Learn More!](#)



### More Purchasing Power

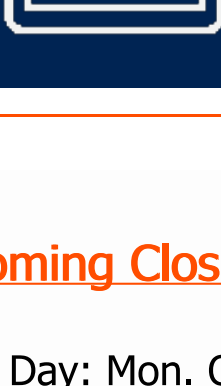
Our **Mastercard<sup>®</sup> Credit Card** programs offer low rates that can help you stay in control of your finances.

With our First Harvest Mastercard Credit Card or Mastercard Rewards Credit Card, you know exactly what you get!

- **No hidden fees**
- **No annual fees**
- **No unexpected limit decreases**
- **Contactless payments**

[Explore Card Options!](#)

## Labor Day Closure Reminder



All First Harvest offices and branches, including the First Harvest Direct Contact Center, close on **Monday, September 2, 2024** in observance of Labor Day.

[2024 Scheduled Closures](#)

### Upcoming Closure

- Columbus Day: Mon. October 14<sup>th</sup>

[Connect With Us](#)



[Send Us A Message](#)

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

1. Annual Percentage Yield (APY) listed paid on \$1,000 minimum balance. APY accurate as of 9/03/2024 and subject to change without notice. First Harvest Credit Union reserves the right to withdraw or revise the special offer at any time without further notice. Certificates will automatically renew at maturity according to the terms stated on your Account & Receipt Disclosures provided at account opening. Certificates may be subject to penalty for early withdrawal. Fees may reduce earnings. Offer valid for funds not currently on deposit with First Harvest Credit Union. Institutional funds are not qualified for this offer. 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. Variable Rate accurate as of 9/03/2024 and subject to change without notice. The Annual Percentage Yield (APY) shown is paid on balances of \$1,000 or more. Minimum balance to earn dividends is \$1,000. Maximum balance is \$500,000. 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 Rates (APR) effective as of the date listed above and are subject to be cancelled, extended, or changed without notice. Rates are determined by an evaluation of applicant credit. Your rate may vary from the rates shown. Sample Monthly Payment: \$22.35 for every \$1,000 borrowed at 11.99% APR for 60 months with \$10,000 loan minimum. Payment example is based on longest term available for illustrative purposes only and does not include Debt Protection. Your payment may be higher. Minimum loan amount is \$1,000 with \$20,000 Maximum loan amount. Membership restrictions apply. Equal Opportunity Lender.

4. You must make at least one transaction every 12 months or maintain an account balance of \$500 or more, or have an active First Harvest Credit Union loan or credit card account to avoid the \$10.00 monthly Inactivate Account Fee. Review our [Fees and Charges](#) disclosure for fee information.