

Harvest Your Financial Future



Don't Leave Your Savings to Luck!
Take Advantage of our Convenient Savings Solutions!



Growth Checking
 Start earning more on accessible funds with rates as high as **2.00% APY¹**!

Growth Savings
 Earn as much as **3.00% APY²** on your funds with no withdrawal penalties!

Certificate Specials
3.40% APY³ for 18 Months!
3.15% APY³ for 24 Months!

[Open Online!](#)

[Learn More!](#)

[Open Today!](#)

Deptford Lobby ATM Update!



We've upgraded our Deptford Branch lobby ATM to now *take deposits*! This improvement will offer more convenience for our members who visit this branch location.

[View Branch Location](#)

Coming Soon: New Website Launch!



We're excited to announce that in the coming weeks, our First Harvest website will get a fresh new look so our members can find solutions to their unique financial needs with ease!

You'll still find us at FirstHarvestCU.com, but soon, you'll be able to enjoy a more member-friendly experience and navigation.

Get Your Tax Refund Faster!



Have your tax refund directly deposited into a First Harvest Checking or Savings Account by providing the following info:

Routing Number: **236077755**

Your **11-digit account number** available on your monthly statement or in Online Banking

[Read More!](#)

2025 Scholarship Program



Don't wait to apply! Our **2026 First Harvest Scholarship Program** application is open *now through April 30, 2026!* High school senior members can apply today for a chance to receive a \$2,000 scholarship!

[Learn More!](#)

Spring into Home Renovations & Achieve More!



Explore our flexible financing options to tackle expenses and harvest your home's potential!

[Explore Home Solutions!](#)

Home Equity Loan

Get lump sum funding with a **Fixed-Rate Home Equity Loan**

for as low as **6.24% APR⁵** with terms up to 180 months!

Home Equity Line of Credit

Enjoy pay-as-you-go borrowing with a **Variable-Rate Home Equity Line of Credit** and enjoy **no closing costs⁶**!

Get More from Your HELOC

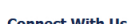
For a limited time, accountholders could receive a **\$100 account credit⁷**!

[Learn More!](#)

Scheduled Closures

[Send Us A Message](#)

Connect With Us



[Send Us A Message](#)

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



Rates are accurate as of February 5, 2026, and are subject to change.

1. Annual Percentage Yield (APY) effective as of 01/01/2026, and subject to be canceled, extended, or changed without notice. Rate reflects a .25% rate reduction for members who choose Automatic Payments 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 2024-2026 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.

2. Annual Percentage Yield (APY) effective as of 01/01/2026 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 funding 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 Saving Disclosure](http://FirstHarvestCU.com/Disclosures) 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 02/05/2026 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 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](http://FirstHarvestCU.com/Disclosures) 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 Rate (APR) effective as of 01/01/2026 and subject to be canceled, extended, or changed without notice. Rate reflects a .25% rate reduction for members who choose Automatic Payments 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 2024-2026 automobile model year with LESS than 20k miles. Rate and loan amount for this product are determined by an evaluation of applicant credit, collateral valuations, length of term, and other considerations. 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.

5. Annual Percentage Rate (APR) effective as of 01/01/2026 and are subject to be canceled, 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. Stated rate is for a Fixed-Rate Home Equity loan with a maximum 90% Loan-To-Value (LTV) in 1st lien position. APR and loan amount are determined by an evaluation of applicant credit, collateral valuations, length of term, and other considerations. Your actual rate may vary from the stated information. Not all applicants will qualify for the lowest rate. \$400,000 maximum 1st lien loan amount with a maximum 70% LTV. \$300,000 maximum 2nd lien loan amount with a maximum 70% LTV. Loan must be secured by a member's primary residence or non-rental secondary residence located within the State of New Jersey or Pennsylvania. Homeowners Insurance and Flood Insurance, if applicable, are required. Title insurance is required for loans over \$250,000. Sample Monthly Payment: \$9.41 for every \$1,000 borrowed at 7.74% APR at 180 months (90% LTV). Payment example is based on longest term available for illustrative purposes only and does not include Debt Protection or other available optional protection plans. Your payment may be higher. If the Home Equity Loan is paid and closed in the first 3 years, the borrower will be responsible for reimbursing First Harvest Credit Union for all third-party costs paid at closing. Offer is subject to cancellation or change without notice. Other rates and terms available. Membership restrictions apply. Contact us at 800.582.7640 for details. Equal Housing Lender.

6. If the Home Equity Loan is paid and closed in the first 3 years, the borrower will be responsible for reimbursing First Harvest Credit Union for all third-party costs paid at closing. Offer is subject to cancellation or change without notice. Rates and program considerations are determined by an evaluation of applicant credit, collateral valuations, length of term, loan amount, and other considerations. Membership restrictions apply. Contact us at 800.582.7640 for details. Equal Housing Lender.

7. 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.