



Contact: Erik Young
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Members of the
Pennsauken Board Of Education
are eligible for membership benefits at
FIRST HARVEST CREDIT UNION

Speak with us to learn how we can help you with your financial future today.

With our dedication to quality financial solutions, providing world-class service, and commitment to our communities, we are ready to help you meet your financial goals.

**WE'LL GIVE
YOU *\$50**

WHEN YOU OPEN
A NEW ACCOUNT!

Must set up direct deposit with a
minimum of \$25.00 each pay period
for a total of \$50.00 a month.

MEMBERSHIP BENEFITS:

- ✓ FREE CHECKING
- ✓ ONLINE AND MOBILE BANKING
- ✓ CERTIFICATES & IRAS
- ✓ AUTO LOANS
- ✓ HOME EQUITY LOANS
- ✓ MORTGAGES
- ✓ CREDIT BUILDER LOANS
- ✓ TUITION REWARDS
- ✓ VISA CREDIT CARDS WITH REWARDS POINTS**
- ✓ HOLIDAY AND VACATION CLUB ACCOUNTS



firstharvestcu.com | 800-582-7640

Promo Code: DD50

*Offer available for eligible new members only, who have not had a prior relationship with the credit union. Cannot be combined with any other offers or promotions. Eligible new account applicable to Select Employer Groups only. Account must have direct deposit totaling \$50 or more per month. Deposits must be made into new member Share Savings account in order to receive bonus. Bonus will be paid within 90 days after the account opening and will be paid into the share savings account. In order to receive the bonus, the account must remain open and in good standing at the time of bonus payout by the 90th day after account opening. Any negative balance within the first 90 days of account opening constitutes an automatic withdrawal of this offer. There is a minimum deposit requirement of \$25 at the time of account opening. If multiple accounts are opened by the same member, only one account will be eligible for the bonus. The \$50 incentive paid by First Harvest may be considered "income" by the I.R.S. and may be reported on IRS Form 1099-INT. Please consult your tax advisor. Offer may be withdrawn at any time at the discretion of the credit union.

**Rewards points available for qualified borrowers.

NMLS 771963



Deposit coverage
up to \$500,000

Insured
by NCUA



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CONSOLIDATE AND SAVE

As interest rates on credit cards and other consumer loans increase, consolidating your debt can help you save money.

The following example shows just how much you can benefit from consolidating with a lower interest rate at First Harvest.
Assume you are currently making the minimum payments on the following loans:

Loan	Balance	Interest Rate	Minimum Payment	Time to Pay Off	Total Interest Paid
Credit Card #1	\$5,000	21.99%	\$100	11.4 yrs	\$8,657
Credit Card #2	\$7,500	19.75%	\$150	8.9 yrs	\$8,407
Auto Loan	\$15,000	6.99%	\$297	5 yrs	\$2,816
Personal Loan	\$12,000	8.99%	\$240	5.3 yrs	\$3,092
Total	\$39,500		\$787		\$22,972
And then you consolidate your debts with a First Harvest Home Equity Loan:					
Home Equity	\$39,500	5.99%	\$763	5 yrs	\$6,312

In this scenario, your monthly payment would be lower, your loan would be paid off in 5 years, and you would **SAVE OVER \$16,000 IN INTEREST!**

We can help you determine whether consolidation is right for you and suggest the best financial products to help you meet your goals.



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^{*}Consult your tax advisor

First Harvest Credit Union membership is required or must be established to qualify. Credit requirements apply. First Harvest Credit Union checking account required.

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