

IMPORTANT ANNOUNCEMENT

Dear valued member:

As a member of South Jersey Federal Credit Union, you know that our organization is committed to changing and adapting to meet your needs and the needs of our community. Our willingness to improve and evolve has led us to our most recent change: a new name, logo, and tagline that accurately reflect our mission, services, and unique strengths.

I'm pleased to announce that as of June 30, South Jersey Federal Credit Union will be known as:



A Better Place to Grow

The new brand highlights our commitment to nurturing our members, supporting you as you work toward your financial goals. We'll continue to help you save money by offering competitive interest rates on savings accounts, low interest rates on loans, and lower service fees than other financial institutions.

We want to assure you that although our name is changing, our commitment to service, to members, and to the community will remain the same. Thank you for your loyalty and continued support. On behalf of the Board of Directors, management, and employees of First Harvest Credit Union, we're excited to continue offering you A Better Place to Grow.

Sincerely,

A handwritten signature in black ink, which appears to read "Ernest D. Huggard". The signature is fluid and cursive, with a long horizontal stroke at the end.

Ernest D. Huggard
President and Chief Executive Officer

FREQUENTLY ASKED QUESTIONS

Q: DO THE NEW NAME AND LOGO MEAN THAT SOUTH JERSEY FEDERAL CREDIT UNION HAS BEEN ACQUIRED BY ANOTHER CREDIT UNION?

A: No, South Jersey Federal Credit Union has not been acquired. The rebranding does not signify any change to our credit union management or operations. We are simply changing the name, logo and brand identity to address the changing needs of our members and communities.

Q: THEN WHY ARE THE NAME AND LOGO CHANGING?

A: As you know, we have branches in Philadelphia and Williamsport, PA. We wanted a name that would respect our Southern New Jersey origins while recognizing these Pennsylvania branches. In addition, our credit union represents more than a geographical area. We chose the name First Harvest to highlight our credit union's commitment to nurturing our members' finances and helping them reap the rewards of careful money management.

Q: THE WORD "FEDERAL" IS NOT PART OF THE NEW NAME. DOES THAT MEAN MY FUNDS ARE NO LONGER FEDERALLY INSURED?

A: Your funds on deposit with First Harvest Credit Union are still federally insured to the same extent and through the same entities. Each member's account is insured up to \$250,000 through the National Credit Union Share Insurance Fund (NCUSIF) and up to \$250,000 through private insurance by the Excess Share Insurance (ESI) Corporation, for a total of \$500,000 of coverage. We removed the word "Federal" from our name simply to shorten and simplify the name, and to avoid the misconception that the credit union is owned or operated by the federal government.

Q: WILL I NEED TO OPEN A NEW ACCOUNT WITH FIRST HARVEST?

A: You will not need to open a new account. As we integrate our systems, all existing Global 1 FCU accounts will automatically be migrated onto First Harvest Credit Union's system. We will work hard to make the integration as seamless as possible so that you may continue to conduct business as you always have..

Q: WILL THE GLOBAL 1 LOCATION REMAIN OPEN?

A: Yes. The Global 1 Pennsauken Branch will become a First Harvest branch location, and will remain open.

Q: WILL MY MEMBER NUMBER CHANGE?

A: Yes. Your new account number will change. Simply add the numbers 17 and zeros to make an 8 digit acct number. Therefore,

- If your Global 1 account number is 6 digits long, for example, 123456, your First Harvest Credit Union number will be 17123456;

- If your Global 1 account number is 5 digits long then your First Harvest Credit Union number will be 17012345; and

- If your Global 1 account number is 4 digits long then your First Harvest Credit Union number will be 17001234.

- If you have more than 4 savings accounts or more than 1 checking account your number will be completely changed and you should contact First Harvest call center or Global 1 for further guidance.

Please ensure you verify your new account number prior to setting up any ACH transactions

Q: WILL THE ROUTING NUMBER CHANGE?

A: Yes, your new routing number will be 236077755.

Q: WILL MY EXISTING ACCOUNTS STILL BE AVAILABLE AS A FIRST HARVEST MEMBER?

A: Many of the current products that you enjoy at Global 1 FCU are also available at First Harvest Credit Union. You'll be provided with more information as we combine the two credit unions. Existing certificates and IRA certificates will retain the same rates and maturity dates. However, as certificates come due, they will not be renewed for the same term or same rate.

Q: WILL GLOBAL 1 FCU MEMBERS RETAIN THEIR MEMBERSHIP OPEN DATE?

A: Yes, this information will be transferred to First Harvest Credit Union's data processing system.

Q: CAN I STILL USE MY GLOBAL 1 FCU CHECKS AFTER THE MERGER?

A: Yes but we strongly recommend that you utilize your new First Harvest Checks immediately and properly discard any unused Global 1 checks. Any Global 1 checks received after January 31, 2022 will be returned as "Account Closed".

Q: WILL I HAVE TO ORDER NEW CHECKS?

A: Your old checks will no longer be honored after January 31, 2022. We ask that you contact us to order new checks before November 30, 2021.

Q: WILL I STILL BE ABLE TO USE MY GLOBAL 1 CREDIT CARD?

A: Yes! Your Global 1 FCU credit card will continue to be active. You can continue to make payments as normal (via mail, online or stopping at any of our branches).

Q: WILL I STILL BE ABLE TO USE MY GLOBAL 1 DEBIT CARD?

A: Your Global 1 FCU debit cards will work until July 30, 2021 at 3PM. You will be receiving new First Harvest Credit Union debit cards on or about July 20, 2021. They will not be activated until August 1, 2021. Any scheduled and recurring payments (like to Netflix or Disney+) that use your Global 1 debit will need your new First Harvest card number.

Q: WILL MY BILLPAY STILL BE ACTIVE?

A: All BillPay services through your Global 1 account will terminate on July 23, 2021. New BillPay services will not be available until after August 1. Therefore, you will need to plan accordingly for the service downtime. You will also have to input your BillPay information into the new system once your account is converted over to the First Harvest Credit Union system.

Q: HOW WILL ACH AND DIRECT DEPOSIT BE AFFECTED?

A: If you utilize automatic ACH payments connected directly to your bank account, like for a credit card, retail store or insurance provider, you will need to update it with your new First Harvest account information.

Your direct deposits will continue to be processed by First Harvest. There may be a delayed posting if your direct deposit source doesn't have your new account number and routing number. Please update the necessary payroll departments and companies with your new First Harvest account number for the best service.

Any ACH transactions received with the Global 1 routing/account number after January 31, 2022 will be returned as "Account Closed".

Q: HOW WILL THE MERGER AFFECT MY LOANS?

A: Your loan terms will remain the same and automatically transfer to First Harvest. The rate, monthly payment and term will remain the same.

Q: HOW WILL I MAKE PAYMENTS ON MY GLOBAL 1 LOANS?

A: Through July 30, 2021, you can continue to make payments on your loans as you currently have done. After August 1,

(1) If you make payments through the Global 1 website, log on to the First Harvest website FirstHarvestCU.com to make new arrangements.

(2) If you currently use Global 1 A2A to pay you payments from another financial institution, you can use First Harvest's EZ Pay function on its website to make these payments.

(3) If you pay by mail, you can mail your payments to First Harvest Credit Union, 1617 Hurffville Road, Deptford, NJ 08096.

(4) If you pay at a branch, you can continue to make payments through the branch.

(5) If you make payments through ACH, please see the above paragraph.

Q: HOW WILL THIS AFFECT MY CURRENT A2A DEPOSIT TRANSACTIONS AND AUTOMATIC A2A TRANSFERS

A: Any current A2A deposits and withdraws will cease. All automatic A2A transactions will cease. Loan payments can be made using EZPAY.

Q: CAN I STILL ACCESS MY ACCOUNTS ONLINE THROUGH THE GLOBAL 1 WEBSITE?

A: As of August 1, 2021, you will be unable to access your accounts online through Global 1's website. You can access them through First Harvest's online and mobile banking, FirstHarvestCU.com.

After your Global 1 account is converted to First Harvest on August 1, 2021, you will need to register for a First Harvest online banking account. On the First Harvest website, click the login button, then select "Sign Up" option, from there you will need to enter your personal information for your account.

Q: WILL I STILL HAVE ACCESS TO MY ACCOUNT HISTORY AND PREVIOUS STATEMENTS AFTER THE MERGER?

A: Not on line, however the Pennsauken branch will be able to provide the information.

Q: DO I NEED TO DO ANYTHING FOR THE MERGER?

A: Please make sure all of your information at Global 1 is correct. If you have a debit card, use BillPay, have a checking account, use ACH or direct deposit, please read this letter carefully and contact the credit union with any questions.

In order to ensure we have the most accurate information, we will be asking all members to present a current and valid driver's license, state ID or passport for information on your account to conduct transactions.

Q: WILL I BE CHARGED ANY FEES FOR THE MERGER?

A: No fees will be charged due to the merger. However, regular banking fees will still apply. Please see the included Fee Schedule.

Q: DO I HAVE TO SIGN ANY PAPERWORK TO MAINTAIN MY ACCOUNTS?

A: No. Your current account agreements and loan documents are sufficient. We do ask that you provide your email address to First Harvest Credit Union in order to utilize online banking services and to facilitate ongoing communication from the credit union. It is also a good time to review any joint owners and beneficiaries for all your accounts.

Q: WHO WILL LEAD THE NEW ORGANIZATION?

A: First Harvest CEO Ernest Huggard, will remain CEO of the combined organization. The same Leadership team will continue to serve members at the Pennsauken branch after the merger. Arlie and Lauren will remain in Pennsauken to answer any questions

Q: WILL MY ACCOUNTS CONTINUE TO BE INSURED?

A: Your accounts will remain safe, sound and federally insured through the National Credit Union Share Insurance Fund, a U.S. Government Agency, just as they are today in the amount up to \$250,000. In addition, First Harvest Credit Union also has Excess Share Insurance which will insure your shares for another \$250,000.

Q: IS THERE A MINIMUM BALANCE ON ACCOUNTS?

A: Yes. A Savings account requires a \$25.00 minimum balance in order to be in good standing (be eligible for loans or vote at the annual meeting). There is no minimum balance for checking accounts.

Q: WILL I STILL RECEIVE PERSONALIZED SERVICE?

A: Yes, of course! You will absolutely continue to receive the same personalized service you do today. In fact, we'll have the resources to offer you even better service. The primary reason for our two non-profit cooperative credit unions to explore this merger is to better serve our member-owners.

Q: WILL THE MERGER AFFECT MEMBERSHIP ELIGIBILITY?

A: No. The combined credit union will continue to serve all of the organizations, companies and sponsors they currently serve. It will also provide credit union membership opportunities to new communities and members that we have been unable to serve in the past.

IMPORTANT DATES TO REMEMBER

July 20, 2021 – New Debit Card delivered by mail

November 30, 2021 – New Checks should be ordered

August 1, 2021 – New Debit Card activation

July 23, 2021 – Last day Mobile Banking (Global 1) available

August 1, 2021 – Begin Mobile Banking (First Harvest)

July 30, 2021 – Last day Global 1 website available

August 1, 2021 – First Harvest website available to new members

Friday, July 30 – Global 1 branch will be closing at 3:00 p.m

Monday, August 2 – Global 1 branch will reopen as First Harvest's Pennsauken Branch. In addition, all Global 1 members are First Harvest members and will be serviced at any of the other 9 branch locations.

HAVE ADDITIONAL QUESTIONS?

We're here to answer your questions! Please don't hesitate to:

Call us at 800-582-7640

Visit FirstHarvestCU.com

Webchat on our website

Visit a branch