



SUMMER 2021 MEMBER NEWSLETTER

THE TELLER

Shake off
high interest
credit card
rates!

**NO BALANCE
TRANSFER FEE!**

1.99%

12 MO. BALANCE TRANSFER APR*

Easy Online Application
fhfcu.org



*APR = Annual Percentage Rate. Balance transfer rate of 1.99% effective for 12 months. Rate will revert to our current purchase rate of 13.25% APR for Visa Classic and a variable APR of Prime +4.50% for Visa Platinum. Rates are as of 05/25/21. Purchases and cash advances made in foreign countries and foreign currencies will be billed to you in U.S. dollars. The foreign transaction fee is 1% of the transaction amount. Limit: two balance transfers per 12-month period. New money only.



During our annual "Everyday Heroes" awards we honored students at 16 area high schools. Teachers, administrators, and staff from each school selected up to five student "Heroes," honoring a total of 78 students. They were chosen based on community involvement, kindness to others and tutoring/mentoring fellow students. Each student hero received an award, a \$50 VISA® gift card and were recognized in commercials that aired on WENY-TV this past year. The virtual celebration was held on May 17th and our grand prize winner, Ashleigh Clark from Twin Tiers Christian Academy, received the \$1,000 grand prize. We would like to congratulate all of our "Everyday Heroes" and thank them for being the amazing young people and role models they are. Special thanks to our media partner WENY. Please visit fhfcu.org/everyday-heroes to view all of the recent Everyday Heroes.



MOBILE WALLET

A MORE SECURE WAY TO PAY

Did you know that mobile wallet is a more secure method of making payments versus using your physical debit card or credit card? With mobile wallet, your card number is never provided to the merchant, instead a device specific number and unique transaction code is utilized to process your payment and uses biometrics or a passcode as an extra layer of security. Plus, mobile wallet is accepted by many stores nationwide and online. It's contactless and is available with Apple Pay™, Samsung Pay™ and Google Pay™. Visit our website for more information and tutorial videos on how to set up and use mobile wallet.

SCHOLARSHIPS

First Heritage FCU participated in the New York Credit Union Association's statewide scholarship program and is proud to present three \$1,000 scholarships this year. Congratulations to our 2021 scholarship winners: Owen Walker from Corning-Painted Post High School, Katherine Nealen from North Penn-Liberty High School and Natalie May Ritter from Liberty University Online Academy. Owen Walker was also the recipient of scholarships at the state and district level. This scholarship program will be made available again in the fall of 2021.



Owen Walker



Katherine Nealen



Natalie May Ritter



First Heritage is dedicated to the communities we serve and we are excited to announce our community giveback initiative, SPARK. Through SPARK we will ignite Spirit, Philanthropy, Action, Responsibility and Kindness in our communities! Recently, our team decorated birthday bags for seniors receiving in home meal delivery service, purchased headphones for the Salvation Army's Kids Café Program and wrote hundreds of thank you notes for teachers in our three counties.



We have loans
for every stage of
your life.

WELCOME HOME

- Low Down Payment Options
- Quick Turnaround
- Local Decisions & Servicing
- Competitive Rates & Closing Costs

Apply
Online
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Drive Away Hunger



First Heritage partnered with 12 local auto dealerships for our 4th Annual Drive Away Hunger campaign to benefit the Food Bank of the Southern Tier. From April 1st to May 31st, up to \$30 was donated to the Food Bank for each new auto loan financed. First Heritage donated \$10 for each new auto loan, our partnering dealerships also made a \$10 donation and members who donated \$10 also received a .10% rate reduction. We are very excited that we were able to raise \$12,300 during the campaign which will provide 37,272 meals to our community.

**THIS PROGRAM
WOULD NOT BE
POSSIBLE WITHOUT
THE SUPPORT FROM
OUR AMAZING
PARTNERS:**

A special thank you goes out to All-Wheels Driven, Chilson-Wilcox, Elkland Chevrolet, Elm Chevrolet, Ferrario Auto Team, Fox Auto Group, Friendly's Dodge Jeep, Hillside Motors, Maple City Dodge, Simmons-Rockwell, Snell Auto Sales and Williams Honda.

NEXTGEN LEADERS AWARDS 2021

**NOMINATIONS
ARE NOW OPEN
FOR THE 2021
NEXTGEN LEADERS
AWARDS!**

Nominate a young professional age 21-40 who is growing and excelling in one of the following fields: Education, Business, Emergency Services or Community. We will pick a winner in each category and honor them at our celebration in October.

NOMINATE TODAY AT [FHFCU.ORG/NEXTGEN](https://fhfcu.org/nextgen)

EDUCATIONAL SEMINARS

We are committed to enriching your financial knowledge to help you reach your goals. Visit fhfcu.org/events often for a listing of upcoming financial education seminars.



OUR BLOG

Check out our blog "**Dollars and Sen\$e**" at fhfcublog.org for important financial education articles on topics such as retirement, saving for your child's education and much more.

**FIRST
HERITAGE**
FEDERAL CREDIT UNION

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