



JANUARY 2021 MEMBER NEWSLETTER

THE TELLER

FREE CHECKING WITH Your Choice of Rewards

2.50%* APR or **4.00%***
CASH BACK

ON EVERYDAY DEBIT CARD PURCHASES

Open your account online
at fhfcu.org, or call us
800.833.3338 to start
earning your cash today!

Ask for **free KASASA® checking**

What's better than a free checking account? One that pays you cash each month you qualify, just for doing simple activities you probably already do. With Kasasa, you'll also get rewarded with refunds on ATM withdrawal fees, nationwide. Plus, you can add a Kasasa Saver to earn even more!

*APY = Annual Percentage Yield. ATM fee refunds up to \$25 a month. 2.5% APY paid on balances up to \$10,000, APY is .20% on balances over \$10,000. Requires 12 debit transactions per month, enrollment in eStatements and one ACH transaction or bill payment per month. If requirements are not met dividends are earned at .05% APY and ATM fees will not be refunded. Kasasa Cash Back: 4% cash back on up to a total of \$200.00 for a maximum \$8.00 cash back per monthly qualification cycle. Membership eligibility required. Kasasa® and Kasasa® Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A. Federally insured by NCUA.



BILL PAYMENT

FAST. SIMPLE. SAFE.

Pay your bills conveniently and safely from the comfort of your own home, or from anywhere, with our online and mobile banking solutions.

MORE SECURE

With Bill Pay, there is no need to provide your account information or card number to the payee.

YOU ARE IN CONTROL

You set-up and control the payments yourself. If you cancel your account, you will never have to worry that they will continue to charge your account or your card.

NO MORE LATE PAYMENTS

Pay anyone automatically on a recurring schedule that you control.

FASTER, EASIER AND LESS EXPENSIVE

Pay your bills quickly with just a few clicks from anywhere. No more purchasing checks, stamps or envelopes.

Get started today with online banking or our mobile app!

Scared to look at your holiday bills?

2.99%

12 MONTH BALANCE
TRANSFER APR*

Transfer Your Balance & Save!

- No Annual Fee
- No Balance Transfer Fee
- Easy Online Application



Carrying a balance on a high-interest credit card after all that holiday shopping? Transfer that balance to a First Heritage VISA® credit card and receive a low introductory rate of 2.99% APR for 12 months with no balance transfer fee. Transferring those balances is easy. Call us today at 800.833.3338 or complete a balance transfer request online at fhfcu.org/visa-balance-transfer.

*APR = Annual Percentage Rate. Balance transfer rate of 2.99% effective for 12 months. Rate will revert to a variable APR of prime +4.50% APR for VISA platinum and 13.25% APR for VISA Classic once the promotional period has ended. Current APR for purchases and cash advances is prime +4.50% APR for VISA platinum and 13.25% APR for VISA Classic. Rates are as of 11/30/20. 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.



IN 2020, OUR TEAM WAS DEDICATED MORE THAN EVER TO GIVING BACK TO OUR COMMUNITY

- First Heritage partnered up with Goodies for our Troops and collected over 175 pounds of candy to send overseas to our troops! We are grateful for your service.
- Notes of encouragement were written to local elder care facilities and Meals on Wheels recipients, bringing 1,250 smiles to those that received them.
- We didn't forget about our furry friends, who were treated to hundreds of pets supplies from the First Heritage team.
- The gift of life was given by dozens of team members who donated blood through local blood drives.



Take Full Control of Your Cards!

With **MyCardRules™**, you decide when, where and who uses your cards.

Manage your card spending right from your mobile device. Turn your cards on or off, set spending limits and get alerts, all with a few quick taps. Login to our mobile app to get started.

NOMINEES ANNOUNCED FOR BOARD OF DIRECTORS

The nominating committee of First Heritage Federal Credit Union's Board of Directors, which includes Robert Blair and George McNally, has announced the following nominees for the board election to be held at the Annual Meeting, Monday, April 26 2021. Directors are volunteers who serve a three-year term.

THE FOLLOWING INDIVIDUALS ARE UP FOR ELECTION IN 2021:

CHRISTINA COSTANZO-VANDERGRIFT-

Owner of Mountain Valley Real Estate and has 15 years of realtor experience. Christina has had her broker's license for 6 years and also owns Six West Settlement Company. Member of the Board of Directors for 9 months. Credit Union member for 3 years.

DAN BOWER - President and Chief Executive Officer, Hunt Engineers, Architect & Land Surveyors. Member of the Board of Directors for 14 years, Credit Union member for 41 years.

JOSEPH ROMAN - Executive Director of the Chemung County IDA (CCIDA) and Southern Tier Economic Growth (STEG). Member of the Board of Directors for 17 years, Credit Union member for 34 years.

PEGGY WOODARD - Chemung County Legislator for the 8th District. Member of the Board of Directors for 15 years, Credit Union member for 37 years.

For more information please visit:
fhfcu.org/elections.



WE'RE PREPARED!

In the event of a disaster or emergency, FHFCU will still operate at full capacity at our disaster recovery site. We have partnered with Jack Henry & Associates EASE Outlink Processing to further ensure the stability of service to our members.

FHFCU will have a Disaster Recovery Team in place if a disaster is declared. You can keep up to date by tuning to your local television and radio stations:

WETM • WENY • WLKY • WINK 106

Or check fhfcu.org for updates as they become available. In the event of a disaster, you will be instructed where and how you can complete your transactions. We will have a temporary site available if needed and a number you can call for information. On-line services will still be available; share drafts, debits, credit cards and ACH transactions will still be functional. We will do everything in our power to keep you informed and accommodate your needs.

ANNUAL MEETING

The Annual Meeting of First Heritage Federal Credit Union will be held at 5:30 PM on April 26, 2021 at our Corporate Headquarters, 202 Denison Pkwy E, Corning, New York. The meeting, which is open to all members, will include information on our 2020 performance. We hope you are able to attend.

HOLIDAY CLOSINGS:

January 1st & 2nd New Year's Day
 January 16th & 18th Martin Luther King Jr Day
 February 13th & 15th Presidents' Day
 May 31st Memorial Day

**FIRST
HERITAGE**
FEDERAL CREDIT UNION

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