



# Merger Instruction Manual



A Guide to Simplify Your New Account

## A message from our CEO



Dear Member,

I am pleased to welcome you, as a Viriva Community Credit Union member, to our American Heritage family. On behalf of our entire team, we are excited to serve you and show you what makes American Heritage different than other financial institutions. As a member, you will soon get to experience our commitment to you firsthand.

American Heritage was just recently named Pennsylvania's Best-in-State Credit Union by Forbes, and have been recognized by Philadelphia Business Journal, Credit Union Journal and other organizations for our philanthropy, membership outreach, and for being an outstanding workplace.

We believe in people helping people. Last year, we paid our members \$20 million in dividends, and we never surcharge members or non-members at our ATMs. In addition to our free financial wellness programs and community events, we consistently donate our time and energy to education, healthcare and financial wellness initiatives throughout the region. Founded by American Heritage, our Kids-N-Hope Foundation has contributed over \$2.3 million to Children's Hospital of Philadelphia's Music Therapy Program and other local children's healthcare causes since its formation.

Enclosed is your American Heritage Welcome Kit, which includes information regarding our accounts and services, as well as our full suite of technologies, branch locations, discounts, and other convenient services that make American Heritage unique. This booklet outlines several time-sensitive updates that we encourage you to review prior to November 1, 2021, to help make the transition as easy as possible. We look forward to helping you improve your financial well-being.

In the meantime, you can visit [AmericanHeritageCU.org/Viriva](https://AmericanHeritageCU.org/Viriva), our exclusive website for our new members who are joining us from Viriva, where you can view helpful account transition information and learn more about our many financial solutions and unique membership benefits. I invite you to take full advantage of your membership by exploring all that we have to offer. We can't wait to serve you!

You can visit [AmericanHeritageCU.org/Viriva](https://AmericanHeritageCU.org/Viriva) or contact our Viriva Member Concierge line at 215.992.0225 for assistance with your merger-related questions. As the CEO, on behalf of our team we look forward offering you the right financial solutions because you're family. Welcome to American Heritage Credit Union!

A handwritten signature in black ink that reads "Bruce K. Foulke". The signature is written in a cursive, flowing style.

**Bruce K. Foulke**

*President and CEO*

## DEBIT SERVICES

### When will I receive my new card?

Your new American Heritage Debit Card was mailed during the week of October 10, 2021. Delivery normally takes 10-12 business days and should have been delivered to the address on file by Friday, October 22. If you have not received your card, please contact our Member Concierge Service at 215.992.0225.

### What if I haven't received my new card(s)?

If you have not received your card(s) by October 27, please call us at 215.992.0225.

### What is my PIN?

A four-digit, randomly-assigned Personal Identification Number (PIN) was mailed to you separately. Please keep this in a safe place. After November 1, you can select your own Personal Identification Number (PIN) by visiting any of our branch locations or calling 833.541.0780.

### What if I haven't received my PIN Mailing?

If you have not received your PIN mailing by November 1, call 833.541.0780 from your account's primary phone number. Please have your card number ready.

### Do I have to activate my new card?

Yes. Using the number affixed to the card you may activate your Debit Card but may not begin using it until Monday, November 1.

### When can I use my new card?

Upon activation, your new American Heritage Debit Card will be available for use starting at 10:00 a.m. on Monday, November 1.

### What if my card doesn't work?

If you are having trouble with your card, verify that you have activated the card (see above) and that you are using the correct PIN. If you are still having issues, please contact our Member Concierge Service at 215.992.0225.

### When does my Viriva Card stop working?

Your Viriva Card will be de-activated on Monday, November 1 by 11:59 p.m. and you will no longer be able to use that card.

### What do I do with my old card?

After November 1, you may destroy the card yourself or bring it to your local branch to securely dispose of it.

### What if I have automatic payments on my Debit Card?

If you have any recurring payments, such as utilities, subscriptions, streaming services, gym membership, EZ Pass, etc. applied to your current card(s), make sure to update your payment information with your new card information after November 1 to avoid any payment delays.

### **Important Dates:**

**October 10: Debit Card is mailed**

**October 20-22: ATM/Debit Card is delivered**

**November 1: Viriva Debit Card is de-activated at 11:59 p.m.**

**November 1: American Heritage Debit Card is active by 10 a.m. Make sure to activate your card by calling the number affixed to the card.**

## CREDIT CARD

If you have a Viriva Credit Card, information regarding specific your Credit Card rates, terms and benefits was included when you received the new card.

### When will I receive my new card?

Your new American Heritage Mastercard was mailed during the week of October 10, 2021. Delivery normally takes 10-12 business days and should have been delivered to the address on file by Friday, October 22. If you have not received your card, please contact our Member Concierge Service at 215.992.0225.

### What if I haven't received my new card(s)?

If you have not received your card(s) by October 27, please call us at 215.992.0225.

### Do I have to activate my new card?

Yes. Using the number affixed to the card you may activate your Mastercard but can not begin using it until Monday, November 1.

### When can I use my new card?

Upon activation, your new American Heritage Mastercard will be available for use starting at 10:00 a.m. on Monday, November 1.

### When does my Viriva card stop working?

Your Viriva Card will be de-activated on Monday, November 1 by 11:59 p.m. and you will no longer be able to use that card.

### Do I need a PIN to use my Mastercard Credit Card?

Yes. To provide the highest level of security, a 4-digit PIN is required to complete an in-store purchase.

### What is my PIN?

A four-digit randomly assigned Personal Identification Number (PIN) was mailed to you separately. Please keep this in a safe place. After November 1, you can select your own Personal Identification Number (PIN) by visiting any of our branch locations or calling 833.541.0780.

### When is my credit card payment due?

While a payment may be made at any time prior to the due date, your first credit card payment to American Heritage is due by December 27. All future payments are due on the 27th of each month.

**Important: On or after November 7, you will receive your final Viriva Credit Card Statement. The ending balance will be transferred to your American Heritage Mastercard account as a purchase transaction in November. On November 30, your Mastercard transactions will be reviewed, your payment will be calculated and will appear on your November statement. You will subsequently begin receiving American Heritage statements monthly.**

### How do I make a credit card payment?

Payments can be made in a variety of ways:

- Transferring payment funds from your American Heritage Checking or Savings, to your credit card account, using the American Heritage Online Teller or Mobile Teller App
- Selecting “Pay a Loan” on the homepage of AmericanHeritageCU.org
- Mailing a check payment to  
AMERICAN HERITAGE CREDIT UNION  
2060 Red Lion Road, PO Box 52458  
Philadelphia, PA 19115
- Visiting a local American Heritage branch

### What happens to my Rewards! Points?

You may redeem your Rewards! points before October 31. On November 1, they will be converted to ScoreCard Reward Points. The points will be converted in a ratio of 1 Rewards! Point to 1 ScoreCard Reward Point.

### Does my Credit Card rate change?

Your new card features an **Introductory 0% APR\*\* on Purchases and Balance Transfers for the first 9 months, and 9.99% APR\*\* thereafter**. All balances from your Viriva credit card that transfer to American Heritage will enjoy a 0.00% APR. You can transfer additional non-American Heritage balances with no balance transfer fee to your new credit card and enjoy 0.00% APR as well.

You will also earn one Scorecard Reward Point for every \$1 spent on purchases using your Platinum Mastercard. As a Mastercard cardholder, you also have immediate access to premium benefits such as \$1 Million Travel Accident Insurance, Extended Warranties, Price Protection and more. Details regarding the terms and conditions of your new Platinum Mastercard were included when you received the card. For more details, visit [AmericanHeritageCU.org/Mastercard](http://AmericanHeritageCU.org/Mastercard).

#### Important Dates:

**October 10: Card is mailed | October 20-22: Card is delivered**

**October 31 (11:59 p.m.): Viriva Card is de-activated**

**November 1: American Heritage Card is active by 10 a.m. Make sure to activate your card by calling the number affixed to the card.**

**December 27: First Payment due to American Heritage**

\*\* Introductory 0.00% APR for purchases and balances for 9 months from credit card open date. Balances and purchases are subject to standard 9.99% APR thereafter. Approval for a Platinum Preferred Mastercard depends on creditworthiness and other qualifications. Other restrictions or conditions may apply. You may not pay off your current American Heritage Credit Union credit card, loans or lines of credit by using this balance transfer or cash advance options. Offer available to all new qualified Platinum Preferred Mastercard holders. Existing Platinum Preferred Mastercard cardholders in good standing with no outstanding balance may be eligible for 0% APR depending upon current promotional enrollments. Existing Platinum Preferred Mastercard holders may visit a branch or contact us at 215.969.0777 to learn more.

## CHECK/ACH SERVICES

Effective November 1, 2021, your checking account at Viriva will be converted to an American Heritage Checking Account. American Heritage has already ordered checks for you with your new American Heritage account number and the proper routing and transit number, at no cost to you.

### **When will I receive my new checks?**

A supply of 80 free checks were mailed during the week of October 18, 2021. Delivery normally takes 10-12 business days and should be delivered to the address on file by Friday, October 29, 2021.

### **What if I haven't received my new checks?**

If you have not received your checks by November 1, please call us at 215.992.0225.

### **How do I order more checks?**

After November 1, you can login to Online/Mobile Teller to place an order for additional checks or call the American Heritage Concierge Group at 215.992.0225.

### **When can I start using the new checks?**

You may start using the new checks on Monday, November 1. You should discontinue using your Viriva checks as of Monday, November 1.

### **What do I do with my old checks?**

Please be sure to destroy your Viriva checks after November 1. You are welcome to bring old checks into your local American Heritage branch and discard via our secure document disposal.

### **What if a check I wrote has not cleared before November 1, 2021?**

American Heritage will continue to clear checks through January 31, 2022; however, after the November 1 date, all transactions should be conducted using your American Heritage checking account.

### **How do I get a copy of a check written on my Viriva account?**

You may contact our Concierge Desk at 215.992.0225 to obtain copies of Viriva checks.

### **I have a recurring deposit that is withdrawn from a 3rd Party Institution and deposited to my Viriva account. Will this deposit continue to be processed?**

No. After November 1, please contact any third party service providers with whom you have an automatic debit to set-up a new transfer arrangement with your new checking account information. Our routing number is 236082944, and you can find your account number in your Welcome Package.

**What if I have direct deposit or automatic payments to my checking account?**

When you receive your new checking account information, please contact your payroll department and/or any service provider with whom you have an automatic debit or third-party bill pay relationship to provide them with your new account information.

You will need American Heritage’s ABA Routing and Transit Number (236082944) and your 13-digit account number, found on the bottom of your new American Heritage checks. You can also find this information through our Online/Mobile Teller under Member Service > View MICR / Routing Number.

If you need assistance updating your Social Security or pension direct deposit, please visit your local branch or call our Member Concierge Service at 215.992.0225.

American Heritage Credit Union will continue to post Direct Deposit or Auto Debit transactions to your account through January 31, 2022; however, you will want to provide third-party service providers with your new information to keep your records up-to-date.



**Important Dates:**

October 18: New checks are mailed | October 25-29: New checks are delivered

November 1: American Heritage Checking Account is active

January 31: Check clearing stopped on Viriva Accounts

January 31: Incoming direct deposits/automatic payments to Viriva accounts stopped



## DIGITAL SERVICES

### ONLINE/MOBILE TELLER

American Heritage has an extremely robust Online Teller that you will be able to begin using on Monday, November 1. Access information regarding Online Teller and/or the Mobile Teller app is included below.

#### Can I still access my accounts via the Viriva Online Banking?

The Viriva Online Banking Platform will not be available after 3:00 p.m. on October 29.

#### What is my login for the American Heritage Online Teller or Mobile App?

If you previously used Viriva's Online Banking service, your Online/Mobile Teller login information has been provided in your Welcome Kit. If you are a first-time user, log in instructions can be found below.

#### Can I change my user name?

Yes. Upon log in, go to Member Services > Change User ID and follow the prompts.

#### Did my password change?

Yes. On November 1, you may log in to the American Heritage system using your new username and the last (8) digits of the Primary Member's Social Security number as the password. You will be prompted to change your password after you log in.

#### How do I enroll in Online/Mobile Teller?

If you have used Viriva's Online Banking prior to September 30, you are automatically enrolled for American Heritage Online access with temporary credentials. If you have never used the service or signup after September 30, then you will need to use the self-registration feature on the American Heritage website or on American Heritage app.

If you are a new user, you are able to register for American Heritage Online Teller by visiting AmericanHeritageCU.org. To register, you will need your new American Heritage account number and other personal information. Your login credentials will be used for your Online access, as well as the mobile app.

If you need assistance registering for Online/Mobile teller, please call our Member Concierge Service at 215.992.0225.

### What is my login for Mobile Teller app?

Your login and password for Mobile Teller and Online Teller are the same. Current users will be given a temporary UserID and Password to gain access to the Online and Mobile Teller services. The first time you login, you will be prompted to change your password. You also have the option to change your UserID under the Member Services tab once you login.

### How do I enroll in Mobile Teller app?

If you have already enrolled in American Heritage's Online Teller, your login and password is the same to access Mobile Teller. If you are a first time user, download the American Heritage app via the Apple Store or Google Play, select "Register" and follow the on-screen prompts. To register, you will need your new American Heritage account number and other personal information. Your login credentials will be used for your Online access, as well as the Mobile Teller app.



### Will Viriva's account to account (A2A) transfers still be offered?

No, this service will not be available post-merger.

### Can I access account information through CU Talk/Phone Teller?

Yes. Call 800.635.7466 with your 10-digit account number ready. Viriva's CU talk system will be disabled after 3:00 p.m. on Friday, October 29.

#### Important Dates:

**September 30:** Final day to create a transferrable login for Viriva's Home Banking

**October 29:** Viriva's Online/Mobile Banking and CU Talk Systems will be deactivated after 3:00 p.m..

**October 30 - 31:** Online/Mobile Banking and CU Talk Systems unavailable.

**November 1:** American Heritage Online, Mobile and Phone Teller access available for use after 10:00 a.m.

## BILL PAYER

If you currently utilize Viriva's Electronic Bill Pay service, you will need to enroll in Online Teller to access the American Heritage Online Bill Pay service.

### Will my payees and/or recurring payments be transferred to the new system?

Yes, since both Viriva and American Heritage use the same Bill Payer provider, we will be converting all bills after 10:00 a.m. on Monday, November 1, 2021. You will see all payees and scheduled payments upon your first login to American Heritage Online Teller or Mobile Teller. Please login to Online Teller via AmericanHeritageCU.org on November 1 to review your current bills to make sure everything is set up correctly. If you need assistance with your Bill Pay accounts, please call our Member Concierge Service at 215.992.0225 or visit your local branch.

### Can I add a new bill to be paid?

Starting at 3:00 p.m. on Friday, October 29, the Viriva Bill Pay system will be unavailable to make additions, changes or cancellations. No changes to payees or scheduled payments on Viriva's Bill Pay system will be allowed after 3:00 p.m. on October 29, 2021. Payments scheduled prior to October 29 will be processed as usual. Please make sure you have scheduled all your upcoming bills prior to this date.

### Will my scheduled payments be processed?

Any payments scheduled prior to October 29 will be paid. After October 29 at 3:00 p.m., no additions, changes or cancellations can be made using the Viriva Bill Pay service. Payments scheduled to be paid between October 29 and November 1 cannot be edited or canceled after 3:00 p.m. on October 29, 2021.

#### **Important Dates:**

**October 29: Last day to schedule/edit payments on Viriva's Bill Pay System**

**October 30 - 31: Bill Pay System is unavailable for additions/edits/cancellations**

**November 1: American Heritage Bill Pay System available for use after 10am**

## eALERTS

### What will happen to my eAlerts and/or Transaction Alerts?

American Heritage offers eAlerts, which are text or email messages that notify you of account updates of your choosing, such as low balance alerts, debit/credit authorization alerts, and many others. We will transfer your Transaction Alerts service as best we can to match your current alert notification with Viriva. After November 1, please login to Online/Mobile Teller to review your eAlerts by going to Member Service > Alerts.

## GENERAL QUESTIONS

### Will I receive a new account number?

Yes. Your new account number has been provided in this packet. You can use this number to access your American Heritage account after November 1, 2021.

### How will my Certificate or Certificate IRA interest be paid? Will it continue to be quarterly?

Your Certificate or Certificate IRA interest will now be paid monthly. American Heritage will post the interest from the Certificate to your account with the effective date of 11/1; after that, these certificates will be rolled into American Heritage's certificate monthly payout.

### What happens if I already have an account at American Heritage?

Viriva accounts will be treated as their own entity and accounts will not be merged. You may choose to move funds from one account to the other after the merger by visiting your local branch or calling an American Heritage Video Advisor Network Associate (VANA). To learn more about VANA, visit [AmericanHeritageCU.org/VANA](http://AmericanHeritageCU.org/VANA).

### Are the current Viriva locations staying open?

The Warminster location will remain open with the following hours and services:

#### **Main Hours:**

Monday – Friday: 8:00 a.m-5p.m.

Saturday: Closed

Sunday: Closed

#### **PAT (Drive-Thru) Hours:**

Monday - Friday 8:00 a.m. - 7:00 p.m.

Saturday 9:00 a.m. - 3:00 p.m.

Services: 24 Hour Drive-Thru ATM, Extended Hours Drive-Thru, Lucy Change Coin Counter, Shared Branching, Night Deposit, Online Appointment Scheduling.

### Can I still use Shared Branching?

Yes. However, Shared Branching will not be available starting at 3:00 p.m. on Friday, October 29 until 10:00 a.m. on Monday, November 1. You may access Shared Branching again on Monday, November 1 using your new American Heritage account number.

## LOAN SERVICES

### How do I make a loan payment?

Payments can be made in a variety of ways:

- Transferring payment funds from your American Heritage Checking or Savings, to your loan account, using the American Heritage Online Teller or Mobile Teller App
- Selecting “Pay a Loan” on the homepage of AmericanHeritageCU.org
- Mailing a check payment to  
AMERICAN HERITAGE CREDIT UNION  
2060 Red Lion Road, PO Box 52458  
Philadelphia, PA 19115
- Visiting a local branch.

### Is my monthly due date changing?

Credit card payments are now due on the 27th of each month. After November 1, all loan payments are made to American Heritage on their regularly scheduled date(s).

### My current loan payment is automatically transferred from a 3rd party institution. Will my payment transfer continue?

No. To have your loan automatically paid from another institution to your American Heritage loan, you will need to enroll in our QuickPay service. On or after November 1, visit AmericanHeritageCU.org and click on “Pay a Loan” at the top of our website to setup your new payment.

### Are Terms and Conditions of my loan changing?

No. The rates and terms on your home equity, mortgage, consumer and vehicle/auto loans will remain the same as they are now, and we will honor the conditions of any variable rate loans you currently have. Your payment amounts, due dates and other rate information will be outlined on your American Heritage statements.

Change can be hard and here at American Heritage, we want to make the transition as seamless and easy as possible. This Merger Instruction Manual is designed to help you make the most of your Credit Union membership and make sure you are informed every step of the way.

## Important Dates to Remember

Life is busy and we know that you have a million daily things to remember, so we have listed out all the key dates for your transition to your new American Heritage Credit Union account.

If you still have any questions please visit [AmericanHeritageCU.org/Viriva](https://AmericanHeritageCU.org/Viriva) or give us a call at 215.969.0777.

### September 30, 2021

Final day to create a transferrable login for Viriva's Home Banking

### October 10, 2021

- Credit Card is mailed
- Debit Card is mailed

### October 18, 2021:

New checks are mailed

### October 20-22

- Credit Card is delivered
- Debit Card is delivered

### October 25-29, 2021

New checks are delivered

### October 29, 2021

- Viriva's Online/Mobile Banking and CU Talk Systems will be deactivated at 3:00 p.m.
- Last day to schedule/edit payments on Viriva's Bill Pay System

### October 30 - 31, 2021

- Online/Mobile Banking and CU Talk Systems unavailable.
- Bill Pay System is unavailable for additions/edits/cancellations

### October 31, 2021 (11:59 p.m.)

- Viriva Debit Card is de-activated
- Viriva Credit Card is de-activated

### November 1, 2021

- American Heritage Online, Mobile and Phone Teller access available for use after 10:00 a.m.
- American Heritage Debit Card is active by 10 a.m.
- American Heritage Card is active by 10 a.m.
- American Heritage Bill Pay System available for use after 10am
- American Heritage Checking Account is active

### December 27, 2021

First Payment due to American Heritage

### January 31, 2022

- Incoming direct deposits/automatic payments to Viriva accounts stopped
- Check clearing stopped on Viriva Accounts

# Always at Your Service

Have a question? Our friendly team is ready to help.

## Contact Center

Phone: **215.969.0777**

Toll-Free: **800.342.0008**

Email: **GeneralInfo@AMHFCU.org**

Our Contact Center team is available Monday through Friday from 7:00 a.m. to 7:00 p.m., and Saturday from 9:00 a.m. to 3:00 p.m., EST.

Through our partnership with the CU Service Center Call Center, you can obtain balance information, perform transfers between your accounts, and make loan payments 24 hours a day, 7 days a week.

## Video Advisor

**Monday - Friday 8:00 AM - 7:00 PM**

**Saturday 9:00 AM - 3:00 PM**

You can use Video Advisor with your computer's internet browser if you have webcam and microphone use enabled. If using your smartphone or tablet, you must download the Video Teller app to use this feature.

## Text Chat

Text us at **264328 "AMHFCU"** to chat with a Member Advisor. We can help with basic, non-account specific questions when you are on-the-go.

## Apply for Membership

Phone: **215.969.0777** or **800.342.0008**

Online: **AmericanHeritageCU.org**

In person: **Visit a branch**

## Check Our Rates

Visit **AmericanHeritageCU.org/Rates**

or call **215.969.0777**, extension 2

## American Heritage Realty

Call **855.525.7900**

## American Heritage Investment & Retirement Center

Phone: **215.969.2967**

Online: **AmericanHeritageCU.org/IRC**

In person: **Visit a branch**

## Get Account Information

Online Teller: **AmericanHeritageCU.org**

Phone Teller: **800.635.7466**

Mobile App: Download from your app store or visit **AmericanHeritageCU.org/Mobile**

## Schedule an Appointment

Visit **AmericanHeritageCU.org/locations** to schedule an in-person appointment at select branch locations.

## Report a Lost or Stolen Debit Card, ATM Card, or Credit Card

Call **800.991.4965**

## American Heritage Routing/ Transit Number:

**236082944**



We offer **YOU** the **RIGHT** financial solutions because you're **FAMILY**.



**American Heritage Credit Union**

2060 Red Lion Road, Philadelphia, PA 19115

Phone: 215.969.0777 | 800.342.0008

