

A Newsletter for Members of American Heritage Credit Union

FIRST-TIME HOMEBUYERS CAN RECEIVE UP TO \$5,750 TOWARDS HOMEBUYING COSTS!



We're here to help you get into your first home. We partnered with the Federal Home Loan Bank of Pittsburgh to make the First Front Door Program available once again. This program provides qualified first-time homebuyers with an opportunity to receive a **First Front Door grant of up to \$5,000**¹.

First Front Door funding officially begins on March 15, 2023, however members can apply now for a free pre-qualification to begin home shopping. Your application now will automatically serve as your grant application as well!

The First Front Door grant can be used in conjunction with our **First-Time Homebuyer Credit**, where members can receive a **closing cost credit of up to \$500**² when they fund a mortgage through American Heritage.

Members can also receive a **\$250 gift card**³ to **The Home Depot** from American Heritage when they purchase a home through a First Heritage Realty Alliance agent.

Up To **\$5,000** For a Down Payment¹ | Up To **\$500** Closing Cost Credit² | **\$250** GIFT CARD³ To The Home Depot[®]

Visit AmericanHeritageCU.org/FTH to apply easily today!



Our friendly real estate agents can also help sell your home quickly with our exclusive **4.5% home selling listing fee**⁴!

Visit FirstHeritageRealty.com or call **855.525.7900**.

MAKE THE MOST OF YOUR TAX REFUND!



Your Tax Forms (Forms 1098, 1099, or 5498) are available online! Log into Online Teller and click on the "IRS Tax Forms" tab to view or download your forms today.

If you're expecting a tax refund, receive it faster with Direct Deposit. At the time of filing, simply provide the following information: our routing number (236082944) and your 13-digit American Heritage account number, which can be found on your checks, in Online Teller under the "Member Service" tab, and in our Mobile App under "View Membership Card."

Use your refund to save for retirement. Open an IRA or make a catch-up contribution to an existing IRA prior to the catch-up deadline.

Interested in opening an IRA or contributing to an existing IRA prior to the April 15th deadline? Check out our competitive Certificate and IRA rates or open a High Yield Savings Account for more flexibility today!

3.75% APR⁵ | **4.25%** APR⁵ | **3.25%** APR⁶
15 Month Certificate & IRA | 36 Month Certificate & IRA | High Yield Savings

Visit AmericanHeritageCU.org/Savings for the latest savings rates!

SUPPORT THE HOME TEAM!

Head down to the Wells Fargo Center or Citizens Bank Park to cheer on your Philadelphia Teams!

Members can purchase discounted tickets to watch the Flyers and Phillies at AmericanHeritageCU.org/Sports.

A portion from each ticket will benefit the Kids-N-Hope Foundation.



MARCH 31, 2023 | 7 PM - 10 PM

Community Room
American Heritage Main Campus
2060 Red Lion, Philadelphia, PA 19115

Purchase tickets now at AHCU.co/Bingo



APRIL 9 - APRIL 15

Join us for our Kids-N-Hope Foundation's virtual Walk-A-Thon & 5K.

Visit KNHWalk.org to register as an individual, team, or to donate today!

THE GIVE BACK SWEEPSTAKES

OVER \$75,000 IN MEMBER GIVEAWAYS⁷



**\$1,000
Monthly
Prizes⁷**



**\$15,000
Quarterly
Vacation Prizes⁷**



**Grand Prize
New Car
Giveaway⁷**

For sweepstakes rules and eligibility, visit AmericanHeritageCU.org/GiveBack

Congratulations! To Our January Sweepstakes Winner **TERRELL WHITE**



OUR LANGHORNE BRANCH IS MOVING ACROSS THE PLAZA

The new branch will be located at **2A Summit Square Shopping Center, Langhorne, PA 19047**

SERVICES:

- ★ 24 Hour Surcharge-FREE ATM
- ★ Drive-Thru with Extended Hours
- ★ Lucy Change Coin Counting
- ★ Personal Automated Teller (PAT)

LOBBY HOURS:

- ★ Monday - Thursday: 8 AM - 5 PM
- ★ Friday: 8 AM - 6 PM

DRIVE-THRU HOURS:

- ★ Monday - Friday: 8 AM - 7 PM
- ★ Saturday: 9 AM - 3 PM



REFINANCE YOUR MORTGAGE!

With our **No Closing Cost**¹⁰ Mortgage Refinance program, members can take advantage of competitive rates and refinance their homes with no out-of-pocket expense.

If you currently have a variable rate or adjustable rate mortgage, you can also enjoy our **30-year fixed rate of 5.99% APR**¹¹!

Visit AmericanHeritageCU.org/Mortgage to apply today!



SPRING INTO HOME IMPROVEMENT PROJECTS!

Your home's value can mean more funds you can use! Spring is just around the corner — now is the perfect time to start planning and financing your home improvement projects for the coming season!

Whether you're remodeling a room, repairing the exterior of your home, or tackling some of life's challenges, get peace of mind with fixed monthly payments!

- ★ Receive funds in one lump sum with a Home Equity Loan. Rates as low as **6.74% APR**⁸ for **36 Months**
- ★ Draw money multiple times with the Platinum Home Equity Line of Credit. Rates as low as **7.99% APR**⁹ **Up to 80% LTV**

Apply now! AmericanHeritageCU.org/HomeEquity



OUR NEW FINANCIAL WELLNESS APP

American Heritage has partnered with Zogo to offer members free access to the Zogo app, which has 500+ bite-sized modules that cover an array of financial topics.

Successfully answer questions to accumulate points, represented as pineapples, that you can use to **redeem gift cards** and **other rewards**.



Download the app today to start earning rewards!

Scan the QR Code, enter your phone number, and follow the prompts to get started.



CECILIA B. GRADY ANNUAL SCHOLARSHIP PROGRAM

The deadline is fast approaching. We're awarding 30 members who are high school seniors with a \$1,000 scholarship each. Recipients will be awarded based on scholarly merits, community and school involvement, a letter of recommendation, and essay.

Students should visit AmericanHeritageCU.org/Scholarships to begin the application process or to read the full list of submission materials and eligibility requirements.

The application deadline is **March 31, 2023**.

AVOID BECOMING A VICTIM OF FRAUD

Fraud comes in a variety of forms and from surprising places. Be aware of phishing phone calls, text messages, or emails that may ask you to provide personal information like passwords or PINs. American Heritage will never contact you and ask for such information!

Some common types of fraud include:

PHONE SCAMS: Account holders at many institutions are being victimized by fraudulent calls from scammers posing as bank or credit union employees. They even call or text from a number that appears to be a valid number from the financial institution. In these instances, they pretend to be investigating fraudulent charges on your account and ask you to "verify" your card and account so that transactions can be blocked. If you receive such a call, DO NOT provide card numbers, expiration dates, CVV codes or passwords.

SOCIAL ENGINEERING: Criminals and scammers take advantage of the generosity, ignorance, or carelessness of an individual to gain access to sensitive information or a secure location. This can be done in the form of repeated calls or questioning, asking someone to hold a door, or asking targeted questions.

IDENTITY THEFT: Criminals may steal someone else's personal information to apply for credit or open accounts in the victim's name. Identity theft is a devastating crime that causes great harm to one's personal finances and credit future.

As technology evolves, new scams will continue to evolve too, so it is key to protect yourself and your information. Continue to remain vigilant for unexpected or unauthorized changes. Dispose of sensitive and confidential information. Don't disclose private information including answers to security questions. Don't share photos of driver's licenses or ID cards on social media.

Visit AmericanHeritageCU.org/Member-Security to learn more.

BANKING WITH A HEART ❤️ \$0.01 donated to the Kids-N-Hope Foundation for every transaction made with an American Heritage Debit or Credit Card.

CASH BACK AS EASY AS 3-2-1!

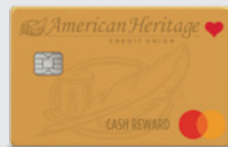
CASH REWARD MASTERCARD®

No Balance Transfer Fees & No Annual Fees

Whether you're planning your next vacation, taking a trip to the grocery store, or just buying your morning coffee, get rewarded for every transaction.

- ★ **3% Cash Back**¹² Gas, Groceries, & Essentials
- ★ **2% Cash Back**¹² On Travel & Dining
- ★ **1% Cash Back**¹² On Everything Else

AmericanHeritageCU.org/CashBack



CONSOLIDATE DEBT OR MANAGE YOUR SPENDING!

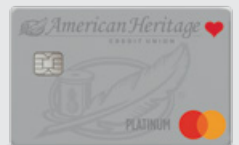
PLATINUM PREFERRED MASTERCARD®

No Balance Transfer Fees & No Annual Fees

Help pay down your debt by consolidating your high balances from other institutions or plan a big purchase and pay it back within nine months.

- ★ **First 9 Months 0% APR**¹³ On Purchases & Balance Transfers
- ★ **9.99% APR**¹³ On Purchases & Balance Transfers Thereafter
- ★ Plus, earn **15,000** Bonus ScoreCard Rewards Points¹⁴

AmericanHeritageCU.org/CreditCards



SHREDDER EVENT APRIL 15 | 9 AM - 11:30 AM

Bring a maximum of 4 files boxes or equivalent sized bags to our Carriage House, Quakertown, Horsham, or Lansdale branches. Business documents and magazines will not be accepted. All tape or ties are to be removed from the boxes or bags prior to getting in line so they are ready to go.

Visit AHCU.co/ShredderDay to learn more.



DOWNLOAD THE MOBILE APP TODAY!

Conveniently access your account and easily manage your funds!



Google Play Store



Apple App Store

AUTO LOANS
PURCHASE
REFINANCE
LEASE BUYOUT

75 Month Term Loan
NO PAYMENTS
For the First Two Months¹⁵

AmericanHeritageCU.org/Auto

BULLETIN BOARD

Webinars

Rollover Planning March 8, 2023 - 6:00 PM

First-Time Homebuyers 101 March 14, 2023 - 6:30 PM

Priorities, Setting Goals, Income, and Expenses
March 15, 2023 - 7:00 PM

Rethinking Diversification March 22, 2023 - 6:00 PM

Identifying Scams and Frauds March 28, 2023 - 12:00 PM

Keeping Debt Under Control: Avoid Detours
March 28, 2023 - 7:00 PM

Kids-N-Hope Foundation's Purse & Power Tool Bingo
March 31, 2023

Rhapsody and Rhythm Walk-A-Thon
April 9, 2023 - April 15, 2023

Annual Meeting

April 18, 2023 - In-person Meeting with Virtual Option

19th Annual Car Show & Member Appreciation Day
May 13, 2023

Stay up to date online at AmericanHeritageCU.org/Calendar

DISCLOSURES

Offers valid as of 3/01/2023. All offers are subject to change without prior notice.

- All offers are subject to change without prior notice. First Front Door grants are provided by FHLBank Pittsburgh through a network of lenders.
- The American Heritage Credit Union First-time Homebuyer Credit promotion is a lender credit for specified mortgages funded with American Heritage Credit Union. Up to a \$500 lender credit will be given at the time of closing, subject to qualification. Offer valid for first-time home purchase transactions only. If closing costs exceed \$500, the balance will be paid by the borrower. The lender credit can only be used for non-recurring closing costs including title insurance and recording fees. This credit cannot be applied toward down payment, prepaid items or recurring costs, such as property taxes and insurance. Borrowers cannot receive program credit as cash back. Valid for borrowers who have not owned a home in the previous three years. Available for primary occupancy homes located in Pennsylvania, New Jersey or Delaware. May be combined with certain community grant programs. Not available with all loan products, please ask an American Heritage Credit Union mortgage lender for details. American Heritage Credit Union may discontinue this offer at any time without prior notice. Available to members in good standing; not an American Heritage Savings Account with a minimum balance of \$15 to be eligible.
- Offer valid as of January 1, 2023, and subject to change or cancellation without notice. Member must purchase home through First Heritage Realty Alliance. Limit one gift card per household. Offer valid on a home purchased in Pennsylvania, New Jersey and Delaware. Member must be in good standing with a minimum \$15 deposit to receive offer. Members receiving incentives may be responsible for paying taxes on the incentives. This offer is not redeemable at The Home Depot® stores, American Heritage Credit Union will provide welcome gift card to member within 60 days of closing. American Heritage Credit Union is not affiliated with The Home Depot®. The Home Depot® is not a sponsor of this promotion. The Home Depot is a registered trademark of Home Depot Product Authority, LLC. All rights reserved. American Heritage Credit Union is an owner of First Heritage Realty Alliance, LLC. American Heritage Credit Union is not a real estate company.
- 2.5% broker fee paid to buyer agent and a 2% list fee. All real estate commissions are negotiable. American Heritage Credit Union is an owner of First Heritage Realty Alliance, LLC. American Heritage Credit Union is not a real estate company.
- Annual Percentage Yield (APY): Rate listed paid on \$1,000 minimum balance Share and IRA Certificates available at 0.10% lower Annual Percentage Yield. A penalty will or may be imposed for early withdrawal. Rates effective as of February 10, 2023, and are subject to change. Not a member? Join today.
- Annual Percentage Yield (APY) for balances \$10,000 and greater. Maximum deposit amount \$1,000,000. Limit one High Yield Savings Account per member. \$10,000 minimum opening deposit. \$10 monthly service fee is waived if the daily balance is \$10,000 or more. Account holder may withdraw funds once per monthly statement cycle via check, transfer or withdrawal, \$25 fee for each additional withdrawal per statement cycle. Fees may reduce earnings. Rates effective as of February 10, 2023, and are subject to change.
- Offer valid as of 01/01/2023. Restrictions apply. All offers are subject to change without prior notice. Visit AmericanHeritageCU.org/GiveBack for complete details.
- Rates and promotions effective as of January 1, 2023, and are subject to be cancelled, extended or changed without notice. Annual Percentage Rate (APR) is increased by .25% without payroll deduction or automatic payment. Rates for this product are determined by an evaluation of applicant credit, collateral valuations, length of term and other considerations. Your rate may vary from the rate shown. Sample Home Equity Loan Monthly Payment: \$30.75 for every \$1,000 borrowed at 6.74% APR at 36 months (Up to 80% LTV). Membership eligibility required. Not a member? Join Today.
- Rates and promotions effective as of January 1, 2023, and are subject to be cancelled, extended or changed without notice. Annual Percentage Rate (APR) is increased by .25% without payroll deduction or automatic payment. Rates for this product are determined by an evaluation of applicant credit, collateral valuations, length of term and other considerations. Your rate may vary from the rate shown. Sample Platinum Fixed-Rate HELOC (3DP/5A) Payment Example: \$20.27 for every \$1,000 borrowed at 7.99% APR at 60 months (Up to 80% LTV). Minimum monthly payment amount is \$20. Borrower has a 36-month draw period from loan opening date to advance funds from line of credit. Membership eligibility required. Not a member? Join Today.
- The No Closing Cost Mortgage Refinance offer applies to loans with a completed application date of January 10, 2023, or later. Rates and promotions effective as of January 10, 2023, and are subject to be cancelled, extended or changed without prior notice. The listed No Closing Cost Interest Rates are based on a \$200,000 conventional loan up to \$726,200, a 80% Loan-to-Value, a minimum 660 or better FICO score, and a Debt-to-Income ratio no higher than 45%. For rates on loans greater than \$726,200, please contact us. If you do not meet the stated criteria, other mortgage refinance programs may be available to you. Members who have refinanced a home under our previous No Closing Cost Mortgage Refinance program within six months prior to today are not eligible to apply for current No Closing Cost Mortgage Refinance program. Mortgage loan approvals are subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts. Each tax situation is unique, consult a tax and/or legal advisor for advice and information concerning your particular situation. Your rates may vary based on LTV, credit scores or loan amount. Loan rates are posted daily at AmericanHeritageCU.org and subject to change without prior notice. The mortgage loan payment obligations will be greater if taxes, homeowners insurance, or private mortgage insurance are included. The No Closing Cost Mortgage Refinance option: a) the borrower pays no closing costs, however taxes may need to be escrowed and property insurance is required; b) there is no cash out available; c) offer is only available for primary and secondary residences and does not include rental or investment properties. Choosing an origination fee option will increase the final APR. Other restrictions may apply, please contact an American Heritage Credit Union lender at 215.969.0777 for details.
- 11.30-year conventional rate of 5.99% effective as of February 13, 2023, and subject to change without notice. Available for loan amounts between \$50,000 and \$726,200. Restrictions apply, see a lender for details.
- How to earn Cash Back: Purchases made through third-party technologies such as P2P or mobile wallets may not receive higher reward depending upon how the technology platform is configured to process the purchase. American Heritage is not responsible for codes used by merchants. Essential merchants defined as gasoline, grocery stores, home improvement, pharmacies, dairy, or meat locker. Travel merchants defined as restaurants, cafes, fast food chains, airlines, ride sharing and hotels. See American Heritage Credit Union Cash Reward Program Terms and Conditions for more information about your rewards. We reserve the right to cancel, modify or extend this offer at any time without notice. See account Terms and Conditions for information on fees. Not a member? Join today.
- Introductory 0.00% Annual Percentage Rate (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. American Heritage reserves the right to refuse any balance transfer request. See account Terms and Conditions for information on fees. Not a member? Join today.
- To qualify for 15,000 ScoreCard Rewards points, you must make \$1,500 or more in net purchases with your American Heritage Platinum Mastercard Account within 90 days of Account opening. Net purchase amount is calculated by totaling all purchase transactions made within the first 90 days, less any returns, refunds, credits, disputes or adjustments applied to the Account during the same period. Purchase transactions do not include cash advances, balance transfers, finance charges, fees, convenience checks, ATM withdrawals, foreign transaction currency conversion charges or insurance charges. To receive the ScoreCard Rewards bonus points, account must be open and in good standing at the time the credit is posted to the Account. Statement credit will be posted within 3 business days after the net purchase threshold is met. Limit 1 statement credit of 15,000 ScoreCard Rewards per Account.
- Rates and promotions effective as of January 1, 2023, and are subject to be cancelled, extended or changed without notice. Rates for this product are determined by an evaluation of applicant credit. Borrowers of promotional refinance or purchase offer will skip first two payment cycles and then make 75 consecutive monthly payments. Membership eligibility required. Not a member? Join Today.

INCOME FOR LIFE

If you are saving for retirement, nearing retirement, or living in retirement, an annuity can help. Annuities allow you to receive a steady income for your entire life, starting now or during retirement. Certain annuities even give you the option to grow your money first. With annuities you can manage, defer and reduce taxes.*A death benefit payment also offers protection for your family.



★ OFFERING RATES ABOVE 2% ★

Speak with an IRC representative today!

215.969.2967 ★ AmericanHeritageCU.org/IRC



*Consult your tax advisor.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. American Heritage Credit Union and The American Heritage Investment & Retirement Center are not registered as a broker-dealer or investment advisor. Registered representative of LPL offer products and services using American Heritage Investment & Retirement Center, and may also be employees of American Heritage Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, American Heritage Credit Union or American Heritage Investment & Retirement Center. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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This Credit Union is Federally Insured By NCUA
Equal Opportunity Lender | American Heritage NMLS #433838

