

# The PATRIOT

November 2022

American Heritage  
CREDIT UNION

A Newsletter for Members of American Heritage Credit Union



KICKOFF EVENT



## SATURDAY NOV 26

7 – 8 PM 2060 Red Lion Rd  
Philadelphia, PA

[AmericanHeritageCU.org/GI](http://AmericanHeritageCU.org/GI)

### START THE HOLIDAY SEASON WITH US!

Join us as we illuminate our campus with over 400,000 lights, immediately followed by a firework symphony to light the night sky while attendees enjoy the sounds of the holidays.

**Bring a canned food item** to help meet our goal of 20,000 lbs collected for Philabundance and Caring for Friends!

### ENJOY OUR GRAND ILLUMINATION ALL SEASON LONG!

We invite the community back to visit our illuminated main campus every night from November 27th until New Years. Stroll our campus to enjoy the lights and decorations, and take festive photos.



### HOLIDAY REWARDS CASH REWARD MASTERCARD®

No Balance Transfer  
Fees & No Annual Fees



3% CASH  
BACK<sup>1</sup>  
On All Purchases

Now Until January 31, 2023!

Increase your spending power during the holidays!  
Now through January 31, 2023 earn rewards on  
everything you buy, including holiday meals, decor,  
travel, and gifts when you use your card.

[AmericanHeritageCU.org/CashBack](http://AmericanHeritageCU.org/CashBack)

### NEW, HIGHER SAVINGS RATES!

Our most up-to-date  
**High Yield Savings** and  
**Certificate** rates are  
available on our website.

[AmericanHeritageCU.org/Rates](http://AmericanHeritageCU.org/Rates)

WE OFFER **YOU** THE **RIGHT** FINANCIAL SOLUTIONS BECAUSE YOU'RE **FAMILY**.



## PREPARING MEALS FOR THOSE IN NEED

Over 20 American Heritage employees volunteered to help prepare food in the Caring for Friends kitchen and made 400 meals. Caring for Friends is a non-profit organization that make weekly home visits to deliver meals for seniors, veterans, people with disabilities, and other homebound friends throughout the Greater Philadelphia Region.



**ALERT:** Be aware of phishing phone calls, text messages, or emails that may ask you to provide personal information like account numbers, passwords, or PINs. American Heritage will never contact you and ask for such information! Additionally, stay vigilant of scammers that may prompt you to call a fake customer service number or visit a "spoof" website.

To learn more about member security, please visit [AmericanHeritageCU.org/Member-Security](http://AmericanHeritageCU.org/Member-Security).



## KIDS-N-HOPE RAISES \$150,000 AND DONATES NEW PIANO KEYBOARD

The Kids-N-Hope Foundation held its 27th Annual Golf Classic to support the Music Therapy Program and other child life services. Thanks to event sponsors, donors, supporters, and golfers, the Foundation was able to raise \$150,000 to support the Children's Hospital of Philadelphia!

The Foundation also donated a new piano keyboard and accessories to the Music Therapy Program, extending its offerings to more pediatric patients.

## TACKLE YOUR HOLIDAY SHOPPING LIST

The 12-12-12 Holiday Loan is a great way to finance the holiday season! Visit [AmericanHeritageCU.org/Loans](http://AmericanHeritageCU.org/Loans) to apply today.

**BORROW UP TO \$1,200 AT 12.00% APR<sup>3</sup>**  
For 12 Months



## HEAD OUT ONTO THE OPEN ROAD WITH AN AUTO LOAN

★ PURCHASE

★ REFINANCE

★ LEASE BUYOUT

75 Month Term Auto Loan

**NO PAYMENTS**  
For the First Two Months<sup>2</sup>

Apply Now! [AmericanHeritageCU.org/Auto](http://AmericanHeritageCU.org/Auto)



## ACTIVATE YOUR CONTACTLESS CARDS

Contactless cards allow you to tap-and-go for faster and safer transactions. Most contactless debit and credit cards have been mailed out to our members.

Activate your **debit card** through the **Mobile Teller App** or **Online Teller**.

Activate your **credit card** by calling **833.541.0780**.

Visit [AHCU.co/Contactless](http://AHCU.co/Contactless) for more details!



## BRING YOUR DONATIONS TO YOUR LOCAL BRANCH TODAY!

Now through November 26th, our branches will be collecting non-perishable food donations to help families in need. Donation drop-off baskets will be located inside all our branch locations. All donated goods will go to various organizations and food banks that serve our community.

Some donations in need are:

- ★ Canned Stew & Soup
- ★ Canned Tuna or Meat
- ★ 100% Juice
- ★ Canned Fruit & Vegetables
- ★ Whole Grain Pasta & Rice
- ★ Peanut Butter & Jelly
- ★ Oatmeal & Breakfast Cereal
- ★ Cooking Oil



## DOWNLOAD THE NEW MOBILE APP TODAY!

Be sure to download the new **Mobile Teller App** as our previous Mobile App is no longer in service. Our new Mobile App offers an easier, more convenient way to access your account, and improved navigation tools will help members manage their funds wherever they are.



Google Play Store



Apple App Store



## HERE TO HELP WITH YOUR HOMEOWNER JOURNEY

We know getting your first home is one of the biggest steps you will take in your life. That's why we're here to help. Our First-Time Homebuyer Credit is available now!

RECEIVE UP TO A **\$500** Closing Cost Credit<sup>4</sup>

Visit [AmericanHeritageCU.org/FTH](http://AmericanHeritageCU.org/FTH) to get started!

## OUR REALTY AGENTS CAN HELP YOU FIND OR SELL A HOME!



**HOMEBUYING:** Members will receive a \$250 gift card<sup>5</sup> to The Home Depot when they purchase a home through First Heritage Realty Alliance.

**HOME SELLING:** Our friendly agents can help sell your home quickly with exclusive listing fee discounts!

**\$250 GIFT CARD<sup>5</sup> To The Home Depot®**

**4.5% Home Selling Listing Fee<sup>6</sup>**

Visit [FirstHeritageRealty.com](http://FirstHeritageRealty.com) or call **855.525.7900** to connect with an agent!

## 76 & FLYERS DISCOUNTED TICKETS!

Head down to the Wells Fargo Center to cheer on the 76ers and Flyers! A portion from each ticket will benefit the Kids-N-Hope Foundation. Order tickets! Visit [AmericanHeritageCU.org/Sports](http://AmericanHeritageCU.org/Sports)

### THANK YOU, MEMBERS!

We want to thank all of our members who purchased discounted tickets to cheer on the Phillies during their 2022 season. Because of you, the program has raised more than \$9,000 this year for the Kids-N-Hope Foundation! This donation will help support music therapy programs and pediatric health and life services throughout our region.



## FIND MEDICARE COVERAGE FOR YOUR BEST LIFE.

Enjoy one-stop shopping across the top Medicare-approved insurance companies with our partner eHealth.

### BE CONFIDENT IN YOUR MEDICARE PLAN.

American Heritage Credit Union wants you to have the guidance you need to find the best Medicare plan for your individual needs, considering both coverage and cost.

As a benefit for you, we've partnered with eHealth, one of the nation's largest independent Medicare advisors, to help you compare and optimize your plan.

Connect with an eHealth's licensed insurance agent:

Call **1.844.501.2302** (TTY:711) Calls answered Mon - Fri from 7 a.m. -10 p.m. Sat 10 a.m. - 7 p.m. EST

Visit [eHealthMedicare.com/AmericanHeritageCreditUnion](http://eHealthMedicare.com/AmericanHeritageCreditUnion) (a non-government website)

When reviewing your options, explore the different parts of Medicare to find extra coverage and potential savings of a Medicare Advantage plan<sup>7</sup>:

- ★ Monthly Premiums as low as \$0
- ★ \$0 copays for many services
- ★ Part D prescription drug coverage

eHealth lets you compare plans with your doctors, specialists, medications, and preferred benefits.

**eHealth<sup>®</sup>**

## LET US HELP MAKE THE HOLIDAYS EASY!

### PLATINUM PREFERRED MASTERCARD<sup>®</sup>



No Balance Transfer Fees & No Annual Fees

Cover your spending from Thanksgiving into the new year with the Platinum Preferred Mastercard<sup>®</sup>. Start spending for the holidays or make a new year's resolution to consolidate debt. You'll also earn Scorecard Rewards!

- ★ **First 9 Months 0% APR<sup>8</sup>** On Purchases & Balance Transfers
- ★ **9.99% APR<sup>8</sup>** On Purchases & Balance Transfers Thereafter
- ★ Earn 1 ScoreCard Rewards Point for Every \$1 Spent
- ★ Plus, Earn **15,000** Bonus Scorecard Rewards Points<sup>9</sup>

Visit [AmericanHeritageCU.org/CreditCards](http://AmericanHeritageCU.org/CreditCards) to apply today.



## BULLETIN BOARD

### Webinars

#### The Return of Conservative Investing

November 1, 2022 - 6:00 PM

#### Protecting My Identity November 2, 2022 - 12:00 PM

#### Building Savings: Ready for the Road Ahead

November 9, 2022 - 12:00 PM

#### Income for Life November 10, 2022 - 6:00 PM

#### Managing Income and Expenses

November 16, 2022 - 12:00 PM

#### Keeping Debt Under Control

November 30, 2022 - 6:00 PM

### Veterans Day

November 11, 2022 - All branches and office locations will be closed in observance of Veterans Day.

### Thanksgiving Day

November 24, 2022 All branches and office locations will be closed in observance of Thanksgiving Day.

### Grand Illumination

November 26, 2022 through New Years

Stay up to date online at [AmericanHeritageCU.org/Calendar](http://AmericanHeritageCU.org/Calendar)

## 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](http://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; The LPL Financial registered representatives(s) associated with this website may discuss and/or transact business only with residents of the states in which they are properly registered or licensed. No offers may be made or accepted from any resident of any other state.

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## 2022 \$**STASH** of CASH! Sweepstakes

Our **grand prize drawing** for **\$15,000<sup>10</sup>** will take place at our Grand Illumination kickoff event on November 26, 2022.

If you used your American Heritage credit or debit card between August 1 – October 31, 2022 you received an automatic entry for a chance to win!<sup>10</sup>

Visit [AmericanHeritageCU.org/Sweepstakes](http://AmericanHeritageCU.org/Sweepstakes) to learn more.

## Congratulations! To Our September Sweepstakes Winner SADIYAH CRUSE

### DISCLOSURES

Offers valid as of 11/1/2022. All offers are subject to change without prior notice.

1. Offer valid as of 11/1/22 and available for American Heritage Credit Union Cash Reward cardmembers only. How to earn Cash Back: Earn 3% cash reward bonus for all transactions made between 11/1/22 and 1/31/23. After 1/31/23, the Cash Reward program reverts to 3% Cash Back on Essentials (Gas, Groceries, Pharmacies, Home Improvement Stores), 2% Cash Back on Travel and Dining (Hotels, Airfare, Ride Shares, Restaurants), and 1% Back on Everything Else. 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. 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. 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. Membership eligibility required. This credit union is federally insured by NCUA. All credit card accounts subject to approval. Member must be in good standing with a minimum of a \$15 deposit in their Primary Share Account. Not a member? Join today.

2. Rates and promotions effective as of July 22, 2022 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. Equal Opportunity Lender. American Heritage Credit Union is insured by NCUA. Not a member? Join today.

3. Annual Percentage Rates (APR) for this product are determined by an evaluation of applicant credit. Sample Monthly Payment: \$106.62 for every \$1,200 borrowed at 12.00% APR for 12 months. Rates effective as of 11/01/2022. Your payment may vary. Approval is subject to creditworthiness and other factors and requires active direct deposit to an American Heritage Credit Union deposit account. Valid 11/01/22 through 12/15/22. All rates and promotions are subject to change without notice. Not a member? Join today. Equal Opportunity Lender. This Credit Union is Federally Insured by NCUA.

4. 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. Equal Housing Lender. Available to members in good standing; Must have an American Heritage Savings Account with a minimum balance of \$15 to be eligible.

5. Offer valid as of January 1, 2022 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. American Heritage Credit Union is insured by the NCUA. 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 Federal Credit Union is an owner of First Heritage Realty Alliance, LLC. American Heritage Federal Credit Union is not a real estate company.

6. 2.5% broker fee paid to buyer agent and a 2% list fee. All real estate commissions are negotiable. American Heritage Federal Credit Union is an owner of First Heritage Realty Alliance, LLC. American Heritage Federal Credit Union is not a real estate company.

7. Coverage not available in all areas. Plan benefits may vary. Limitations may apply. This ad is not from the government. It's from eHealth, an insurance agency selling plans from many insurance companies. The Medicare plans represented are PDP, HMO, PPO or PFFS plans with a Medicare contract. Enrollment in plans depends on contract renewal. Enrollment in a plan may be limited to certain times of the year unless you qualify for a special election/enrollment period or you are in your Medicare Initial Election Period. Not all plans offer all benefits mentioned. \$0 premium plans are not available in all areas. You must continue to pay your Medicare Part B Premium. Deductibles, copay and coinsurance may apply. [We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.] MULTIPLAN\_EHI\_2022\_245\_M

8. 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 option. 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. Equal Opportunity Lender.

9. 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.

10. No purchase necessary to enter or win. For complete details, including alternate form of entry visit [www.AmericanHeritageCU.org/Sweepstakes](http://www.AmericanHeritageCU.org/Sweepstakes).

This credit union is federally Insured by NCUA  
NMLS # 433838

