

The PATRIOT

February 2024



A Newsletter for Members of American Heritage Credit Union



EARN CASH BACK¹



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 Back¹** On Gas, Groceries, & Essentials
- ★ **2% Cash Back¹** On Travel & Dining
- ★ **1% Cash Back¹** On Everything Else
- ★ Plus, earn a **\$150 Bonus Reward²**

Apply now! AmericanHeritageCU.org/CashReward



CECILIA B. GRADY ANNUAL SCHOLARSHIP PROGRAM

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, 2024**.

THIS CARD DOES IT ALL



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% APR³** On Purchases & Balance Transfers
- ★ **9.99% APR³** Thereafter
- ★ Plus, Earn **15,000** Bonus ScoreCard Rewards Points⁴

Apply today! AmericanHeritageCU.org/Platinum





zogo

REWARD YOURSELF FOR LEARNING!

American Heritage has partnered with Zogo to offer members free access to the Zogo app, which has 400+ 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**.



Scan now to download the app and start earning rewards!

Be sure to use code AHCU.

Kids-N-Hope Foundation



SAVE THE DATE

MARCH 22, 2024 | 7 PM - 10 PM

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

Purchase tickets now at AHCU.co/Bingo



DRIVING HOME IN STYLE

Now is the perfect time to purchase, refinance, or buy out your leased vehicle with **no payments for the first two months!**¹⁵

AmericanHeritageCU.org/Auto

REFINANCE YOUR MORTGAGE!

With our **No Closing Cost**¹⁶ Mortgage Refinance program, members can take advantage of competitive rates and refinance their homes with no out-of-pocket expense.

AmericanHeritageCU.org/Mortgage

TAX TIME TIPS

- ★ Your Tax Forms (Forms 1098, 1099, or 5498) can be accessed through Online Teller. Log in and click on the "IRS Tax Forms" tab to view or download your forms.
- ★ If you're expecting a tax refund, receive it faster with Direct Deposit. At the time of filing, all you need to do is provide the following information: our routing number (236082944) and your 13-digit American Heritage account number, which can be found on your checks or in Online Teller under the "Member Service" tab.

- ★ 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.

Check out our competitive Certificate and IRA rates at AmericanHeritageCU.org/Savings

- ★ American Heritage members can also save up to \$15 on TurboTax® federal products and up to \$25 on H&R Block professional tax prep.

Learn more at AmericanHeritageCU.org/Discounts



WE'RE HIRING!

Join our team! Immediate openings include:

- ★ Branch Management
- ★ Assistant Branch Managers
- ★ Virtual Member Experience Advisors

Apply today! AmericanHeritageCU.org/Careers

Scan QR Code To
View Openings



WHEREVER YOU ARE IN YOUR FINANCIAL JOURNEY, AMERICAN HERITAGE CAN HELP.

At American Heritage, we understand that wherever you are on your financial journey, we're here to help you discover the path that's right for you! If you're just starting out or looking to take your finances to the next level, we can help guide you to success! We offer a full suite of products, services, and resources you'll need to make your next step.

SAVE MORE

With American Heritage, you can start your children's savings with a youth account, or earn more on the savings you already have with a Certificate & IRA or a flexible High Yield Savings Account.

COVER YOUR NEXT BIG PURCHASE

If you're looking to buy a home or vehicle, or want to refinance the one you already love, we offer competitive rates for our Mortgage and Auto loans that can help you finance this big decision.

RWARD YOURSELF

Our American Heritage Cash Reward and Platinum Preferred Mastercards reward you for your everyday spending.



CONVENIENT DIGITAL SERVICES

We make it easy for members to access important information through our online and mobile services. Bank on your own terms with 24/7 access to your account with our Mobile App, talk to a live representative with our Video Advisor (VANA), or add your American Heritage cards to your Mobile Wallet.

FINANCIAL EDUCATION

American Heritage is your financial partner for life. Let our educational resources help guide you along your financial journey. Attend one of our free webinars on dozens of topics, explore our self-service tools on our Learning Center, and earn rewards while you learn with Zogo.

Visit AmericanHeritageCU.org today to see how we can guide you to financial success!



SAVE ON YOUR WINTER GETAWAY



CREDIT UNION TRAVEL

Your American Heritage membership can help you access great discounts and savings on 1.2 million brand-name hotels, flights, car rentals, cruises, and more with Credit Union Travel.

Sign up for free at credituniontravel.com/cu/american-heritage

Visit AmericanHeritageCU.org/Discounts for additional Member Discounts!



START THIS YEAR'S HOME IMPROVEMENTS

If you've built up equity in your home, you can use that equity as a loan to help fund your home improvement projects, consolidate debt, or cover large payments. We offer a variety of Home Equity Loan programs to meet your needs.

Receive funds in one lump sum with a Home Equity Loan, with rates as low as **5.99% APR⁷** for **36 Months**.

If you're looking for a more flexible line of credit you can draw from multiple times at a fixed rate, we offer a Platinum Fixed Rate Home Equity Line of Credit with rates as low as **7.24% APR⁸**.

AmericanHeritageCU.org/HomeEquity

BULLETIN BOARD

Webinars

Income for Life

February 6, 2024 - 6:00 PM

First-Time Homebuyers

February 7, 2024 - 6:00 PM

Three Transitions to Retirement

February 27, 2024 - 6:00 PM

Auto Insurance 101

February 28, 2024 - 6:00 PM

President's Day

February 19, 2024 - All branches and offices will be closed in observance of President's Day

Annual Meeting

April 16, 2024

Stay up to date online at 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 5% ★

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

DISCLOSURES

Offers valid as of 2/1/2024. All offers are subject to change without prior notice.

1. How to earn Cash Back: Purchases made through third-party technologies such as P2P or mobile wallets may not receive a 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.

2. To qualify for the \$150 statement credit, you must make \$1,500 or more in net purchases with your American Heritage Cash Reward 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 \$150 statement credit, 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 \$150 per Account.

3. 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.

4. To qualify for 15,000 ScoreCard Rewards points, you must make \$1,500 or more in net purchases with your American Heritage Platinum Preferred 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.

5. Rates are subject to be cancelled, extended, or changed without notice. Borrowers of promotional refinance or purchase offer will skip first two payment cycles and then make consecutive monthly payments based on your term. Interest still accrues during no payment period. Membership eligibility required. Not a member? Join Today.

6. The No Closing Cost Mortgage Refinance offer is effective as of 1/1/24 and is subject to be cancelled, extended or changed without prior notice. 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.

7. Rates and promotions effective as of January 1, 2024, 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: \$30.44 for every \$1,000 borrowed at 5.99% APR at 36 months (Up to 80% LTV). Membership eligibility required. Not a member? Join Today.

8. Rates and promotions effective as of January 1, 2024, 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-TE HELOC (3DP/5A) Payment Example: \$19.92 for every \$1,000 borrowed at 7.24% 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.

This Credit Union is Federally Insured By NCUA
Equal Opportunity Lender | American Heritage NMLS #433838

