

# The PATRIOT

May 2019



A Newsletter for Members of American Heritage Credit Union

## The Ultimate Cash Reward Card



### American Heritage CASH REWARD MASTERCARD®

- 3% Cash Back** on gas
- 2% Cash Back** on restaurants
- 1% Cash Back** on everything else you buy

Get up to 3% Cash Back\*, no annual fee and no balance transfer fees. Our **Cash Reward Mastercard®** gives you cash back on every purchase you make, PLUS get all of the valuable benefits you'd expect from Mastercard. Open your card today and you can get a **\$150 Bonus Reward\*\*** when you spend \$1,500 in the first 90 Days!

**\$150 BONUS REWARD\***  
WHEN YOU SPEND \$1,500  
IN THE FIRST 90 DAYS

Exclusively for American Heritage Members  
Apply for yours today  
[AmericanHeritageCU.org/CashReward](http://AmericanHeritageCU.org/CashReward)

**MEMBER APPRECIATION DAY** AND CRAFT SHOW



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

Enjoy a family-fun day full of activities like our car show, craft show, games, prizes, food, and more at our Member Appreciation Day!

**SATURDAY  
MAY 18TH**  
(RAIN DATE: SUNDAY, MAY 19TH)  
10:00 AM - 3:00 PM  
2060 RED LION ROAD  
PHILADELPHIA, PA

**FREE FOOD • GAMES • FAMILY FUN**  
**45 CRAFT VENDORS • CLASSIC CARS**  
**FOOD TRUCKS • PETTING ZOO • DOOR PRIZES**  
**LIVE! WOGL ON-SITE BROADCAST**

Proceeds Benefit:  
Kidz-N-Hope  
Foundation

Have a Classic, Muscle, Antique, Street, Stock, Modified, Import or other car you'd like to register? Please visit:

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



**FREE\*\*\*  
CHECKING**  
**\$100  
CHECKING OFFER!\*\*\*\***

With direct deposit of \$500 each month and when you use your Debit Card 25 times in the first 90 days.

### REVOLUTIONS ARE BORN HERE

We Help Make Them Possible Every Day.



**IRA &  
SAVINGS SPECIALS**

### CERTIFICATES & IRAS

**2.60%  
APY†**  
18-Month  
Fixed Certificate  
or IRA

**2.90%  
APY††**  
59-Month Bump-Up  
Fixed Certificate  
or IRA

**2.00%  
APY†††**  
High Yield  
Savings  
Account

**HIGH YIELD SAVINGS**  
**MONEY MARKETS**  
**YOUTH ACCOUNTS**

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

## Cecilia B. Grady Retirement



Cecilia B. "Ceil" Grady has announced her retirement from the American Heritage Credit Union Board of Directors at this year's Annual Meeting on April 16, 2019. A Board member since 1977, Ms. Grady served as the Chairperson of American Heritage since 1987, becoming one of the first financial institution female Board

Chairpersons in the United States. We would like to thank Ceil for her 42 years of service as well as her hard work, dedication and commitment to the Credit Union.

"Ceil has always remained focused on the core mission of credit unions, which is 'people helping people'. Her dedication to financial literacy, education, and member satisfaction will be her legacy," stated American Heritage's newly-elected Chairman, Gary Weyhmuller. "On behalf of the Board, we are eternally grateful for Ceil's impact on our Credit Union, our members and our community."

## MEMBER DISCOUNT AMERICAN HERITAGE NIGHT Philadelphia Phillies

Seating will be located in:  
**Sections 108-111 and 136-139**

**\$30 per ticket (includes \$12 Power Ticket)**  
Each power ticket includes \$12 of concession value built into the barcode, its good throughout the ballpark for food, beverage or merchandise, and is valid during that game date.

\$5 from each ticket sold  
will benefit the  
**Kids-N-Hope**  
Foundation



TO PURCHASE TICKETS VISIT: [phillies.com/AMHFCU](http://phillies.com/AMHFCU)

## Start Saving Early with Youth Accounts

Every child is unique, but developing healthy spending and saving habits is always important for all children. Our suite of youth accounts can fit the specific needs of your child. Choose one of our five youth accounts, tailored for five different age groups, and set your child on the path to financial success today!

As a special offer to our younger members, **American Heritage will match any deposit made into a new or current youth account, up to \$10,000!**

Visit [### BOARD OF DIRECTORS](http://AmericanHeritageCU.org>Youth</a> for complete details.</p></div><div data-bbox=)

Gary Weyhmuller - Chairman  
Frank Di Domizio - Vice Chairman

James Brownlow II, John Fafara, Clara Glenn,  
Daniel Jones, Juan Lopez, Kenneth Wong

### SUPERVISORY COMMITTEE

Juan Lopez - Chairman  
Anthony Kuczykowski

## Home Renovation Costs: How to Be Smart with Your Tax Refund



Whether you received a large or small refund check this tax season, a check from Uncle Sam is an added bonus to the beginning of spring and new possibilities. One fun way to spend your tax refund check? Home renovations! American Heritage is here to give you the best rates on Home Equity Loans and Lines of Credit.

It's smart to plan ahead and think about ways to save on home renovation costs, so that you can get the most bang for your buck, while also boosting the value of your home. To help get you started, check out the home improvement ideas below—broken down by category and ranging from low to high-end upgrades

### Outdoors:

**Refresh landscape:** Now that spring has officially sprung, new landscaping is a home renovation cost that can go a long way, and range from budget-friendly updates to large-scale projects. For example, you can put your green thumb to work and create a flower bed area in your yard, lay fresh sod, or rent a pressure washer to help breathe new life into your sidewalk and patio.

**Apply fresh exterior paint:** A fresh coat of paint can really amp up your curb appeal. You can either go DIY or hire contractors to do the job. For this type of update, "expect labor to be around \$1,200 for a 2,100-square-foot, two-story home and quality paint to run you up to \$70 a gallon (Trulia).

### Kitchen:

**Update your backsplash:** Kitchen home renovation costs tend to be the most costly. The good news is that small upgrades go a long way, like backsplashes. For example, "you can go super-DIY and buy peel-and-stick backsplash tiles, which are inexpensive and removable, but look luxe" (Forbes).

**Buy a new appliance (or two):** While buying a new appliance can be expensive (who knew refrigerators were so expensive?), they can help freshen up any kitchen. To keep this home renovation cost down, ask the appliance seller if they have any floor models that they'd be willing to sell at a discounted rate—which could save you a nice bit of cash. Also be sure to check out any "scratch and dent" options – often times there are stores in your local area that will sell deeply discounted appliance due to one minor dent or scratch.

### Basement:

**Upgrade lighting:** New light fixtures are a great way to enhance the decor in any room—especially a basement. Plus, this is a home renovation project that is perfect for DIYers, and depending on your selected light fixture, is an affordable one.

**Install new flooring:** Perhaps one of the most expensive home renovation costs on our list is new flooring, especially hardwood, which is a coveted and pricey upgrade. As general guidance, "You can expect to pay anywhere from \$7 to \$12 per square foot for quality hardwood flooring—potentially more if you choose professional installation. But this favorite home upgrade can return 1.5 to two times its cost when you sell, so it's a worthy investment" (Forbes).

Apply at [AmericanHeritageCU.org/HomeEquity](http://AmericanHeritageCU.org/HomeEquity)  
or call 844.AMH.LEND

## 12.12.12 Vacation Loans

Now is the time to start making those summer vacation plans, and a 12.12.12 Vacation Loan from American Heritage will make those plans a breeze, much like the breeze that will be coming off the ocean while you are laying on that beach.



Even if your vacation is a "stay-cation" and you are not planning on going anywhere special, a 12.12.12 Vacation Loan is the perfect way to finance your summer project, sit back, and relax - without an ounce of guilt!

You can borrow up to \$1,200<sup>†</sup> at a 12.00% APR<sup>†</sup> for a 12 month term!

**Apply online now at [AmericanHeritageCU.org/Vacation](http://AmericanHeritageCU.org/Vacation)**

## HOME BUYING SEASON

### Buying Your First Home?

Through First Front Door (FFD), members can open the door and become first-time homebuyers with the help of a grant program funded by Federal Home Loan Bank of Pittsburgh (Bank).

### Want to get up to \$5,000 in cash for down payment and closing costs?

Through First Front Door, for every \$1 you contribute towards your closing costs and down payment, if you qualify, you can receive \$3 in grant money up to a maximum of \$5,000.

**To learn more and see if you qualify, visit: [AmericanHeritageCU.org/FFD](http://AmericanHeritageCU.org/FFD)**

### Earn Up to a 10% Cash Reward<sup>†††</sup>

Buy and/or Sell Your Home with **American Heritage Realty** and earn up to a **10% Cash Reward<sup>†††</sup>** based on your agent's commission.

American Heritage Realty is a full-service real estate agency owned and operated by American Heritage Credit Union.

Plus, you can earn an additional **10% Cash Reward<sup>†††</sup>** off your American Heritage Realty agent's commission when you sell your home with American Heritage Realty.

**To learn more please visit: [AmericanHeritageCU.org/HomeConnection](http://AmericanHeritageCU.org/HomeConnection) or Call American Heritage Realty at 855.525.7900**

## CEO Award for 25 Years of Service



We would like to congratulate Mary Chmar, Lending Support Specialist II, who was recently inducted into our "CEO 25-Year Club."

Thank you Mary for your hard work, dedication and loyalty to American Heritage, our members, and the Credit Union philosophy of "People Helping People."

**#1 CREDIT UNION IN PA**  
FORBES BEST-IN-STATE CREDIT UNIONS

### Unsure of what to do with you tax return?

Here are our **TOP FIVE** ideas counted down:

5. Increase your emergency funds. The average person should aim to have around 6-12 months, worth of expenses / income in savings
4. Pay down debt
3. Fund a savings goal
2. Give to a charity

Finally, Number 1...

**Talk to one of our advisors in the American Heritage Investment & Retirement Center and find out how to manage your return for later years.**

Didn't get a return this year? We can also talk to you about strategies to help you potentially grow your money in a tax efficient way.

**To learn more and get started visit [AmericanHeritageCU.org/IRC](http://AmericanHeritageCU.org/IRC) today or call 215.969.2967**

Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, which is not an affiliate of the credit union. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. If emailed, you must also add: Important message: the information contained in this message or any attached document is confidential and intended only for individuals to whom it is addressed. If you got this message in error, please inform me immediately. I may ask you to return the documents at my expense. In general, please simply destroy the information at once. Any unauthorized use, distribution, or copying of this information is prohibited.



### Helping You Find The Right Home

Whether you are in the market to buy or sell your home, American Heritage Realty is here to assist you.

**To learn more please visit: [AHFR.com](http://AHFR.com) or Call American Heritage Realty at 855.525.7900**



## Stay alerted with eNotices

We have added new paperless security features to your American Heritage membership. With eNotices, members attain up-to-the-minute account activity alerts via email/text messages that can be viewed in Online Teller for actions such as: Address Changes, Overdraft Privilege Notices, and much more! Stayed tuned for more information.

## Introducing: QuickPay

Make your American Heritage loan payments quickly through our online payment portal. Using QuickPay, you can expedite payments, review previous payment history and make both recurring and non-recurring payments using your card or directly from another financial institution.

## Members Can Save with Sprint!

All American Heritage members are automatically qualified for rewards on Wireless Plans through Sprint!

To learn more, visit:  
[AmericanHeritageCU.org/MemberDiscounts](http://AmericanHeritageCU.org/MemberDiscounts)



## Take Advantage of our eServices

Online and Mobile Teller both help thousands of our members manage their accounts on the go, every day. With tools like **Bill Payer**, which can help pay all of your bills in one place easily online, and many others, managing your account can all be done in one place. Whether you use it regularly, or will login for the first time, here are some of the great features you might not know we provide to our members.

- Premium Card Controls for your debit or credit cards
- Monitor your account activity with eAlerts
- Text chat with a member advisor by texting 'AMHFCU' or 264328 a message
- Free FICO® Score using Online or Mobile Teller
- Deposit checks anywhere with eDeposit®
- Send money easily with ePay

We're constantly adding new features and upgrading current ones. If you have any suggestions please stop by a branch or let us know.

### Learn more about our eServices and stay up to date at:

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

§ The eDeposit application is available to qualified members only.

### Disclosures

American Heritage Credit Union is not responsible for misprinted or outdated information. All rates and promotions are subject to change without notice.

\* Cash Reward Mastercard will earn 3.0% cash back on every \$1 of eligible net purchases made during each billing cycle at merchant locations classified under merchant category codes in the category of automotive fuels, 2.0% cash back on every \$1 of eligible net purchases made during each billing cycle at merchant locations classified under all other merchant category codes that are not part of the automotive fuel or restaurant categories. Net purchases do not include returns, refunds, credits, disputes and adjustments. Cash back rewards ("Rewards") are not earned for preauthorization holds, cash advances, balance transfers, finance charges, fees, convenience checks, ATM withdrawals, foreign transaction currency conversion charges or insurance charges. Merchant category codes are assigned to merchants by MasterCard and AMHFCU takes no responsibility for the assignment of or any future changes in the assignment of these category codes. There is no minimum or maximum amount of cash Rewards that may be earned and accumulated. Minimum redemption amount is \$25.00. Rewards program is subject to change at any time without prior notice.

\*\* 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.

\*\*\* Overdraft or returned item fees may apply.

\*\*\*\* Offer valid for new checking accounts that are opened between May 1, 2019 through July 31, 2019. If you set up a direct deposit to your account in the cumulative amount of \$500.00 or more in each of the following full three statement cycles, you will receive \$25 per statement cycle for a maximum of \$75 in bonus awards. Receive an additional \$25 bonus if you make 25 or more cumulative debit card transactions during the following full three statement cycles. Purchases only, ATM withdrawals are not eligible. American Heritage reserves the right to cancel, modify or extend this offer at any time without notice. Member must be in good standing with a minimum \$15 deposit in the primary share account. Members receiving incentives may be responsible for paying taxes on the incentives. May not be combined with other promotions. Offer subject to change without notice. Limit (1) per household. Employees and their family, business and fiduciary accounts are not eligible. Overdraft or returned item fees may apply. Membership eligibility required. Not a Member? Join Today.

† Annual Percentage Yield (APY). Rates listed paid on \$1000 minimum balance. \$500 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 accurate as 5/1/19.

†† Annual Percentage Yield (APY). Rates listed paid on \$1000 minimum balance. \$500 minimum balance Share and IRA Certificates available at 0.10% lower Annual Percentage Yield. A penalty will or may be imposed for early withdrawal. Bump-Up Certificates allow a one-time rate increase corresponding with current advertised 59-month fixed-rate AMHFCU certificates. The new rate will remain in effect until the certificate maturity date. A penalty may be imposed for early withdrawals. All rates are subject to change without notice. Rates accurate as of 5/1/19.

††† Annual Percentage Yield: 2.00% 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, requires new money only, defined as funds not currently on deposit at American Heritage Credit Union. \$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. APY guaranteed not to fall below 1.80% APY before 12/31/19. Rates and fees accurate as of 5/1/19. Membership eligibility required. Not a member? Join Today.

†††† Valid for Little Patriots, Pat & Lucy's Money Club, Benjamin's Money Club, Independence or Young Adult Accounts (Collectively, "American Heritage Youth Savings Accounts") that are opened by, and in good standing on, July 31, 2019. New money only; transfers from other American Heritage accounts are not eligible. American Heritage will offer a \$10 cash bonus for any deposit of \$10 or greater made into an American Heritage Youth Savings Account between April 1, 2019 and July 31, 2019. Bonus will be deposited directly into specified American Heritage Youth Savings Primary Share Account 30 days after deposit. Account must be funded and in good standing in order to receive bonus. Members receiving incentives may be responsible for paying taxes on the incentives. May not be combined with other promotions. Offer subject to change without notice. Limit one bonus per account holder. Membership eligibility required. Not a Member? Join Today.

‡ Annual Percentage Rate (APR) Rates 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 5/1/2019. 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 5/1/19 through 6/30/19. All rates and promotions are subject to change without notice.

‡‡ While you are free to select your own real estate broker and mortgage lender for your real estate transaction, we offer our members a 10% Cash Reward off your American Heritage Realty agent's commission when you choose to work with one of our American Heritage Realty agents to buy a home. 10% Cash Reward may not be combined with any other special offer, discount or promotion. All offers are subject to change without prior notice. The Home Connection Program is offered in Pennsylvania, New Jersey and Delaware. If you also choose to sell your home with American Heritage Realty, an additional 10% Cash Reward is available off your American Heritage Realty agent's commission. All offers are subject to change without prior notice. Seller's Cash Reward is not available in the state of New Jersey.

## No purchase necessary. Sweepstakes ends October 31, 2019. Legal residents of the United States (excluding NY and FL) who are at least 18. See official rules at any branch location or at [AmericanHeritageCU.org/Sweepstakes](http://AmericanHeritageCU.org/Sweepstakes).

24 Hour/7 Day Account Access • NYCE ATM Network • Contact Center: 215.969.0777 • Phone Teller: 215.969.8200 • Online Teller: [AmericanHeritageCU.org](http://AmericanHeritageCU.org)

Federally Insured by NCUA  
NMLS # 433838



**2019  
REVOLUTIONARY  
SWEEPSTAKES**

**USE YOUR DEBIT CARD  
AND YOU COULD WIN  
\$500 \*\*\***

**THEN BE ENTERED TO WIN A  
\$10,000 GRAND PRIZE! \*\*\***

**AmericanHeritageCU.org/Sweepstakes**

## BULLETIN BOARD

### Holiday Schedule:

#### Memorial Day

Monday, May 27, 2019

All Offices Closed

### Event Schedule:

#### 16th Annual Car Show and Member Appreciation Day

Saturday, May 18, 2019 | 10am - 3pm

Rain Date: Sunday, May 19, 2019

@ 2060 Red Lion Road, Philadelphia, PA 19115

To learn more visit [AmericanHeritageCU.org/CarShow](http://AmericanHeritageCU.org/CarShow)

#### 26th Annual Gelatin Olympics

Wednesday, June 12, 2019 | 6pm

@ Canstattler Volkfest-Verein

9130 Academy Road, Philadelphia, PA 19114

Organize your Team today at [GelatinOlympics.org](http://GelatinOlympics.org)

### Seminar / Webinar Schedule:

#### Income... For Life Seminar

Wednesday, May 15, 2019 | 6pm - 7pm

@ Market Street Branch

#### Understanding Your Credit Report Seminar

Tuesday, May 21, 2019 | 6pm - 7pm

@ King of Prussia Branch

#### Put Your Affairs in Order Webinar

Thursday, May 30, 2019 | 12pm - 1pm

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