

A Newsletter for Members of American Heritage Credit Union



GRAND ILLUMINATION

Tree Lighting Ceremony & Fireworks Symphony!

Saturday, November 30th

7 PM - 8 PM

(Rain Date December 1st)

Help kick off the holiday season as we light two **40 foot Christmas Trees!**

Enjoy a **Live Fireworks Display**, and listen to the sounds of the season with the **Philadelphia Boys Choir** and the **New Jersey Drum & Fifes**.

Come and meet **Benjamin Franklin** and **Betsy Ross**. Bring the whole family and enjoy the festivities!

- ★ Philadelphia Boys Choir Outdoor Concert
- ★ New Jersey Drum & Fife
- ★ Meet Ben Franklin & Betsy Ross
- Free Event ★ 15,000 Seats Available

Bring a Canned Food Item to Help Meet Our Goal of Collecting 3,000 lbs. of food for Philabundance.

Join us at our Main Campus
2060 Red Lion Road
Phila, PA 19115

Please bring your new, un-opened, non-perishable food items to donate to our Food Drive.

★ AmericanHeritageCU.org/Grandillumination ★



Golf Classic Raises Over
\$103,000
for Kids-N-Hope
Foundation

The Kids-N-Hope Foundation's 24th Annual Golf Classic presented by INTECH Contractors, took place on October 14, 2019. The outing's proceeds went to the Kids-N-Hope Foundation, which provides support for Child Life Services, specifically, Musical Therapy at the Children's Hospital of Philadelphia and other local hospitals within American Heritage's Workplace Partner Program.

Golfers enjoyed a nice day on the greens playing with friends and participating in raffles. We're proud to announce that we raised over **\$103,000** for our Kids-N-Hope Foundation!

Thank you to all who participated and donated to the event, it was a huge success.



REVOLUTIONS ARE BORN HERE

We Help Make Them Possible Every Day.



PLATINUM PREFERRED MASTERCARD®

1.99%
Introductory APR* for the first 9 months.
9.99%
APR* Thereafter



CASH REWARD MASTERCARD®



EARN 5% CASH BACK AT MAJOR RETAILERS!**

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

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

The Cash Reward Mastercard® gives you cash back on everything you buy.



Honorable Thomas Ridge, Former Governor of Pennsylvania and First U.S. Secretary of Homeland Security, Dedicates New High-Tech American Heritage Campus Building

American Heritage Credit Union celebrated the grand opening of our newly constructed corporate building on its main headquarters, named "The Inn", on Tuesday, October 22, 2019. The brand new facility is located at 2068 Red Lion Road Philadelphia, Pennsylvania.



The grand opening featured tours and meet-and-greets with local dignitaries before the ribbon cutting ceremony. American Heritage President & CEO Bruce K. Foulke, Board Chairman Gary Weyhmuller, The Honorable Thomas Ridge, Former Governor of Pennsylvania and the first United States Secretary of Homeland Security, the Honorable Brian O'Neill, Philadelphia City Councilman, and the Honorable Michael Fitzpatrick, former United States Congressman, were among the community leaders who participated in the building's dedication.

"My friend John McCain used to say, 'You commit yourself to a cause that is greater than your own', and when you look at what American Heritage Credit Union is doing, it's obvious that they passionately live this phrase out and I thank all of you for that," remarked Secretary Ridge. "The broad community that American Heritage serves includes those who some financial institutions turn away. This organization treats every member like family and tirelessly finds the right financial solution for each personal situation. You don't find many companies like this anymore, and I'm proud to watch American Heritage thrive off the credit union philosophy of 'People Helping People'. This new facility is just another incredible chapter in American Heritage's journey of being ingrained and helping our communities in Pennsylvania and beyond."

"The Inn" facility features expanded and modern space for American Heritage's member Contact Center, Lending, and Facilities Departments. It also contains the company's self-service café, the Red Lion Tavern. The building also includes American Heritage's new Cecilia B. Grady Community Room, which will host hundreds of free seminars, financial literacy workshops and community meetings on an annual basis. The Cecilia B. Grady Community Room honors American Heritage's recently-retired Chairperson Cecilia B. Grady, who served on the credit union's Board for more than 30 years.

eNotices and Important Steps

If you are currently enrolled in Online Teller, you will no longer receive paper notifications for items such as overdrafts, returned checks and other account maintenance. In our efforts to reduce paper and improve security, you will now receive a text message and an email to notify you of an available alert.



You can also easily view an alert at the top of your Mobile Teller app or Online Banking session that will provide you with that notice directly. If you don't already have eStatements, we encourage you to go paperless on your statements as well!

Protecting Yourself - eAlerts & Card Controls

If you have a credit or debit card with American Heritage we offer a valuable privacy benefit in our **Card Controls**. This safety feature allows you to activate a debit card, submit a travel notification, manage overdraft privilege, deactivate a lost or stolen card, change authorization limits and much more.

eAlerts are text or email messages sent to your phone, mobile or desktop device that let you know important information. Messages include direct deposit received, low balance in your account, when checks clear and much more!

Check out all of our 24/7 services at AmericanHeritageCU.org/Mobile to make mobile security with American Heritage a breeze.

Flag Retirement Center at American Heritage

American Heritage Credit Union will receive your old, worn, torn and faded American flag and properly retire it in a dignified manner outlined by the United States Flag Code. Please inquire at your local branch for details.



Annual Holiday Food Drive

We are hosting our 6th annual Holiday Food Drive to help brighten the season for families in need. Now thru November 22nd, our branches will be collecting non-perishable food donations. Donation baskets will be located at each location. An additional opportunity to donate will take place on November 30th at our 13th Annual Grand Illumination. Donations will go to various organizations in our area.



Bring your donations to your local branch today!

MEMBER DISCOUNT AMERICAN HERITAGE NIGHTS


Philadelphia 76ers


Seating will be located in:
The Mezzanine Level

\$27 per ticket (includes 76ers gift)
Each member who purchases through the below link will receive a 76ers gift which can be redeemed at the group sales table outside 111/112 prior to the end of the 3rd quarter!

 **vs. Miami Heat**
Sat., Nov. 23rd @ 7:30PM

 **vs. Toronto Raptors**
Sun., Dec. 8th @ 6:00PM

 **vs. Brooklyn Nets**
Wed., Jan. 15th @ 7:00PM

 **vs. New York Knicks**
Thurs., Feb. 27th @ 7:00PM

\$3 from each ticket sold will benefit the
Kidz-N-Hope
Foundation



**American
Heritage**
CREDIT UNION

TO PURCHASE TICKETS VISIT: AmericanHeritageCU.org/Sixers

American Heritage Welcomes Unity Federal Credit Union

American Heritage is excited to welcome the members of Unity Federal Credit Union. We're excited to serve you and look forward to offering you the right financial solutions because you're family. Welcome to the family!



Celebrate!

12-12-12
HOLIDAY
LOAN

12.12.12 Holiday Loan

Borrow up to **\$1,200** at
12% APR⁺ up to **12 Months**

For Details Visit: AmericanHeritageCU.org/HolidayLoan

Purse & Power Tool BINGO raises over \$9,000!

The Kids-N-Hope Foundation held their very first Purse & Power Tool BINGO on Friday, September 27 to a great success. Over two-hundred participants arrived to our Community Room in Northeast Philadelphia's main campus. All had a great time while playing BINGO, winning prizes, and **raising over \$9,000** dollars for the foundation! Thank you to all who took part in the event!



Fall Home Equity Ideas

RATES AS LOW AS

2.49% APR^{***}

Up to 36 Months



An American Heritage Home Equity Loan or Line of Credit gives you an easy way to get the cash you need at a great rate, with affordable payments and a variety of loan options.

Whether you want to cook up a new kitchen, add a family room, upgrade your master bathroom or pay down debt... we can help! Talk with us today to get the cash you need by calling **844.AMH.LEND** or you can apply online at AmericanHeritageCU.org/HomeEquity.

American Heritage Celebrates Grand Opening of its Cherry Hill Branch

American Heritage celebrated the grand opening of its new Cherry Hill, NJ Branch on Thursday, September 19, 2019. The facility is located at 100 Haddonfield Road, Cherry Hill, NJ. This is the second New Jersey branch American Heritage has opened, joining their existing branch in Bellmawr.



The grand opening featured a dedication with local dignitaries before the ribbon cutting ceremony. American Heritage President & CEO Bruce K. Foulke, The Honorable Susan Shin Angulo, Camden County Freeholder, The Honorable Carolyn Jacobs, Cherry Hill Councilwoman, and business partners of the Cherry Hill area were in attendance to participate in the branch's dedication.

The facility provides the latest in financial technology - multiple Personal Automated Teller (PAT[®]) Machines, touch screen monitors and digital information boards providing a convenient and refreshing experience for members and community. PAT[®] machines combine the convenience of an ATM with a highly personalized two-way video interaction, allowing members to conduct quick transactions while continuing to involve American Heritage's signature member service.



MORTGAGES

FREE PRE-APPROVAL^{††} | EARN UP TO A **10%** CASH REWARD^{†††}

There are many options when it comes to mortgages and home ownership. We're here to help with whatever your situation might be.

Trust American Heritage Realty to Find your New Home!



Buy and/or Sell your Home with American Heritage Realty

Earn up to a **10% Cash Reward^{†††}** based on your agent's commission by using one of our American Heritage Realty agents when you buy a home.

Plus, you can earn an additional **10% Cash Reward^{†††}** off your American Heritage Realty agent's commission when you sell your home with American Heritage Realty.

To Get Started visit AmericanHeritageCU.org/HomeConnection or Call American Heritage Realty at **855.525.7900**.

Forbes 2019

**BEST-IN-STATE
CREDIT UNIONS**

Powered by STATISTA

American Heritage
CREDIT UNION

SECOND CONSECUTIVE YEAR
FORBES BEST-IN-STATE CREDIT UNIONS

Have You Met PAT®?

During a recent branch visit, you may have been asked to try the PAT® (Personal Automated Teller) machine, a device that resembles an ATM but has a live Teller connected to it. Whether you decided to try it or not, you may have lingering questions about the machines and wonder why we've added them into our branches.



What is PAT® able to do?

Because a PAT® machine is able to function both as an ATM and as a standard teller, it is capable of performing a variety of tasks. You can use a PAT® machine for cash or check deposits and withdrawals, transfers, loan payments, and account reviews. And, for cash withdrawals, you can even specify the denomination of bills you'd like to receive. Consumers and business owners alike tell us how helpful this is!

Learn more...

Please read more about our PAT® machine (and the friendly faces you'll meet using it) in our article "More Than A Machine: Meet PAT®." Continue reading on our website at AHCU.co/PAT. We hope to see you using PAT® in one of our branches soon!

Take a Deep Breath

RETIREMENT DOESN'T HAVE TO BE STRESSFUL

We're here to help
with Insurance & Investments



American Heritage Investment & Retirement Center (IRC), located at American Heritage Federal Credit Union, helps members organize their financial life and plan for the future. Securities sold, through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer. CBSI is under contract with the financial institution to make securities available to members. Trust Services available through MEMBERS Trust Company. The representative may also be a financial institution employee that accepts deposits on behalf of the financial institution.

Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America. FR011103-1BA9

To learn more and get started visit
AmericanHeritageCU.org/IRC today.



Disclosures

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

* Annual Percentage Rate (APR). The 1.99% APR introductory rate and 9.99% standard rate apply to the Platinum Preferred Mastercard®. 1.99% APR introductory rate is effective for the first nine billing cycles for qualifying members on purchases, balance transfers and cash advances made during that time. After the introductory period expires, standard APR is 9.99% for purchases, balance transfers and cash advances. Must have an American Heritage Savings Account with a minimum balance of \$15 to be eligible. Approval for a Platinum Preferred Mastercard® depends on creditworthiness and other factors. Your rate may vary. Rates are subject to change without notice. For full details, visit AmericanHeritageCU.org/Mastercard.

** Offer available for American Heritage Credit Union Cash Reward cardmembers only: Earn 5% cash reward bonus for transactions at specific retailers from 11/01/19 through 12/31/19. Retailer purchases are those made at merchants classified with selected merchant category codes. For a full list of merchant category codes, visit AmericanHeritageCU.org/CashReward. 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.

*** 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.

**** Annual Percentage Rate (APR) includes a discount of 0.25% for members who choose to make loan payments via payroll deduction or automatic payment from an American Heritage Credit Union account. Rates for this product are determined by an evaluation of applicant credit, term, loan-to-value (LTV) and other factors. Your rate may vary from the rate shown. Homeowners insurance is required and flood insurance may be required. Rates current as of 10/01/19 and are subject to change without notice.

† Annual Percentage Rate (APR) Rates for this product are determined by an evaluation of applicant credit. Sample Monthly Payment: \$106.62 for every \$1200 borrowed at 12.00% APR for 12 months. Rates effective as of 11/1/19 and are subject to change. Your payment may vary. Approval is subject to creditworthiness and other factors, and requires active direct deposit to American Heritage account. All rates and promotions are subject to change without notice.

†† All loans are subject to credit qualification, credit worthiness and other factors. All rates, promotions and offers 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.

BULLETIN BOARD

Holiday Schedule:

Veterans Day

Monday, November 11, 2019
All Offices Closed

Thanksgiving Day

Thursday, November 28, 2019
All Offices Closed

Christmas Eve

Tuesday, December 24, 2019
All Offices Closing at 1pm

Christmas Day

Wednesday, December 25, 2019
All Offices Closed

New Years Eve

Tuesday, December 31, 2019
All Offices Closing at 3pm

New Years Day

Wednesday, January 1, 2020
All Offices Closed

Event Schedule:

American Heritage Food Drive

Monday, October 7 - Friday, November 22
@ All American Heritage Branches

6abc Dunkin' Thanksgiving Day Parade

Thursday, November 28, 2019
@ Ben Franklin Parkway

Grand Illumination

Saturday, November 30, 2019
@ Red Lion Campus
2060 Red Lion Road, Philadelphia, PA 19115
To learn more visit AmericanHeritageCU.com/GrandIllumination

Seminar / Webinar Schedule:

Income For Life Seminar

Wednesday, November 13, 2019 | 6pm - 7pm
@ Carriage House Branch

Dodging Financial Predators Webinar

Wednesday, November 20, 2019 | 11am - 12pm
@ Horsham Branch - Multipurpose Room

Stay up to date online at AmericanHeritageCU.org/Calendar

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

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NMLS # 433838

