

# The PATRIOT

September 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

Just in time for your Back-to-School Spending, 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)



### IRA & SAVINGS SPECIALS

### CERTIFICATES & IRAS

**2.00%** APY\*\*\* 9-Month Fixed Certificate or IRA  
**1.80%** APY\*\*\*\* High Yield Savings Account

HIGH YIELD SAVINGS  
MONEY MARKETS  
YOUTH ACCOUNTS

### REVOLUTIONS ARE BORN HERE

We Help Make Them Possible Every Day.



### MORTGAGES

**FREE** PRE-APPROVAL<sup>†</sup> | EARN UP TO A **10%** CASH REWARD<sup>††</sup>

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

**NOW OPEN!**



100 Haddonfield Rd. | Cherry Hill, NJ. 08002

### Brand New Cherry Hill Branch Now Open!

#### BRANCH FEATURES:

Drive-Thru • 24 Hour ATM • Lucy Change Coin Counter  
New Smart Offices • Online Appointment Scheduling  
Plus, self-service PAT (Personal Automated Teller) Machines that allow you to conduct your transactions faster

#### CHERRY HILL BRANCH HOURS

Monday-Wednesday: 8am - 5pm  
Thursday: 8am - 6pm  
Friday: 8am - 7pm  
Saturday Hours: 9am - 3pm

⌚ Extended Hours Available (PAT)  
M-F: 8am - 7pm Sat: 9am - 3pm

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

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



## 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](http://AHCU.co/PAT). We hope to see you using PAT® in one of our branches soon!

## Earn an extra \$100 with a new Checking Account

American Heritage offers a variety of checking accounts and services to meet your needs and fit your lifestyle. Choose the account that's right for you: totally-free<sup>\*\*\*\*</sup> checking or one of our premium checking accounts with high-yielding rates.

And if you open a new checking account by October 31, 2019, you can earn \$100<sup>†</sup>. Just set up a direct deposit of \$500 or more per month and use your debit card 25 times or more within the first three months. All checking accounts include free debit cards and surcharge-free access to over 30,000 ATMs.

Visit [AmericanHeritageCU.org/Checking100](http://AmericanHeritageCU.org/Checking100) today to get started

## Card Controls & eAlerts

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 active 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](http://AmericanHeritageCU.org/Mobile) to make mobile security with American Heritage a breeze.

## Trust American Heritage Realty to Find your New Home!



When you are in the market to buy or sell your home, come to the people you trust.

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

### Buy and/or Sell your Home with American Heritage Realty

Earn up to a **10% Cash Reward<sup>\*\*</sup>** 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<sup>\*\*</sup>** off your American Heritage Realty agent's commission when you sell your home with American Heritage Realty.

To Get Started visit [AmericanHeritageCU.org/HomeConnection](http://AmericanHeritageCU.org/HomeConnection) or Call American Heritage Realty at 855.525.7900.



## 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. You can deliver your American flag to one of the following branch locations:



- Bellmawr
- Bridge Street
- Carriage House
- Cherry Hill
- East Norriton
- Feasterville
- Horsham
- Hunting Park
- King of Prussia
- Langhorne
- Lansdale
- Limerick
- Market Street
- New Britain
- Perkasie
- Quakertown
- Rhawn Street
- South Street
- Stowe

## Purse & Power Tool BINGO

Bring your drinks! Bring your food! Bring your Friends! The Kids-N-Hope Foundation will be holding it's first Purse & Power Tool Bingo on Friday, September 27 in the Community Room of the Carriage House Branch on our main campus (2060 Red Lion Road, Philadelphia, PA 19115).

### Advance Tickets:

- **\$35 Package**
  - 20 Regular Rounds
- **\$50 Package**
  - 20 Regular Rounds
  - 10 Raffle Tickets
  - 5 Special BINGO cards
  - 10 50/50 Tickets Dabber

### At The Door:

- **\$40 Package**
  - 20 Regular Rounds



Additional raffle tickets, 50/50 tickets and concessions will be available for purchase at the event. Doors will be opening at 6:30pm for a 7:00pm start and a 10:00pm finishing time. All benefits proceed the Kids-N-Hope Foundation.

Ticket purchasing options and more information can be found at [AHCU.co/BINGO](http://AHCU.co/BINGO)

MUSEUM OF THE AMERICAN REVOLUTION

Ticket Discount

Purchase tickets right in the branch for **\$10 EACH!**

A savings of up to \$9 per ticket!

[www.amrevmuseum.org](http://www.amrevmuseum.org) Ask for details

## Discount Franklin Institute Tickets

We are happy to announce that American Heritage Credit Union has formed a new partnership with the Franklin Institute. Members of the credit union may now purchase tickets for entrance to the Franklin Institute for \$15 a ticket, a savings of \$8 per person. Tickets can be purchased at the following branches:



- Bridge Street
- Carriage House
- Cherry Hill
- Feasterville
- Horsham
- Hunting Park
- King of Prussia
- Lansdale
- Market Street
- New Britain
- Rhawn Street
- South Street

## Score BIG with ScoreCard®'s Sweepstakes

ScoreCard® Rewards and American Heritage are thrilled to announce the 2019 ScoreBIG Sweepstakes. Cardholders of the **American Heritage Platinum Mastercard®** and **American Heritage Independence Debit Card** are automatically entered to win one of 15 prizes from August 1 to October 31, 2019. You're automatically entered just for being a cardholder!



For sweepstakes rules and complete prize details visit: [ScoreCardRewards.com](http://ScoreCardRewards.com)

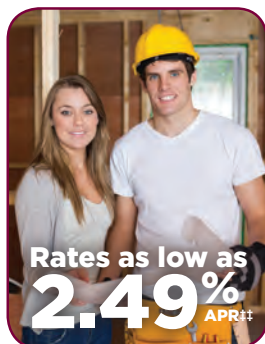
To review your ScoreCard Reward Points click on the *Card Services* tab in your **Online Teller** or **Mobile Teller**.

**FREE!**  
**SHREDDER EVENT.**  
**SATURDAY OCTOBER 5<sup>th</sup>**  
**9:00 AM - 11:30 AM**  
 First Come, First Served. Limited Availability.  
**CARRIAGE HOUSE BRANCH**  
**CHERRY HILL BRANCH**  
**HORSHAM BRANCH**  
**KING OF PRUSSIA BRANCH**  
**FOR MORE INFO VISIT [AmericanHeritageCU.org/Calendar](http://AmericanHeritageCU.org/Calendar)**  
We reserve the right to limit the amount of materials. Personal documents only, no businesses documents please. No magazines or electronics will be accepted.

## Fall Home Equity Ideas

As the end of summer draws near, it may be the perfect time to look at ways to use the equity in your home to accomplish home improvement projects or financing needs. We offer a variety of Home Equity loan options to meet your needs and are here to help you get the right loan and tailor it to fit your budget.

Start your home improvements today by calling 1.800.AM.H.LEND or apply online at [AmericanHeritageCU.org/HomeEquity](http://AmericanHeritageCU.org/HomeEquity)



**Forbes 2019**  
**BEST-IN-STATE CREDIT UNIONS**  
 Powered by STATISTA  
**American Heritage**  
 CREDIT UNION  
**SECOND CONSECUTIVE YEAR**  
 FORBES BEST-IN-STATE CREDIT UNIONS

## Bucks County Tour of Honor

Since 2016, American Heritage has played an integral role in supporting Bucks County's Tour of Honor. The mission and sole purpose of the cause is to transport United States Military Veterans from the Bucks County area to Washington DC to visit memorials, buildings and other places that promote and represent the ideals of the United States of America.



If you are a WWII, Korea, or Vietnam War veteran and would like to register today for an application to attend the Bucks County Tour of Honor please call **267.614.0720** email [buckscountytourofhonor@gmail.com](mailto:buckscountytourofhonor@gmail.com) or visit [buckscoutnytourofhonor.org](http://buckscoutnytourofhonor.org).

## Sing at Grand Illumination 2019 - Win \$500 cash too!

American Heritage Credit Union is proud to announce the start of our 2019 Grand Illumination Singing Contest. Each year, thousands gather on our Red Lion Road campus and celebrate the holiday season with music, awards, and fireworks. It's been tradition to kickoff the festivities with a performance of "God Bless America" and we're seeking our performer for 2019!



1. You, or a group of no more than 4, can upload a video of you singing "God Bless America" acapella (no professional artists please!)
2. Share the contest with your friends and family! The entries with the most votes will proceed to our finalists round.

Starting September 9th to October 4th, you can submit a video and participate for your chance to win!

Please visit [AHCU.co/Singing-Contest](http://AHCU.co/Singing-Contest) to upload your video and view the complete terms and conditions. Good Luck!

## Best Places to Work

American Heritage was named a "Best Place to Work" in the extra-large companies category by the Philadelphia Business Journal. Our team members deserve a tremendous amount of praise for creating such a great environment to work. Day after day our staff delivers an outstanding member experience, as well as a warm, caring and helping hand to the communities surrounding our offices and branches. Congratulations to all of our representatives and thank you to the Philadelphia Business Journal for recognizing us.





# MEMBER DISCOUNT AMERICAN HERITAGE NIGHT

**Philadelphia Phillies** vs. **Atlanta Braves**

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

**Wed., Sept. 11th @ 7PM**  
**First Responders Night**

**\$30 per ticket** (includes \$12 Power Ticket)

Each power ticket includes \$12 of concession value built into the barcode, good throughout the ballpark for food, beverage or merchandise, and is valid during that game date.

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



**American Heritage**  
CREDIT UNION

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

## 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.

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To learn more and get started visit  
[AmericanHeritageCU.org/IRC](http://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.

\* 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 merchant category codes in the category of restaurants, and 1.0% 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 American Heritage Credit Union 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.

\*\*\* 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 8/23/19.

\*\*\*\* Annual Percentage Yield: 1.80% 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 8/23/19. Membership eligibility required. Not a member? Join today.

† 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.

††† 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).

†††† Overdraft or returned item fees may apply.

‡ Offer valid for new checking accounts that are opened between May 1, 2019 through October 31, 2019. Set up a direct deposit in the cumulative amount of \$500.00 or more in each of the following full three statement cycles, and receive \$25 per statement cycle for a maximum of \$75 in bonus awards. Receive an additional \$25 bonus when 25 or more cumulative debit card transactions are made 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 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 08/01/17 and are subject to change without notice.

**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](http://AmericanHeritageCU.org/Sweepstakes)

*HURRY, the last eligible day to enter is 10/31*

## BULLETIN BOARD

### Holiday Schedule:

#### Labor Day

**Monday, September 2, 2019**  
All Offices Closed

#### Columbus Day

**Monday, October 14, 2019**  
All Offices Closed

### Event Schedule:

#### Purse & Power Tool Bingo

**Friday, September 27, 2019**  
@ Carriage House - Community Room  
To learn more visit [AHCU.co/BINGO](http://AHCU.co/BINGO)

#### Shredder Event

**Saturday, October 5, 2019**  
@ Carriage House, Cherry Hill, Horsham,  
King of Prussia Branches  
*First Come, First Served - Limited Availability*

#### 24th Annual Golf Classic

**Monday, October 14, 2019**  
@ PineCrest Country Club

Join us for a round of golf, prizes, and silent auctions  
to raise money for the Kids-N-Hope Foundation  
To learn more visit [KNHGolfClassic.com](http://KNHGolfClassic.com)

### Seminar / Webinar Schedule:

#### Income For Life

**Tuesday, September 10, 2019 | 6pm - 7pm**  
@ Carriage House - Community Room

#### Social Security and You

**Wednesday, September 11, 2019 | 6pm - 7pm**  
@ King of Prussia Branch - Moore Road

#### Dealing with College Debt

**Tuesday, September 17, 2019 | 6pm - 7pm**  
@ New Britain Branch

#### Home Buyers Mortgage Seminar

**Tuesday, September 24, 2019 | 6pm - 7pm**  
@ Horsham - Multipurpose Room

#### Women and Investing Webinar

**Thursday, September 24, 2019 | 6pm - 7pm**

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

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