

The PATRIOT

June 2019



A Newsletter for Members of American Heritage Credit Union



CASH REWARD MASTERCARD®



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.



IRA & SAVINGS SPECIALS

CERTIFICATES & IRAS

2.05% APY** **2.50% APY****

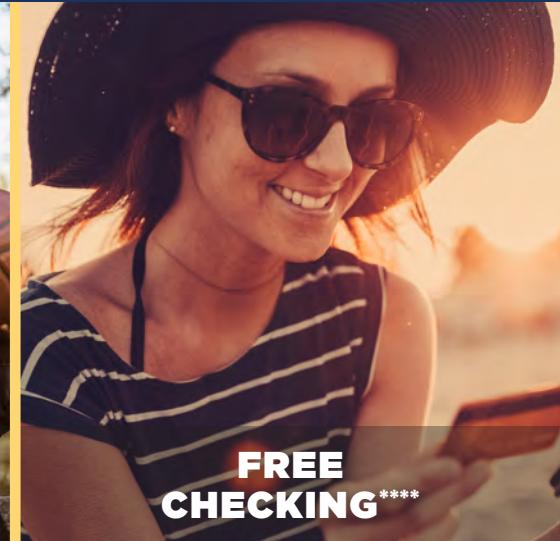
9-Month
Fixed Certificate
or IRA

15-Month
Fixed Certificate
or IRA

2.00% APY*** **HIGH YIELD SAVINGS**

High Yield
Savings
Account

MONEY MARKETS
YOUTH ACCOUNTS



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.

MORTGAGES

NEW HOME | NEXT HOME | HOME REFINANCE

FREE
PRE-APPROVAL^{††}

EARN
UP TO A
**10%
CASH REWARD^{†††}**

Stop By Your Local Branch Call 888.553.1234
Visit AmericanHeritageCU.org/Mortgage



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

Cecilia B. Grady Scholarship



A Scholarship Banquet was held at American Heritage's Main Campus on May 14, 2019 honoring the deserving students and their families. Each winning scholar was presented with a \$1,000 undergraduate college scholarship. This year's Scholarship Program was the first under its new title of **Cecilia B. Grady Annual Scholarship Program**, which honors American Heritage's recently retired Chairperson, Cecilia Grady. Ms. Grady served on American Heritage's Board of Directors for over 40 years and her dedication to financial literacy, education, and member satisfaction will be her legacy. American Heritage would like to congratulate all 30 recipients of this year's Cecilia B. Grady Annual Scholarship.

Member Appreciation Day: Car Show & Craft Show

American Heritage and 98.1 WOGL held their Annual Car Show, Craft Show and Member Appreciation Day on May 18th. Thousands of credit union members and area residents spent a fun-filled Saturday afternoon observing classic cars, shopping at the 40-vendor craft show, enjoying games and entertainment for the family while listening to a live broadcast from Entercom Philadelphia's 98.1 WOGL.



Nearly 300 classic, muscle and new generation vehicles - from Roadsters to Rolls Royces - were judged to see which would win the "WOGL Choice", "CEO's Choice", and "Best of Show" trophies, along with trophies awarded by classic car industry experts to the top 50 show cars and best in class. Congratulations to all our winners!

The event raised over \$14,000 for American Heritage's Kids-N-Hope Foundation, which supports the Music Therapy Program at the Children's Hospital of Philadelphia and other local area hospitals in American Heritage's Workplace Partnership Program.

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!******

Visit [## How To Spend Less Money on Vacation](http://AmericanHeritageCU.org>Youth for complete details.</p></div><div data-bbox=)

If you're like most Americans, you probably spend more money than intended when you're on vacation. But it's entirely possible to avoid overspending - and still have a great time - if you plan in advance. Whether you've booked inexpensive vacations over long weekends or a once-in-a-lifetime overseas extravaganza, our three simple steps to having fun on vacation while spending less are a blueprint for a stress-free time away.

1. Start by Saving for Vacation

Affordable vacations start with savings. If you leave for your trip armed with dedicated funds, and then spend less when you can, you'll be able to enjoy a guilt-free splurge or two. Set aside money each paycheck in an American Heritage Vacation Club Account. You'll be surprised how quickly your savings will grow.

2. Budget for a Stress-Free Good Time

Up front planning is a great way to involve your whole family. It gives everyone a chance to get to know your destination, think about what each of you would like to experience, and contribute together to your overall schedule.

- Get everyone involved by making a family wish list. Let each family member choose an activity or event to do together on vacation.
- Armed with your wish list, look for discounts by searching Groupon, LivingSocial, Travelzoo, or other discount sites for deals on events and vacation packages. You'll be amazed at how much money you can save with a little research.

3. Save on Flights, Food, and Hotels

You'll benefit from lower airfare if you book about three months in advance. Here are some other helpful hints to help you spend less:

- Book hotels that offer free breakfast.
- Pack snacks like nuts, protein bars, and trail mix for quick meals on the go. If you have a flight delay, you'll be glad for the stash.
- Go out for lunch instead of dinner. Most restaurants offer lower-priced menu items at lunchtime.
- Research to find the greatest discount. Sometimes, booking sites don't offer the best rates. You may find better deals when speaking directly with your hotel. Mention any group memberships like AAA, AARP, or loyalty programs.
- Skip the hotel altogether. Stay with friends or family.
- Use your American Heritage Cash Reward Mastercard® and get 3% cash back on gas, 2% on restaurants and 1% on all other purchases, perfect for all your road trip needs. Also, if you are traveling out of the region, be sure to notify us so we can make sure your card works everywhere you need it to!

American Heritage Can Help

From the moment you leave home until the moment you return, we want you to enjoy your time away. And it's much nicer to return from vacation knowing you haven't blown your budget. Spend less when you can.

While saving money before your vacation is always best, you may find you haven't put quite enough away for this year's vacation. If so, American Heritage has a budget-friendly solution that will save you money instead of high-interest credit cards. Our Vacation Loan offers up to \$1,200 at a low APR[†] of 12% with 12 months to pay.

Apply online now at AmericanHeritageCU.org/VacationLoan

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*** 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**.

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

Kidz-N-Hope
Foundation



American
Heritage
CREDIT UNION

TO PURCHASE TICKETS VISIT: phillies.com/AMHFCU

New Car, Used Car, Next Car

Next to buying a home, buying a car is the 2nd largest purchase most people make. Do your research before buying to get your best deal. We offer a variety of great tools on our website that will arm you with the tools you need to be a car-buying all-star.

- Use CarFax so you can research a car prior to buying.
- Get pre-approved and find out what vehicles you can afford so you know exactly what you are looking for.
- Avoid dealership negotiation tactics with CUDL AutoSmart
- And many more options...

Visit AmericanHeritageCU.org/Auto today to begin your Car buying process!

Achieving Home Improvements

Most people know, or can learn, how to do some basic home improvements and repairs. But unless you work as a contractor AND have tons of spare time, you probably will not be able to tackle every project yourself. The line between which renovations you can do and which you should pay a professional to do is different for different people, but here are some general guidelines to finance your next major home improvements.



Do it Yourself

Learning to update your own home can be empowering, especially if you are a first-time homeowner. It feels good knowing you are enjoying your home more because of changes you made with your own two hands.

Leave It To The Pros

Even if you have read a lot of home improvement tips and are pretty confident in your DIY skills, for safety's sake and for the peace of mind that working with a licensed and bonded contractor can provide, consult a professional.

How To Pay For It

You may be able to pay for small projects with cash or credit cards, but if your renovations are more involved, you may need some help paying for them. For homeowners who have built equity in their homes, the best way to finance home improvements is through a home equity line of credit (HELOC).

Your Headquarters For Home Improvement Financing

If you are planning a home renovation and looking for a way to pay for it, here's another home improvement tip for you: Turn to American Heritage Credit Union. We offer a variety of home equity loans and HELOCs to meet your unique needs with low rates you won't find at most banks.

To apply today or get more information, visit AmericanHeritageCU.org/HomeEquity or call 844-AMH-LEND for complete details.

12.12.12 Vacation Loans

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 vacation, sit back, and relax - without an ounce of guilt!



You can borrow up to \$1,200 at a 12.00% APR^{**} for a 12 month term!

Apply online now at AmericanHeritageCU.org/VacationLoan

You Can Go Green with eStatements!

Do your part and make the switch to eStatements and start practicing eco-friendly record keeping!

Once you are signed up for American Heritage eStatements, your monthly activity statements will be accessible through your Online Teller account. Each month you will be notified via email when your statement is ready, and then you can view your statement on-screen and print select documents as you need them.

How to sign up for eStatements

- Log on to Online Teller
- Click on Member Service Tab
- Click "eStatements" option
- Enter your email address



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

**GETTING PAID WHEN YOU SPEND,
THAT'S REVOLUTIONARY**

Disclosures

American Heritage Credit Union is not responsible for misprinted or outdated information. All rates and promotions are subject to change without 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 5/24/19.

*** Annual Percentage Yield: 2.00% APY for balances \$10,000 and greater. Maximum deposit amount \$1,000.00. 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.

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

† Offer valid for new checking accounts that are opened between May 1, 2019 through July 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.

†† 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.

†††† 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.

†† 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.

BULLETIN BOARD

Holiday Schedule:

Independence Day

Thursday, July 4, 2019

All Offices Closed

Event Schedule:

26th Annual Gelatin Olympics

Wednesday, June 12, 2019 | 6pm

@ Canstatter Volkfest-Verein

9130 Academy Road, Philadelphia, PA 19114

Organize your Team today at GelatinOlympics.org

Seminar / Webinar Schedule:

Dealing with College Debt

Wednesday, June 5, 2019 | 6pm - 7pm

@ Market Street Branch

Alliance Real Estate Investment Group

Wednesday, June 5, 2019 | 6pm - 7pm

@ Carriage House Branch

Stay up to date online at AmericanHeritageCU.org/Calendar

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.

