

A Newsletter for Members of American Heritage Credit Union

## MEMBER APPRECIATION DAY & CAR SHOW

MARK YOUR CALENDARS FOR SATURDAY, MAY 13TH!

**10 AM - 3 PM** Rain Date: Sunday, May 14th

Our 19th Annual Car Show and Member Appreciation Day is right around the corner! Join us at our Red Lion Road campus in Northeast Philadelphia and enjoy over 300 classic, muscle, and modern show cars!

Visit over 40 vendors at our craft show, get a bite to eat, and listen to the live broadcast from BIG 98.1! Bring the family for a variety of activities — our Family Fun Zone includes a petting zoo, games, an inflatable slide, and more.

**WANT A CHANCE TO WIN ONE OF THE 75 CAR SHOW TROPHIES?**

Register your car or car club today at [AHCU.co/CarShow](https://www.ahcu.co/CarShow).

Pre-registration - \$15 | Day of - \$20



All proceeds from the day will benefit the Kids-N-Hope Foundation!

## FIRST-TIME HOMEBUYERS CAN RECEIVE UP TO \$5,750 TOWARDS HOMEBUYING COSTS!



First Front Door Grant  
**Up To \$5,000**  
For a Down Payment<sup>1</sup>

First-Time Homebuyer Credit  
**Up To \$500**  
Closing Cost Credit<sup>2</sup>

Buy Through One Of Our Realtors  
**\$250** GIFT CARD<sup>3</sup>  
To The Home Depot®

Visit [AmericanHeritageCU.org/FTH](https://www.AmericanHeritageCU.org/FTH) to apply easily today!



Our friendly real estate agents can also help sell your home quickly with our exclusive **4.5% home selling listing fee**!<sup>4</sup>

Visit [FirstHeritageRealty.com](https://www.FirstHeritageRealty.com) or call **855.525.7900**.

## PRESIDENT'S MESSAGE



*Dear Fellow Members,*

As we continue celebrating our 75th Anniversary, we'd once again like to thank you, our valued members, for continuously placing your trust in American Heritage. We take great pride in the people we serve and the products and education we provide our membership to help them navigate their financial journey.

We are continuously looking to provide new and innovative educational opportunities to help expand our members' financial knowledge and learn about the culture and history of our Philadelphia region. This year, we launched our partnership with Zogo, which conveniently provides our younger and digitally focused members with financial education through gamification. This app rewards you for gaining financial knowledge and can help lead you to financial independence.

We also strengthened our cultural partnership with the Museum of the American Revolution by sponsoring Presidents Day weekend festivities at the museum in February. Visitors explored the legacy of George Washington, the new exhibition, Black Founders: The Forten Family of Philadelphia,

and enjoyed family-friendly activities for all ages while learning about the diverse and impactful people from this period.

Our Kids-N-Hope Foundation held its first Purse and Power Tool Bingo of the year, which successfully raised over \$7,000 to continue supporting children's health and life services throughout our region. The Foundation is also hosting the Annual Rhapsody and Rhythm Walk-A-Thon & 5K this month to get participants moving for a wonderful cause. Additionally, American Heritage is excited to welcome our members and community to our main campus for our upcoming 19th Annual Car Show and Member Appreciation Day!

Once again, I'd like to thank our members for allowing us to reach the tremendous milestone this year of 75 years of service. When our credit union was founded by a small group of Budd Company employees in North Philadelphia in 1948, member service and access to financial freedom were at the forefront of our organization. Today, that commitment is stronger than ever. As we continue to expand our services and grow our credit union family, we will continue to keep the people we serve as our top priority.

Thank you, stay safe and healthy, and God bless America.

*Bruce K. Foulke*

Bruce K. Foulke *President/CEO*

### BOARD OF DIRECTORS

Gary Weyhmuller *Chairman*

John Fafara

James Brownlow II *Vice-Chairman*

Clara Glenn

Bruce K. Foulke *Treasurer*

Kathleen Kinslow

Jennifer Hannigan *Secretary*

James Thompson

Kenneth Wong

### SUPERVISORY COMMITTEE

Michael Guntick *Chairman*

Anthony Kuczykowski

Evaleen DeMarco



### OUR LANGHORNE BRANCH IS MOVING ACROSS THE PLAZA

#### GRAND OPENING APRIL 17

The new branch is located at **2A Summit Square Shopping Center, Langhorne, PA 19047.**

#### SERVICES:

- ★ 24 Hour Drive-Thru Surcharge-FREE ATM
- ★ Drive-Thru with Extended Hours
- ★ Lucy Change Coin Counting
- ★ Personal Automated Teller (PAT)

#### LOBBY HOURS:

- ★ Monday – Thursday: 8 AM – 5 PM
- ★ Friday: 8 AM – 6 PM

#### EXTENDED (PAT) DRIVE-THRU HOURS:

- ★ Monday – Friday: 8 AM – 7 PM
- ★ Saturday: 9 AM – 3 PM



**APRIL 9 – APRIL 15**

Join us for our Kids-N-Hope Foundation's virtual Walk-A-Thon & 5K.

Visit **KNHWalk.org** to register as an individual, team, or to donate today!



### SHREDDER EVENT APRIL 15 | 9 AM – 11:30 AM

Bring a maximum of 4 file boxes or equivalent sized bags to our Carriage House, Quakertown, Horsham, or Lansdale branches. Business documents and magazines will not be accepted. All tape or ties are to be removed from the boxes or bags prior to getting in line so they are ready to go.

Visit **AHCU.co/ShredderDay** to learn more.



### NOW AVAILABLE: ONLINE CARD DISPUTES

Members can now dispute debit and credit card transactions through Online Teller. This self-service feature is available under the Card Services tab on the top banner of your Online Teller account page.

# THE GIVE BACK SWEEPSTAKES

OVER \$75,000 IN MEMBER GIVEAWAYS<sup>5</sup>



\$1,000  
Monthly  
Prizes<sup>5</sup>



\$15,000  
Quarterly  
Vacation Prizes<sup>5</sup>



Grand Prize  
New Car  
Giveaway<sup>5</sup>

For sweepstakes rules and eligibility, visit [AmericanHeritageCU.org/GiveBack](http://AmericanHeritageCU.org/GiveBack).

*Congratulations!* To Our February Sweepstakes Winner **ROBERT CARTWRIGHT**

## AVOID BECOMING A VICTIM OF FRAUD

Fraud comes in a variety of forms and from surprising places. Be aware of phishing phone calls, text messages, or emails that may ask you to provide personal information like passwords or PINs. American Heritage will never contact you and ask for such information!

Some common types of fraud include:

**PHONE SCAMS:** Account holders at many institutions are being victimized by fraudulent calls from scammers posing as bank or credit union employees. They even call or text from a number that appears to be a valid number from the financial institution. In these instances, they pretend to be investigating fraudulent charges on your account and ask you to "verify" your card and account so that transactions can be blocked. If you receive such a call, DO NOT provide card numbers, expiration dates, CVV codes or passwords.

**IDENTITY THEFT:** Criminals may steal someone else's personal information to apply for credit or open accounts in the victim's name.

**ROBO CALLS:** Scammers will use robocalls to attempt to sell you something in order to get your money or personal information to steal your identity. They usually try to convince you they are calling from your financial institution, the government, tech support, or your auto warranty company. American Heritage does not deploy robocall tactics. Even if the name or number on the caller ID looks real, it is not American Heritage and has likely been faked.

**SOCIAL ENGINEERING:** Criminals and scammers take advantage of the generosity, ignorance, or carelessness of an individual to gain access to sensitive information or a secure location. This can be done in the form of repeated calls or questioning, asking someone to hold a door, or asking targeted questions.

As technology evolves, new scams will continue to evolve too, so it is key to protect yourself and your information. Continue to remain vigilant for unexpected or unauthorized changes. Dispose of sensitive and confidential information. Don't disclose private information including answers to security questions. Don't share photos of driver's licenses or ID cards on social media.

Visit [AmericanHeritageCU.org/Member-Security](http://AmericanHeritageCU.org/Member-Security) to learn more.

## NEW BUSINESS CREDIT CARDS We can help give your business added purchasing power and financial flexibility!

No Annual Fees



### BUSINESS CASH REWARD MASTERCARD®

Earn cash back for every purchase!

- ★ 1.5% Cash Back<sup>6</sup> on Every Purchase
- ★ Up to 10 Cards Available with Business & Employee Name
- ★ Plus, earn **\$500 Cash Rewards<sup>7</sup>** when you spend \$5,000 in the first 90 days.

### BUSINESS LOW RATE MASTERCARD®

Start building your business and save on interest!

- ★ Competitive Low Rate
- ★ Up to 10 Cards Available with Business & Employee Name
- ★ Plus, earn **\$500 Cash Rewards<sup>7</sup>** when you spend \$5,000 in the first 90 days.

Visit [AHCU.co/BusinessCC](http://AHCU.co/BusinessCC) to learn more about our business credit card options.

**BANKING WITH A HEART** ❤️ \$0.01 donated to the Kids-N-Hope Foundation for every transaction made with an American Heritage Debit or Credit Card.

## SPRING REWARDS — CASH BACK AS EASY AS 3-2-1!

### 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 Back<sup>8</sup>** On Gas, Groceries, & Essentials
- ★ **2% Cash Back<sup>8</sup>** On Travel & Dining
- ★ **1% Cash Back<sup>8</sup>** On Everything Else

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



## CONSOLIDATE DEBT OR MANAGE YOUR SPENDING!

### 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% APR<sup>9</sup>** On Purchases & Balance Transfers
- ★ **9.99% APR<sup>9</sup>** On Purchases & Balance Transfers Thereafter
- ★ Plus, Earn **15,000 Bonus ScoreCard Rewards Points<sup>10</sup>**

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





- ★ If you're expecting a tax refund, receive it faster with Direct Deposit. At the time of filing, simply provide the following information: our routing number (236082944) and your 13-digit American Heritage account number, which can be found on your checks, in Online Teller under the "Member Service" tab, and in our Mobile App under "View Membership Card."



## DOWNLOAD THE MOBILE APP TODAY!

Conveniently access your account and easily manage your funds!



Google Play Store



Apple App Store

### BULLETIN BOARD

#### Webinars

**Social Security** April 6, 2023 - 6:00 PM

**Credit Reports and Credit Scores** April 12, 2023 - 12:00 PM

**Understanding Medicare** April 17, 2023 - 6:30 PM

**Managing Your Student Loan Debt** April 17, 2023 - 8:00 PM

**What to Do When the Income Decreases**

April 19, 2023 - 12:00 PM

**Building Savings: Ready for the Road Ahead**

April 25, 2023 - 7:00 PM

#### Annual Meeting

April 18, 2023 - In-person Meeting with Virtual Option

[AmericanHeritageCU.org/AnnualMeeting](https://AmericanHeritageCU.org/AnnualMeeting)

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



## SPRING INTO HOME IMPROVEMENT PROJECTS!

Plan and finance your home improvement projects!

- ★ Receive funds in one lump sum with a Home Equity Loan. Rates as low as **6.74% APR<sup>11</sup>** for **36 Months**.
- ★ Draw money multiple times with the Platinum Home Equity Line of Credit. Rates as low as **7.99% APR<sup>12</sup>** **Up to 80% LTV**.

Apply now! [AmericanHeritageCU.org/HomeEquity](https://AmericanHeritageCU.org/HomeEquity)

### DISCLOSURES

Offers valid as of 4/01/2023. All offers are subject to change without prior notice.

1. All offers are subject to change without prior notice. First Front Door grants are provided by FHLBank Pittsburgh through a network of lenders.

2. The American Heritage Credit Union First-time Homebuyer Credit promotion is a lender credit for specified mortgages funded with American Heritage Credit Union. Up to a \$500 lender credit will be given at the time of closing, subject to qualification. Offer valid for first-time home purchase transactions only. If closing costs exceed \$500, the balance will be paid by the borrower. The lender credit can only be used for non-recurring closing costs including title insurance and recording fees. This credit cannot be applied toward down payment, prepaid items or recurring costs, such as property taxes and insurance. Borrowers cannot receive program credit as cash back. Valid for borrowers who have not owned a home in the previous three years. Available for primary occupancy homes located in Pennsylvania, New Jersey or Delaware. May be combined with certain community grant programs. Not available with all loan products, please ask an American Heritage Credit Union mortgage lender for details. American Heritage Credit Union may discontinue this offer at any time without prior notice. Available to members in good standing; must have an American Heritage Savings Account with a minimum balance of \$15 to be eligible.

3. Offer valid as of January 1, 2023, and subject to change or cancellation without notice. Member must purchase home through First Heritage Realty Alliance. Limit one gift card per household. Offer valid on a home purchased in Pennsylvania, New Jersey and Delaware. Member must be in good standing with a minimum \$15 deposit to receive offer. Members receiving incentives may be responsible for paying taxes on the incentives. This offer is not redeemable at The Home Depot® stores. American Heritage Credit Union will provide welcome gift card to member within 60 days of closing. American Heritage Credit Union is not affiliated with The Home Depot®. The Home Depot® is not a sponsor of this promotion. The Home Depot is a registered trademark of Home Depot Product Authority, LLC. All rights reserved. American Heritage Credit Union is an owner of First Heritage Realty Alliance, LLC. American Heritage Credit Union is not a real estate company.

4. 2.5% broker fee paid to buyer agent and a 2% list fee. All real estate commissions are negotiable. American Heritage Credit Union is an owner of First Heritage Realty Alliance, LLC. American Heritage Credit Union is not a real estate company.

5. Offer valid as of 01/01/2023. Restrictions apply. All offers are subject to change without prior notice. Visit [AmericanHeritageCU.org/GiveBack](https://AmericanHeritageCU.org/GiveBack) for complete details.

6. Purchases made through third-party technologies such as P2P or mobile wallets may not receive reward depending upon how the technology platform is configured to process the purchase. American Heritage is not responsible for codes used by merchants. 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. Equal Opportunity Lender.

7. To qualify for the \$500 statement credit, you must make \$5,000 or more in net purchases with your American Heritage Business Cash Reward Mastercard or Business Low Rate Mastercard 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 \$500 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 \$500 per Account.

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

9. 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.

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

11. Rates and promotions effective as of January 1, 2023, 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: \$30.75 for every \$1,000 borrowed at 6.74% APR at 36 months (Up to 80% LTV). Membership eligibility required. Not a member? Join Today.

12. Rates and promotions effective as of January 1, 2023, 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-Rate HELOC (30P/SA) Payment Example: \$20.27 for every \$1,000 borrowed at 7.99% 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.

## 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 2% ★

Speak with an IRC representative today!

**215.969.2967 ★ [AmericanHeritageCU.org/IRC](https://AmericanHeritageCU.org/IRC)**



\*Consult your tax advisor.

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Not Insured by NCUA or Any Other Government Agency

Not Credit Union Guaranteed

Not Credit Union Deposits or Obligations

May Lose Value

This Credit Union is Federally Insured By NCUA

Equal Opportunity Lender | American Heritage NMLS #433838

