

AMERICAN HERITAGE IS FORBES #1 BEST-IN-STATE CREDIT UNION

Forbes **2023**
**BEST-IN-STATE
CREDIT UNIONS**

POWERED BY STATISTA

American Heritage is proud to be named the **#1 Best-In-State Credit Union** for Pennsylvania by Forbes.

Over 30,000 U.S. residents were surveyed about their personal experiences and the trust they had in the nation's 9,000 financial institutions. Google reviews and ratings from the last three years were also a determining factor in the rankings. Of the 4,900 credit unions nationwide, just 3% made Forbes' list.

Thank you to our dedicated associates whose efforts have helped us achieve this ranking, and to our members who continually support and choose American Heritage as their financial partner.

THE GIVE BACK SWEEPSTAKES

OVER \$75,000 IN MEMBER GIVEAWAYS¹

American Heritage has awarded members \$36,000 in prizes so far. Congratulations to our second quarter winners!

MONTHLY WINNERS:

\$1,000 April Winner – John Canney

\$1,000 May Winner – Kelsey Kaufman

\$1,000 June Winner – Melissa Kirschman

Visit AmericanHeritageCU.org/GiveBack to learn how you can enter for your chance to win.



¹"2024 Chevrolet Trax" by Media.Chevrolet.com is licensed under CC BY-NC 3.0 (creativecommons.org/licenses/by-nc/3.0/). Photo has been edited for prize car likeness.



MAKE YOUR BACK-TO-SCHOOL SHOPPING REWARDING

Get rewarded for everything you need this school year including books, backpacks, supplies, uniforms and clothes, lunches, and electronic devices.



CASH REWARD MASTERCARD®

No Balance Transfer Fees & No Annual Fees

You can earn cash back on everything you buy for the upcoming school year.

- ★ **Up To 3% Cash Back²** On Every Purchase
- ★ Plus, earn a **\$150 Bonus Reward³** when you spend \$1,500 in the first 90 days.

AmericanHeritageCU.org/CashBack



PLATINUM PREFERRED MASTERCARD®

No Balance Transfer Fees & No Annual Fees

Manage your spending and earn ScoreCard Rewards Points every time you shop!

- ★ **First 9 Months 0% APR⁴** On Purchases & Balance Transfers
- ★ **9.99% APR⁵** On Purchases & Balance Transfers Thereafter
- ★ Plus, Earn **15,000 Bonus ScoreCard Rewards Points¹⁵**

AmericanHeritageCU.org/CreditCards

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.

GET REWARDED FOR ALL YOUR BUSINESS PURCHASES



BUSINESS CASH REWARD MASTERCARD®

No Balance Transfer Fees & No Annual Fees

We can help give your business added purchasing power and financial flexibility!

- ★ **1.5% Cash Back⁶** on Every Purchase
- ★ Up to 10 Cards Available with Business & Employee Name
- ★ Plus, earn **\$500 Cash Rewards⁷** when you spend \$5,000 in the first 90 days.

Visit AHCUCO/BusinessCC to learn more about our business credit card options.

FOOD BANK DONATION

American Heritage partnered with over a dozen fellow credit unions to deliver nonperishable food items and donated over \$26,000 in total to Philabundance. Each week, Philabundance serves over 90,000 community members within the Delaware Valley region.



2023 CORNHOLE TOURNEY

Join the Kids-N-Hope Foundation on Wednesday, September 13th from 6 PM to 9 PM at our Red Lion Road campus to enjoy a day of cornhole, food, raffle baskets, a 50/50 raffle, and more!

Enter the tournament for a chance to win a cash prize:

- ★ **\$1,200 1st Place Prize**
- ★ **\$500 2nd Place Prize**
- ★ **\$300 3rd Place Prize**

The tournament will be a Round Robin format with a single elimination playoff. Registration is \$50 per team and closes at midnight on September 6th.

Visit AHCUCO/Cornhole to register!

BECOME A BOOK BUDDY

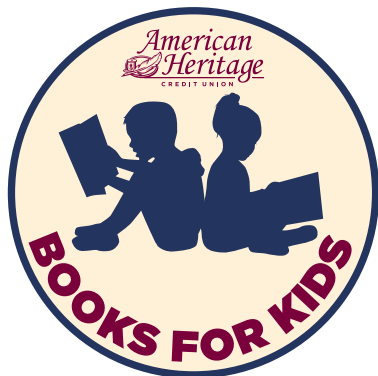
Throughout August, you can donate \$3 to help get books into the hands of children and promote literacy with our Books for Kids Program! Since its inception, the program has donated over 61,000 books and raised over \$140,000.

These books are donated to local hospitals and community centers, along with a special donation to the "Reach Out and Read" program at Children's Hospital of Philadelphia, which promotes early literacy and school readiness.

Stop by a **local branch** or donate through our **Contact Center** today!

Visit AmericanHeritageCU.org/BooksForKids to learn more.

Visit AHCUCO/BFK to purchase a label online.





FIGHTING FRAUD

If you are asked about your account, transaction, or personal info on a call, hang up and call us at **215.969.0777**.

With scam calls, texts, and emails on the rise, it is important to educate yourself on common fraud trends and how to avoid becoming a scammer's next victim.

If you suspect a scam involving your account, please contact us immediately at **215.969.0777**.

Learn more about current fraud trends and how to avoid becoming a victim at **AHCU.co/FightFraud**.

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

- ★ **First-Time Homebuyer Credit** Up To **\$500 Closing Cost Credit**⁸
- ★ Buy Through One of Our Realtors and receive a **\$250 Gift Card**⁹ To The Home Depot®

Visit **AmericanHeritageCU.org/FTH** to easily apply today!

Buying your first home can be stressful. Our comprehensive **home buyer's guide** can help you every step of the way! Our guide is broken into three parts: before, during, and after you buy your home.

Visit **AHCU.co/HBGuide** to start your homebuying journey today!



Our friendly real estate agents can also help you sell your home quickly with our exclusive **4.5% home selling listing fee!**¹⁰

Visit **FirstHeritageRealty.com**
or call **855.525.7900**.

HEAD BACK TO CAMPUS WITH US!

As you go back to college for the upcoming year, remember to take advantage of American Heritage's digital and convenience services!



Scan QR Code
To Download
The Zogo App

Download the Zogo app to boost your personal financial literacy! Create your **FREE** account with access code AHCU and complete bite-sized educational modules to earn points that can be exchanged for gift cards to popular retailers such as Starbucks, Target, Amazon, and more!

You can also set up and utilize our eServices that give you control of your finances anywhere you go. Your devices give you access to services like:

- ★ Online Teller
- ★ Mobile App
- ★ Mobile Check Deposits
- ★ Card Controls
- ★ Mobile Wallets
- ★ eNotices

Members also have access to over 5,300 other credit unions across the country with the Shared Branching Network and over 30,000 ATMs in the CO-OP network. Just provide your American Heritage account number and a valid state issued ID.

GIVING MORE MEMBER BENEFITS!

Your credit union membership is your ticket to saving big on a variety of events, attractions, services, and products. Enjoy discounted tickets to local attractions like the Philadelphia Zoo, select Philadelphia Phillies games, which support the Kids-N-Hope Foundation, car rentals to help you get to your next destination, and much more.

Visit **AHCU.co/Discounts** for the full list of options and to receive your discount codes today!



CREDIT UNION
TRAVEL

Save on 1.2 million brand-name hotels worldwide, and book flights, car rentals, cruises, and more — all in one place with Credit Union Travel.

Sign up for free at
credituniontravel.com/cu/american-heritage



AUTO LOAN LEASE BUYOUT

If you're happy in your current leased vehicle, want to avoid the hassle of car shopping, and know the vehicle is fairly priced, a lease buyout might be right for you!

- ★ Enjoy **NO PAYMENTS for the first two months**¹¹ on a 75-month term loan.

AmericanHeritageCU.org/Auto



FINISH TACKLING YOUR SUMMER HOME RENOVATIONS!

- ★ Receive funds in one lump sum with a Home Equity Loan. Rates as low as **5.74% APR**¹² for **36 Months**.
- ★ Draw money multiple times with the Platinum Home Equity Line of Credit. Rates as low as **6.99% APR**¹³ Up To **80% LTV**.

AmericanHeritageCU.org/HomeEquity



WE'RE HIRING

Join our award-winning team! Whether you're interested in our Contact Center, in-branch service, or a position behind the scenes, there's a career here for you.

Immediate openings include:

- ★ Branch Managers
- ★ Contact Center Supervisor
- ★ Senior Software Developer

Apply today! AmericanHeritageCU.org/Careers



Scan QR Code To
View Openings

BULLETIN BOARD

Webinars

Managing Income and Expenses August 1, 2023 - 12:00 PM

Put Your Debt on a Diet August 2, 2023 - 12:00 PM

Income for Life August 9, 2023 - 6:00 PM

Identifying Frauds and Scams August 23, 2023 - 12:00 PM

Preparing for the Three Transitions to Retirement

August 23, 2023 - 6:00 PM

Credit Reports and Credit Scores August 24, 2023 - 6:00 PM

Labor Day

September 4, 2023 - All branches and office locations will be closed in observance of Labor Day.

Stay up to date online at AmericanHeritageCU.org/Calendar.

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 5% ★

Speak with an IRC representative today!

215.969.2967 ★ AmericanHeritageCU.org/IRC



*Consult your tax advisor.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. American Heritage Credit Union and The American Heritage Investment & Retirement Center are not registered as a broker-dealer or investment advisor. Registered representative of LPL offer products and services using American Heritage Investment & Retirement Center, and may also be employees of American Heritage Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, American Heritage Credit Union or American Heritage Investment & Retirement Center. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
--	-----------------------------	--	----------------

DISCLOSURES

Offers valid as of 8/01/2023. All offers are subject to change without prior notice.

1. Offer valid as of 01/01/2023. Restrictions apply. All offers are subject to change without prior notice. Visit AmericanHeritageCU.org/GiveBack for complete details.

2. 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.

3. 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.

4. 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.

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

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. 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.

9. 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.

10. 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.

11. Rates and promotions effective as of June 13, 2023, and are subject to be cancelled, extended or changed without notice. Rates for this product are determined by an evaluation of applicant credit. Borrowers of promotional refinance or purchase offer will skip first two payment cycles and then make 75 consecutive monthly payments. Membership eligibility required. Not a member? Join today.

12. Rates and promotions effective as of April 20, 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: \$30.31 for every \$1,000 borrowed at 5.74% APR at 36 months (Up to 80% LTV). Membership eligibility required. Not a member? Join today.

13. Rates and promotions effective as of April 20, 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 (3DP/5A) Payment Example: \$19.84 for every \$1,000 borrowed at 6.99% 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.

This Credit Union is Federally Insured By NCUA

Equal Opportunity Lender | American Heritage NMLS #433838





75
YEARS of
GIVING

Certificates & IRAs

GIVING MORE

INVESTMENTS

Earn more from your funds!

Make your money work for you! Choose from one of our competitive Certificate & IRA specials ranging from 6 to 60 months. Open a Certificate account today with a low minimum deposit of \$500 and begin earning the most from your funds!

5.00% APY* **11-Month or 15-Month
IRA or Certificate**



AmericanHeritageCU.org/Certificates

This Credit Union is Federally Insured By NCUA | Offers valid as of 7/24/2023 | All offers are subject to change without prior notice.

*Annual Percentage Yield (APY) listed paid on \$1,000 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. Not a member? Join today.



TURN OVER TO LEARN ABOUT OUR HIGH-YIELD SAVINGS ACCOUNT →



75
YEARS  **GIVING**

High-Yield Savings

GIVING MORE

GROWTH

Reach your financial goals!

Saving for a special occasion or simply looking to earn one of the highest savings rates in the region? Open a High Yield Savings account to take advantage of a higher earning rate with flexibility to access to your funds.

3.55% **High-Yield Savings**
APY**



American Heritage
CREDIT UNION

AmericanHeritageCU.org/Savings

This Credit Union is Federally Insured By NCUA | Offers valid as of 7/24/2023 | All offers are subject to change without prior notice.

**Annual Percentage Yield (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. \$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. Fees may reduce earnings. Not a member? Join today.

TURN OVER TO LEARN ABOUT OUR **CERTIFICATE & IRA SPECIALS** →