

A Newsletter for Members of American Heritage Credit Union



CEO RAISES FUNDS & DELIVERS AMBULANCES TO UKRAINE CHILDREN'S HOSPITAL

In October, our President & CEO, Bruce Foulke, completed his second humanitarian trip to Eastern Europe to carry out additional aid for those affected by the events in Ukraine.

During his trip to Poland, he delivered a new ambulance and additional medical supplies to Ohmatdyt Children's Hospital in Lviv in Western Ukraine. The ambulance was one of several that were purchased through fundraising efforts led by Foulke.

Foulke stated "I, along with the entire American Heritage family, are committed to this cause as it affects so many lives even within our own Philadelphia community. We must continue to be compassionate global citizens and do our part in aiding in these relief efforts."

Because of Foulke's extraordinary efforts to help those affected by the war in Ukraine, *American Banker* has named him as Credit Union Executive of the Year.

"Foulke has rallied credit union leaders across the U.S. and Poland to raise hundreds of thousands of dollars to purchase urgently needed supplies for refugees."
— *American Banker Magazine*



BRIGHTENING THE HOLIDAYS ALL SEASON LONG

Nothing shines like American Heritage during the holiday season. Our free Grand Illumination has become one of the most beloved holiday traditions in Philadelphia. We invite the community back to our campus all season long.

Stroll our campus, enjoy the lights and decorations, and take family photos now through the New Year. Parking is available on site.

Enter our campus from Red Lion Road or Jamison Road. Lights will shine daily beginning at dusk.

For more information, visit AmericanHeritageCU.org/Lights



HOLIDAY CASH BACK REWARDS!
CASH REWARD MASTERCARD®

3% CASH BACK¹ **On All Purchases**

Now Until January 31, 2023! *Learn more inside.*



KIDS-N-HOPE RAISES \$12,000

The Kids-N-Hope Foundation raised over \$12,000 during the Purse and Power Tool Bingo event! Over 200 attendees enjoyed a night of bingo, raffles, and time with friends and families all while supporting the Foundation's mission to fund music therapy programs and other child life services.



DOWNLOAD THE NEW MOBILE APP TODAY!

Be sure to download the new **Mobile Teller App** today. Our new Mobile App offers an easier, more convenient way to access your account, and improved navigation tools to help members manage their funds wherever they are.



Google Play Store



Apple App Store



ACTIVATE YOUR CONTACTLESS CARDS

Contactless cards allow you to tap-and-go for faster and safer transactions. If you have not already done so, be sure to activate your contactless debit and credit cards.

Activate your **debit card** through the **Mobile Teller App** or **Online Teller**.

Activate your **credit card** by calling **833.541.0780**.

Visit **AHCU.co/Contactless** for more details!



DISCOUNTED TICKETS

Head down to the Wells Fargo Center to cheer on the 76ers and Flyers! A portion from each ticket will benefit the Kids-N-Hope Foundation.

Order tickets! Visit **AmericanHeritageCU.org/Sports**.



ALERT: Be aware of phishing phone calls, text messages, or emails that may ask you to provide personal information like account numbers, passwords, or PINs. American Heritage will never contact you and ask for such information! Additionally, stay vigilant of scammers that may prompt you to call a fake customer service number or visit a "spoof" website.

To learn more about member security, please visit **AmericanHeritageCU.org/Member-Security**.

RETIREMENT PLANNING, A NEW YEAR'S RESOLUTION TO KEEP:

The start of a new year is a chance to plan for the future and reach new milestones. One resolution that should be at the top of your list is retirement planning.

No matter where you are on your financial journey, this time of year is a great opportunity to educate, outline, and refresh your retirement plans.

To set yourself up for financial success, our top recommendations are:

1. Think about what retirement looks like for you and how much money is needed to maintain your desired lifestyle.
2. Don't wait. Set up your retirement savings account ASAP
3. Set the foundation for financial success through saving and budgeting.

A great way to jump start your retirement savings and get more out of your money is to open a Certificate or IRA Account.



NEW, HIGHER SAVINGS RATES!

KICK OFF YOUR NEW YEAR'S SAVINGS GOAL

American Heritage makes achieving your savings goals simple! Start growing your savings today with our competitive rates. Get more flexible access to your funds with a High Yield Savings Account or lock in a competitive rate over a set time frame with an IRA or Certificate

2.85%
APY²
High Yield Savings

3.10%
APY³
13 Month IRA or Certificate

4.10%
APY³
30 Month IRA or Certificate

Visit **AmericanHeritageCU.org/Savings** for our latest Certificate and Savings rates.



IT'S THE SEASON FOR HOME SHOPPING

BECOME A FIRST-TIME HOMEOWNER IN THE NEW YEAR AND SAVE MORE!

You could receive a Closing Cost Credit of up to \$500 when you finance your first home with us.

RECEIVE UP TO A **\$500** Closing Cost Credit⁴

Visit AmericanHeritageCU.org/FTH to get started!

OUR REALTY AGENTS CAN HELP YOU FIND OR SELL A HOME!

HOME BUYING: Members will receive a \$250 gift card⁵ to The Home Depot when they purchase a home through First Heritage Realty Alliance.

HOME SELLING: Our friendly agents can help sell your home quickly with exclusive listing fee discounts!



\$250 GIFT CARD⁵ To The Home Depot^{*}

4.5% Home Selling Listing Fee⁶

Visit FirstHeritageRealty.com or call 855.525.7900 to connect with an agent!



TACKLE YOUR HOLIDAY SHOPPING LIST — FINANCE THE HOLIDAY SEASON WITH US!

12-12-12
HOLIDAY
LOAN

BORROW
UP TO

\$1,200 AT **12.00%** APR⁷
For 12 Months

Visit AmericanHeritageCU.org/Holiday to apply today.

HOLIDAY REWARDS

CASH REWARD MASTERCARD®

No Balance Transfer Fees & No Annual Fees



Increase your spending power during the holidays! Now through January 31, 2023 earn rewards on everything you buy, including holiday meals, decor, travel, and gifts when you use your card.

- ★ **3% CASH BACK¹** On All Purchases Now Until January 31, 2023!
- ★ Plus, earn a **\$150 Bonus Reward⁸** when you spend \$1,500 in the first 90 days.

Visit AmericanHeritageCU.org/CashBack to apply today.



PLATINUM PREFERRED MASTERCARD®

No Balance Transfer Fees & No Annual Fees



Cover your spending into the new year. Make purchases for the holidays or make a new year's resolution to consolidate debt. You'll also earn Scorecard Rewards!

- ★ **First 9 Months 0% APR⁹** On Purchases & Balance Transfers
- ★ **9.99% APR⁹** On Purchases & Balance Transfers Thereafter
- ★ Earn One ScoreCard Reward Point for Every \$1 Spent
- ★ Plus, Earn **15,000** Bonus Scorecard Rewards Points¹⁰

Visit AmericanHeritageCU.org/CreditCards to apply today.



♥ For every debit and credit card transaction you make on your American Heritage card, we will donate \$0.01 to the Kids-N-Hope Foundation.



Congratulations! To Our October Sweepstakes Winner **BASIL WILLIAMS**

BULLETIN BOARD

Webinars

Women and Investing December 6, 2022 - 6:30 PM

The Road to Retirement December 13, 2022 - 6:00 PM

Using Credit Wisely: Curves Ahead
December 14, 2022 - 12:00 PM

Priorities, Setting Goals, Income, and Expenses
December 20, 2022 - 12:00 PM

Christmas Eve

December 24, 2022 - All branches will close at 1 PM in observance of Christmas Eve.

Christmas Day Observed

December 26, 2022 - All branches and offices will be closed in observance of Christmas Day.

New Year's Day Observed

January 2, 2023 - All branches and offices will be closed in observance of New Year's 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 2% ★

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; The LPL Financial registered representative(s) associates with this website may discuss and/or transact business only with residents of the states in which they are properly registered or licensed. No offers may be made or accepted from any resident of any other state.

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AUTO LOANS

PURCHASE ★ REFINANCE ★ LEASE BUYOUT

75 Month Term Loan

NO PAYMENTS For the First Two Months¹¹

AmericanHeritageCU.org/Auto

DISCLOSURES

Offers valid as of 12/1/2022. All offers are subject to change without prior notice.

1. Offer valid as of 11/1/22 and available for American Heritage Credit Union Cash Reward cardmembers only. How to earn Cash Back: Earn 3% cash reward bonus for all transactions made between 11/1/22 and 1/31/23. After 1/31/23, the Cash Reward program reverts to 3% Cash Back on Essentials (Gas, Groceries, Pharmacies, Home Improvement Stores), 2% Cash Back on Travel and Dining (Hotels, Airfare, Ride Shares, Restaurants), and 1% Back on Everything Else. 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. 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. 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. Not a member? Join today.

2. 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. Rates effective as of November 14, 2022, and are subject to change.

3. Annual Percentage Yield (APY): Rate 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. Rates effective as of November 14, 2022, and are subject to change. Insured by NCUA. Not a member? Join today.

4. 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. Equal Housing Lender. Available to members in good standing; Must have an American Heritage Savings Account with a minimum balance of \$15 to be eligible.

5. Offer valid as of January 1, 2022 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. American Heritage Credit Union is insured by the NCUA. 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 Federal Credit Union is an owner of First Heritage Realty Alliance, LLC. American Heritage Federal Credit Union is not a real estate company.

6. 2.5% broker fee paid to buyer agent and a 2% list fee. All real estate commissions are negotiable. American Heritage Federal Credit Union is an owner of First Heritage Realty Alliance, LLC. American Heritage Federal Credit Union is not a real estate company.

7. Annual Percentage Rates (APR) 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 11/01/2022. 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 11/01/22 through 12/31/22. All rates and promotions are subject to change without notice. Not a member? Join today. Equal Opportunity Lender. This Credit Union is Federally Insured By NCUA.

8. 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.

9. Introductory 0.00% 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. Equal Opportunity Lender.

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 November 21, 2022 and are subject to be cancelled, extended or changed without notice. Rates for this product are determined by an evaluation of applicant credit. Your rate may vary from the rate shown. Borrowers of promotional refinance or purchase offer will skip first two payment cycles and then make 75 consecutive monthly payments.

This credit union is federally Insured by NCUA
NMLS # 433838

