

The PATRIOT

June 2022



A Newsletter for Members of American Heritage Credit Union



CONTACTLESS CARDS ARE HERE!

Introducing another way to pay at the point of sale, contactless cards allow you to tap-and-go for faster and safer transactions. New card rollouts are underway and will continue throughout the summer. Additional communications about your new debit card will be sent directly to your home and email.

Be sure to activate your new cards when they come in the mail for the best experience! You can activate your contactless debit card through the Mobile Teller App or Online Teller.

Visit AHCU.co/Contactless for more details!

HELPING OUR COMMUNITY PARTNERS

HABITAT FOR HUMANITY

We recently welcomed a local family into a brand-new home. American Heritage provided funding for the home through Habitat for Humanity's Homeowner Program. During the May ceremony, we gave the family the keys to their new home located in North Philadelphia. Through American Heritage and the Federal Home Loan Bank of Philadelphia, the family will also receive an affordable mortgage for their Habitat Home. Moving into a Habitat Home allows families to achieve stability and independence while providing their children with a safe and secure home.

CARING FOR FRIENDS

American Heritage has partnered with Caring for Friends to help make a long-term impact in the lives of those in need. Recently, American Heritage made a \$10,000 donation to the organization and our associates packed over one thousand snack bags for Caring for Friends clients throughout the region.

2022 DORA MAXWELL SOCIAL RESPONSIBILITY COMMUNITY SERVICE AWARD

American Heritage also received the first-place award for the 2022 Dora Maxwell Social Responsibility Service Category, which was awarded for the social responsibility projects and initiatives we do within our community, specifically through the Kids-N-Hope Foundation. The Foundation funds the Music Therapy Program at Children's Hospital of Philadelphia and further enhances the exceptional level of care provided by the Children's Seashore House and other local area hospitals and not-for-profit organizations.





\$25,000 RAISED AT CAR SHOW AND MEMBER APPRECIATION DAY!

Thank you to our members and the community who came out to our 18th Annual Car Show and Member Appreciation Day! Over 260 cars were on display for our Car Show and more than 7,000 attendees came out to enjoy the day. This event raised \$25,000 for the Kids-N-Hope Foundation to continue its mission to support child life services and music therapy programs throughout the greater Philadelphia region.

GREEN TEAM'S ADOPT-A-HIGHWAY

Over 40 American Heritage associates, along with their friends and families, participated in the Green Team's Earth Day Clean-up events. Volunteers cleaned over two miles of PA Route 13 along Frankford Avenue in Philadelphia, as well as a two-mile stretch of Broad Street in Lansdale, PA.



HERE TO HELP WITH YOUR HOMEOWNER JOURNEY

Our First-Time Homebuyer Credit is available now!

RECEIVE UP TO A
\$500
Closing Cost Credit¹

Visit AmericanHeritageCU.org/FTH



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

\$250 GIFT CARD²
To The Home Depot®

4.5%
Home Selling Listing Fee³



WHICH HOME EQUITY PRODUCT IS RIGHT FOR ME?

HOME EQUITY LOANS

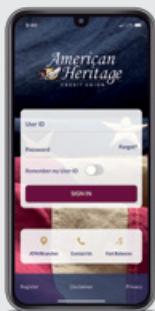
- ★ For the homeowner who needs funds in a single lump sum and a consistent monthly payment.
- ★ Affordable fixed payments that won't increase.
- ★ Large sum of money you can use however you choose.
- ★ Current Offer: as low as **3.24% Fixed APR⁴** For 36 Months

Use your home equity to upgrade, renovate or consolidate debt. Borrow up to 95% of your home's value with a loan or a line of credit.

HOME EQUITY LINE OF CREDIT (HELOC)

- ★ For the homeowner who needs the flexibility to draw money multiple times.
- ★ Funds are available for a longer draw period.
- ★ Borrow as needed — tackle one project at a time.
- ★ Current Offer: as low as **4.49% APR⁵** up to 90% LTV

Learn more about which Home Equity product is right for you at AHCU.co/HEvHELOC.



NEW MOBILE APP COMING SOON!

We will soon be launching our new **Mobile Teller app**, featuring improved navigation and more transparent access to your account information including:

★ eDeposit⁶ ★ Fast Balances ★ Bill Payer ★ Card Controls
You'll be able to check balances, move money, deposit checks and pay bills more easily.

Members can also securely connect with an advisor with our **Video Advisor app (VANA)**.

WELCOME ST. PAUL'S FEDERAL CREDIT UNION MEMBERS

We're excited to welcome you to the American Heritage family and provide you all with the same "people helping people" service we've offered for over 70 years.

HOW DO YOU WANT TO BE REWARDED? ❤

CASH REWARDS MASTERCARD®

No Balance Transfer Fees & No Annual Fees

Whether you're planning a summer vacation, taking a trip to the grocery store, or just buying your morning coffee, get rewarded for every transaction.

- ★ **3% Cash Back**⁷ On Groceries, Gas, Pharmacy, & Essentials
- ★ **2% Cash Back**⁷ On Travel, Dining, Ride Sharing, & Hospitality
- ★ **1% Cash Back**⁷ On Everything Else

AmericanHeritageCU.org/CashBack



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.

PLATINUM PREFERRED MASTERCARD®

No Balance Transfer Fees & No Annual Fees

This credit card can help you 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**⁸ On Purchases & Balance Transfers
- ★ **9.99% APR**⁸ On Purchases & Balance Transfers Thereafter
- ★ Plus, earn **15,000** Bonus Scorecard Rewards Points⁹

AmericanHeritageCU.org/CreditCards



START GROWING YOUR SAVINGS!

1.00%
APY¹⁰

12 Month IRA
or Certificate

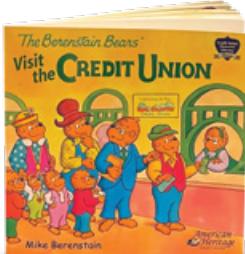
1.35%
APY¹⁰

15 Month IRA
or Certificate

2.00%
APY¹⁰

60 Month IRA
or Certificate

Open an account today! Visit AmericanHeritageCU.org/Certificate



THE BERENSTAIN BEARS BOOK GIVEAWAY

Members can stop by their local branch to pick up a free copy of **"The Berenstain Bears Visit the Credit Union"** while supplies last. Share the joy of reading with a child or grandchild in your life and start building healthy financial habits early.

We are fully committed to helping our youth gain important financial literacy skills through workshops, in-branch teller interactions, and even offering them an account of their own. By introducing age-appropriate, real-life skills, your child can master healthy money habits from a young age.

For more information on our Youth Accounts and services visit AmericanHeritageCU.org/Youth.

CECILIA B. GRADY SCHOLARSHIP

30 young credit union members were awarded with a \$1,000 scholarship toward higher education. American Heritage Credit Union's Scholarship Committee selected the 2022 scholarship recipients based on their scholarly merits, community and school involvement, a letter of recommendation, and a submitted essay.

CONGRATULATIONS TO OUR 2022 SCHOLARSHIP RECIPIENTS!

Alexa Lendzinski	Bensalem High School	Jessica Leigh McCurry	Archbishop Ryan High School
Andrew Guy	Highland Regional High School	John Cureton	La Salle College High School
Belinda Lerner	Bensalem High School	Julia Cantz	North Penn High School
Brianna Wright	The Baldwin School	Julia Needhamer	Springfield Township High School
Caleb Gibson	Pennridge High School	Kayla Riley	Norristown Area High School
Callan Fang	Pennsbury High School	Kiera Coyle	Upper Moreland High School
Claire Tierney	Central Bucks High School West	Lauren Knapp	Pennridge High School
Elisha Valnord	Abington Senior High School	Madlyn Mondoil	Central Bucks High School South
Ella Broadhurst	North Penn High School	Maggie McQuillen	Lansdale Catholic High School
Francesca Venditti	Richard Montgomery High School	Michael Alvarado	Father Judge High School
Grace Newell	Central Bucks High School West	Noah Binczewski	Saint Joseph's Prep
Halle Schwartzman	Springfield Township High School	Paige Cole	Hatboro Horsham High School
Hannah Rosmus	Pennsbury High School	Sarah Karaman	Owen J. Roberts High School
Italia Morton	Wissahickon High School	Shannon Goodwin	Central Bucks High School
Jared Espiritu	Dover Area High School	Sussannah Boardman	Methacton High School

SUMMER TRAVELS



12-12-12 VACATION LOAN
BORROW UP TO \$1,200 AT 12.00% APR¹²
Up To 12 Months

Are you looking to take your family on a getaway, or to turn your home into its own vacation destination? Start planning for summer today!

Apply now at AmericanHeritageCU.org/VacationLoan.

GET REWARDED FOR TRAVELING

2% CASH BACK⁷

On Travel, Dining,
Ride Sharing,
& Hospitality

With our Cash Reward Mastercard® you can get rewarded for all your vacation purchases – get cash back⁷ for airfare, meals, hotel rooms, and more.

Visit AmericanHeritageCU.org/CashBack to apply.



REFINANCE YOUR MORTGAGE WITH AMERICAN HERITAGE

Typical mortgage closing costs can average thousands of dollars in up-front expenses. With our **No Closing Cost¹³** Mortgage Refinance program, members can take advantage of rates as low as **4.74% APR¹³** and refinance their homes with no out-of-pocket expense. You can lower your monthly mortgage payment or even shorten your mortgage term while saving thousands.

Apply today! AmericanHeritageCU.org/Mortgage

BULLETIN BOARD

Webinars

First-Time Home Buyers 101 June 1, 2022 - 6:00 PM

Getting the Most Mileage from Credit June 8, 2022 - 12:00 PM

The Return of Conservative Investing June 14, 2022 - 6:00 PM

The Road to Retirement June 21, 2022 - 6:00 PM

Managing Income and Credit June 22, 2022 - 12:00 PM

Keeping Debt Under Control June 28, 2022 - 12:00 PM

Kids-N-Hope Foundation's Cornhole Tournament

June 4, 2022 - 10:00 AM - 2:00 PM

Juneteenth

Observed June 20, 2022 - All branches and office locations will be closed in observance of Juneteenth.

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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DISCLOSURES

Offers valid as of 6/1/2022. All offers are subject to change without prior notice.

1. 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.

2. 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. 3.2.5% 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.

4. Rates and promotions effective as of June 1, 2022 and are subject to be cancelled, extended or changed without notice. Annual Percentage Rate (APR): APR is increased by .25% with-out payroll deduction or automatic payment. Rates for this product are determined by an evaluation of applicant credit. Annual percentage rates on these products 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 Monthly Payment: \$29.20 for every \$1000 borrowed at 3.24% APR at 36 months (Up to 80% LTV). Membership eligibility re-required. Equal Housing Lender. American Heritage Credit Union is insured by NCUA. Not a member? Join Today.

5. Rates and promotions effective as of June 1, 2022 and are subject to be cancelled, extended or changed without notice. Annual Percentage Rate for the Gold Home Equity Line of Credit is as low as 5.1 basis points below the highest prime rate as published in the Money Rates Section of the Wall Street Journal in effect on the last business day of each calendar month of each year. Rate cannot fall below 3.74% APR or exceed 14.99% APR. Rates on these products are determined by an evaluation of applicant credit, collateral valuations, length of term and other considerations. Your rate may vary from the rate shown. Homeowners Insurance and Flood Insurance, if applicable is required. Closing costs may apply for certain non-owner-occupied properties and interest-only loans. Recording fees may apply in certain counties. Membership eligibility required. Equal Housing Lender. American Heritage Credit Union is insured by NCUA. Not a member? Join Today.

6. The eDeposit application is available to qualified members only.

7. 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. Equal Opportunity Lender.

8. 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 card-holders 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.

9. 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.

10. Annual Percentage Yield (APY): 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 May 20, 2022, and are subject to change. Insured by NCUA. Not a member? Join Today.

11. Rates and promotions effective as of May 20, 2022 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 re-required. Equal Opportunity Lender. American Heritage Credit Union is insured by NCUA. Not a member? Join Today.

12. 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 5/1/2022. 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 5/1/22 through 6/30/22. All rates and promotions are subject to change without notice.

13. The No Closing Cost Mortgage Refinance offer applies to loans with a completed application date of April 4, 2022 or later. Rates and promotions effective as of April 4, 2022 and are subject to be cancelled, extended or changed without prior notice. The listed No Closing Cost Interest Rates are based on a \$200,000 conventional loan up to \$550,000, a 80% Loan-to-Value, a minimum 660 or better FICO score, and a Debt-to-Income ratio no higher than 45%. For rates on loans greater than \$550,000, please contact us. If you do not meet the stated criteria, other mortgage refinance programs may be available to you. Members who have refinanced a home under our previous No Closing Cost Mortgage Refinance program within six months prior to today are not eligible to apply for current No Closing Cost Mortgage Refinance program. Mortgage loan approvals are subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts. Each tax situation is unique, consult a tax and/or legal advisor for advice and information concerning your particular situation. Your rates may vary based on LTV, credit scores or loan amount. Loan rates are posted daily at AmericanHeritageCU.org and subject to change without prior notice. The mortgage loan payment obligations will be greater if taxes, homeowners insurance, or private mortgage insurance are included. The No Closing Cost Mortgage Refinance option: a) the borrower pays no closing costs, however taxes may need to be escrowed and property insurance is required; b) there is no cash out available; c) offer is only available for primary and secondary residences and does not include rental or investment properties. Choosing an origination fee option will increase the final APR. Other restrictions may apply, please contact an American Heritage Credit Union lender at 215-969-0777 for details.

Federally Insured by NCUA
NMLS # 433838

