

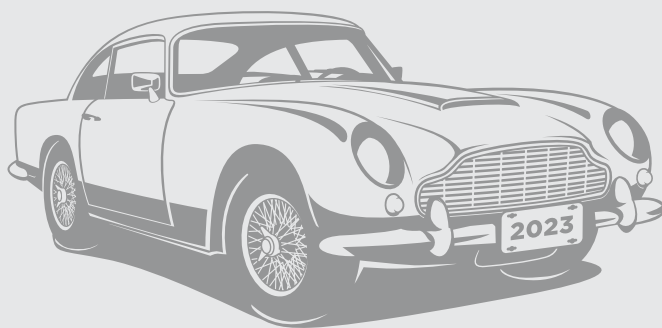
A Newsletter for Members of American Heritage Credit Union

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



THANK YOU TO OUR MEMBERS AND THE COMMUNITY WHO CAME OUT TO OUR 19TH ANNUAL CAR SHOW AND MEMBER APPRECIATION DAY!

Over 250 cars were on display during 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.



Scan QR Code
To View Our Most
Up-To-Date Rates

GROW YOUR SAVINGS!

3.55%
APR¹
High Yield Savings

4.50%
APR²
8 Month Certificate or IRA

4.75%
APR²
12 Month Certificate or IRA

4.75%
APR²
20 Month Certificate or IRA

Open the right savings account for you, visit AmericanHeritageCU.org/Savings to get started.

IN THE COMMUNITY

2023 DORA MAXWELL SOCIAL RESPONSIBILITY COMMUNITY SERVICE AWARD

American Heritage received the first-place award for the 2023 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 children's health and life services, especially the Music Therapy Program at Children's Hospital of Philadelphia (CHOP), and further enhances the exceptional level of care provided by CHOP and other local area hospitals and not-for-profit organizations.

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.

THE GIVE BACK SWEEPSTAKES

OVER \$75,000 IN MEMBER GIVEAWAYS³

American Heritage has awarded members \$19,000 in prizes during the first quarter of The Give Back Sweepstakes. Congratulations to our winners so far!

MONTHLY WINNERS:

\$1,000 January Winner – Terrell White

\$1,000 February Winner – Robert Cartwright

\$1,000 March Winner – Jesse Wardle

\$1,000 April Winner – John Canney

QUARTERLY VACATION WINNER

\$15,000 Vacation Winner – Traci Rochon

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



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



First Front Door Grant
Up To \$5,000
For a Down Payment⁴

First-Time Homebuyer Credit
Up To \$500
Closing Cost Credit⁵

Buy Through One Of Our Realtors
\$250 GIFT CARD⁶
To The Home Depot[®]

Visit 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 fee⁷!**

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

LET US HELP YOU UNWIND WITH A SUMMER GETAWAY!

12-12-12 VACATION LOAN

★ Borrow Up To \$1,200 at 12.00% APR⁸ for Up To 12 Months

Finance your summer plans with American Heritage! Go on a family trip, spend the weekend exploring new places, or turn your home into its own vacation destination.

AmericanHeritageCU.org/VacationLoan





RAMP UP YOUR SUMMER HOME RENOVATIONS!

- ★ Receive funds in one lump sum with a Home Equity Loan. Rates as low as **5.74% APR⁹** for **36 Months**.
- ★ Draw money multiple times with the Platinum Home Equity Line of Credit. Rates as low as **6.99% APR¹⁰** **Up To 80% LTV**.

AmericanHeritageCU.org/HomeEquity



REFINANCE YOUR MORTGAGE WITH US!

With our **No Closing Cost¹¹** Mortgage Refinance program, members can refinance their homes with no out-of-pocket expense.

If you currently have a variable rate or adjustable rate mortgage, you can also enjoy our **30-year mortgage rate as low as 5.99%¹²**!

AmericanHeritageCU.org/Mortgage

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 2023 scholarship recipients based on their scholarly merits, community and school involvement, a letter of recommendation, and a submitted essay.

CONGRATULATIONS TO OUR
2023 SCHOLARSHIP RECIPIENTS!

Abigail Rosen	Abington Senior High School	Jerome Mathew	George Washington High School
Alyssa Marraffino	Delran High School	Jessica Kelso	Quakertown Community Senior High
Amalia Messick	Collingswood High School	Joshua Antill	Souderton Area High School
Audrey Schuebel	Upper Merion Area High School	Justin Buonato	Hatboro-Horsham High School
Bridget Sweeney	Nazareth Academy High School	Lily Molnar	Washington Township High School
Callie Gorman	Great Valley High School	Madeline Slavin	Abington Senior High School
Cameron Pelletier	North Penn High School	Matthew Jarek	Council Rock High School South
Casey Alexa Sexton	Girard Academic Music Program	Molly Shearer	Cinnaminson High School
Dara Kisver	Central Bucks High School South	Ryan Lorenzo	La Salle College High School
Emma Karaman	Owen J. Roberts High School	Ryan Siegrist	Upper Merion Area High School
Grace Marie Boyd	Souderton Area High School	Sierra Evans	Pennridge High School
Hadiyah Ross	Science Leadership Academy	Sophia Matthews	Upper Dublin High School
Hannah Maurer	Archbishop Ryan High School	Susan Getz	Neshaminy High School
Ian Alicea	Lower Moreland High School	Thomas Joseph Fortsch	Liberty High School
Jason Nagel	Lower Moreland High School	Zachary Calderone	Pennridge High School

FIGHTING FRAUD

With scam calls on the rise, it is important to educate yourself on common fraud trends and how to avoid becoming a scammer's next victim. A common tactic fraudsters use is posing as a family member in crisis. Take the steps to protect you and your family:

- ★ Come up with a family password to use when an urgent situation is real. Many scam artists will hang up if they're asked "What's the family password?" during the call.

- ★ Ask questions that only the individual family member can answer correctly. Be sure to choose a question where the answer is not easy to find using social media or internet searches.
- ★ Suggest that your loved one hang up and call back using their own contact information like their personal cell phone.
- ★ Stay calm. When panicked, you may miss giveaways like the caller having an unfamiliar voice or accent or calling them "grandma" or "grandpa" instead of their typical "granny" or "poppy."

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



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.

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 Back¹³** On Gas, Groceries, & Essentials
- ★ **2% Cash Back¹³** On Travel & Dining
- ★ **1% Cash Back¹³** On Everything Else

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% APR¹⁴** On Purchases & Balance Transfers
- ★ **9.99% APR¹⁴** On Purchases & Balance Transfers Thereafter
- ★ Plus, Earn **15,000** Bonus ScoreCard Rewards Points¹⁵

AmericanHeritageCU.org/CreditCards





WE'RE HIRING

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

Apply today! AmericanHeritageCU.org/Careers



Scan QR Code To
View Openings

BULLETIN BOARD

Webinars

Priorities, Setting Goals, Income, and Expenses

June 6, 2023 - 12:00 PM

Retirement Savings Rollover

June 7, 2023 - 6:00 PM

Using Credit Wisely: Avoid Detours

June 14, 2023 - 12:00 PM

Setting Up Your Business with the IRS & State

June 20, 2023 - 6:00 PM

Purchasing a Vacation Home

June 21, 2023 - 6:30 PM

Rethinking Portfolio Diversification

June 27, 2023 - 6:00 PM

Juneteenth

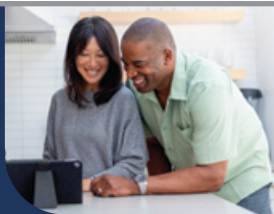
June 19, 2023 - All branches and office locations will be closed in observance of Juneteenth.

Purse & Power Tool Bingo July 21, 2023

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
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DISCLOSURES

Offers valid as of 6/01/2023. All offers are subject to change without prior notice.

1. 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.

2. 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.

3. 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.

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

5. 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.

6. 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.

7. 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.

8. Annual Percentage Rate (APR) for this product is determined by an evaluation of applicant credit. Sample Monthly Payment: \$106.62 for every \$1,200 borrowed at 12.00% APR for 12 months. Rate effective as of 5/1/2023. 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 5/1/2023 through 6/30/2023. All rates and promotions are subject to change without notice. Not a member? Join today. 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. 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.

10. 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.

11. The No Closing Cost Mortgage Refinance offer applies to loans with a completed application date of April 1, 2023, or later. Rates and promotions effective as of April 1, 2023, 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 \$726,200, 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 \$726,200, 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.

12. 30-year conventional rate of 5.990% effective as of May 16, 2023, and subject to change without notice. Available for loan amounts between \$50,000 and \$726,200. Restrictions apply, see a lender for details.

13. 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.

14. 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.

15. 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.

This Credit Union is Federally Insured By NCUA
Equal Opportunity Lender | American Heritage NMLS #433838

