

A Newsletter for Members of American Heritage Credit Union

MEMBER APPRECIATION DAY & CAR SHOW

MARK YOUR CALENDARS FOR SATURDAY, MAY 14TH!

10 AM – 3 PM Rain Date: Sunday, May 15th

Our **18th Annual Car Show** and **Member Appreciation Day** is back! Join us at our Red Lion Road campus in Northeast Philadelphia and enjoy hundreds of 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 on 98.1 FM! Bring the family for a variety of activities — our Family Fun Zone includes a petting zoo, axe throwing, carnival games, free performances by music therapist YOYO, and more!

WANT A CHANCE TO WIN ONE OF THE 100 CAR SHOW TROPHIES?

Register your car or car club today at ahcu.co/CarShow.

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



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

ABINGTON BRANCH IS NOW OPEN!



This month, our Abington, PA branch is open to continue serving our members in the Montgomery County area. The Abington branch will be located at 1359 Old York Road, Abington, PA 19001.

SERVICES:

- ★ 24 Hour Surcharge-FREE ATM
- ★ Drive-Thru with Extended Hours
- ★ Lucy Change Coin Counting
- ★ Safe Deposit Boxes

LOBBY HOURS:

- ★ Monday – Thursday: 8 AM to 5 PM
- ★ Friday: 8 AM to 6 PM
- ★ Saturday: 9 AM to 3 PM

PAT DRIVE-THRU HOURS:

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



SUMMER GETAWAY

12-12-12 VACATION LOAN

BORROW UP TO **\$1,200** AT **12.00% APR¹**
Up To 12 Months

Are you looking to take your family on a week-long getaway, spend the weekend exploring new places, or to turn your home into its own vacation destination? With our 12-12-12 Vacation Loan you can start planning for summer today!

Apply now at AmericanHeritageCU.org/VacationLoan

RHAPSODY AND RHYTHM WALK-A-THON

Thank you to everyone who participated and supported our Kids-N-Hope Foundation's Rhapsody and Rhythm Walk-A-Thon and 5K. The Foundation reached a fundraising total of \$29,000 to support its mission to enhance children's health and life services through pediatric music therapy at local hospitals and not-for-profit organizations.

WE'RE MOVING TO GLENDORA, NJ!

Our Bellmawr, NJ branch will soon be moving to Glendora, NJ to better serve our members in Camden County. The Glendora branch will be located at **1320 N Black Horse Pike, Glendora, NJ 08029.**

EMPLOYEE RECOGNITIONS AND DIAMOND AWARDS

HONORING EMPLOYEES FOR THEIR EXCELLENCE IN SERVICE.

Jennifer O'Brien, AVP of the Contact Center and Account Services Department, received the AI Nanners Award. AI Nanners dedicated over 40 years to American Heritage and used his position to make a positive impact on the lives of others, just as recipients of this award strive to do each day.

Caitlin Kane, Administrative Assistant of the Business Development Department, was honored as our Annual Employee Recognition Program recipient. This honor is given to employees who demonstrate dedication to the credit union philosophy "People Helping People."

American Heritage was also honored nationally by the CUNA Marketing & Business Development Council for excellence in member communications. American Heritage was awarded eight **Diamond Awards**, which are annually awarded to credit unions across more than 30 categories ranging from advertising to community events and beyond.



HOW DO YOU WANT TO BE REWARDED?



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.

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 you for every transaction.

- ★ **3% Cash Back²** On Groceries, Gas, Pharmacy, & Essentials
- ★ **2% Cash Back²** On Travel, Dining, Ride Sharing, & Hospitality
- ★ **1% Cash Back²** On Everything Else

AmericanHeritageCU.org/CashBack

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% APR³** On Purchases & Balance Transfers
- ★ **9.99% APR³** On Purchases & Balance Transfers Thereafter
- ★ Plus, earn **15,000 Bonus Scorecard Rewards Points⁴**

AmericanHeritageCU.org/CreditCards

START GROWING YOUR SAVINGS!

1.00%
APY⁵

12 Month IRA
or Certificate

1.35%
APY⁵

15 Month IRA
or Certificate

1.50%
APY⁵

59 Month Bump-Up
IRA or Certificate

Open an account today! Visit AmericanHeritageCU.org/Certificate



AUTO LOANS

- ★ PURCHASE
- ★ REFINANCE
- ★ LEASE BUYOUT

NO PAYMENTS

For the First Two Months⁶

AmericanHeritageCU.org/Auto



CONTACTLESS CARD

Contactless cards are coming soon! Introducing another way to pay in-store, contactless cards allow you to tap-and-go for faster, more hygienic transactions. New card rollouts begin in May and will continue throughout the summer. Additional communications about your new credit or debit card will be sent to your home and email. Be sure to activate your new cards when they come in the mail for the best experience!

BRANCH UPDATES PAGE

We continue to provide safe, flexible, and convenient options to meet your banking needs. Be sure to visit our Updates page to get the latest updates on branch, ATM, PAT, and lobby service accessibility.

Visit AmericanHeritageCU.org/Update

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.

Visit AmericanHeritageCU.org/Careers and apply today!

HERE TO HELP WITH YOUR HOMEOWNER JOURNEY

Our First-Time Homebuyer Credit is available now!

RECEIVE
UP TO A
\$500
Closing Cost Credit⁷

Visit AmericanHeritageCU.org/FTH



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

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

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

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

\$250 GIFT CARD⁸

To The Home Depot[®]

4.5%

Home Selling Listing Fee⁹



RAMP UP YOUR SUMMER HOME RENOVATIONS

Whether you're repairing a roof, redesigning a room, or upgrading your backyard for a summer of fun, we want to help you improve your home while keeping projects affordable. **We offer 3 easy ways to help!**

1. CASH REWARDS MASTERCARD[®]

Earn cash back on all your purchases for your home and get more bang for your buck!

- ★ **3% Cash Back** On Home Improvement²
- ★ Plus, Earn A **\$150 Bonus**¹⁰

AmericanHeritageCU.org/CashBack

2. HOME EQUITY LOANS

Finance your projects with predictable payments and funding in one lump sum!

- ★ **Home Equity Loans** As Low As **2.74% APR**¹¹ For 36 Months
- ★ **Home Equity Lines of Credit** As Low As **3.99% APR**¹² Up To 90% LTV

AmericanHeritageCU.org/HomeEquity

3. REFINANCE WITH US

With our **No Closing Cost^{*} Mortgage Refinance** program, members can refinance with no out-of-pocket expense and with rates as low as **3.75% APR**¹³. Then, you can use the money you save to make upgrades to your home.

AmericanHeritageCU.org/Mortgage



CORNHOLE TOURNAMENT!

Join the Kids-N-Hope Foundation at the upcoming Cornhole Tournament on **Saturday, June 4th** from **10 AM to 2 PM** at our Red Lion Road campus for a chance to win a variety of cash prizes! Enjoy a day of cornhole, food trucks, raffles, 50/50s, and more!

The tournament will be a Round Robin format with a single elimination playoff. Registration is \$50 per team and the deadline to sign-up is June 2nd at 12 PM.



Register your team today at AHCU.co/CornHole



MEMBER SAFETY ALERT – AVOIDING PRIZE SCAMS

Be on the lookout for scam phone calls. They may say you're a winner, but will then ask you to pay a fee or give them your account information before you can claim the prize. If you pay, you'll lose your money and find out there was no prize to claim. On our YouTube channel, we provide videos on how to detect and avoid financial scams. This month, you can view our latest video on common prize scams, red flags to watch out for, and ways to stay safe.

Learn more about avoiding "prize" scams on our YouTube channel at [AHCU.co/PrizeScams](https://www.AHCU.co/PrizeScams).

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://www.AmericanHeritageCU.org/IRC)



*Consult your tax advisor.

American Heritage Investment & Retirement Center (IRC), located at American Heritage Credit Union, helps members organize their financial life and plan for the future. Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, which is not an affiliate of the credit union. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America. FR-3207450.1-0820-0922

DISCLOSURES

Offers valid as of 5/1/2022. All offers are subject to change without prior notice.

1. 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.

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. Equal Opportunity Lender.

3. 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 Pre-ferred 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 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.

4. 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.

5. 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 April 15, 2022, and are subject to change. Insured by NCUA. Not a member? Join today.

6. Rates and promotions effective as of April 1, 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 required. Equal Opportunity Lender. American Heritage Credit Union is insured by NCUA. Not a member? Join today.

7. 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.

8. 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.

9. 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.

10. 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.

11. Rates and promotions effective as of April 1, 2022 and are subject to be cancelled, extended or changed without notice. Annual Percentage Rate (APR): APR is increased by .25% without 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: \$28.97 for every \$1000 borrowed at 2.74% APR at 36 months (Up to 80% LTV). Membership eligibility required. Equal Housing Lender. American Heritage Credit Union is insured by NCUA. Not a member? Join today.

12. Rates and promotions effective as of April 1, 2022 and are subject to be cancelled, extended or changed without notice. Annual Percentage Rate for the Gold Home Equity Line of Credit Rate is as low as 51 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.

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](https://www.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.

BULLETIN BOARD

Webinars

Women and Investing May 3, 2022 - 6:30 PM

Identifying Financial Elderly Abuse May 4, 2022 - 12:00 PM

Understanding Your Rollover Options May 10, 2022 - 6:00 PM

Credit Scores and Credit Reports May 17, 2022 - 12:00 PM

When the Income Decreases, But the Bills Don't
May 18, 2022 - 12:00 PM

Budgeting Tips for Giving Gifts May 25, 2022 - 6:00 PM

Car Show and Member Appreciation Day
May 14, 2022 - 10:00 AM - 3:00 PM

Memorial Day

May 30, 2022 - All branches and office locations
will be closed in observance of Memorial Day.

Kids-N-Hope Foundation's Cornhole Tournament
June 4, 2022 - 10:00 AM - 2:00 PM

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

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NMLS # 433838

