

# The PATRIOT

May 2023



A Newsletter for Members of American Heritage Credit Union



## MEMBER APPRECIATION DAY & CAR SHOW

**SATURDAY, MAY 13TH**

**10 AM - 3 PM** Rain Date: Sunday, May 14th

Join us for our 19th Annual Car Show and Member Appreciation Day at our Red Lion Road campus in Northeast Philadelphia and enjoy over 300 classic, muscle, and modern show cars!

Visit 40 vendors at our craft show, get a bite to eat, and listen to the live broadcast from BIG 98.1! Bring the family for a variety of activities — our Family Fun Zone includes inflatable activities, a petting zoo, and more!

**WANT A CHANCE TO WIN ONE OF THE 75 CAR SHOW TROPHIES?**

Register today at [AHCU.co/CarShow](http://AHCU.co/CarShow). Pre-registration - \$15 | Day of - \$20



### POW/MIA NATIONAL CHAIR OF HONOR

At the event, we will be dedicating a permanent POW/MIA Chair of Honor, which will be placed in our Carriage House branch. The unoccupied chair will serve as a tribute to prisoners of war and service members who are missing in action, honoring those who made the ultimate sacrifice for our country.

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

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

First Front Door Grant  
**Up To \$5,000**  
For a Down Payment<sup>1</sup>

First-Time Homebuyer Credit  
**Up To \$500**  
Closing Cost Credit<sup>2</sup>

Buy Through One Of Our Realtors  
**\$250 GIFT CARD<sup>3</sup>**  
To The Home Depot<sup>®</sup>

Visit [AmericanHeritageCU.org/FTH](http://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 fee<sup>4</sup>**!

Visit [FirstHeritageRealty.com](http://FirstHeritageRealty.com) or call **855.525.7900**.

WE OFFER **YOU** THE **RIGHT** FINANCIAL SOLUTIONS BECAUSE YOU'RE **FAMILY**.



## PLAN AND FINANCE YOUR HOME IMPROVEMENT PROJECTS!

- ★ Receive funds in one lump sum with a Home Equity Loan. Rates as low as **5.74% APR<sup>5</sup> for 36 Months.**
- ★ Draw money multiple times with the Platinum Home Equity Line of Credit. Rates as low as **6.99% APR<sup>6</sup> Up to 80% LTV.**

Apply now! [AmericanHeritageCU.org/HomeEquity](http://AmericanHeritageCU.org/HomeEquity)

## 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 a family member in question would know the answer to. 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."

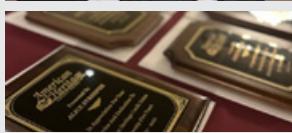
## ADDITIONAL SAFETY TIPS INCLUDE:

- ★ Don't answer calls from unknown numbers. If you answer, hang up immediately.
- ★ If you answer the phone and the caller - or a recording - asks you to hit a button to stop getting the calls, just hang up. Scammers often use this trick to identify potential targets.
- ★ Do not respond to any questions, especially those that can be answered with "Yes" or "No."
- ★ Never give out personal information such as account numbers, Social Security numbers, mother's maiden names, passwords, or other identifying information.
- ★ If you get an inquiry from someone who says they represent a company or a government agency, hang up and call the phone number on your account statement or on the company's or government agency's website to verify the authenticity of the request. You will usually get a written statement in the mail before you get a phone call from a legitimate source, particularly if the caller is asking for a payment.

Learn more about current fraud trends and how to avoid becoming a victim at [AHCU.co/FightFraud](http://AHCU.co/FightFraud).



## EMPLOYEE RECOGNITIONS AND DIAMOND AWARDS HONORING EMPLOYEES FOR THEIR EXCELLENCE IN SERVICE.



Sabrina Smith, Assistant Branch Manager II at Market Street, received the Al Nanners Award. Al 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.

Christian Suarez, Facilities Manager, 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 9 Diamond Awards, which are annually awarded to credit unions across more than 30 categories ranging from advertising to community events and beyond.



## OVER \$27,000 RAISED FOR PEDIATRIC SERVICES

Thank you to everyone who participated and supported our Kids-N-Hope Foundation's Rhapsody and Rhythm Walk-A-Thon and 5K. The Foundation successfully raised over \$27,000 for children's health and life services, including Music Therapy and similar music programs.



## 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.



## 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](http://AmericanHeritageCU.org/Careers)



Scan QR Code To View Openings

## NEW BUSINESS CREDIT CARDS

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

No Annual Fees



### BUSINESS CASH REWARD MASTERCARD®

Earn cash back for every purchase!

- ★ 1.5% Cash Back<sup>7</sup> on Every Purchase
- ★ Up to 10 Cards Available with Business & Employee Name
- ★ Plus, earn **\$500 Cash Rewards<sup>8</sup>** when you spend \$5,000 in the first 90 days.

Visit [AHCU.co/BusinessCC](http://AHCU.co/BusinessCC) to learn more about our business credit card options.

### BUSINESS LOW RATE MASTERCARD®

Start building your business and save on interest!

- ★ Competitive Low Rate
- ★ Up to 10 Cards Available with Business & Employee Name
- ★ Plus, earn **\$500 Cash Rewards<sup>8</sup>** when you spend \$5,000 in the first 90 days.

**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 Back<sup>9</sup>** On Gas, Groceries, & Essentials
- ★ **2% Cash Back<sup>9</sup>** On Travel & Dining
- ★ **1% Cash Back<sup>9</sup>** On Everything Else

[AmericanHeritageCU.org/CashBack](http://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% APR<sup>10</sup>** On Purchases & Balance Transfers
- ★ **9.99% APR<sup>10</sup>** On Purchases & Balance Transfers Thereafter
- ★ Plus, Earn **15,000** Bonus ScoreCard Rewards Points<sup>11</sup>

[AmericanHeritageCU.org/CreditCards](http://AmericanHeritageCU.org/CreditCards)



## THE GIVE BACK SWEEPSTAKES

OVER \$75,000 IN MEMBER GIVEAWAYS<sup>12</sup>



\$1,000  
Monthly  
Prizes<sup>12</sup>



\$15,000  
Quarterly  
Vacation Prizes<sup>12</sup>



Grand Prize  
New Car  
Giveaway<sup>12</sup>

For sweepstakes rules and eligibility, visit [AmericanHeritageCU.org/GiveBack](http://AmericanHeritageCU.org/GiveBack).

Congratulations  
To Our Sweepstakes Winners!

March Monthly Winner JESSIE WARDLE  
First Quarterly Prize Winner TRACI ROCHON



### GIVING MORE COVERAGE OPTIONS

We have exclusively partnered with several companies to ensure our members get the coverage they need in every facet of their life.

American Heritage members can save on customized **Home and Auto Insurance Products** with TruStage® Insurance<sup>13</sup>:

Protect your asset with these additional service options:

- ★ Debt Protection
- ★ Mechanical Breakdown Protection (MBP)
- ★ Guaranteed Asset Protection (GAP)

**Life Insurance:** Protect yourself and your family from life's unexpected turns. Life Insurance options include:

- ★ Credit Life Insurance
- ★ Term Life Insurance
- ★ Whole Life Insurance
- ★ Long Term Care Insurance

Learn more at [AmericanHeritageCU.org/Insurance](http://AmericanHeritageCU.org/Insurance).



### 12-12-12 VACATION LOAN

Borrow Up To **\$1,200** AT **12.00%** For Up To **12 Months** APR<sup>14</sup>

Start planning for summer today! Go on a family getaway, spend the weekend exploring new places, or turn your home into its own vacation destination.

Apply now at [AmericanHeritageCU.org/VacationLoan](http://AmericanHeritageCU.org/VacationLoan).



## REFINANCE YOUR MORTGAGE!

With our **No Closing Cost<sup>15</sup>** Mortgage Refinance program, members can take advantage of competitive rates and 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 6.125%<sup>16</sup>**!

Apply now! [AmericanHeritageCU.org/Mortgage](http://AmericanHeritageCU.org/Mortgage)

### BULLETIN BOARD

#### Webinars

**Income for Life**  
May 2, 2023 - 6:00 PM

**Put Your Debt on a Diet**  
May 3, 2023 - 7:00 PM

**Auto Insurance 101**  
May 16, 2023 - 12:00 PM

**Managing Income and Expenses**  
May 17, 2023 - 12:00 PM

**Three Transitions to Retirement**  
May 23, 2023 - 6:00 PM

**Understanding Money and Credit**  
May 31, 2023 - 7:00 PM

#### Memorial Day

May 29, 2023 - All branches and office locations will be closed in observance of Memorial Day.

Stay up to date online at [AmericanHeritageCU.org/Calendar](http://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](http://AmericanHeritageCU.org/IRC)**

 **American Heritage**  
Investment & Retirement Center

\*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 5/01/2023. All offers are subject to change without prior notice.

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

2. 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.

3. 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.

4. 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.

5. 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.

6. 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/SA) 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.

7. 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.

8. 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/SA) Payment Example: \$19.84 for every \$1,000 borrowed at 6.99% APR at 36 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.

9. 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.

10. 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 will 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.

11. 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 \$500 per Account.

12. Offer valid as of 01/01/2023. Restrictions apply. All offers are subject to change without prior notice. Visit [AmericanHeritageCU.org/GiveBack](http://AmericanHeritageCU.org/GiveBack) for complete details.

13. TruStage™ Auto and Home Insurance program is offered by TruStage Insurance Agency, LLC and issued by leading insurance companies. Discounts are not available in all states and discounts vary by state. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union.

14. 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.

15. 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](http://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.

16. 30-year conventional rate of 6.125% effective as of April 19, 2023, and subject to change without notice. Available for loan amounts between \$50,000 and \$726,200. Restrictions apply, see a lender for details.

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





Certificates & IRAs

**GIVING MORE  
INVESTMENTS**

## Earn more from your funds!

We have great rates to earn interest on your funds. 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!

**3.40%**  
APY\*

6 Month IRA & Certificate

**4.25%**  
APY\*

18 Month IRA & Certificate

**4.50%**  
APY\*

24 Month IRA & Certificate



[AmericanHeritageCU.org/Certificates](http://AmericanHeritageCU.org/Certificates)

This Credit Union is Federally Insured By NCUA | Offers valid as of 4/21/2023 | 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 ➔



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

## 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.

**3.30% APY\*\*** **High Yield Savings**

 *American Heritage*  
CREDIT UNION

[AmericanHeritageCU.org/Savings](http://AmericanHeritageCU.org/Savings)

This Credit Union is Federally Insured By NCUA | Offers valid as of 4/21/2023 | 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.