

A Newsletter for Members of American Heritage Credit Union

Spirit of Giving FOOD DRIVE



BRING YOUR DONATIONS TO YOUR LOCAL BRANCH TODAY!

Join us this holiday season as we host our 9th annual Holiday Food Drive to help families in need within our community. Now through November 26th, our branches will be collecting non-perishable food donations to help us reach our 20,000 pound goal!

Donation drop-off baskets will be located inside all our branch locations. All donated goods will go to various organizations and food banks that serve our community.

Some donations in need are:

- ★ Canned Stew & Soup
- ★ Canned Tuna or Meat
- ★ 100% Juice
- ★ Canned Fruit & Vegetables
- ★ Whole Grain Pasta & Rice
- ★ Peanut Butter & Jelly
- ★ Oatmeal & Breakfast Cereal
- ★ Cooking Oil

THE SPIRIT OF GIVING FOOD DRIVE BENEFITS:



PHILABUNDANCE

Caring
Friends

WAYNECHURCH
A United Methodist Community

Bread of Heaven
Food Pantry



VNA
Philadelphia

Cherry Hill
Food Pantry

FOOD BANK
OF SOUTH JERSEY

FAMILY
SERVICE

manna
on main street

NEW BRITAIN BAPTIST CHURCH
FOOD PANTRY

BETHEL COMMUNITY
CHURCH OF POTTSTOWN

QUAKERTOWN
Food Pantry

Seeds of Hope
Community
Food Pantry

UPPER MERION AREA
COMMUNITY
CUPBOARD

BRYN MAWR AVENUE
CHURCH OF GOD
FOOD PANTRY

WARMINSTER
FOOD BANK



NEW, HIGHER SAVINGS RATES!

GREATER FLEXIBILITY FOR TODAY, BIGGER SAVINGS FOR TOMORROW.

2.55%
APY¹

High Yield Savings

3.05%
APY²

13 Month
IRA or Certificate

4.05%
APY²

30 Month
IRA or Certificate

AmericanHeritageCU.org/Savings





PRESIDENT'S MESSAGE

Dear Fellow Members,

I am thrilled to report on another successful quarter at American Heritage and am excited to share our initiatives for the upcoming holiday season! In recent months, We recently relocated our Bellmawr branch to our new Glendora, NJ location to better serve members in Camden County. In an effort to make account management easier and more convenient, we launched our new Mobile Teller App. We also rolled out our new contactless debit and credit cards for members to safely conduct transactions.

Last quarter, we partnered with Caring for Friends, which helps more than 10,000 people in need throughout our region. We also partnered with eHealth to help guide members to find the best Medicare plan for their needs. We continue to offer competitive rates for our members to ensure you can make the most of your savings, and we are bringing back our holiday offers to help our members afford these busy shopping months.

Our service doesn't stop at our membership, as we are just as committed to bettering our communities in many ways. Our Annual Books for Kids program successfully raised over \$15,000 and donated over 7,000 books to local organizations thanks to our generous membership. We are joining our Kids-N-Hope Foundation to host both the Annual Golf Classic and Purse and Power Tool Bingo to raise funds for Music Therapy programs and children's health and life services. Finally, our inaugural Cornhole Tournament raised over \$15,000 for Kids-N-Hope Foundation.

Our Holiday celebrations and community initiatives are under way as we begin our Spirit of Giving Food Drive, which benefits over 20 local food pantries and organizations. We are giving away \$25,000 in total cash prizes through our 2022 Stash of Cash Sweepstakes to thank members for consistently choosing American Heritage. Our 15th Annual Grand Illumination Kick Off event in November will bring the community together to enjoy our illuminated campus and free fireworks display. The community is invited back to campus all month long to enjoy over 400,000 lights each night through New Year's.

Despite the many challenges we face in inflation, housing inventory, public safety, and healthcare, I firmly believe that better times are ahead for our community and our country when we treat one another like family. Our entire American Heritage Family will continue to help, guide and advocate for our members, as we always have.

God bless you, stay safe and healthy, and God bless America.

Sincerely, *Bruce K. Foulke* Bruce K. Foulke President/CEO

BOARD OF DIRECTORS

Gary Weyhmuller *Chairman*

John Fafara

James Brownlow II *Vice-Chairman*

Clara Glenn

Bruce K. Foulke *Treasurer*

Kathleen Kinslow

Jennifer Hannigan *Secretary*

James Thompson

Kenneth Wong

SUPERVISORY COMMITTEE

Michael Guntick *Chairman*

Anthony Kuczykowski

Evaleen DeMarco

Welcome to the Family! NEW WORKPLACE PARTNER

Philabundance



SATURDAY, NOVEMBER 26

7 PM – 8 PM | 2060 RED LION ROAD, PHILADELPHIA, PA 191115

Start the holiday season with us! Join us as we illuminate our campus with over 400,000 lights, immediately followed by a firework symphony to light the night sky while attendees enjoy the sounds of the holidays.

Bring a canned food item to help us meet our goal of 20,000 lbs!

For more details, visit AmericanHeritageCU.org/GI

Vote for your favorite singer to open the event at [AHCU.co/sing!](http://AHCU.co/sing)



DOWNLOAD THE NEW MOBILE APP TODAY!

Be sure to download the new **Mobile Teller App** by October 18th to avoid disruptions in your online banking. **Our previous Mobile App will no longer be in service after October 18th.**



Google Play Store



Apple App Store

HERE TO HELP WITH YOUR HOMEOWNER JOURNEY

We know getting your first home is one of the biggest steps you will take in your life. That's why we're here to help. Our First-Time Homebuyer Credit is available now!

RECEIVE UP TO A **\$500** Closing Cost Credit³

Visit AmericanHeritageCU.org/FTH to get started!

FALL HOME IMPROVEMENT MADE EASY

Whether you're upgrading, renovating or tackling some of life's challenges, get peace of mind with fixed monthly payments!

Choose a Home Equity Loan to receive funds in one lump sum or choose our Platinum Home Equity Line Of Credit (HELOC) for the flexibility to draw money multiple times.

Apply now! AmericanHeritageCU.org/HomeEquity.

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

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

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

\$250 GIFT CARD⁴ To The Home Depot®

4.5% Home Selling Listing Fee⁵

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



CONTACTLESS CREDIT CARDS

Contactless cards allow you to tap-and-go for faster and safer transactions. Your contactless Cash Reward Mastercard® and Platinum Mastercard® are here. Look for updates and information on our website or in your mail!

Activate your credit card by calling 833.541.0780 when it arrives.

PAYMENT OPTIONS

Place your card over the contactless symbol on the payment device to complete a purchase. Contactless cards can also still be used for online and over the phone authorizations. If a merchant does not have a contactless option, simply insert your card as an EMV Chip card.

Visit AHCU.co/Contactless for more details!



FIND MEDICARE COVERAGE FOR YOUR BEST LIFE.

Enjoy one-stop shopping across the top Medicare-approved insurance companies with our partner eHealth.

BE CONFIDENT IN YOUR MEDICARE PLAN.

American Heritage Credit Union wants you to have the guidance you need to find the best Medicare plan for your individual needs, considering both coverage and cost.

As a benefit for you, we've partnered with eHealth, one of the nation's largest independent Medicare advisors, to help you compare and optimize your plan.

Connect with an eHealth's licensed insurance agent:

Call 1.844.501.2302 (TTY:711) Calls answered Mon - Fri from 7 a.m. -10 p.m. Sat 10 a.m. - 7 p.m. EST

Visit eHealthMedicare.com/AmericanHeritageCreditUnion (a non-government website)

When reviewing your options, explore the different parts of Medicare to find extra coverage and potential savings of a Medicare Advantage plan⁶:

- ★ Monthly Premiums as low as \$0
- ★ \$0 copays for many services
- ★ Part D prescription drug coverage

eHealth lets you compare plans with your doctors, specialists, medications, and preferred benefits.



EARN REWARDS!

CASH REWARDS MASTERCARD®

No Balance Transfer Fees & No Annual Fees



We want to reward you for the money you are already spending – from shopping for this week's groceries to tackling home improvement projects and more.

- ★ **3% Cash Back⁷** Gas, Groceries, & Essentials
- ★ **2% Cash Back⁷** On Travel & Dining
- ★ **1% Cash Back⁷** 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.

HOLIDAY READY!

PLATINUM PREFERRED MASTERCARD®

No Balance Transfer Fees & No Annual Fees



Start your holiday shopping early, earn Scorecard Rewards, or make a new year's resolution to pay off or consolidate personal debt.

- ★ **First 9 Months 0% APR⁸** On Purchases & Balance Transfers
- ★ **9.99% APR⁸** On Purchases & Balance Transfers Thereafter
- ★ Plus, earn **15,000** Bonus Scorecard Rewards Points⁹

AmericanHeritageCU.org/CreditCard



USE YOUR AMERICAN HERITAGE CREDIT OR DEBIT CARD FOR A CHANCE TO WIN!¹⁰

Visit AmericanHeritageCU.org/Sweepstakes for the full list of rules and eligibility requirements.



Congratulations! To Our August Sweepstakes Winner BRANDON KNOTTS

BULLETIN BOARD

Webinars

Priorities, Setting Goals, Income, and Expenses
October 4, 2022 - 6 PM

Medicare Planning with eHealth
October 5, 2022 - 6 PM | October 6, 2022 - 10 AM

Credit Reports and Credit Scores October 6, 2022 - 12 PM

How to Weather a Bear Market October 6, 2022 - 6 PM

Social Security and Your Retirement October 17, 2022 - 6 PM

Managing Student Loan Debt October 19, 2022 - 12 PM

Understanding Medicare October 27, 2022 - 6:30 PM

Columbus Day/Indigenous People's Day

October 10, 2022 - All branches and office locations will be closed in observance of the holiday.

Grand Illumination November 26, 2022 through New Year's

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.

FR-3207450.1-0820-0922

USE YOUR AMERICAN HERITAGE CREDIT OR DEBIT CARD FOR A CHANCE TO WIN!¹⁰

Visit AmericanHeritageCU.org/Sweepstakes for the full list of rules and eligibility requirements.

Kidz-N-Hope Foundation



NOVEMBER 4, 2022

Time: 7 - 10 PM

Place: Community Room
American Heritage Main Campus
2060 Red Lion, Philadelphia, PA 19115

Buy Tickets! Visit AHCU.co/Bingo

DISCLOSURES

Offers valid as of 10/1/2022. 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. Rates effective as of September 27, 2022, and are subject to change.

2. 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 September 27, 2022, and are subject to change. Insured by NCUA. Not a member? Join today.

3. 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.

4. 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.

5. 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.

6. Coverage not available in all areas. Plan benefits may vary. Limitations may apply. This ad is not from the government. It's from eHealth, an insurance agency selling plans from many insurance companies. The Medicare plans represented are PDP, HMO, PPO or PFPS plans with a Medicare contract. Enrollment in plans depends on contract renewal. Enrollment in a plan may be limited to certain times of the year unless you qualify for a special election/enrollment period or you are in your Medicare Initial Election Period. Not all plans offer all benefits mentioned. SO premium plans are not available in all areas. You must continue to pay your Medicare Part B Premium. Deductibles, copay and coinsurance may apply. [We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.] MULTIPLAN_EHI_2022_245_M

7. How to earn Cash Back: Purchase 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 cardholders in good standing with no outstanding balance may be eligible for 0% APR depending upon current promotional enrollments. Existing Platinum Preferred Mastercard holders may visit a branch or contact us at 215.969.0777 to learn more. American Heritage reserves the right to refuse any balance transfer request. See account Terms and Conditions for information on fees. Not a member? Join today. Equal Opportunity Lender.

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. No purchase necessary to enter or win. For complete details, including alternate form of entry visit AmericanHeritageCU.org/Sweepstakes.

Federally Insured by NCUA
NMLS # 433838

