

The PATRIOT

September 2022



A Newsletter for Members of American Heritage Credit Union



MOBILE TELLER

Scan to download
the app from the
Apple App Store!



Scan to download
the app from the
Google Play Store!



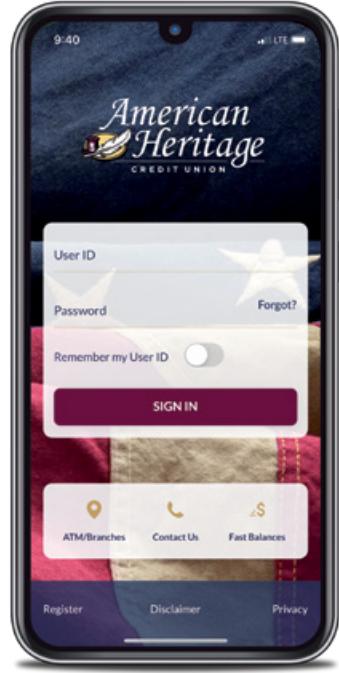
NEW MOBILE APP NOW AVAILABLE!

We have launched our new Mobile Teller App, featuring improved navigation for more transparent and easier access to your account information.

- ★ Check Current Balances
- ★ Manage Card Controls
- ★ Transfer Funds Between Accounts or to Peers
- ★ View Your FICO® Score
- ★ And More!

We've heard your feedback and have focused our efforts on what your reviews have asked for! You can enjoy improved speeds, a modern user interface, and a reorganized menu to keep convenience at your fingertips.

Learn more at AmericanHeritageCU.org/Mobile.



NEW GLENDORA, NJ BRANCH OPENING!

1320 N BLACK HORSE PIKE, GLENDORA, NJ 08029

Our Bellmawr, NJ branch is moving to Glendora, NJ on September 6th to better serve our members in Camden County!

SERVICES:

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

LOBBY HOURS:

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

DRIVE-THRU HOURS:

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



NEW, HIGHER RATES!

**GREATER FLEXIBILITY FOR TODAY,
BIGGER SAVINGS FOR TOMORROW.**

**1.55% APY¹ High Yield
Savings**

1.75% APY²

**15 Month IRA
or Certificate**

3.05% APY³

**30 Month Jumbo
IRA or Certificate
\$100,000 Minimum**

AmericanHeritageCU.org/Savings

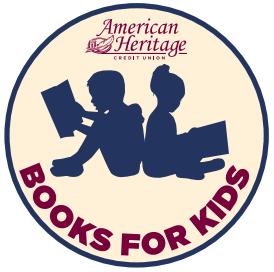




13TH ANNUAL BOOKS FOR KIDS PROGRAM

Through the contributions made by our members, associates, and Board of Directors, our Books For Kids Program was able to collect over \$15,000 and donate more than 5,000 books to local hospitals, community centers and special care facilities throughout the Delaware Valley.

A special book donation will be given to the Reach Out and Read Program at Children's Hospital of Philadelphia, which promotes early literacy and school readiness in pediatrics.



RECYCLING FOR READERS

Each year, over 640,000 tons of books, or roughly 320 million books, are sent to landfills in the United States. To help combat this issue, American Heritage's Green Team Committee held a used book drive in June and July. Associates donated approximately 1,700 books which were donated to 19 local daycares, libraries, and community centers throughout the regions we serve.



CEO CLUB FOR 25 YEARS OF SERVICE

JANE HOGELAND

Member Advisor II from the Contact Center

Thank you, Jane for your hard work, dedication, and loyalty to American Heritage and the Credit Union philosophy of "People Helping People."



JOIN US FOR PURSE & POWER TOOL BINGO

The Kidz-N-Hope Foundation is hosting its Purse & Power Tool BINGO on **Friday, November 4, 2022** from **7 PM to 10 PM**. The event will take place at our Main Campus in the Cecilia B. Grady Community Room at 2060 Red Lion Road, Philadelphia 19115.

Enjoy 20 rounds of Bingo, concessions, and more ways to win great prizes! Tickets are available to purchase at www.AHCU.co/Bingo



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

HOMEBUYING: Members will receive a **\$250 gift card⁴** 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! Offering a **4.5% Home Selling Listing Fee⁵**.

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

HERE TO HELP WITH YOUR HOMEOWNER JOURNEY

As a member First-Time Homebuyers can receive a closing cost credit when they fund a mortgage through American Heritage.

RECEIVE UP TO **\$500** Closing Cost Credit⁶

Visit AmericanHeritageCU.org/FTH





BE CONFIDENT IN YOUR MEDICARE PLAN.

MORE BENEFITS. LOWER COSTS. FIND MEDICARE COVERAGE FOR YOUR BEST LIFE.

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. Enjoy one-stop shopping across the top Medicare-approved insurance companies with our partner eHealth. eHealth is one of the nation's largest independent Medicare advisors, to help you compare and optimize your plan.

When reviewing your options, explore the different parts of Medicare to find extra coverage and potential savings of a Medicare Advantage plan⁷:

- ★ 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.

Connect with an eHealth's licensed insurance agent at **1-844-501-2302** or visit eHealthInsurance.com/Medicare to enroll.



1 \$15,000 CASH GRAND PRIZE⁸ **3 \$2,000 CASH PRIZES⁸**
4 \$1,000 CASH PRIZES⁸

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

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



CONTACTLESS DEBIT AND CREDIT CARDS

Contactless cards allow you to tap-and-go for faster and safer transactions. Be sure to activate your new cards when they come in the mail for the best experience!

CONTACTLESS DEBIT CARD

Make sure you activate your contactless debit through the Mobile Teller App or Online Teller. When using your contactless card, you may be prompted to enter a PIN. This prompt is dependent on the merchant.

CONTACTLESS CREDIT CARDS

Your contactless Cash Reward Mastercard® and Platinum Mastercard® are coming soon! Additional communication about contactless credit cards will be sent to your home and email starting this month.

Be sure to activate your credit card over the phone by calling **833.541.0780** when it arrives.

MAKE BACK-TO-SCHOOL SHOPPING REWARDING

CASH REWARDS MASTERCARD®

No Balance Transfer Fees & No Annual Fees



Get the most from your spending! Earn **Up To 3% Cash Back**⁹ on everything you buy including school supplies, books, new clothes or uniforms, backpacks, lunches and snacks, and computers or tablets.

★ **Up To 3% Cash Back**⁹ On Every Purchase

★ Plus, earn a **\$150 Bonus**¹⁰

AmericanHeritageCU.org/CashBack

PAYMENT OPTIONS

Place your card over the contactless symbol on the payment device to complete a purchase. Contactless cards can also be used for online and over the phone authorizations in the same manner they are used today. 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!

DEBT CONSOLIDATION & SPENDING IN ONE CARD

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**¹¹ On Purchases & Balance Transfers

★ **9.99% APR**¹¹ On Purchases & Balance Transfers Thereafter

★ Plus, earn **15,000** Bonus Scorecard Rewards Points¹²

AmericanHeritageCU.org/CreditCard



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.

HOW CAN A HOME EQUITY LOAN OR LINE OF CREDIT HELP YOU?

Increasing home values mean more funds available to you. Fall is the perfect time to start your home improvement projects before the winter season begins. Whether you're repairing a roof, redesigning a room, 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.



BULLETIN BOARD

Webinars

The Return of Conservative Investing

September 6, 2022 - 6 PM

First-Time Homebuyers

September 7, 2022 - 12 PM

Budgeting Tips for Giving Gifts

September 7, 2022 - 6 PM

Keeping Debt Under Control

September 13, 2022 - 12 PM

Income for Life

September 13, 2022 - 6 PM

Medicare Planning with eHealth

September 27, 2022 - 11 AM

When the Income Decreases but the Bills Don't

September 28, 2022 - 12 PM

Medicare Planning with eHealth

September 29, 2022 - 2 PM

Labor Day

September 5, 2022

All branches and office locations

will be closed in observance of Labor Day.

Kids-N-Hope Golf Classic

October 3, 2022

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

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.

Scan to view our open positions & more!



DISCLOSURES

Offers valid as of 9/1/2022. All offers are subject to change without prior notice.

1. Annual Percentage Yield (APY) for balances \$10,000 and greater. Minimum 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 August 22, 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 July 29, 2022, and are subject to change. Insured by NCUA. Not a member? Join today.

3. 3.05% Annual Percentage Yield (APY) effective August 22, 2022 and subject to be cancelled, changed or withdrawn at any time without prior notice. Rates listed paid on \$10,000 minimum balance. Share and IRA Certificates available at lower Annual Percentage Yield for balances under \$100,000. A penalty will or may be imposed for early withdrawal. 30-month Jumbo special only available to existing members of American Heritage Credit Union, or new member Jumbo certificate account holders must be residents of Pennsylvania, New Jersey or Delaware.

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 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. 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.

7. 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. \$0 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

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

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. Equal Opportunity Lender.

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. 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.

12. 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.

Federally Insured by NCUA
NMLS # 433838

