

A Newsletter for Members of American Heritage Credit Union

MEMBER APPRECIATION DAY & CAR SHOW

SATURDAY, MAY 17TH

10 AM – 3 PM Rain Date: Sunday, May 18th

Join us at our Red Lion Road campus in Northeast Philadelphia and enjoy more than 300 show cars!

This event has something for everyone, with various craft vendors, delicious bites to eat, and a live broadcast from BIG 98.1. There will also be a Family Fun Zone which includes a petting zoo, games, an inflatable slide, and more.

Don't forget to stop by the Membership Tent for a free lunch ticket, our way of saying "Thank You" for being a valued and loyal member.



WANT A CHANCE TO WIN ONE OF THE 75 CAR SHOW TROPHIES? Register your car or car club today at AHCU.co/CarShow.

Pre-registration - \$15 | Day of - \$20 Pre-Registration ends on May 15, 2025 at 11:59 PM.

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

MORE THAN 300 CARS!
Classic, Muscle, Modern, & More

CRAFT SHOW & FAMILY FUN ZONE!
Over 40 Craft Vendors & Fun For Kids

FREE LUNCH TICKET¹ & FOOD!
Membership Tent & Food Vendors



UP TO \$15,000 FIRST FRONT DOOR GRANT²

RECEIVE UP TO \$15,000² TOWARDS HOMEBUYING COSTS ON YOUR FIRST HOME

We want to help you realize your homebuying dream. We're proud to have partnered with the FHLBank of Pittsburgh to fund our First Front Door Program. This program provides qualified first-time homebuyers with an opportunity to receive a grant worth up to \$15,000² when you contribute \$1,500 or more towards your home's down payment.

The First Front Door Program officially opens on April 18, 2025, but don't delay! Submit a free Mortgage pre-approval³ now as you begin home shopping. This automatically enrolls eligible applicants into the program when it opens.

Visit AmericanHeritageCU.org/FFD to learn more or to apply today!



PRESIDENT'S MESSAGE



Dear Fellow Members,

We are proud to continually provide you and all our members with innovative products, services, and educational resources to help you navigate your financial journey.

It's an honor to once again partner with the FHLBank of Pittsburgh to provide First Front Door grants to our members seeking to purchase their first home. We hope our members take advantage of this great program, as well as our other first-time homebuyer programs, such as My CU Home Connection™.

We also extend a warm welcome to our new members in southern New Jersey, as part of our acquisition of three LINKBANK locations. It is our sincere hope that our products and services are beneficial for you and your financial needs, and that you feel welcomed as a part of our American Heritage family.

Efficient service continues to remain a priority for us, and all our digital innovations align to this goal. Some of you may have already spoken to Gigi, our virtual associate and an additional touchpoint to help our members. Gigi can be accessed by calling our Contact Center and can help with tasks like resetting your password and transferring balances between your accounts.

We also continually provide modifications to our mobile applications, such as a recent update to freeze and unfreeze your credit/debit cards within Mobile Teller.

As we continue to enjoy the spring season and all it has to offer, we're proud to continue the tradition of several of our community events. We hope you will join us on May 17th for our 21st Annual Member Appreciation Day & Car Show! This fun event has something for everyone, from various cars to a Family Fun Zone and delicious food. Each year, this event is our way of thanking you as a member for your continued trust and loyalty. Our Kids-N-Hope Foundation held their first Purse and Power Tool Bingo of the year, as well as their annual Rhapsody & Rhythm Walk-A-Thon and 5K. We thank everyone who came out to support Kids-N-Hope through these events!

As I reflect on my 46 years as President and CEO of American Heritage, I am incredibly proud of all we have accomplished together. We crossed \$5 billion in assets at the end of 2024, an incredible achievement that calls back to our humble beginnings as the Budd Company Workers Federal Credit Union. We have seen tremendous growth throughout our history and are proud to now have more than 315,000 members of American Heritage. I thank all our members for your continued trust and loyalty to American Heritage.

Thank you, stay safe and healthy, and God Bless America.

Bruce K. Foulke

Bruce K. Foulke *President/CEO*



FIND YOUR HOME WITH MY CU HOME CONNECTION™

Our My CU Home Connection Program™ has the resources and benefits⁴ you need no matter the step you are on in your homeownership journey. From free pre-approvals³ and experienced agents to loan decisions, you'll feel confident you're making the right decision for your family's next chapter.

Learn more about the program at AmericanHeritageCU.org/HomeConnection.



OUR MARKET STREET BRANCH WILL BE RELOCATING

Our Market Street branch will be relocated to 1760 Market Street, Philadelphia on May 21, 2025. We appreciate your cooperation with us as we make this move from 2101 Market Street, Philadelphia.

MEMBER TESTIMONIAL

“It's always a pleasure to work with the staff at the Warminster branch. Everyone there is pleasant, professional, and well-trained. Great place to bank!”

*American Heritage Member * Warminster Branch*



WE CAN HELP YOU REALIZE YOUR SAVINGS GOALS

Let us help you fulfill your savings goals. We're proud to offer members a variety of savings options to meet your unique needs. Secure your emergency fund in a **High-Yield Savings Account**, or explore **Certificates**, an excellent option for long-term savings goals, with terms ranging from 3 to 60 months.

Learn more at AmericanHeritageCU.org/Savings.

WELCOME LINKBANK MEMBERS

We extend a warm welcome to our new members in southern New Jersey! Our branches in Cherry Hill, Evesham, and Moorestown have now opened as a result of our acquisition of these previous LINKBANK locations. It is our absolute pleasure to serve you, and we welcome you to the American Heritage family!

EARN UP TO 3% CASH BACK⁵



CASH REWARD MASTERCARD®

*No Balance Transfer Fees
& No Annual Fees*

- ★ **3% Cash Back⁵** On Essentials Like Gas & Groceries
- ★ **2% Cash Back⁵** On Travel & Dining
- ★ **1% Cash Back⁵** On Everything Else
- ★ Plus, earn a **\$150 Bonus Reward⁶**

Apply now! AmericanHeritageCU.org/CashReward

A CARD WITH MORE POSSIBILITIES



PLATINUM PREFERRED MASTERCARD®

*No Balance Transfer Fees
& No Annual Fees*

- ★ **First 9 Months 0% APR⁷** On Balance Transfers and Purchases
- ★ **9.99% APR⁷** Thereafter
- ★ Plus, Earn **15,000 Bonus ScoreCard® Rewards Points⁸**

Apply today! AmericanHeritageCU.org/Platinum

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.

REFRESH YOUR HOME THIS SPRING WITH A HOME EQUITY LINE OF CREDIT

Be rewarded as a homeowner! A home equity line of credit allows you to finally complete home improvements, pay for school tuition, fund a dream vacation, or even consolidate bills.

If you want to take advantage of your home's value, and have the ability to draw money multiple times, check out our **Platinum Fixed Rate Home Equity Line of Credit**, with rates as low as **6.24% APR⁹ Up to 80% LTV**.

Apply today! AmericanHeritageCU.org/HomeEquity



CAN YOU SPOT A PHISHING SCAM?

A phishing scam is when a hacker attempts to have you reveal your personal information. The hacker will impersonate a family member, friend, or a company you're familiar with to have you provide the information. Common signs of a phishing attack include:

- ★ Spelling or grammar errors
- ★ A suspicious email address that doesn't match the sender's name
- ★ Urgency to provide the information
- ★ Links within the communication



SET THE PATH FOR YOUR FINANCIAL FUTURE WITH ZOGO!

Did you know that you can receive gift cards to stores like Target, Starbucks, or Barnes & Noble when you learn about financial topics like loans, credit cards, and investments? With Zogo, you'll be rewarded with gift cards to these retailers and more when you complete financial education modules! Simply download the Zogo app from your device's respective app store and enter code 'AHCU' to get started.

Visit AmericanHeritageCU.org/Zogo to learn more.

IMPORTANT UPDATE!

The Federal Reserve and Consumer Financial Protection Bureau (CFPB) has announced new Regulation CC fund availability thresholds that will take effect on July 1, 2025. These changes are in response to inflation and will remain valid for five years.

JOIN OUR AWARD-WINNING TEAM!

We're hiring! Immediate openings include:

- ★ Abington Branch Manager
- ★ Philadelphia Assistant Branch Manager II (Red Lion Road)
- ★ Virtual Member Experience Advisor
- ★ Senior Facilities Technician

Apply today! AmericanHeritageCU.org/Careers



Scan QR Code To
View Openings

BULLETIN BOARD

Webinars

Building Savings: Ready for the Road Ahead

April 1, 2025 - 12:00 PM

What to do When the Income Decreases

April 12 2025 - 6:00 PM

Put Your Debt on a Diet April 16, 2025 - 12:00 PM

Managing Income & Expenses April 22, 2025 - 12:00 PM

Fair Housing April 23, 2025 - 6:00 PM

Credit Reports & Credit Scores April 29, 2025 - 12:00 PM

Understanding Money & Credit

April 30, 2025 - 12:00 PM

Shredder Event April 12, 2025

Carriage House, Quakertown, & Horsham Branches

Annual Meeting April 15, 2025

Stay up to date online at AmericanHeritageCU.org/Calendar.

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

SUPERVISORY COMMITTEE

Michael Guntick *Chairman*

Evaleen DeMarco

Bill Swirsding

Welcome to the Family! **NEW WORKPLACE PARTNER**

Bucks County Law Enforcement
and Safety Department

DISCLOSURES

Offers valid as of 4/1/2025. All rates and offers are subject to change without prior notice.

1. Free lunch ticket provided to American Heritage Credit Union members, as well as 2 free lunch tickets for car show registrants. Food will also be available for sale from vendors at the event.

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

3. All loans are subject to credit qualification, credit worthiness and other factors. All rates, promotions and offers are subject to change without notice.

4. My CU Home Connection™ is available to you through a participating credit union membership. Cash Rewards are available to members who register to use My CU Home Connection™ and who use a qualified real estate agent in the My CU Home Connection™ network to buy or sell their home. It is not a requirement to use any or all of the service provider partners in order to earn the realty cash rewards. Cash rewards amounts are dependent on the commissions paid to the agent. The credit union may have specific rules on how cash rewards will be paid. Cash rewards are void where prohibited by law or the lender. Please consult with your credit union for details that may affect you.

5. 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.

6. 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.

7. 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.

8. 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.

9. Rates and promotions effective as of January 1, 2025 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. Payment Example: \$19.45 for every \$1,000 borrowed at 6.24% 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. 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. Not a member? Join Today. NMLS #433838

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



Provides up to an
additional \$250,000
of IRA Share Insurance



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.

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