

A Newsletter for Members of American Heritage Credit Union

## MEMBER APPRECIATION DAY & CAR SHOW

**SATURDAY, MAY 16TH**

**10 AM - 3 PM** Rain Date: Sunday, May 17th

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. Open from 10 AM - 2 PM, the Family Fun Zone 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](https://www.AHCU.co/CarShow).

Pre-registration - \$15 | Day of - \$20 Pre-Registration ends on May 14, 2026 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 TICKET! & FOOD!**  
Membership Tent & Food Vendors



Keys Grant  
Up to **\$15,000**<sup>2</sup>  
For First-Generation,  
First-Time Homebuyers

First Front Door Grant  
Up to **\$15,000**<sup>3</sup>  
For First-Time Homebuyers

### FIRST-TIME HOMEBUYING GRANTS

We're proud to once again partner with the Federal Home Loan Bank of Pittsburgh to offer the Keys and First Front Door grants. **Grant recipients can receive up to \$15,000** when they contribute \$1,500 or more towards their home's down payment and closing costs.

Now is the perfect time to begin looking for your first home. Funding for Keys begins on April 7, 2026 and funding for First Front Door opens on May 19, 2026. **Don't wait, apply for a mortgage pre-approval<sup>4</sup> today!** This all-in-one application will automatically enroll eligible applicants when funding opens.

Visit [AmericanHeritageCU.org/FFD](https://www.AmericanHeritageCU.org/FFD) to learn more or to apply today!

**ARE YOU IN ANOTHER STAGE OF YOUR HOME JOURNEY?**

*Learn more inside: My CU Home Connection™, Mortgage Refinancing, & Home Equity Solutions*

# PRESIDENT'S MESSAGE



*Dear Fellow Members,*

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

We're thrilled to once again partner with the FHLBank of Pittsburgh to provide First Front Door grants to our members who are planning to buy their first home. We hope our members take advantage of this excellent program, as well as our comprehensive My CU Home Connection™ program and mortgage refinancing options.

Also, we are proud to welcome Jefferson as one of our newest Workplace Partners! It is an honor to serve the Jefferson colleagues by providing access to competitive financial products, personalized service, and valuable financial education resources. As one of the region's leading healthcare organizations, Jefferson plays a vital role in strengthening our communities, and we are excited to support the dedicated professionals who care for others every day. A special congratulations to our Business Development team for cultivating this important relationship and officially bringing Jefferson into the American Heritage family.

One of our top priorities is to provide our members with efficient service and modern solutions. We are excited to now offer digital account opening services for both members and non-members, courtesy of our partner, Clutch.

Digital card issuance has been another area of focus for us, providing our members with the opportunity to freeze their card and soon, they will be able to receive a new, digital card within Mobile Teller in the event theirs is lost or stolen. We also continue to provide members with service through our virtual associate, Gigi, who you can call or chat with on our website to resolve issues like a forgotten password and much more.

As we look ahead into the spring season, we are excited to put forth our 22nd Annual Member Appreciation Day & Car Show on Saturday, May 16th. This event continues to be a staple of our community and is a tangible way for us to thank you, our wonderful members. There will be something for everyone, from numerous cars of all makes and models to food and games. We are also incredibly proud to continue celebrating the 30th anniversary of our Kids-N-Hope Foundation and hope you will join us for our events throughout the year. We thank all our tremendous Kids-N-Hope supporters!

We also are eager to continue growing and serving new members. This summer, we will be starting service with our first branch in the Lehigh Valley. More details will be coming soon about this new branch.

I want to take a moment and thank you for being a valued member of American Heritage. We've experienced tremendous growth and development in my 47 years serving as President & CEO. Yet our core values and philosophy have remained the same since our start in 1948 as the Budd Company Workers Federal Credit Union. We have remained committed to providing our members with the right solutions and premier service to accomplish major milestones in life. Your continued trust and loyalty to American Heritage is appreciated.

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

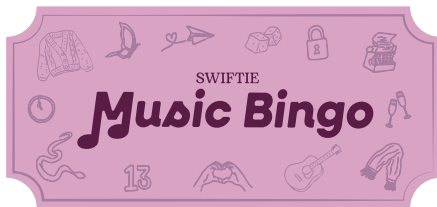
*Bruce K. Foulke*

Bruce K. Foulke *President/CEO*



## MAYOR CHERELLE PARKER STOPS BY OUR MAIN CAMPUS

Earlier this year, we were honored to host a meeting for the Greater Bustleton Civic League, which Mayor Cherelle Parker attended. Madam Mayor listened and took questions from those in attendance, all the while celebrating a sense of unity and pride for the city of Philadelphia. The evening was a pure example of community and the 'people helping people' movement.



## NEW BINGO EVENT – SWIFTIE BINGO

**APRIL 17, 2026 | 7 PM – 10 PM**

We don't know about you, but we cannot wait for our first official Swiftie Bingo! Join us and get ready to sing along to all of Taylor Swift's hits and win amazing, Swiftie-inspired prizes. All proceeds support the Kids-N-Hope Foundation.

Visit [AHCU.co/Events](https://www.AHCU.co/Events) to purchase tickets and learn more.



## DISCOUNTED TICKETS

Score discounted tickets to select games this season!

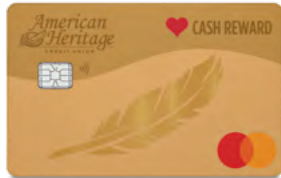
Visit [AHCU.co/Phillies](https://www.AHCU.co/Phillies) to buy tickets.

## SKIP THE WAIT WITH GIGI!

Gigi, our virtual associate, is here to help you as an American Heritage member! With Gigi, you can reset your password, check your balance, make a transfer, and so much more. Our team is constantly monitoring Gigi's responses and capabilities to better serve you as a member.

Skip waiting on hold and speak with Gigi today! [AmericanHeritageCU.org/Gigi](https://www.AmericanHeritageCU.org/Gigi)

## A REWARD FOR EVERY PURCHASE



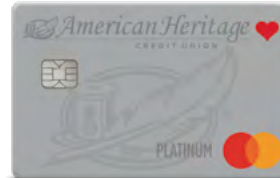
### CASH REWARD MASTERCARD®

No Balance Transfer Fees  
& No Annual Fees

- ★ **3% Cash Back**<sup>5</sup> On Essentials Like Gas & Groceries
- ★ **2% Cash Back**<sup>5</sup> On Travel & Dining
- ★ **1% Cash Back**<sup>5</sup> On Everything Else
- ★ Plus, earn a **\$150 Bonus Reward**<sup>6</sup>

Apply now! [AmericanHeritageCU.org/CashReward](https://AmericanHeritageCU.org/CashReward)

## UNLOCK NEW POSSIBILITIES



### PLATINUM PREFERRED MASTERCARD®

No Balance Transfer Fees  
& No Annual Fees

- ★ **First 9 Months 0% APR**<sup>7</sup> On Balance Transfers and Purchases
- ★ **9.99% APR**<sup>7</sup> Thereafter
- ★ Plus, Earn **15,000 Bonus ScoreCard**<sup>8</sup> Rewards Points<sup>8</sup>

Apply today! [AmericanHeritageCU.org/Platinum](https://AmericanHeritageCU.org/Platinum)



## ACCOMPLISH SAVINGS GOALS WITH A CERTIFICATE

### CERTIFICATES ARE A PERFECT WAY TO ACHIEVE YOUR SAVINGS GOALS

With **terms from 3 to 60 months**, our certificates can help you reach big and small savings goals. Whether you're saving for emergency funds, a special trip, or a down payment, **lock in current rates to maximize your savings potential**. Turn your tax return into future growth – earn more with a deposit of \$1,000!

Get started and get saving today! [AmericanHeritageCU.org/Certificates](https://AmericanHeritageCU.org/Certificates)

## FIND YOUR NEXT RIDE WITH AMERICAN HERITAGE!

No matter if you're seeking a new model, a used car, or hoping to buy out your lease, American Heritage has the Auto Loan solutions you need. Our **Auto Loans** come with low monthly payments, competitive interest rates, and terms up to 84 months. Plus, enjoy **No Payments for the First Two Months**<sup>9</sup>. We also offer refinancing and lease buyout options.

Learn more and apply for a pre-approval today! [AmericanHeritageCU.org/Auto](https://AmericanHeritageCU.org/Auto)

## HOME OPTIONS TO FIT EVERY GOAL

### BUYING OR SELLING A HOME

Our comprehensive **My CU Home Connection**<sup>™</sup> program provides you with benefits and discounts<sup>10</sup> whether you're buying or selling<sup>11</sup> a home. Work with our team of experienced My CU Home Connection agents to get your first set of keys or find the next home in your family's journey!

[AmericanHeritageCU.org/HomeConnection](https://AmericanHeritageCU.org/HomeConnection)

### FREE SOME SPACE IN YOUR BUDGET

Hoping to **refinance your home** and make the most of some of the lowest mortgage rates in the region? Consider refinancing your mortgage with American Heritage to take advantage of current rates and enjoy **No Closing Costs**!<sup>12</sup>

[AmericanHeritageCU.org/Mortgage](https://AmericanHeritageCU.org/Mortgage)

### MAXIMIZE YOUR HOME'S POTENTIAL

You deserve to be rewarded for your hard work as a homeowner! Tap into your home's equity and allow it to fund home renovations, a dream vacation, consolidate bills, and more! A **Home Equity Loan** or **Home Equity Line of Credit** could help you achieve long-awaited goals, courtesy of your home's equity.

[AmericanHeritageCU.org/HomeEquity](https://AmericanHeritageCU.org/HomeEquity)



# JOIN OUR AWARD-WINNING TEAM!

We're hiring! Immediate openings include:

- ★ Allentown Branch Manager
- ★ Allentown Assistant Branch Manager
- ★ Allentown Member Experience Advisor



Apply today! [AmericanHeritageCU.org/Careers](https://AmericanHeritageCU.org/Careers)

## BULLETIN BOARD

### Webinars

#### Keeping Debt Under Control: Avoid Detours

April 2, 2025 - 6:00 PM

#### Put Your Debt on a Diet

April 14, 2025 - 12:00 PM

#### Managing Credit

April 22, 2025 - 6:00 PM

#### Understanding the United States Financial System

April 23, 2025 - 12:00 PM

#### Creating Wealth: Stocking Up for the Long Haul

April 28, 2025 - 12:00 PM

**Annual Meeting** April 21, 2026

**Shredder Event** May 9, 2026

Carriage House, Quakertown, & Horsham Branches

Visit [AmericanHeritageCU.org/Calendar](https://AmericanHeritageCU.org/Calendar) to stay up to date.

## 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](https://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
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## BOARD OF DIRECTORS

Gary Weyhmuller *Chairman*

John Fafara

James Brownlow II *Vice-Chairman*

Kathleen Kinslow

Bruce K. Foulke *Treasurer*

James Thompson

Jennifer Hannigan *Secretary*

## SUPERVISORY COMMITTEE

Michael Guntick *Chairman*

William Swirsding

John Fafara

## DISCLOSURES

Offers valid as of 4/1/2026. All rates and offers are subject to change without prior notice.

- 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.
- Eligible applicants under the 2026 Keys program must identify as first-time, first-generation homebuyers (as defined by FHLBank under the Keys product materials, visit [fhlb-pgh.com/ffd](https://fhlb-pgh.com/ffd) for details) with an income at or below 120% of the area median income. The Keys maximum grant is worth up to \$15,000, and the Keys borrower contribution towards down payment and closing costs is \$1,500. To participate in Keys in 2026, a member must have an FHLBank-approved FFD Enrollment on file. No other 2026 enrollment steps are required for Keys.
- All offers are subject to change without prior notice. First Front Door (FFD) grants are provided by FHLBank Pittsburgh through a network of lenders. Eligible applicants must be a first-time homebuyer (as defined by FHLBank under the FFD product materials, visit [fhlb-pgh.com/ffd](https://fhlb-pgh.com/ffd) for details) and have a household income at or below 80% of the area median income at the time of registration. Through FFD, when Homebuyers contribute a minimum of \$1,500 toward down payment and closing costs, they are eligible for a maximum FFD grant of up to \$15,000.
- All loans are subject to credit qualification, credit worthiness and other factors. All rates, promotions and offers are subject to change without notice.
- 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. Click here to see account Terms and Conditions for information on fees. Not a member? Join today. Equal Opportunity Lender.
- 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.
- 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. Foreign transaction fees may apply. 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, click here.
- 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.
- Promotion effective as of January 01, 2026, and is 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 consecutive monthly payments for the term of the loan. Interest continues to accrue on your unpaid loan balance during the payment period skipped. Auto loan refinance is available for vehicles not previously financed at American Heritage Credit Union. Auto loan rates will vary based on automobile model year.
- 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. Account with a minimum balance of \$15 to be eligible.
- 2% listing rate offer. All real estate commissions are negotiable. American Heritage Realty is an affiliate of First Heritage Realty Alliance.
- The No Closing Cost Mortgage Refinance offer applies to loans with a completed application date of January 31, 2026 or later. Promotions effective as of January 31, 2026 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 \$832,750, 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 \$832,750, 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://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.

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

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

