

2022 \$ STASH & CASH! Sweepstakes

**1 \$15,000 CASH
GRAND PRIZE¹**
3 \$2,000 CASH PRIZES¹ **4 \$1,000 CASH PRIZES¹**

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

HOW TO ENTER: Use your American Heritage Credit Card or Debit Card from August 1, 2022 through October 31, 2022 to make a purchase in-store, online or through Mobile Wallet and you will automatically receive one entry in the Sweepstakes per transaction.¹

Our Grand Prize Drawing for the \$15,000 cash prize winner will take place at our Grand Illumination event on November 26, 2022. Additional cash prizes totaling \$10,000 will be awarded leading up to and on the night of the event! One winner will be chosen in September, October, and November — a total of three \$2,000 cash prizes. Four \$1,000 winners will also be selected on the night of Grand Illumination.

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



NEW, HIGHER RATES!



GREATER FLEXIBILITY FOR TODAY, BIGGER SAVINGS FOR TOMORROW.

American Heritage makes achieving your savings goals simple! Start growing your savings today with our competitive rates. Get more convenient access to your funds with a High Yield Savings Account. Mature your funds within a short time frame with an IRA or Certificate. Let us help you reach your financial goals!

1.00% APY²

High Yield
Savings

1.75% APY³

15 Month IRA
or Certificate

2.25% APY³

20 Month IRA
or Certificate

Open the right savings account for you, visit AmericanHeritageCU.org/Savings



AUTO LOANS

PURCHASE ★ REFINANCE
LEASE BUYOUT

75 Month Term Auto Loan

NO PAYMENTS
For the First Two Months⁴

AmericanHeritageCU.org/Auto

BECOME A BOOK BUDDY

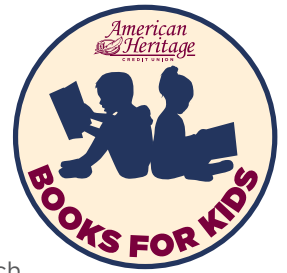
Throughout August, you can donate \$3 to help get books into the hands of children & promote literacy with our Books for Kids Program! Since 2010, we have raised over \$56,000 resulting in a donation of over 30,000 books.

These books are donated to local hospitals and community centers, along with a special donation to the “Reach Out and Read” program at Children’s Hospital of Philadelphia, which promotes early literacy and school readiness in pediatric exam rooms by giving new books to children and educating parents on the importance of reading aloud.

Stop by a local branch or donate through our contact center today!

Visit AmericanHeritageCU.org/BooksForKids to learn more.

Visit ahcu.co/BFK to purchase a label online.



RETURNING TO COLLEGE THIS FALL

As you head back to school for the upcoming year, remember to set up and utilize our eServices that give you control of your finances anywhere you go.

Your devices give you access to services like:

- ★ Online Teller
- ★ Mobile App
- ★ Mobile Check Deposits
- ★ Card Controls
- ★ Mobile Wallets
- ★ eNotices

As a member of American Heritage, you have access to over 5,300 other credit unions across the country with the Shared Branching Network so you can make deposits, withdrawals, loan payments and much more. Your membership also grants you access to over 30,000 ATMs in the CO-OP network. Just bring your American Heritage account number and valid ID.



BORROW FROM YOUR OWN HOME

You can use your home equity to upgrade, renovate or consolidate debt by borrowing up to 95% of your home’s value with a loan or a line of credit.

HOME EQUITY LOANS

- ★ For the homeowner who needs funds in a single lump sum.
- ★ Large sum of money you can use however you choose.
- ★ Affordable fixed payments that won’t increase.
- ★ Consistent and manageable monthly payment.

PLATINUM HOME EQUITY LINE OF CREDIT (HELOC)

- ★ For the homeowner who needs the flexibility to draw money multiple times.
- ★ Borrow as needed — tackle one project at a time.
- ★ Funds are available for a longer draw period.
- ★ Unique Fixed-Rate HELOC with a fixed monthly payment.

Apply for the Home Equity product that is right for you at AmericanHeritageCU.org/HomeEquity.



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.

Scan to download
the app from the
Apple App Store!



Scan to download
the app from the
Google Play Store!



PHILADELPHIA PHILLIES GIVEBACK

Head down to the ballpark with discounted member tickets for the Phillies! Tickets include a \$5 donation to the Kids-N-Hope Foundation.

Purchase your tickets today at
www.Phillies.com/AMHFCU.



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 to activate your contactless debit card! You can activate your contactless debit card 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 as they decide if a debit card transaction requires a pin confirmation.

CONTACTLESS CREDIT CARDS

Your contactless Cash Reward Mastercard® is on the way and your contactless Platinum Mastercard® will be coming soon! Additional communication about contactless credit cards will be sent to your home and email in the upcoming months. Be sure to activate your credit card over the phone when it arrives.

PAYMENT OPTIONS

Just place your card over the contactless symbol on the payment device. 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.org/Contactless](https://www.AHCU.org/Contactless) for more details!

AMBULANCE DONATION FOR UKRAINE

In our continued efforts to provide support for Ukrainian refugees, American Heritage recently partnered with fellow American and Polish credit union leaders to establish a support fund to deliver relief and economic stability for Ukrainian refugees in Poland. Two ambulances were recently acquired and donated through this effort to aid in the evacuation of sick children, pregnant mothers, and handicapped and injured persons. Those individuals can then receive safe and urgent medical attention in Poland.



FOOD BANK DONATION

American Heritage partnered with over a dozen fellow credit unions to deliver non-perishable food items and donate more than \$26,000 in total to Philabundance.

Each week, Philabundance serves over 90,000 members of the Delaware Valley region.

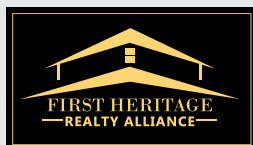


HERE TO HELP WITH YOUR HOMEOWNER JOURNEY

Our First-Time Homebuyer Credit is available now!

RECEIVE UP TO A
\$500
Closing Cost Credit⁵

Visit [AmericanHeritageCU.org/FTH](https://www.AmericanHeritageCU.org/FTH)



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 through First Heritage Realty Alliance.

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

Visit [FirstHeritageRealty.com](https://www.FirstHeritageRealty.com) or call **855.525.7900** to connect with an agent!

\$250 GIFT CARD⁶

To The Home Depot®

4.5%

Home Selling Listing Fee⁷

GET REWARDED FOR YOUR PURCHASES



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.

CASH REWARDS MASTERCARD®

No Balance Transfer Fees & No Annual Fees

Whether you're planning a getaway, filling up your tank for a weekend drive, or stocking up on school essentials, get rewarded for every transaction.

- ★ **3% Cash Back**® On Groceries, Gas, Pharmacy, & Essentials
- ★ **2% Cash Back**® On Travel, Dining, Ride Sharing, & Hospitality
- ★ **1% Cash Back**® On Everything Else

[AmericanHeritageCU.org/CashBack](https://www.AmericanHeritageCU.org/CashBack)



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**® On Purchases & Balance Transfers
- ★ **9.99% APR**® On Purchases & Balance Transfers Thereafter
- ★ Plus, earn **15,000 Bonus Scorecard Rewards Points**¹⁰

[AmericanHeritageCU.org/Platinum](https://www.AmericanHeritageCU.org/Platinum)



Kids-N-Hope Foundation CORNHOLE 2022 Tourney

Join the Kids-N-Hope Foundation on **Wednesday, September 14th** from 6:00 PM to 9:00 PM at our Red Lion Road campus for a chance to win a variety of cash prizes! Enjoy a day of cornhole, food trucks, raffles, 50/50s, and more!

The tournament will be a Round Robin format with a single elimination playoff. Registration is \$50 per team, sign up by September 11th at 12 PM.

Visit AHCU.co/Cornhole to sign up!



BULLETIN BOARD

Webinars

Credit Reports and Credit Scores August 10, 2022 - 12:00 PM

Who Would Steal My Identity? August 17, 2022 - 12:00 PM

Setting Up Your Business with the IRS & State
August 23, 2022 - 6:00 PM

Building Savings: Ready for the Road Ahead
August 24, 2022 - 12:00 PM

Managing Income and Expenses August 24, 2022 - 6:00 PM

Homeowners Insurance 101 August 30, 2022 - 12:00 PM

Labor Day

September 5, 2022 – All branches and office locations will be closed in observance of Labor Day,

Stay up to date online at AmericanHeritageCU.org/Calendar

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 8/1/2022. All offers are subject to change without prior notice.

1. No purchase necessary to enter or win. For complete details, including alternate form of entry visit www.AmericanHeritageCU.org/Sweepstakes.
2. 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 July 20, 2022, and are subject to change.
3. 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 20, 2022, and are subject to change. Insured by NCUA. Not a member? Join today.
4. Rates and promotions effective as of July 20, 2022 and are 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 75 consecutive monthly payments. Auto Loan refinance rates available for vehicles not previously financed at American Heritage Credit Union. Rates available for automobile model years 2019 to present.
5. 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.
6. 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.
7. 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.
8. 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.
9. 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.
10. 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.

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

Federally Insured by NCUA
NMLS # 433838

