

A Newsletter for Members of American Heritage Credit Union

WE HAVE BEEN VOTED BEST-IN-STATE CREDIT UNION FOR TWO YEARS IN A ROW!

Forbes 2023 & 2024

**BEST-IN-STATE
CREDIT UNIONS**

POWERED BY STATISTA

**AMERICAN HERITAGE IS PROUD TO HAVE BEEN VOTED
BEST-IN-STATE CREDIT UNION IN PENNSYLVANIA BY
FORBES AGAIN THIS YEAR.**

Over 30,000 U.S. residents were surveyed about their personal experiences and the trust they had in the nation's 9,000 financial institutions. Google reviews and ratings from the last three years were also a determining factor in the rankings. Of the 4,900 credit unions nationwide, just 3% made Forbes' list.

Thank you to our dedicated associates whose efforts have helped us achieve this ranking, and to our members who continually support and choose American Heritage as their financial partner.



Help support the Kids-N-Hope Foundation on **Wednesday, September 11th** from **6 PM to 9 PM** at our Red Lion Road campus and enjoy an evening of cornhole, food, raffle baskets, a 50/50 raffle, and more!

All are welcome to enter the tournament, as there will be a Beginners Bracket and an Experienced Bracket. Both formats offer unique cash prizes for the top-placing teams:

BEGINNERS BRACKET

\$40 per team

- ★ \$500 1st Place Prize
- ★ \$250 2nd Place Prize

EXPERIENCED BRACKET

\$50 per team

- ★ \$1,000 1st Place Prize
- ★ \$500 2nd Place Prize



The tournament is a Round Robin format, ensuring every team plays at least four games, with the playoffs being a single elimination. Each bracket is limited to the first 64 two-person teams. Registration closes on September 4th at 11:59 PM.

Visit [AHCU.co/Cornhole](https://ahcu.co/Cornhole) to register as a beginners or an experienced team today!



BECOME A BOOK BUDDY

Help promote literacy for children with our Books for Kids Program! During the month of August, a \$3 donation helps get books into the hands of children. Since its inception, Books for Kids has donated over 65,000 books and raised over \$151,000.

The books are donated to local hospitals and community centers, alongside a special donation to the "Reach Out and Read" program at Children's Hospital of Philadelphia, which supports early literacy and school readiness.

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.



DON'T MISS OUT ON SUMMER SAVINGS!

MEMBER BENEFITS

Your credit union membership is your ticket to saving big on a variety of events, attractions, services, and products. Enjoy discounted tickets to local attractions like **Morey's Piers**, **Arden Theatre**, the **Philadelphia Zoo**, select Philadelphia **Phillies** games supporting the Kids-N-Hope Foundation, and **car rentals** to help you get to your next destination.

Visit AHCU.co/Discounts for the full list of options and to receive your discount codes today!



AUTO LOANS

Our lease buyout, auto purchase, and refinance options are available with **no payments for the first two months!**¹

AmericanHeritageCU.org/Auto

AVOID BECOMING A VICTIM OF FRAUD

Fraud is everywhere. It is important to educate yourself on common fraud trends and how to avoid becoming a scammer's next victim. A common trend is the use of skimmer devices.

Card Skimming involves criminals attaching devices to ATMs and point-of-sale terminals to capture your card information. Scammers then use your card information to create fake cards or make fraudulent purchases. Skimmers are designed to look like part of an ATM or POS system.

American Heritage offers Account Management tools including alerts and card controls to help you take charge of your funds. eAlerts and eNotices immediately notify members via text or email about their accounts. You can also monitor low balance, deposits, and withdrawals within your account with custom alerts.

If you suspect a skimmer is in use, notify an employee immediately. Learn more about current fraud trends and how to avoid becoming a victim at AHCU.co/FightFraud.



SUBSCRIBE TO OUR BLOG!

Increase your financial knowledge by taking advantage of our free blog! Our articles and tips cover a great variety of financial and lifestyle topics. Read our quarterly President's Message, learn ways to start and grow your savings funds, gain a better understanding on how to deal with debt, and discover fun activities for the whole family in the Greater Philadelphia area! Stay informed and up-to-date by subscribing to our blog today. Join our email list and customize the topic updates you would like to receive directly to your inbox.

Visit AmericanHeritageCU.org/Blog to subscribe and to explore blog categories.



CREDIT UNION
TRAVEL

Sweepstakes

WIN A LUXURY ALL-INCLUSIVE VACATION FOR TWO! Using your Credit Union Travel membership, you can **enter for a chance to win a \$2,500 vacation!**²

★ **Earn 1 entry** for every hotel night booked from now through September 30, 2024

★ **Earn 2 entries** for every hotel night booked using your American Heritage credit or debit card!

Sign up for free at credituniontravel.com/cu/american-heritage

MAKE YOUR BACK-TO-SCHOOL SHOPPING REWARDING

Get rewarded for everything you need this school year including books, backpacks, supplies, uniforms and clothes, lunches, and electronic devices.



CASH REWARD MASTERCARD®

No Balance Transfer Fees & No Annual Fees

You can earn cash back on everything you buy for the upcoming school year.

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

★ Plus, earn a **\$150 Bonus Reward**⁴ when you spend \$1,500 in the first 90 days.

AmericanHeritageCU.org/CashBack



PLATINUM PREFERRED MASTERCARD®

No Balance Transfer Fees & No Annual Fees

Manage your spending and earn ScoreCard Rewards Points every time you shop!

★ **First 9 Months 0% APR**⁵ On Purchases & Balance Transfers

★ **9.99% APR**⁵ On Purchases & Balance Transfers Thereafter

★ Plus, Earn **15,000 Bonus ScoreCard Rewards Points**⁶

AmericanHeritageCU.org/CreditCards



STEP INTO HOMEOWNERSHIP



My CU Home Connection™ is a complimentary one-stop, full-service real estate program that helps members search, buy, sell, and save on their next home!

Receive a **20% cash reward** from realty agent's commission, a **\$500 lender credit**, and **non-title fees waived**⁷ when you buy a home with My CU Home Connection! Additional benefits of the

program include First Heritage Realty Alliance's market tools and access to a team of local, experienced real estate agents.

Register for My CU Home Connection to become eligible for all program benefits at no cost or obligations by visiting AmericanHeritageCU.org/HomeConnection.

HEAD BACK TO CAMPUS WITH US!

As you go back to college for the upcoming year, remember to take advantage of American Heritage's digital and convenience services!



Scan QR Code
To Download
The Zogo App

Download the **Zogo** app to boost your personal financial literacy! Create your **FREE** account with access code **AHCU** and complete bite-sized educational modules to earn points that can be exchanged for gift cards to popular retailers such as Starbucks, Target, Amazon, and more!

You can also set up and utilize our eServices that give you control of your finances anywhere you go, including:

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

Visit AmericanHeritageCU.org/Mobile to learn more.

Members also have access to over 5,300 other credit unions across the country with the Shared Branching Network and over 30,000 ATMs in the CO-OP network. Just provide your American Heritage account number and a valid state issued ID.

WE'RE HIRING

Join our award-winning team! Whether you're interested in our Contact Center, in-branch service, or a position behind the scenes, there's a career here for you.

Apply today!

AmericanHeritageCU.org/Careers



Scan QR Code
To View Current
Openings

BULLETIN BOARD

Webinars

Financially Preparing for Emergencies

August 6, 2024 - 12:00 PM

Income for Life August 7, 2024 - 6:00 PM

Understanding Money & Credit August 8, 2024 - 12:00 PM

Priorities, Setting Goals, Income, & Expenses

August 12, 2024 - 6:00 PM

Three Transitions to Retirement August 20, 2024 - 6:00 PM

Creating Wealth: Stocking Up for the Long Haul

August 21, 2024 - 12:00 PM

Building Savings: Ready for the Road Ahead

August 22, 2024 - 6:00 PM

Labor Day

September 2, 2024 - All branches and office locations
will be closed in observance of Labor Day.

Kids-N-Hope Cornhole Tournament

Wednesday, September 11 - 6:00 to 9:00 PM

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 5% ★

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

IT'S NOT TOO LATE TO TACKLE YOUR SUMMER HOME RENOVATIONS!

- ★ Receive funds in one lump sum with a Home Equity Loan. Rates as low as **5.99% APR⁸** for **36 Months**.
- ★ Draw money multiple times with the Platinum Home Equity Line of Credit. Rates as low as **7.24% APR⁹** **Up To 80% LTV**.

AmericanHeritageCU.org/HomeEquity

DISCLOSURES

Offers valid as of 8/1/2024. All offers are subject to change without prior notice.

1. Rates are subject to be cancelled, extended, or changed without notice. Borrowers of promotional refinance or purchase offer will skip first two payment cycles and then make consecutive monthly payments based on your term. Interest still accrues during no payment period. Membership eligibility required. Not a member? Join Today.

2. Entry period begins July 01, 2024 and ends September 30, 2024. Restrictions apply. All offers are subject to change without prior notice. Visit credituniontravel.com/cu/american-heritage for complete details.

3. How to earn Cash Back: Purchases made through third-party technologies such as P2P or mobile wallets may not receive a 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.

4. 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.

5. 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.

6. To qualify for 15,000 ScoreCard Rewards points, you must make \$1,500 or more in net purchases with your American Heritage Platinum Preferred 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.

7. Title services and title benefit available for homes purchased in Pennsylvania and New Jersey.

8. Rates and promotions effective as of January 1, 2024, 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. Sample Home Equity Loan Monthly Payment: \$30.44 for every \$1,000 borrowed at 5.99% APR at 36 months (Up to 80% LTV). Membership eligibility required. Not a member? Join Today.

9. Rates and promotions effective as of January 1, 2024, 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. Sample Platinum Fixed-Rate HELOC (3DP/5A) Payment Example: \$19.92 for every \$1,000 borrowed at 7.24% 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. Membership eligibility required. Not a member? Join Today.

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

