

A Newsletter for Members of American Heritage Credit Union

Forbes
2025

BEST-IN-STATE
CREDIT UNIONS

POWERED BY statista

AMERICAN HERITAGE NAMED A BEST-IN-STATE CREDIT UNION FOR 2025

We're thrilled to once again be named a Best-in-State Credit Union by *Forbes* for 2025. This is the third year in a row we've received this prestigious recognition. This achievement would not be possible without the dedication of our associates and the loyalty of our membership. **Thank you for your continued trust in us!**



CLOSE OUT SUMMER WITH HOME IMPROVEMENTS!

With summer nearing its end and the busy school year fast approaching, now is the perfect time to finally complete some home improvements. By accessing a home equity line of credit, you can make the most of your home's current value and finally complete these renovations. Plus with a home equity line of credit, you could even pay for school tuition, consolidate bills, or fund a dream vacation!

For flexibility and the ability to draw funds multiple times, consider our Platinum Fixed-Rate Home Equity Line of Credit, with rates as low as **6.24% APR¹ Up to LTV**.

Visit AmericanHeritageCU.org/HomeEquity to get started today!

DISCOUNTED PHILLIES TICKETS

Cheer on our Fightin' Phillies with discounted tickets to select games! A portion of your purchase supports the Kids-N-Hope Foundation, which raises funds to support music therapy and other pediatric health and life services.

Buy your tickets today: AHCU.co/Phillies

WE'RE UPDATING OUR STATEMENTS

As we continue to improve your experience as a member, you will soon notice an updated design to your monthly paper and electronic statements. This new and improved design will be easier to read and we are excited for this opportunity to better serve you! Visit AHCU.co/Statements to learn more about the update.



Kids-N-Hope Foundation CORNHOLE 2025 Tourney

4TH ANNUAL KIDS-N-HOPE CORNHOLE TOURNAMENT

SEPTEMBER 10, 2025 | 6 PM - 9 PM

2060 Red Lion Road, Philadelphia, PA 19115

Register today! AHCU.co/Cornhole

MEMBER TESTIMONIAL

“ The staff at the New Britain Branch is excellent. They are friendly, professional, helpful, and always address you by name. ”

American Heritage Member
* New Britain Branch *

SAVE THIS SUMMER WITH MEMBER BENEFITS

We're proud to partner with local attractions to offer discounted tickets to our members! These partners include Morey's Piers in Wildwood, NJ, Arden Theatre, the Philadelphia Zoo, and more! If you have a summer vacation still to come, take advantage of discounted hotel rates and earn rewards when booking through CU Travel!

Learn more: AmericanHeritageCU.org/Discounts

HEAD BACK TO CAMPUS WITH US

Make the most of our digital services as you head back to college! These include Mobile App, eDeposit, Mobile Wallet, and more.

Learn more about our convenient services: AHCU.co/Digital

Download the Zogo app to boost your financial literacy and earn gift cards to popular retailers like Starbucks and Target!

Download Zogo to start earning points today: AHCU.co/Zogo

BE A BOOK BUDDY!

Support literacy for children through our Books for Kids Program! Throughout the month of August, a \$3 donation helps place books into the hands of children. To date, Books for Kids has donated over 70,000 books and raised over \$163,000.

All books purchased 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.

You can stop by a local branch to donate or donate through our Contact Center.

Visit AmericanHeritageCU.org/BooksForKids to learn more.

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

BECOME AN EXPERT IN SPOTTING A SPOOFING SCAM

Now more than ever, it's crucial to safeguard yourself against spoofing scams. Spoofing refers to when a scammer tries to trick you into providing personal information and account details through a convincing phone call or website. Even though the phone number may appear to be local, if the caller asks you to provide them with a code, your PIN, or any other personal or account details, it's a scam. For websites, look for the lock symbol in the upper left corner of the URL bar, which means the site is secure.

Remember, American Heritage will NEVER contact you asking for account details. If you suspect you've been scammed, please contact us immediately at **215.969.0777**.

Visit AmericanHeritageCU.org/Security to learn more.

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

★ **3% Cash Back²** On Essentials Like Gas & Groceries

★ **2% Cash Back²** On Travel & Dining

★ **1% Cash Back²** On Everything Else

★ Plus, earn a **\$150 Bonus Reward³**

Apply now! AmericanHeritageCU.org/CashReward



PLATINUM PREFERRED MASTERCARD®

No Balance Transfer Fees
& No Annual Fees

★ **First 9 Months 0% APR⁴** On Balance Transfers
and Purchases

★ **9.99% APR⁴** Thereafter

★ Plus, Earn **15,000** Bonus ScoreCard® Rewards Points⁵

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.



TAKE THE STRESS OUT OF PREPARING FOR THE SCHOOL YEAR!

Set your family up for a successful school year through a **Personal Loan** with American Heritage! Whether for tuition, room and board, or needed school supplies, a personal loan can make this time of year easier through the **low rates** and **flexible terms** we offer with our personal loans.

Apply today! AmericanHeritageCU.org/PersonalLoans



CONSIDERING A LEASE BUYOUT FOR YOUR CAR?

An **Auto Lease Buyout** with American Heritage is the perfect option for you if you're seeking to stay in your current car as its lease ends. Plus, you'll be making the most of your car's current value. Enjoy **no payments for the first two months⁶** with rates as low as **5.49% APR⁶** on a 63-month term loan.

Visit AHCU.co/Auto to get started today!

FINDING THE PERFECT HOME FOR YOUR FAMILY

Let us help you find your dream home! We're proud to offer some of the **lowest mortgage rates in the region**, as well as a comprehensive homebuying program with **My CU Home Connection™**. You'll enjoy exclusive rewards through this program and have peace of mind working with our team of local experts.

Visit AmericanHeritageCU.org/HomeConnection to start your home journey.



BULLETIN BOARD

Webinars

Income for Life

August 6, 2025 - 6:00 PM

Priorities, Setting Goals, Income, and Expenses

August 13, 2025 - 12:00 PM

Managing Credit

August 19, 2025 - 12:00 PM

The 3 Transitions to Retirement

August 20, 2025 - 6:00 PM

Pay for College

August 26, 2025 - 12:00 PM

Keeping Debt Under Control

August 27, 2025 - 12:00 PM

Labor Day

All branches and offices will be closed on Monday, September 1, 2025 in observance of Labor Day.

4th Annual Kids-N-Hope Cornhole Tournament

Wednesday, September 10, 2025
6 PM – 9 PM

Visit 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



*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 PL 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 PL 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 PL 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

JOIN OUR AWARD-WINNING TEAM!

We're hiring! Immediate openings include:

- ★ Member Relations Supervisor
- ★ Bridge Street Assistant Branch Manager
- ★ King of Prussia Member Experience Advisor
- ★ Contact Center Part-Time Member Advisor



Scan QR Code To View Openings

Apply today! AmericanHeritageCU.org/Careers

DISCLOSURES

Offers valid as of 8/1/2025. All rates and offers are subject to change without prior notice.

1. 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 #43383

2. 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.

3. 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.

4. 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.

5. 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.

6. Rates and promotions effective as of January 1, 2025, and are subject to be cancelled, extended, or changed without notice. Annual Percentage Rate (APR) for members who choose to make loan payments via payroll deduction or automatic payment from an American Heritage Credit Union account. APR is increased by .25% without payroll deduction or automatic payment. Rates for this product are determined by an evaluation of applicant credit. Your rate may vary from the rate shown. Borrowers of promotional refinance or purchase offer will skip first two payment cycles and then make 63 consecutive monthly payments. Sample Monthly Payment: \$18.31 for every \$1,000 borrowed at 5.49% APR at 63 months. Monthly payment (per \$1,000) examples are based on longest term in each range. Your payment may vary. Auto Loan refinance rates available for vehicles not previously financed at American Heritage Credit Union. Rates available for automobile model years 2020 to present.

This Credit Union is Federally Insured By NCUA
Equal Opportunity Lender | American Heritage NMLS #43383



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

