

Forbes
2026

AMERICA'S
**BEST-IN-STATE
CREDIT UNIONS**

POWERED BY **statista**

AMERICAN HERITAGE NAMED A BEST-IN-STATE CREDIT UNION FOR 2026

We're honored to have been named a Best-in-State Credit Union by Forbes for 2026! This is the first year that we have been recognized in New Jersey and marks our fourth year in a row appearing on the list for Pennsylvania.

Each year, Forbes' list aims to recognize credit unions that have "excelled in meeting the unique needs of their local communities." 246 credit unions throughout the country were named to the list, which uses member satisfaction data to compile its rankings.

This achievement wouldn't be possible without the dedication and commitment of our Board of Directors, senior leaders, and associates, as well as the continued loyalty of our membership. Thank you!



CELEBRATING **AMERICA**
250
SWEEPSTAKES

**WIN A
MISSISSIPPI
RIVER CRUISE!**

Be sure to enter our Celebrating America 250 Sweepstakes! Two lucky winners will receive a beautiful and scenic Mississippi River Cruise, which includes excursions, airfare, and more, courtesy of CU Travel and American Cruise Lines. **You can automatically enter by using your American Heritage debit or credit card between now and October 31, 2026.**¹

Visit [AHCU.co/Sweepstakes](https://ahcu.co/Sweepstakes) for sweepstakes rules and eligibility.

THANK YOU FOR YOUR SUPPORT!

A big thank you to everyone who joined us last month for our Purse & Power Tool Bingo! Your kindness allows us to continue supporting child health and life services in local hospitals and nonprofit organizations. We hope you'll join us next month for our new event! ►



1ST ANNUAL COW CHIP BINGO & COMMUNITY DAY

SEPTEMBER 12, 2026 | 11 AM – 3 PM

We hope you'll join the Kids-N-Hope Foundation for its inaugural Cow Chip Bingo & Community Day! Enjoy craft vendors, raffles, food trucks, a Family Fun Zone, and more, all with the main attraction of a game of Cow Chip Bingo. One lucky winner could win the grand prize of up to \$7,500!²

Head to KidsNHope.org/Events for additional details.



BECOME A BOOK BUDDY!

From now through August 31, you can donate \$3 and help us get a book into the hands of the children who need it most! Our annual Books for Kids Program supports local hospitals, shelters, and community centers by providing them with a variety of books to support early literacy efforts.

Visit AHCU.co/BFK to make your donation or consider donating when you stop by your local branch.



DISCOUNTED TICKETS

The season is in its home stretch, and so is your shot to purchase discounted tickets to a Phillies game this year!

Buy tickets: AHCU.co/Phillies



THE
PENNY
PRESS

A FREE FINANCIAL WELLNESS NEWSLETTER

Aiming to brush up on your budgeting skills, improve your credit score, or level up your financial education overall? Consider subscribing to our bi-monthly e-newsletter! You'll be sent tips and blogs with actionable steps you can follow to improve your financial health.

Subscribe today! AHCU.co/PennyPress



OUR COMPREHENSIVE MY CU HOME CONNECTION® PROGRAM

There can be a lot of moving parts to buying or selling a home, so it helps to have all your options in one convenient and comprehensive program.

With My CU Home Connection®, you can buy a home and earn approximately **\$1,000 to \$5,000 in Realty Cash Rewards** depending upon the final sales price and transaction details³.

There are also additional resources for **first-time buyers**, such as a first-time homebuyers guide and calculator tools.

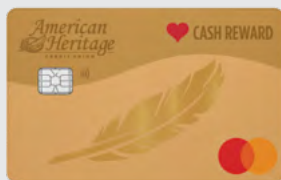
Visit AmericanHeritageCU.org/HomeConnection to get started!

NEED TO FIND YOUR NEXT CAR, OR WANT TO BUY OUT YOUR LEASE?

We're proud to offer Auto Loans that come with flexible terms and competitive rates. Plus, you can enjoy **No Payments for the First 2 Months!**⁴ We also offer Lease Buyout solutions, allowing you to stay in your comfortable, convenient ride and maximize its value. Start a pre-approval today: AHCU.co/Auto



BE REWARDED FOR BACK-TO-SCHOOL SHOPPING!



CASH REWARD MASTERCARD®

*No Balance Transfer Fees
& No Annual Fees*

Whether it's a new backpack, books, uniforms, and more, you can be rewarded with **up to 3% Cash Back⁵** by using your American Heritage Cash Reward Mastercard! You earn Cash Back with every transaction.

You can earn **3% Cash Back⁵** on essentials like groceries and gas, a perfect reward for commuting and stocking the house for school lunches and dinner. You can earn **2% Cash Back⁵** on dining, making those busy evenings on-the-go more convenient. For everything else, like electronics and new school supplies, you'll earn **1% Cash Back⁵**.

Plus, new cardholders can earn a **\$150 Bonus Reward** by spending \$1,500 in the first 90 days!⁶

Visit AmericanHeritageCU.org/CashReward to apply today!

MEMBER TESTIMONIAL

“The associate who helped me was very knowledgeable, personable, and professional. The entire transaction was quick and easy.”

American Heritage Member ★ North Coventry Branch

A SMARTER WAY TO MANAGE YOUR FINANCES



PLATINUM PREFERRED MASTERCARD®

*No Balance Transfer Fees
& No Annual Fees*

Our **low-rate credit card** can help you **save money on interest** and gain greater control over your budget. New cardholders can take advantage of an **Introductory 0% APR⁷** for the first 9 months, and **9.99% APR⁷** thereafter. Offering the perfect opportunity if you're hoping to consolidate debt or plan a big purchase.

Visit AmericanHeritageCU.org/Platinum to apply today!



CREATE YOUR DREAM HOME

With the warmer months still upon us, and a few weeks left to go until the school year, now is a perfect time to **complete home improvements**. Home equity allows you to make the most of your home's value and tap into all you've accomplished as a homeowner. A Home Equity Line of Credit allows you to borrow funds as you need and complete projects or renovations over time.

For additional flexibility and the peace of mind of a fixed rate, consider our **Platinum Fixed Rate Home Equity Line of Credit**.

Head to AmericanHeritageCU.org/HomeEquity to learn more.

HANDLE MAJOR MILESTONES AND CURVEBALLS WITH A PERSONAL LOAN

A Personal Loan is a reliable, convenient way to handle whatever life has in store for you. Whether it's a wedding, a long-awaited family vacation, or a major car repair or home improvement, you can move forward in confidence, with **low, monthly payments** and a **variety of terms** to choose from.

Visit AmericanHeritageCU.org/PersonalLoans to apply online in minutes!

BULLETIN BOARD

Webinars

Priorities, Setting Goals, Income, & Expenses

August 4, 2026 - 12:00 PM

Understanding Medicare

August 5, 2026 - 6:00 PM

Preparing for Emergencies

August 13, 2026 - 6:00 PM

Keeping Debt Under Control: Avoid Detours

August 18, 2026 - 12:00 PM

Using Credit Wisely: Curves Ahead

August 25, 2026 - 12:00 PM

Three Transitions to Retirement

August 26, 2026 - 6:00 PM

Fair Housing

August 27, 2026 - 12:00 PM

Labor Day Closure

September 7, 2026 - All branches and offices will be closed in observance of Labor Day.

Kids-N-Hope Foundation Cow Chip Bingo & Community Day

September 12, 2026 | 11 AM – 3 PM

Visit AmericanHeritageCU.org/Calendar to stay up to date.

JOIN OUR AWARD-WINNING TEAM!

We're hiring! Immediate openings include:

- ★ Limerick Branch Manager
- ★ Human Resources Trainer
- ★ Full-Time Call Center Member Advisor
- ★ King of Prussia Full-Time Member Experience Advisor

Apply today!

AmericanHeritageCU.org/Careers

Scan QR Code To
View Openings



DISCLOSURES

Offers valid as of 8/1/2026. All rates and offers are subject to change without prior notice.

1. Entry period begins July 01, 2026 and ends October 31, 2026. Restrictions apply. All offers are subject to change without prior notice. Visit AHCUCO/Sweepstakes for complete details.

2. Winner will receive 50% of the total amount raised. Prize amount is determined based on the number of squares sold. For example, if all 500 squares are sold, the winner will receive \$7,500.

3. Realty cash rewards are available to individuals who register with My CU Home Connection® and use a qualified real estate agent within the My CU Home Connection® network to buy or sell a home. Use of the My CU Home Connection® realty service and network agent is required to qualify for Realty Cash Rewards. Individuals are not required to use any mortgage, title, or other affiliated service providers in order to receive Realty Cash Rewards.

4. 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. Not all applicants will be approved. Borrowers of promotional refinancing or purchase offer will skip first two payment cycles and then make consecutive monthly payments. Interest will accrue during promotional deferred payment periods. Interest will start accruing on the day funds are disbursed. Less or no principle may be deducted from the first payment(s) made after the skipped payment cycles. 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.

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 stores, 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. Visit AmericanHeritageCU.org/forms-disclosures-and-fees to 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. Visit AmericanHeritageCU.org/forms-disclosures-and-fees to see Terms and Conditions for information on fees. Not a member? Join today.

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.

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