

The PATRIOT

December 2021



A Newsletter for Members of American Heritage Credit Union



GRAND Illumination

BRIGHTENING THE HOLIDAYS ALL SEASON LONG

Nothing shines like American Heritage during the holiday season. Our free Grand Illumination has become one of the most beloved holiday traditions in Philadelphia.

We invite the community back to our campus all season long. Stroll our campus, enjoy the lights and decorations, and take family photos now through the New Year. You can remain in your car and drive around our campus and enjoy the lights as well.

You can enter through our Red Lion Road or Jamison Road entrances. Parking is available on site and our lights will shine daily beginning at dusk.

For more information, visit AmericanHeritageCU.org/Lights



No Balance Transfer Fees
& No Annual Fees

Holiday CASH BACK REWARDS

Make the most of your holiday spending. Earn rewards on everything you buy when you use the **Cash Reward Mastercard®**.

3% CASH BACK³
On All Purchases
Until 1/31/22

Start Saving IN THE NEW YEAR

Reach New Milestones with a Certificate or IRA.

1.00% APY¹⁰
36 Month
Certificate or IRA



'Tis the Season FOR HOME BUYING

Become a homeowner in the New Year and save more!

Purchase your new home through a First Heritage Realty Alliance agent and receive a \$250 Home Depot Gift Card.

\$250
Home Depot Gift Card¹¹

As a first-time homeowner, you could receive a Closing Cost Credit of up to \$500 when you finance your home with us.

RECEIVE UP TO A
\$500
Closing Cost Credit¹²

Tackle Your Holiday Shopping

LET US HELP MAKE THE HOLIDAYS MORE AFFORDABLE.

GET REWARDED THIS HOLIDAY SEASON

Increase your spending power during the holidays! Now through January 31, 2022 earn rewards on everything you buy including holiday meals, decor, travel, gifts and more. You can even get yourself a little something extra with your cash back.

**CASH REWARD
MASTERCARD®**



No Balance Transfer Fees
& No Annual Fees

**3% CASH
BACK³**
On All Purchases
Now Until January 31, 2022!

PLUS, EARN A
**\$150
BONUS⁴**



HOLIDAY SPENDING & DEBT CONSOLIDATION

We know the holidays can be expensive, but we can help! With 0% APR⁵ for nine months you can use this credit card for holiday spending or make a New Year's resolution to consolidate debt. Plus, earn Scorecard Rewards you can use to treat yourself!

**PLATINUM
PREFERRED
MASTERCARD®**



No Balance Transfer Fees
& No Annual Fees

**FIRST 9
MONTHS 0%
APR⁵**
On Purchases &
Balances Transfers

**9.99%
APR⁵**
On Purchases & Balances
Transfers Thereafter

**EARN 1 SCORECARD
REWARDS POINT
FOR EVERY \$1 SPENT**

PLUS, EARN
**15,000
BONUS SCORECARD
REWARDS POINTS⁶**

To apply for our Platinum Preferred Mastercard or Cash Rewards Card, visit AmericanHeritageCU.org/CreditCards.

SUPPORTING MUSIC THERAPY ❤️ **\$0.01 PER PURCHASE DONATED TO THE KIDS-N-HOPE FOUNDATION**

Kids-N-Hope

RAISES \$145,000 FOR CHILDREN'S HOSPITAL OF PHILADELPHIA

The Kids-N-Hope Foundation held its 26th Annual Golf Classic to support the Music Therapy Program and other child life services, specifically at Children's Hospital of Philadelphia. Thanks to event sponsors, donors, supporters and golfers, the Foundation was able to raise \$145,000 to support children's healthcare causes.



We're Hiring!

POSITIONS AVAILABLE

Whether you're interested in our contact center, in-branch service, or a position that's behind the scenes, there's a career for you at American Heritage.

Join our award-winning team!

Visit AmericanHeritageCU.org/careers and apply today!



2021 BEST PLACES TO WORK
PHILADELPHIA BUSINESS JOURNAL



2021 HEALTHIEST EMPLOYERS
PHILADELPHIA BUSINESS JOURNAL

Support YOUR HOME TEAM!

Head down to the Wells Fargo Center to cheer on the 76ers and Flyers! A portion from each ticket sold will benefit the Kids-N-Hope Foundation.

Order your game tickets today!



AHCU.co/Sixers



AHCU.co/Flyers

Home Equity MY WAY

GET STARTED ON YOUR HOME WINTER PROJECT

Increasing home values can mean more funds you can use! With the new year just a month away, now is the perfect time to start planning and financing your home improvement projects and New Year's goals!

Whether you're renovating a bathroom, purchasing new appliances, or tackling some of life's challenges, we can provide you with predictable payments and funding in one lump sum!

HOME EQUITY LOANS
AS LOW AS **2.49%** APR¹
For 36 Months

HOME EQUITY LINES OF CREDIT
AS LOW AS **3.74%** APR²
Up To 90% LTV

Apply now! AmericanHeritageCU.org/HomeEquity



2022 Grand Vacation SWEEPSTAKES

Congratulations!

To Our October Sweepstakes Winner
IRENE HABER

MOBILE CHECK DEPOSIT

Are you getting a check this month? Deposit your checks at your convenience!

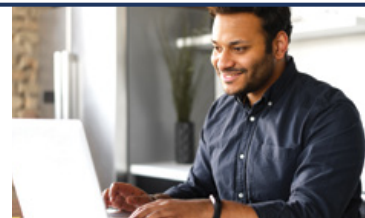


No matter where you are, our free eDeposit program allows you to deposit a check using our Mobile Teller app right from your phone or tablet.

Download our **Mobile Teller App** to deposit your check today!

INTERACTIVE LEARNING CENTER

Our newest offering for financial education can be found on our website.



You can find scheduled webinars, quizzes, educational blogs, products and services videos, financial calculators, as well as other interactive content and resources to help you learn about financial wellness.

Visit the Learning Center at AmericanHeritageCU.org/Learning.



GET BEHIND THE WHEEL WITH US

BUY A NEW OR USED CAR

Our experts can help you find and finance your motor vehicle. Get pre-approved⁷ for your auto loan today!

AS LOW AS **2.74%** APR⁷
Up To 63 Months

REFINANCE YOUR AUTO LOAN

Get behind the wheel with us and save more each month.

NO PAYMENTS
For the First Two Months⁸

AS LOW AS **2.99%** APR⁸
For 75 Months

Visit AmericanHeritageCU.org/Auto to learn more!

Or talk to one of our auto loan experts by calling **888.553.1234**.

THE RIGHT COVERAGE FOR THE ROAD AHEAD

We have partnered with insurance providers to ensure that you get the right coverage for your vehicle and lifestyle. Affordable insurance and warranty options include:

- ★ Liberty Mutual Insurance presented by TruStage[®] Insurance⁹
- ★ Debt Protection, Mechanical Breakdown Protection (MBP), and Guaranteed Asset Protection (GAP)

Visit AmericanHeritageCU.org/AutoInsurance to learn more.

RETIREMENT PLANNING, A NEW YEAR'S RESOLUTION TO KEEP

The start of a new year is a chance to plan for the future and reach new milestones. One resolution that should be at the top of your list is retirement planning.

No matter where you are on your financial journey, this time of year is a great opportunity to educate, outline, and refresh your retirement plans.

To set yourself up for financial success, our top recommendations are:

1. Think about what retirement looks like for you and how much money is needed to maintain your desired lifestyle
2. Don't wait. Set up your retirement savings account ASAP
3. Saving and budgeting will set the foundation for financial success.

A great way to jump start your retirement savings and get more out of your money is to open a Certificate or IRA Account.

0.75% APY¹⁰
18 Month Certificate or IRA

1.00% APY¹⁰
36 Month Certificate or IRA

Apply today! Visit AmericanHeritageCU.org/Certificate

Home BUYING



LOOKING TO BUY A NEW HOME?

Our real estate agency is getting a new name – First Heritage Realty Alliance is owned by American Heritage. With more agents than ever, First Heritage Realty Alliance offers professional and personalized service and provides exclusive benefits for our members.

Our realty agents can help you find your dream home! Members will receive a \$250 Home Depot gift card when they purchase through a First Heritage Realty Alliance agent.¹¹

★ **\$250** Home Depot Gift Card¹¹ ★

Visit AmericanHeritage.RealEstate or call **855.525.7900** to connect with an agent!

BECOME A FIRST-TIME HOMEOWNER

We know getting your first home is one of the biggest steps you will take in your life. That's why we're here to help. First-time homebuyers who fund their mortgage through American Heritage are eligible to receive up to a \$500 Closing Cost Credit¹².

★ **RECEIVE UP TO A \$500** Closing Cost Credit¹² ★

Visit AmericanHeritageCU.org/FTH to apply easily today!

Home LISTING



LOOKING TO SELL YOUR HOME?

Would you like to sell your home quickly? Our friendly agents are here to help you. Our professional, top-rated agents will help sell your home for less.

★ **FIRST HERITAGE REALTY ALLIANCE** **4.5%** Broker Fee¹³ ★

Call **855.525.7900** or visit AmericanHeritage.RealEstate.



Home OWNERSHIP

YOUR HOME AT THE RIGHT PRICE

Put your hard-earned money where it belongs... back in your pocket. Lower your payment and save on interest, all with no closing costs¹⁴ when you refinance with American Heritage.

★ **REFINANCE TODAY!** **NO CLOSING COSTS**¹⁴ ★

HISTORICALLY LOW RATES

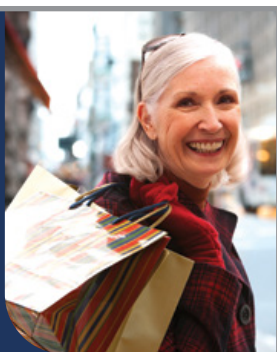
2.875% APR¹⁵
10-Year Fixed Mortgage

3.625% APR¹⁵
30-Year Fixed Mortgage

Apply now! Visit AmericanHeritageCU.org/Mortgage

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.

American Heritage Investment & Retirement Center (IRC), located at American Heritage Credit Union, helps members organize their financial life and plan for the future. Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, which is not an affiliate of the credit union. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America. FR-3207450.1-0820-0922

BULLETIN BOARD

Webinars

Successfully Selling Your Home

December 1, 2021 - 6 p.m.

Income for Life

December 7, 2021 - 6 p.m.

Keeping Debt Under Control: Avoid Detours

December 8, 2021 - 12 p.m.

Using Credit Wisely: Curves Ahead

December 14, 2021 - 12 p.m.

Christmas Eve

December 24, 2021 - All branches and offices will close at 1 p.m. in observance of Christmas Eve.

Christmas Day

December 25, 2021 - All branches and offices will be closed in observance of Christmas Day.

New Year's Eve

December 31, 2021 - All branches and offices will close at 3p.m. in observance of New Year's Eve.

New Year's Day

January 1, 2022 - All branches and offices will be closed in observance of New Year's Day.

Stay up to date online at AmericanHeritageCU.org/Calendar

DISCLOSURES

Offers valid as of 12/1/21. All offers are subject to change without prior notice.

1. Annual Percentage Rate (APR): Annual percentage rates on these products 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 Monthly Payment: \$28.86 for every \$1000 borrowed at 2.49% APR at 36 months (Up to 80% LTV). Membership eligibility required. Equal Housing Lender. Insured by NCUA.
2. Annual Percentage Rate for the Gold Home Equity Line of Credit Rate is as low as 51 basis points below the highest prime rate as published in the Money Rates Section of the Wall Street Journal in effect on the last business day of each calendar month of each year. Rate cannot fall below 3.74% APR or exceed 14.99% APR. Minimum Payment Example: If you made only the minimum monthly payment and took no other credit advances it would take 10 years 1 month to pay off a credit advance of \$10,000 at an Annual Percentage Rate of 3.74%. During that period, you would make 120 payments of \$100.00 and one (1) final payment of \$2.25. Maximum Rate and Payment Example: If you had an outstanding balance of \$10,000, the minimum payment at the maximum Annual Percentage Rate of 14.99% would be \$139.89. This annual percentage rate could be reached at the time of the 1st payment. Rates on these products are determined by an evaluation of applicant credit, collateral valuations, length of term and other considerations. Your rate may vary from the rate shown. 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.
3. Offer valid as of 11/1/21 and available for American Heritage Credit Union Cash Reward cardmembers only. How to earn Cash Back: Earn 3% cash reward bonus for all transactions made between 11/1/21 and 1/31/22. After 1/31/22, the Cash Reward program reverts to 3% Cash Back on Essentials (Gas, Groceries, Pharmacies, Home Improvement), 2% Cash Back on Travel and Dining (Hotels, Airfare, Ride Shares, Restaurants), and 1% Back on Everything Else. 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. 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. 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. Membership eligibility required. This credit union is federally insured by NCUA. All credit card accounts subject to approval. Member must be in good standing with a minimum of a \$15 deposit in their Primary Share Account. 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% 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.
6. To qualify for 15,000 Scorecard Rewards points, 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. 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
7. Annual Percentage Rate (APR) for members who choose to make loan payments via payroll deduction or automatic payment from an American Heritage Federal Credit Union account. APR is increased by .25% without payroll deduction or automatic payment. Rate available for automobile models 2018-2021. Rates for this product are determined by an evaluation of applicant credit. Sample Monthly Payment: \$22 for every \$1000 borrowed at 3.74% APR at 48 months. Your rate may vary from the rate shown. Your payment may vary. Rates current as of 6/1/2021 and are subject to change without notice. Auto Loan rates available for vehicles not previously financed at American Heritage Federal Credit Union.
8. Rates and promotions effective as of January 1, 2021 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 offer will skip first two payment cycles and then make 75 consecutive monthly payments. Sample Monthly Payment: \$14.64 for every \$1000 borrowed at 2.99% APR at 75 months. Monthly payment (per \$1,000) examples are based on longest term in each range. Your payment may vary. Auto Loan rates available for vehicles not previously financed at American Heritage Credit Union.
9. TruStage® Auto Insurance program is offered by TruStage® Insurance Agency, LLC and issued by leading insurance companies. Discounts are not available in all states and discounts vary by state. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union.
10. Annual Percentage Yield (APY): Rates 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 November 19, 2021 and are subject to change. Insured by NCUA. Not a member? Join today.
11. American Heritage Realty is an affiliate of First Heritage Realty Alliance. Offer valid as of April 1, 2021 and subject to change or cancellation without notice. Member must purchase home through American Heritage Realty or 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.
12. 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 nonrecurring 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.
13. 4.5% listing offer: 2.5% broker fee paid to buyer agent and a 2% list fee. All real estate commissions are negotiable. American Heritage Realty is an affiliate of First Heritage Realty Alliance.
14. 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 Housing Lender. Membership Eligibility Required.
15. The No Closing Cost Mortgage Refinance offer applies to loans with a completed application date between July 27, 2021 through December 31, 2021. Rates and promotions effective as of July 27, 2021 and are subject to be cancelled, extended or changed without notice. The following No Closing Cost Interest Rates and payment samples are based on a \$200,000 conventional loan up to \$548,250, a 95% Loan-to-Value, a minimum 660 or better FICO score, and a Debt-to-Income ratio no higher than 45%: 30-year conventional 3.625% (\$912.10 monthly payment); 20-year conventional 3.375% (\$1,147.11 monthly payment); 15-year conventional 3.125% (\$1,393.22 monthly payment); 10-year conventional 2.875% (\$1,919.70 monthly payment); For rates on loans greater than \$548,250, 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 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.

Federally Insured by NCUA
NMLS # 433838

