



REACH YOUR SAVINGS GOALS, A NEW YEAR'S RESOLUTION TO KEEP

IRA Certificates are a great savings option if you're approaching retirement and want extra protection for your nest egg. Before putting money into an IRA certificate, it's important to make sure you're eligible for its tax benefits and can commit to holding these funds out of reach for an extended time. While financial institutions have early-withdrawal penalties for certificates, the IRS may also impose a penalty for IRA funds that are disbursed before you're 59 ½ years old.

We offer a full selection of certificate, IRA certificate, and IRA savings accounts with highly competitive rates, along with an experienced team that's here to answer your questions and help you choose the option that's right for you.

Read more about how to build a better retirement at [AHCU.co/IRACertificates](https://www.AHCU.co/IRACertificates).



BRIGHTENING THE HOLIDAY SEASON

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

Stroll our campus, enjoy the lights and decorations, and take family photos now through the New Year. Parking is available on site.

Enter our campus from Red Lion Road or Jamison Road. Lights will shine daily beginning at dusk.

For more information, visit [AmericanHeritageCU.org/Lights](https://www.AmericanHeritageCU.org/Lights)



HOLIDAY CASH BACK REWARDS!

CASH REWARD MASTERCARD®

3.00% CASH BACK¹
ON ALL PURCHASES

Now Until January 31, 2024! *Learn more inside.*

WELCOME TROUVAILLE MEMBERS

We're excited to welcome Trouvaille Credit Union members and provide them with the same "people helping people" service we've offered for over 75 years!



AMERICAN HERITAGE IS HERE TO HELP ON YOUR HOMEOWNER JOURNEY



PARTNER WITH US TO BECOME A HOMEOWNER!

Let American Heritage help you finance your next home or become a first-time homebuyer! Our mortgage experts are ready to answer your questions, provide a free pre-approval² for any home loan type, or help you apply!

Learn more or apply today at AmericanHeritageCU.org/Mortgage.

We know homebuying can be stressful. Our comprehensive home buyer's guide can help you every step of the way! Our guide is broken into three parts: before, during, and after you buy your home.

Visit AHCU.co/HomebuyingGuide to start your homebuying journey today.

WE CAN HELP YOU FIND OR SELL A HOME

Our friendly agents can help buy your nest home or sell your current home quickly!

Visit FirstHeritageRealty.com or call 855.525.7900 to connect with an agent.

TACKLE YOUR HOLIDAY SHOPPING LIST

An American Heritage Holiday Loan is an easy way to help finance the holiday season!

BORROW UP TO
HOLIDAY LOAN
\$1,200 For 12 Months³



Apply today! Visit AmericanHeritageCU.org/HolidayLoan

WE'RE HIRING!



Join our team! Immediate openings include:

- ★ Branch Management
- ★ Contact Center Supervisor
- ★ Virtual Member Experience Advisors

Apply today! AmericanHeritageCU.org/Careers

Scan QR Code To
View Openings



PHILADELPHIA BUSINESS JOURNAL



Awarded Best Places To Work for 17 years!





SUPPORTING THE KIDS-N-HOPE FOUNDATION

The Kids-N-Hope Foundation raised \$11,000 during the winter Purse and Power Tool Bingo event! To cap off the year-long fundraising initiatives, the Foundation will donate over \$600,000 to a dozen organizations to support their music therapy programs, music programs, and other child life services.



FINISH UP YOUR HOME IMPROVEMENT PROJECTS

- ★ Receive funds in one lump sum with a Home Equity Loan. Rates as low as **5.99% APR⁴ for 36 Months.**
- ★ Draw money multiple times with the Platinum Home Equity Line of Credit. Rates as low as **7.24% APR⁵ Up To 80% LTV.**

AmericanHeritageCU.org/HomeEquity



BUYOUT YOUR AUTO LEASE

If you're happy in your current lease or feel your vehicle is fairly priced, an auto lease buyout could be right for you!

- ★ Plus, enjoy **No Payments** for the **First Two Months⁶**

AmericanHeritageCU.org/Auto



TRAVELING FOR THE HOLIDAYS



Are you planning a winter getaway or heading home for the holidays? Your American Heritage membership can help you access great discounts and savings on 1.2 million brand-name hotels, flights, car rentals, cruises, and more with Credit Union Travel. Sign up for free at credituniontravel.com/cu/american-heritage

Visit AmericanHeritageCU.org/Discounts for additional Member Discounts!

'TIS THE SEASON FOR HOLIDAY SPENDING!

CASH REWARD MASTERCARD®

No Balance Transfer Fees & No Annual Fees



Increase your spending power during the holidays! Now through January 31, 2024 earn rewards on everything you buy, including holiday meals, decor, travel, and gifts when you use your card.

- ★ **3% CASH BACK¹** On All Purchases Now Until January 31, 2024!
- ★ Plus, earn a **\$150 Bonus Reward⁷** when you spend \$1,500 in the first 90 days.

Visit AmericanHeritageCU.org/CashBack to apply today.



PLATINUM PREFERRED MASTERCARD®

No Balance Transfer Fees & No Annual Fees



Cover your spending into the new year. Make purchases for the holidays or make a new year's resolution to consolidate debt. You'll also earn Scorecard Rewards!

- ★ **First 9 Months 0% APR⁸** On Purchases & Balance Transfers
- ★ **9.99% APR⁸** On Purchases & Balance Transfers Thereafter
- ★ Earn One ScoreCard Reward Point for Every \$1 Spent
- ★ Plus, Earn **15,000 Bonus Scorecard Rewards Points⁹**

Visit AmericanHeritageCU.org/CreditCards to apply today.



AVOID HOLIDAY SHOPPING SCAMS!



When online shopping, make sure the website URL starts with "https://" and has a lock symbol to the left of the URL to be sure the transaction is secure. These features indicate that the connection between your web browser and the website server is encrypted. That prevents your information from being intercepted by hackers.

BULLETIN BOARD

Webinars

Rollover Planning

December 7, 2023 - 6:00 PM

Identifying Scams and Frauds

December 12, 2023 - 12:00 PM

Put Your Debt on a Diet

December 13, 2023 - 6:00 PM

Managing Income and Expenses

December 19, 2023 - 12:00 PM

Redefining Portfolio Diversification

December 19, 2023 - 6:00 PM

Christmas Day

December 25, 2023 - All branches and offices will be closed in observance of Christmas Day.

New Year's Day

January 1, 2024 - All branches and offices will be closed in observance of New Year's Day.

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

DISCLOSURES

Offers valid as of 12/01/2023. All offers are subject to change without prior notice.

1. Offer valid as of 10/15/23 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 10/15/23 and 1/31/24. After 1/31/24, the Cash Reward program reverts to 3% Cash Back on Essentials (Gas, Groceries, Pharmacies, Home Improvement Stores), 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. 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.

2. All loans are subject to credit qualification, credit worthiness and other factors. All rates, promotions and offers are subject to change without notice.

3. Annual Percentage Rate (APR) for this product are determined by an evaluation of applicant credit. Sample Monthly Payment: \$109 for every \$1,200 borrowed at 15.95% APR for 12 months. Rates effective as of 11/01/2023. Your payment may vary. Approval is subject to creditworthiness and other factors and requires active direct deposit to an American Heritage Credit Union deposit account. Valid 11/01/23 through 12/31/23. All rates and promotions are subject to change without notice. Not a member? Join today.

4. Rates and promotions effective as of August 1, 2023, 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.

5. Rates and promotions effective as of August 1, 2023, 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.

6. Rates and promotions effective as of June 13, 2023 and are subject to be cancelled, extended, or changed without notice. Borrowers of promotional refinancing or purchase offer will skip first two payment cycles and then make consecutive monthly payments based on your term. Interest still accrues during 60 day no payment period. Membership eligibility required. Not a member? Join Today.

7. 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.

8. 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.

9. 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.

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

