

# The PATRIOT

December 2024



A Newsletter for Members of American Heritage Credit Union



## FIND YOUR FAMILY'S DREAM HOME



**OUR MORTGAGE RATES  
ARE LOWER THAN THE  
NATIONAL AVERAGE!**

We're proud to help you save and take advantage of various benefits when you get a mortgage with us. Whether you're looking for your first home, are upgrading or downsizing your space, or exploring refinancing options, we're here for every step of your homebuying journey.

[AmericanHeritageCU.org/Mortgages](https://AmericanHeritageCU.org/Mortgages)

EARN A **20%  
CASH  
REWARD**  
USING A MY CU HOME  
CONNECTION™ AGENT

You can also receive a 20% cash reward, benefits, and discounts for buying or selling a home.<sup>1</sup> My CU Home Connection provides bundled realty, mortgage, and title service<sup>2</sup> to help members search, buy, sell, and save on your next home!

[AmericanHeritageCU.org/HomeConnection](https://AmericanHeritageCU.org/HomeConnection)



### BRIGHTEN YOUR HOLIDAY SEASON

Nothing shines like American Heritage during the holiday season! Be sure to stop by our campus this month to enjoy over 400,000 lights and various displays and decorations. This is the perfect opportunity for festive family photos. Parking is available on site.

Enter our campus from Red Lion Road or Jamison Road. Lights will shine daily, until New Year's Day, beginning at dusk.

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



### REWARDING YOU DURING THE HOLIDAYS

**CASH REWARD MASTERCARD®**

UP TO **4% CASH  
BACK<sup>3</sup>**  
ON HOLIDAY PURCHASES

Now Until January 31, 2025! *Learn more inside.*

WE OFFER *YOU* THE **RIGHT** FINANCIAL SOLUTIONS BECAUSE YOU'RE **FAMILY.**

# KEEP YOUR SAVINGS RESOLUTIONS WITH IRA CERTIFICATES

It's never too early to start planning for your retirement. If you're seeking extra protection for your assets, IRA certificates are a great savings option.

Before putting money into an IRA certificate, it's important to make sure you're eligible for its tax benefits.<sup>4</sup> You'll also need to be sure you 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're proud to 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 in choosing the right option.

Learn how to build your retirement at [AHCU.co/IRACertificates](https://www.AHCU.co/IRACertificates).



## WINTER PURSE & POWER TOOL BINGO RAISES OVER \$11,500

Thank you to all who attended November's Purse and Power Tool Bingo event, supporting the Kids-N-Hope Foundation! With your support, we were able to raise over \$11,500 benefitting music therapy programs and other pediatric health and life services in the local community. In total, our Bingo events in 2024 raised over \$35,000. Be on the lookout for our 2025 dates!

## CHEER ON OUR FLYERS AND 76ERS WITH DISCOUNTED TICKETS FOR MEMBERS!

Don't miss the chance to purchase discounted member tickets for Philadelphia Flyers and 76ers games this season! A portion of your ticket purchase will benefit the Kids-N-Hope Foundation.

Visit [AmericanHeritageCU.org/Sports](https://www.AmericanHeritageCU.org/Sports) to purchase tickets.

## EXPLORE MEDICARE PLAN OPTIONS WITH eHEALTH<sup>4</sup>



We're proud to partner with eHealth, a licensed insurance agency which allows you to enroll in Medicare and compare plans<sup>5</sup> and coverage for those who need health insurance. After answering a few questions, you'll be able to compare plans to align with your needs and budget and enroll in the best option for you and your family.

Call now for a free, no obligations Medicare or health plan comparison with a licensed insurance agent at **1.844.501.2302**. Or visit [eHealthMedicare.com/AmericanHeritageNewsletter](https://www.eHealthMedicare.com/AmericanHeritageNewsletter).

## PLANNING TO TRAVEL?



CREDIT UNION  
TRAVEL

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](https://www.credituniontravel.com/cu/american-heritage).



## MAKE THE SEASON BRIGHT

An American Heritage Holiday Loan is an easy way to finance the holiday season! We know how quickly holiday spending can add up. With our Holiday Loan, you can borrow **up to \$1,200** for **12 months<sup>6</sup>** to help cover expenses.

Apply today! Visit [AmericanHeritageCU.org/HolidayLoan](https://www.AmericanHeritageCU.org/HolidayLoan).

# GIVING BACK TO YOU THIS HOLIDAY SEASON



No Balance Transfer Fees & No Annual Fees

## CASH REWARD MASTERCARD®

Get rewarded with Cash Back for all your purchases this holiday season when you use your Cash Reward Mastercard. Whether it's buying groceries for your holiday meals, fueling up your car for a family road trip, or buying your morning coffee before heading out for holiday shopping, you'll be rewarded!

- ★ **4% CASH BACK<sup>3</sup>** on Essential Purchases, such as Gas and Groceries
- ★ **2% CASH BACK<sup>3</sup>** on All Other Purchases, such as Travel and Electronics
- ★ Plus, earn a **\$150 Bonus Reward<sup>7</sup>**

Visit [AmericanHeritageCU.org/CashBack](https://AmericanHeritageCU.org/CashBack) to apply today.



No Balance Transfer Fees & No Annual Fees

## PLATINUM PREFERRED MASTERCARD®

Consolidate your high balances from other institutions or plan a big purchase, such as a family vacation, and pay it back within 9 months. Take advantage of the ScoreCard® Rewards Points that you earn with each purchase, that can be redeemed for branded merchandise, gift cards, travel, and more!

- ★ **First 9 Months 0% APR<sup>8</sup>** On Purchases and Balance Transfers
- ★ **9.99% APR<sup>8</sup>** On Purchases and Balance Transfers Thereafter
- ★ Plus, Earn **15,000 Bonus Scorecard® Rewards Points<sup>9</sup>**

Visit [AmericanHeritageCU.org/Platinum](https://AmericanHeritageCU.org/Platinum) to apply today.



## ONLINE TELLER'S NEW LOOK

If you access Online Teller via a desktop computer or in the browser feature of your smart device, you've probably noticed some changes. We've updated the user interface to improve the design and functionality of the platform. The mobile app version of Online Teller has not been affected by this update.

## ADVENTURE AWAITS ON THE OPEN ROAD

Head out onto the open road with vehicle financing solutions from American Heritage. Our lease buyout, auto purchase, and refinance options are available with **no payments for the first two months!**<sup>10</sup>

Visit [AmericanHeritageCU.org/Auto](https://AmericanHeritageCU.org/Auto) to start a pre-approval.

## HAVE YOU REGISTERED FOR QUICKPAY?

As a reminder, members who wish to pay their American Heritage loan using an account or debit card from another financial institution can do so with QuickPay. You can register for Online Teller to use QuickPay for free or use our guest portal via the Pay a Loan button on our website, which will incur a \$1.50 fee per transaction.

Visit [AmericanHeritageCU.org](https://AmericanHeritageCU.org) to log in or register online.

## START YOUR WINTER HOME IMPROVEMENTS

Whether it's a major home improvement or a pesky repair, now is the perfect time to consider a home equity loan or line of credit to make the improvements to your home that you need.

- ★ Receive funds in one lump sum with a Home Equity Loan. Rates as low as **5.49% APR<sup>11</sup>** for **36 Months**.
- ★ Draw money multiple times with the Platinum Home Equity Line of Credit. Rates as low as **6.24% APR<sup>12</sup>** **Up To 80% LTV**.

[AmericanHeritageCU.org/HomeEquity](https://AmericanHeritageCU.org/HomeEquity)

## BULLETIN BOARD

### Webinars

#### Rollover Planning

December 3, 2024 - 6:00 PM

#### What to Do When Income Decreases

December 5, 2024 - 12:00 PM

#### Managing Income & Expenses

December 9, 2024 - 12:00 PM

#### Credit Reports & Credit Scores

December 11, 2024 - 12:00 PM

#### Building Savings: Ready for the Road Ahead

December 12, 2024 - 6:00 PM

### Christmas Eve Hours (1 PM)

All branches and offices will close at 1 PM on Christmas Eve (Tuesday, December 24).

### Christmas Day Closure

All branches and offices will be closed on Wednesday, December 25 in observance of Christmas.

### New Year's Eve Hours (3 PM)

All branches and offices will close at 3 PM on New Year's Eve (Tuesday, December 31).

### New Year's Day Closure

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

Stay up to date online at [AmericanHeritageCU.org/Calendar](https://AmericanHeritageCU.org/Calendar).

## JOIN OUR AWARD-WINNING TEAM!

We're hiring! Immediate openings include:

- ★ Rhawn Street Assistant Branch Manager
- ★ Carriage House Member Experience Advisor (Red Lion Road)
- ★ Facilities Assistant

Apply today! [AmericanHeritageCU.org/Careers](https://AmericanHeritageCU.org/Careers)



Scan QR Code To View Openings

## DISCLOSURES

Offers valid as of 12/1/2024. All offers are subject to change without prior notice.

1. My CU Home Connection™ is available to you through a participating credit union membership. Cash Rewards are available to members who register to use My CU Home Connection™ and who use a qualified real estate agent in the My CU Home Connection™ network to buy or sell their home. It is not a requirement to use any or all of the service provider partners in order to earn the realty cash rewards. Cash rewards amounts are dependent on the commissions paid to the agent. The credit union may have specific rules on how cash rewards will be paid. Cash rewards are void where prohibited by law or the lender. Please consult with your credit union for details that may affect you.

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

3. Offer valid as of 10/15/24 thru 1/31/25 and available for American Heritage Credit Union Cash Reward cardmembers only. 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. How to earn Cash Back: Earn 4% from essential merchants (Defined as gasoline, grocery stores, home improvement, pharmacies, dairy, or meat locker) and earn 2% from all other merchants. After 1/31/25, the Cash Reward program reverts to 3% Cash Back on Essentials (Defined as gasoline, grocery stores, home improvement, pharmacies, dairy, or meat locker), 2% Cash Back on Travel and Dining (Defined as restaurants, cafes, fast food chains, airlines, ride sharing and hotels), and 1% Back on Everything Else. 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. Members must be in good standing with a minimum of a \$15 deposit in their Primary Share Account. Not a member? Join today.

4. Consult your tax advisor.

5. eHealthInsurance Services, Inc. is a licensed health insurance agency that does business as eHealth. In NY, IL and OK, eHealth does business as eHealthInsurance Agency. eHealth is not affiliated or connected with any government program or agency. eHealth offers plans from many insurance companies. This ad solicits insurance prospects for eHealth.

**Top plans based on KFF's 2023 Update and Key Trends report; analysis of 2023 CMS Medicare Advantage enrollment by firm.**  
**Disclaimer: This ad is not from the government. It's from eHealth, an insurance agency selling plans from many insurance companies. Enrollment in a plan may be limited to certain times of the year unless you qualify for a special [election/enrollment] period or you are in your Medicare Initial Election Period.**

6. Annual Percentage Rate (APR): Rates for this product are determined by an evaluation of applicant credit. Sample Monthly Payment: \$106.62 for every \$1,200 borrowed at 15.95% APR for 12 months. Rates effective as of 11/1/24. Offer valid on loan applications received through 12/31/24. Your payment may vary, approval is subject to creditworthiness and other factors, and requires active direct deposit to an American Heritage account. All rates and promotions are subject to change without notice.

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 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.

10. Rates and promotions effective as of June 7, 2024 and are subject to be cancelled, extended or changed without notice. Rates for this product are determined by an evaluation of applicant credit. Borrowers of promotional refinance or purchase offer will skip first two payment cycles and then make consecutive monthly payments based on the term. Membership eligibility required. Not a member? Join today.

11. Rates and promotions effective as of October 28, 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: \$30.20 for every \$1,000 borrowed at 5.49% APR at 36 months (Up to 80% LTV). Not a member? Join Today.

12. Rates and promotions effective as of October 28, 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: \$19.45 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. Membership eligibility required. Not a member? Join Today.

## 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](https://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
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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