

A Newsletter for Members of American Heritage Credit Union



FULFILL YOUR SAVINGS GOALS WITH A CERTIFICATE OR IRA!

As you begin to think of new year's resolutions for 2026, consider a Certificate or IRA with American Heritage to help realize your goals! These products are perfect options for both short and long-term goals and allow your money to work harder for you.

Terms range from 3 months to 5 years with highly competitive yield rates. Visit the website below for our current Certificate and IRA specials and lock in now before it's too late!

Visit AHCU.co/Certificates to explore your Certificate and IRA options today.



GIVE YOURSELF THE GIFT OF 3% CASH BACK¹ ON EVERY PURCHASE!

Earn a little extra this holiday season with **3% Cash Back¹** on every purchase made with your American Heritage **Cash Reward Mastercard[®]**! From gifts and groceries to holiday travel and everything in between, you'll earn rewards on all of it! Plus, you can earn a **\$150 Bonus Reward²** when you spend \$1,500 in the first 90 days.

Apply today! AmericanHeritageCU.org/CashReward



No Balance Transfer Fees & No Annual Fees



THANKS FOR YOUR SUPPORT!

We extend our thanks and appreciation to all who attended any of our Kids-N-Hope Bingo events this year! In total, the Kids-N-Hope Foundation was able to raise more than \$38,000 in 2025 through its Purse & Power Tool Bingo events. We hope to see you in March for our first Bingo of 2026!

Visit [KidsNHope.org](https://www.KidsNHope.org) to learn more about the Kids-N-Hope Foundation.

ROOT FOR THE FLYERS AND 76ERS WITH DISCOUNTED TICKETS FOR MEMBERS!

EXPLORE MEDICARE PLAN OPTIONS WITH eHEALTH³

eHealth

Did you know that, as a member, you can purchase discounted tickets to select Flyers and 76ers games? Beyond scoring a great deal, you'll also be giving back, as a portion of your purchase goes towards the Kids-N-Hope Foundation.

Visit AmericanHeritageCU.org/Discounts to view discounted games and purchase tickets.

American Heritage Credit Union has partnered with eHealth³, a licensed insurance agency who makes it easy to compare and enroll in the nation's top[†] Medicare plans. Once you answer a few questions, you'll be able to enroll in the plan that best fits your needs. The annual election period runs through December 7th for those over 65, and through December 15th for those under 65.

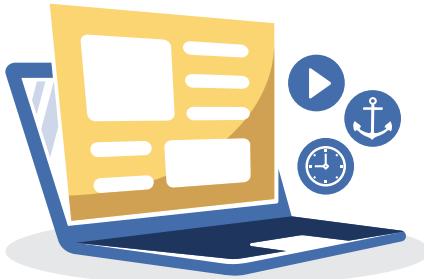
Call now for a free, no obligations Medicare or health plan comparison with a licensed insurance agent at **1.844.490.2431 TTY 711** [Mon - Fri 8:00 AM - 9:00 PM ET]. Or visit eHealthMedicare.com/AmericanHeritage to learn more.



MAKE HOLIDAY MEMORIES WITH US!

Don't forget to stop by our Northeast Philadelphia campus now through New Year's Day to take family photos and enjoy more than 400,000 holiday lights and displays. The campus will be illuminated each evening at dusk—we hope you will stop by!

Visit AmericanHeritageCU.org/Lights for parking information and more.



HAVE YOU CHECKED OUT OUR BLOGS RECENTLY?

Financial education remains one of our top priorities, and this can be seen each week in our blogs. From savings and budgeting to credit and security, our blogs cover a variety of topics across the financial education spectrum. We recently updated our blog layout, adding features such as:

- ★ Narration, allowing you to listen if you'd prefer.
- ★ Anchor links, allowing you to go directly to the section that interests you.
- ★ Reading times and more!

Visit Blog.AmericanHeritageCU.org to take a look today!



ENJOY A STRESS-FREE HOLIDAY!

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 Months⁴** to help cover expenses.

Apply today! AmericanHeritageCU.org/HolidayLoan



HANDLE THE HOLIDAYS WITH EASE!

With the **Platinum Preferred Mastercard®**, you could cover your holiday spending through the new year, or consolidate debt.

★ **First 9 Months 0% APR⁵** on Balance Transfers & Purchases

★ **9.99% APR⁵** Thereafter

Apply today! AmericanHeritageCU.org/Platinum



No Balance Transfer Fees
& No Annual Fees

THINKING ABOUT A NEW HOME IN THE NEW YEAR?

If it's your goal to buy a home in the new year, My CU Home Connection™ is a perfect option for you! This comprehensive realty, mortgage, and title program provides rewards for both buyers and sellers. As a homebuyer, you can earn a **20% Cash Reward⁶**, a **\$500 Lender Credit**, and have **Non-Title Fees Waived⁷**. Sellers can enjoy a **Discounted Commission Rate⁸** when working with an authorized My CU Home Connection real estate agent.

★ TAKE ADVANTAGE OF SOME OF THE LOWEST MORTGAGE RATES IN THE REGION! ★

Visit AmericanHeritageCU.org/HomeConnection to get started today.



RIDE INTO THE NEW YEAR IN COMFORT WITH THE CAR THAT YOU ALREADY LOVE

As your car's lease nears its end, void the hassle of having to find your next ride. With an Auto Lease Buyout from American Heritage, you can stick with the car you love while making the most of its current value. Enjoy **No Payments for the First Two Months⁹** with rates as low as **4.99% APR⁹** on a **63-Month** term loan.

Visit AHCU.co/Auto to learn more about our auto loan solutions!

BE REWARDED AS A HOMEOWNER WITH YOUR HOME'S EQUITY!

You can finally complete those home improvements you've put on the back burner with a Home Equity Line of Credit from American Heritage. With this product, you'll be maximizing your home's value. But these funds can be used for more than just home projects—you can fund a dream vacation, pay school tuition, or consolidate bills.

For additional flexibility and the ability to draw funds multiple times, consider our **Platinum Fixed-Rate Home Equity Line of Credit**, with rates as low as **5.74% APR¹⁰** Up to 80% LTV.

Get started today! AmericanHeritageCU.org/HomeEquity



BULLETIN BOARD

Webinars

Investment Diversification

December 2, 2025 - 6:00 PM

Keeping Debt Under Control: Avoiding Detours

December 9, 2025 - 12:00 PM

Rollover Planning

December 9, 2025 - 6:00 PM

Building Savings: Ready for the Road Ahead

December 10, 2025 - 12:00 PM

Priorities, Setting Goals, Income, and Expenses

December 16, 2025 - 12:00 PM

Christmas Eve Hours - 1:00 PM

Wednesday, December 24 - All branches and offices will close at 1:00 PM on Christmas Eve.

Christmas

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

New Year's Eve Hours - 3:00 PM

Wednesday, December 31 - All branches and offices will close at 3 PM on New Year's Eve.

New Year's Day

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

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



JOIN OUR AWARD-WINNING TEAM!

We're hiring! Immediate openings include:

- ★ Feasterville Assistant Branch Manager
- ★ East Norriton Branch Manager
- ★ Senior Facilities Technician
- ★ Virtual Member Experience Advisor



Scan QR Code To View Openings

Apply today! AmericanHeritageCU.org/Careers

DISCLOSURES

Offers valid as of 12/1/2025. All rates and offers are subject to change without prior notice.

1. Offer valid as of 10/1/25 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 10/1/25 and 1/31/26. After 1/31/26, 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. 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.

3. eHealth is an insurance agency offering plans from many insurance companies and is not affiliated with the government. The insurance offered is not NCUA/NCUSIF/FDIC insured, is not a deposit of any financial institution, is not federally insured and is not sold or guaranteed by American Heritage Credit Union.

* 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. | MMR-1913-2024

4. 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 11/1/25. Offer valid on loan applications received through 12/31/25. 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.

5. 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.

6. 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.

7. Title benefit available for homes purchased in Pennsylvania and New Jersey.

8. 2% listing rate offer. All real estate commissions are negotiable. American Heritage Realty is an affiliate of First Heritage Realty Alliance.

9. Rates and promotions effective as of November 14, 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. Interest continues to accrue on your unpaid loan balance during the payment period skipped. Sample Monthly Payment: \$18.08 for every \$1,000 borrowed at 4.99% 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 2022 to present.

10. Sample Platinum Fixed-Rate HELOC (3DP/5A) Payment Example: \$19.21 for every \$1,000 borrowed at 5.74% Annual Percentage Rate (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.

\$150.00 commitment fee may apply for certain non-owner-occupied properties. Mortgage recording fees may apply in counties located outside the Tri-State Area (PA, NJ, and DE). The mortgage recording fee is assessed by certain counties and is not a fee assessed by American Heritage Credit Union.

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



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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