BULLETIN BOARD

Holiday Schedule:

Presidents Day All offices closed on Monday, February 17, 2020

Event Schedule:

2020 Annual Meeting

Tuesday, April 21, 2020 at 8am Cecilia B. Grady Community Room 2060 Red Lion Road, Philadelphia, PA 19115 To learn more visit AmericanHeritageCU.org/Calendar

> 16th Annual Car Show and **Member Appreciation Day** Saturday, May 16, 2020 @ Red Lion Road Campus

2060 Red Lion Road, Philadelphia, PA 19115 Enjoy a day of hundreds of cars, food, games,

a local craft show, and family fun! To learn more visit AmericanHeritageCU.org/CarShow

Stay up to date online at AmericanHeritageCU.org/Calendar

MEMBER DISCOUNT **Philadelphia** vs. New York Knicks 76ers Thurs., Feb. 27th @ 7:00PM vs. Detroit Pistons The Mezzanine Level Wed., March, 11th @ 7:30PM **Discounted Tickets** vs. Orlando Magic Sun., April 5th @ 1:00PM AmericanHeritageCU.org/Sixers

\$3 from each ticket sold Kidz-N-Høpe



American Heritaae

TO PURCHASE TICKETS VISIT: AmericanHeritageCU.org/Sixers

Take a Deep Breath

We're here to help with Insurance & Investments



Heritage Investment & Retirement Center (IRC), located at Am<mark>erican Herit</mark>age Federal Credit Union, helps members organi ncial life and plan for the future. Securities sold, through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, ered broker/dealer. CBSI is under contract with the financial institution to make securities available to members. Trust Servi RS Trust Company. The representative may also be a financial institution er titution. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institu nrial institution. CLINA Brokerage Services: Inc. is a registered broker/dealer in all fifty states of the United States of America

To learn more and get started visit AmericanHeritageCU.org/IRC today



Members Can Save with Sprint!

are automatically qualified for rewards on Wireless Plans through Sprint!

To learn more, visit:

AmericanHeritageCU.org/MemberDiscounts



All rates and promotions are subject to change without notice

- * 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 publishe 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. 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. Promotional rate valid for applications received by 11-59 pm on 4/30/20. Offer not valid on business loans. Homeowners Insurance and Flood Insurance, if applicable is required. Membership eligibility required. Equal Housing Lender. Insured by NCUA
- *The No Closing Cost Mortgage Refinance offer applies to loans with a completed application date between January 1, 2020 through March 1, 2020. We reserve the right to modify this offer without prior notice. The following No Closing Cost Interest Rates and payment samples are based on a \$200,000 conventional loan and a \$510,400 jumbo loan, 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 3.99% (\$954 monthly gayment): 20-year conventional 3.75% (\$1,186 monthly payment); 15-year conventional 3.50% (\$1,430 monthly payment); 10-year conventional 3.375% (\$1,966.03 monthly payment); 30-year jumbo 4.125% (\$2,474 monthly payment); 15-year jumbo 3.75% (\$3,712 monthly payment). If you do not meet the stated criteria, other mortgage refinance programs may be available to you. Mortgage loan approvals are subject to credit approval and program quidelines. 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. 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.
- * ** Platinum Preferred Mastercard® must be opened between 1/1/2020 and 4/30/2020 to take advantage of this offer. A 3% cash borrus will he posted to your American Heritage Checking account within 90 days of credit card open date and will be based on the total cash advance. balance transfer amount during the 90-day period; bonus amount not to exceed the available credit limit at the 90th day. For example, if a cardholder's credit limit is \$5,000, the bonus amount may not exceed \$150 regardless of the volume of balance transfers performed durin promotional period. For new cardholders. The standard APR will be 9.99% for purchases, balance transfers and cash advances performe from the Mastercard receive date. There are no balance transfer or cash advance fees associated with this offer. To see a full list of fees, please refer to Schedule of Fees. This rate and promotion are effective as of 1/1/20 and is subject to change without notice. Must have an American Heritage Checking Account to receive cash bonus. Approval for a Platinum Preferred Mastercard depends on creditworthiness and other qualifications. American Heritage Business Cards, Platinum Classic, Platinum Secured, and Cash Reward Mastercard are ineligible for this offer. 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: Cardholders may be eligible to receive bonus based on any balance transfer performed between 1/1/2020 and 4/30/2020 depending upon current promotional enrollments. Existing Platinum Preferred
 Mastercard holders may visit a branch or contact us at 215.969.0777 to learn more. For balances transferred to an existing card during that time, the APR on those balances will be the in-force rate stated on account disclosures. American Heritage reserves the right to refuse any balance transfer request. See account Terms and Conditions for information on fees. Not a member? Join Inday. Equal Opportunity Lender
- *Enroll in eStatements between January 1, 2020 thru February 29, 2020 and receive \$5 deposited to your Share Savings account on your next statement cycle. Offer limited to one (1) \$5.00 reward per account. Offer subject to change or cancellation without notice † Annual Percentage Yield (APY): Rates listed paid on \$20,000 minimum balance for regular Certificates and paid on \$2,000 minimum balance for IRA Certificates. Balances under \$20,000 for regular Certificates and under \$2,000 for IRA Certificates are available at 0.10% lower Annual Percentage Yield. IRA subject to IRS contribution limits. Consult your tax advisor. A penalty will or may be imposed for early withdrawal. Fee
- may reduce earnings. Rates effective as of 1/1/2020 and are subject to change. Not a member? Join today. Insured by NCUA. †† Annual Percentage Yield (APY): For additional info, see our Deposit Account Disclosure and Schedule of Fees and Charges. Account minimum to earn dividends; VIP Money Market Account \$50,000. Premature withdrawals are subject to penalty. Fees may reduce earnings. Rates effective as of 1/1/2020 and are subject to change at any time. Membership Eligibility Required, Insured by NCUA.
- +++ Annual Percentage Yield (APY): For additional info, see our Deposit Account Disclosure and Schedule of Fees and Charges. Account minimum to earn dividends: MBS Money Market Account \$2,000; MBS VIP Money Market \$50,000; MBS Platinum Money Market Account \$75,000 Minimum withdrawal amount: MRS Money Market Accounts and VIP Money Market Accounts \$500: Platinum Money Market Account \$1,000. Premature withdrawals are subject to penalty. Fees may reduce earnings. Rates effective as of 1/1/2020 and are subject to change at any time. Membership Eligibility Required. Insured by NCUA.
- †††† Annual Percentage Yield (APY): 1.70% APY for balances \$10,000 and greater. Maximum deposit amount \$1,000,000. Limit one High Yield Savings Account per member. \$10,000 minimum opening deposit, requires new money only, defined as funds not currently on deposit at American Heritage Credit Union, \$10 monthly service fee is waived if the daily balance is \$10,000 or more. Account holder may withdraw funds once per monthly statement cycle via check, transfer or withdrawal, \$25 fee for each additional withdrawal per statement cycle. Fees may reduce earnings. Rates and fees accurate as of 1/1/2020 and are subject to change. Not a member? Join today. Insured by NCUA. +++++ Annual Percentage Vield (APV): Rates listed gold 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. Fees may reduce earnings. Rates effective
- as of 1/1/2020 and are subject to change. Not a member? Join today. Insured by NCUA. ##### While you are free to select your own real estate broker and mortgage lender for your real estate transaction, we offer our members a 10% Cash Reward off your American Heritage Realty agent's commission when you choose to work with one of our American Heritage Realty agents to buy a home. 10% Cash Reward may not be combined with any other special offer, discount or promotion. All offers are subject to change without prior notice. The Home Connection Program is offered in Pennsylvania. New Jersey and Delaware. If you also choose to sell your home with American Heritage Realty, an additional 10% Cash Reward is available off your American Heritage Realty agent's
- commission. All offers are subject to change without prior notice. Seller's Cash Reward is not available in the state of New Jersey.

 †* Offer valid as of January 1, 2020 through March 31, 2020. All offers are subject to change without prior notice. Offer valid for specifier checking accounts only. Set up a direct deposit in the cumulative amount of \$500,00 or more in each of the following full three statement curles following the month of account opening and receive CSD per statement curle for a maximum of C1SD in honus awards. Receive an additional \$50 bonus when 25 or more cumulative debit card transactions are made during the first three full statement cycles following account opening. For example, if account is opened in January 2020, accountholder must make \$500 or more cumulative direct deposits of \$500 in the months of Fehruary March and Antil 2020, as well as at least 25 debit card purchases during those months to qualify Requise will be awarded at end of 90 day promotional period. Purchases only, ATM withdrawals are not eligible. Offer valid for specified checking accounts and by invitation only. American Heritage reserves the right to cancel, modify or extend this offer at any time without notice Member must be in good standing with a minimum \$15 denosit in the primary share account. Members receiving incentives may be responsible for paying taxes on the incentives. May not be combined with other promotions. Offer subject to change without notice. Limit (1) per household. Employees and their family, business and fiduciary accounts are not eligible. Overdraft or returned item fees may apply Membership eligibility required
- ** Annual Percentage Rate (APR) for members who choose to make loan payments via payroll deduction or automatic payment from an American Heritane Federal Credit Union account. APR is increased by 75% without navroll deduction or automatic navment. Rates for this product are determined by an evaluation of applicant credit. Your rate may vary from the rate shown. Sample Monthly Payment: \$22.14 for every \$1,000 borrowed at 3.39% APR for 48 months. Your payment may vary. Rates current as of 11/02/19 and are subject to change without notice. Auto I can rates available for vehicles not previously financed at American Heritage Credit I Injun

PATRIOT All American Heritage members



A Newsletter for Members of American Heritage Credit Union



February 2020

REVOLUTIONIZE YOUR HOME EQUITY



PLUS, NO CLOSING COSTS!

An American Heritage Home Equity Line of Credit gives you an easy way to get the cash you need with an Introductory Rate of 1.99% APR* for the first 6 months, then as low as 4.24% APR* after that, and No Closing Costs* - it means you can do a lot and not pay a lot. Whether you want to cook up a new kitchen, add a family room, or upgrade your master bath, talk to us today about a home equity line of credit and get the cash you need!

APPLY TODAY ★ AmericanHeritageCU.org/HomeEquity

REVOLUTIONIZE YOUR MORTGAGE

REFINANCE YOUR MORTGAGE WITH NO CLOSING COSTS!

For a limited time, you can refinance your mortgage through American Heritage and pay No Closing Costs.' Our No Closing Cost offer includes fixed rates as low as 3.375% APR" for a 10-year fixed mortgage, and 3.99% APR" for a 30-year fixed mortgage. These rates and the No Closing Cost' offer are valid for applications received by March 1, 2020, so hurry and apply now! Don't miss this fantastic opportunity to lower your term, monthly payment and reduce interest!

AmericanHeritageCU.org/Mortgage

Bruce Foulke Named Most Admired CEO by Philadelphia Business Journal



Bruce K. Foulke, was recently named a recipient of the Most Admired CEO award by the Philadelphia Business Journal.

An editorial team of judges selected Bruce, along with a group of local executives; out of 100 nominations across a scope of industries, for the sixth annual class of Most Admired CEO awardees.

Bruce was recognized for his stewardship at American Heritage. Under his leadership, the credit union has consistently demonstrated a strong record of innovation, outstanding financial performance, commitment to quality, vision, diversity in the workplace and numerous contributions to the Greater Philadelphia community.

Foulke, among other honorees, was recognized at a dinner reception at the Union League of Philadelphia, "It was an honor to be recognized with so many distinguished leaders in our area," stated Foulke, "This accolade would not have been possible without the continued support and vision of the American Heritage Board of Directors and employees Their continued commitment to our membership and dedication to serving our communities helps make American Heritage the premiere financial institution in our region,"

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Reduce Clutter. Go Green, and Earn \$5!***

If you currently use paper statements, make the switch to eStatements, start practicing eco-friendly record keeping and vou can earn \$5!"" Once vou're signed up for American Heritage eStatements, your monthly activity statements



How to sign up for eStatements:

- · Log on to Online Teller
- · Click on Member Service Tab
- · Click "eStatements" option
- · Enter your email address

Sign up today and get your \$5 Reward, but hurry this offer ends Februrary 29, 2020!"



Fraud Protection -**Card Controls** and eAlerts

With the changing world of commerce, debit card and credit card usage is increasing. So too unfortunately, does the risk of cyber security threats.

Here are a few simple tools from American Heritage you can use to better manage and protect your information!

Set up Card Controls

Card Controls are a set of Online Teller and Mobile Teller features that help members easily manage their credit and debit cards from their device.

Easy-to-use Features of Card Controls:

- · Activate Debit Card
- · Submit a Travel Notification
- · Manage Overdraft Privilege
- · Deactivate a Lost or Stolen Card
- · Change Authorization Limits
- · Review and Redeem ScoreCard® Reward Points
- · Redeem Cash Rewards

These tools allow you to monitor safety, security and spending on your cards.

Monitor your account activity with eAlerts

Our eAlert service keeps you up-to-date on your account activity, eAlerts are texts or emails that inform you of important information such as direct deposits received, low balance in your account, and much more. You can also set up an eAlert to know when a specific check clears your account and other detailed information.

It's easy to get started - simply log into your Online or Mobile Teller, and click on Card Services.



Using your tax return to fund your IRA is an easy way to build your retirement savings safely and avoid stock market risk. Make sure you are taking full advantage of the opportunity to save for your retirement. You can make 2019 IRA contributions until April 15, 2020.

OFFERING:

Traditional IRA · ROTH IRA · SEP IRA

If you'd like to have your Tax Return Direct Deposited to your American Heritage Account make sure to provide the IRS with American Heritage's Routing Number (236082944) and your 13-digit account number.

> To meet with a Retirement Advisor visit: AmericanHeritageCU.org/IRC



Earn a high yield while remaining flexible with a Money Market account. Each American Heritage Money Market account delivers a high yield on your investment dollar, plus the ability to access your funds easily. Perfect as a rainy day account or saving for a large project. Choose the one that's right for you!

> Call: 800.342.0008 Visit: AmericanHeritageCU.org/MoneyMarket



American Heritage savings options put you in charge of your financial future. All of our savings options give you a smart way to grow your money. If you are saying for a special occasion such as a down payment on a home, a wedding, a vacation, retirement, or simply looking to earn a highly-competitive rate, let us help you reach your goal!

> Call: 800.342.0008 Visit: AmericanHeritageCU.org/Savings

American Heritage 2020 College Scholarship

Are you a senior in high school, or do you know someone who is? American Heritage is awarding Thirty High School Seniors a \$1000 scholarship. Scholarship applications are available online or at your local branch. Visit AmericanHeritageCU. org/Scholarship for complete rules and submission information. The deadline for applications is March 20, 2020.



TRANSFER YOUR BALANCES AND FARN over the holidays? Start the New Year off right by reducing your debt with an American Heritage Platinum Mastercard! Banks may charge you a balance transfer fee up to 3% instead, we will pay you 3%" to consolidate your credit cards!

AmericanHeritageCU.org/BalanceTransfer

Earn \$200 When You Open a **Checking Account!**

American Heritage offers a variety of checking accounts and services to meet your needs and fit your lifestyle. Heres how you can earn an extra \$200." Set up a direct deposit of \$500 or more per month and use your debit card 25 times or more within the first three months.



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Visit: AmericanHeritageCU.org/HomeConnection