The American Heritage members are automatically qualified for rewards on Wireless Plans through Sprint.

To learn more, visit: AmericanHeritageCU.com/MemberDiscounts

DISCLOSURES
All rates and promotions are subject to change without notice.

*APRs
APR is Annual Percentage Rate. APRs and promotional offers are available only at the time of issuance. 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.

An American Heritage Credit Union 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 of things. Whether it’s to renovate your kitchen, add a family room, or upgrade your master bath, talk to us today about your home equity line of credit and get the cash you need!

APPLY TODAY AmericanHeritageCU.com/HomeEquity

REVOLUTIONIZE YOUR 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, along with 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.”

AmericanHeritageCU.com/Mortgage

The PATRIOT
February 2020

REVOLUTIONIZE YOUR HOME EQUITY

PLUS, NO CLOSING COSTS!

While you are free to select your own real estate broker and mortgage lender for your real estate transaction, we offer a Cash Reward offer through your American Heritage Realty agent's commission when you choose to work with one of our American Heritage Realty agents. This offer is only available for primary and secondary residences and does not include rental or investment properties. Choosing an American Heritage agent means you can do a lot more. For more details, including a list of participating agents, see the offer Terms and Conditions available at AmericanHeritageR.com. $3 from each ticket sold directly benefits the 16th Annual Car Show and Family Fun Day.

As of 1/1/2020 and are subject to change. Not a member? Join today. Equal Opportunity Lender.

**Promotional Payment Plan**: In order to open between 2/1/2020 and 2/29/2020, a $100 down payment is required for your Heritage Checking account in your standard checking members can earn an interest on $2,000 minimum balance at 0.10% lower Annual Percentage Yield. A penalty will or may be imposed for early withdrawal. Fees may reduce earnings. Rates 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 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.

Enjoy a day of hundreds of cars, food, games, a local craft show, and family fun!

Philadelphia 76ers Season tickets are only available for primary and secondary residences and does not include rental or investment properties. Choosing an American Heritage agent means you can do a lot more. For more details, including a list of participating agents, see the offer Terms and Conditions available at AmericanHeritageR.com. $3 from each ticket sold directly benefits the 16th Annual Car Show and Family Fun Day.
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 you can earn $5!! Once you’re signed up for American Heritage eStatements, your monthly activity statements will be accessible through Online Teller and you will have less paper to sort through each month. You will be notified via email when your statement is ready each month, and then you can view your statement on-screen and only print select documents as you need them.

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This Year Do More with your Tax Return

2.00% APY

20 Month Fixed Certificate or IRA

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.

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No Matter What You’re Saving for, We Can Help Revolutionize the Way You Get There

1.70% APY

High Yield Savings Account

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 saving 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

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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.

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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

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Get A Winter Ready Vehicle Today!

As Low As 2.99% APR

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.

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Transfer Your Balances and Earn 3% Cash Back™

1.00% APY

VIP Money Market Account

1.25% APY

Business Money Market Account

American Heritage offers a variety of checking accounts and services to meet your needs and fit your lifestyle. Here’s 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.

Choose the account that’s right for you: totally-free checking or one of our premium checking accounts with high-yielding rates. All checking accounts include free debit cards and surcharge-free access to over 30,000 ATMs.

Call: 800.342.0008
Visit: AmericanHeritageCU.org/Checking200

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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.

Call: 888.553.1234
Visit: AmericanHeritageCU.org/AutoLoans

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Helping You Find The Right Home

Whether you are in the market to buy or sell your home, American Heritage Realty is here to assist you.

Call: 855.525.7900
Visit: AHFR.com

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Revolutionize Your Home Buying Experience

Earn Up to a 10% Cash Reward™

Buy and/or Sell Your Home with American Heritage and earn up to a 10% Cash Reward™ based on your agent’s commission.

American Heritage Realty is a full service real estate agency owned and operated by American Heritage Credit Union.

Plus, you can earn an additional 10% Cash Reward™ off your American Heritage Realty agent’s commission when you sell your home with American Heritage Realty.

Call: 855.525.7900
Visit: AmericanHeritageCU.org/HomeConnection