

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.

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 February 29, 2020!***



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.

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

Save for the Future, While Still Having Access to Your Funds

1.00% APY
VIP Money Market Account

1.25% APY
Business Money Market Account

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

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

1.70% APY
High Yield Savings Account

1.80% APY
9 Month Fixed Certificate or IRA

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

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 Earn 3% Cash Back***



TRANSFER YOUR BALANCES AND EARN
3% CASH BACK***

Did you incur credit card debt over the holidays? Get 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. 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



Get A Winter Ready Vehicle Today!

Plan for winter weather with the help of American Heritage!

As Low AS
2.99% APR
Up to 48 Months

Call: 888.553.1234

Visit: AmericanHeritageCU.org/AutoLoans

REVOLUTIONIZE YOUR HOME BUYING EXPERIENCE

Earn Up to a 10% Cash Reward*****

Buy and/or Sell Your Home with American Heritage Realty 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.

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: AHR.com



Call: 855.525.7900

Visit: AmericanHeritageCU.org/HomeConnection



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.