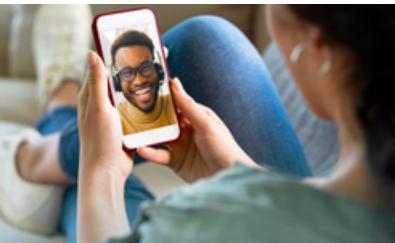


A Newsletter for Members of American Heritage Credit Union

A SPECIAL PRESIDENT'S MESSAGE



Dear Members,

I hope you and your families remain safe and healthy as we continue to navigate the COVID-19 pandemic. Be assured that the American Heritage team continues to provide safe, flexible, and convenient options to continue to meet your banking needs.

Be sure to check our COVID-19 Response page to get the latest updates on branch, ATM, PAT, and lobby service accessibility. Visit AmericanHeritageCU.org/Update

OUR INNOVATIVE TEAM CONTINUES TO DEVELOP NEW TECHNOLOGIES to not only provide safer alternatives during the pandemic, but to also prepare our members for the future in providing best-in-class tools. Just a few of our recent channel enhancements include:

- ★ Online Lobby Appointment scheduling for a safe and secure appointment
- ★ Investment in PAT machines in lobbies and drive-thrus. As many other institutions and retailers struggle with staffing, our PAT network allows us to deploy our associates in a flexible and when necessary, remote matter.
- ★ Members use our new VANA video advisor services for live consultations, account openings, and loan applications from the comfort and safety of their home.
- ★ Our Online Teller and Mobile Teller allow our members to easily access account information and provides hundreds of self-service tools.

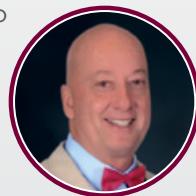
WE HAVE SEVERAL EXCITING NEW INITIATIVES COMING THIS YEAR that will enhance the member experience as we deepen our investment in technology:

- ★ Contactless Debit and Credit Cards will allow members to tap and go at points of sale, providing a quicker and safer checkout.
- ★ Our team has been working diligently on developing a new mobile app, which will provide a more modern, sleek, and intuitive mobile banking experience.
- ★ In addition to upgrading many of our legacy drive-thru ATMs to full-service PAT machines, we are excited to debut our new digital signage and messaging at our drive-thru locations so that members can view the latest events, services, and solutions while they conduct transactions.
- ★ We continue to invest in new state-of-the-art branches. This year, we will be opening new, full-service branches in Abington along Route 611, and a LEED-certified full-service location on Black Horse Pike in Glendora, NJ.

FEBRUARY IS ALSO BLACK HISTORY MONTH. We are proud of our commitment to creating awareness of the impact that black Americans have had on our community and our country. Just recently, we provided a donation to the Tuskegee Airmen scholarship fund. We are also partnering with the Museum of the American Revolution to permanently honor poet Phillis Wheatley, who played an integral role in the early history of our country. Our credit union is committed to ensuring that the legacy of these Americans is never forgotten.

Thank you for choosing American Heritage.

Bruce K. Gorelle
President/CEO



Build Your Savings!

Open an account today! AmericanHeritageCU.org/Certificate

1.00%
APY¹

15 Month Certificate or IRA

1.50%
APY¹

60 Month Certificate or IRA

New Home in the New Year!



GET A MORTGAGE WITH US AND SAVE MORE AS A HOMEOWNER!

LOOKING TO BUY A NEW HOME?

Our realty agents can help you find your dream home! Members will receive a \$250 Home Depot gift card² when they purchase through a First Heritage Realty Alliance agent.

\$250

Home Depot Gift Card²

Visit FirstHeritageRealty.com or call 855.525.7900 to connect with an agent!

FIRST-TIME HOMEBUYER CREDIT

We're here to help when you take one of the biggest steps in your life. First-time homebuyers who fund their mortgage through American Heritage are eligible to receive up to a \$500 Closing Cost Credit³.

FIRST FRONT DOOR PROGRAM⁴ COMING SOON

Qualified first-time homebuyers could receive up to a \$5,000 grant. Stay tuned to our website - this program is available on March 14th!

RECEIVE UP TO A
\$500
Closing Cost Credit³

GET UP TO
\$5,000
For a Down Payment⁴

Visit AmericanHeritageCU.org/FTH to apply easily today!

AMERICAN HERITAGE-OWNED REAL ESTATE AGENCY FEATURES EXCLUSIVE LISTING FEE DISCOUNTS

Would you like to sell your home quickly? Our friendly agents are here to help you. Our professional, top-rated agents will help sell your home for less.

Call 855.525.7900 or visit FirstHeritageRealty.com.

4.5%

Home Selling Listing Fee⁵

NEW NAME! SAME GREAT SERVICE!

Our real estate agency has a new name - First Heritage Realty Alliance. Owned by American Heritage, you will enjoy the same personal service with more agents than ever available to meet your home buying and selling needs. First Heritage Realty Alliance, along with American Heritage's mortgage programs, offers professional and personalized service and provides exclusive benefits for our members, all under one roof.



MEMBER SERVICES

1 DIGITAL SERVICES

BILL PAYER
CARD CONTROLS
EDEPOSIT ★ EPAY
FICO® SCORE ★ LIVE CHAT
MEMBERSHIP CARD
MY MONEY MANAGER

2 CONTACT CENTER, VANA & PAT

COMPLETE A LOAN PAYOFF
FILE A DISPUTE
HELP FROM
A REPRESENTATIVE
LOAN INSURANCE
INFORMATION

3 IN-PERSON MEMBER SERVICE

3RD PARTY
CASHIER'S CHECK
ESTATE ACCOUNT
POWER OF ATTORNEY

SERVICES AVAILABLE ANYWHERE

ACTIVATE DEBIT CARD
ADD/REMOVE BENEFICIARY
ADD/REMOVE JOINT OWNER
ADDRESS CHANGES
CANCEL LOST/STOLEN CARD
ENROLL IN ESTATEMENTS
IRA DISTRIBUTIONS
IRA ROLLOVERS
LOAN PAYOFFS
RESTRICT CARD LIMITS
TRANSFER FUNDS
VIEW ACCOUNT HISTORY
VIEW BALANCES
VIEW MEMBERSHIP CARD
WIRE TRANSFERS

Visit AmericanHeritagecu.org/FAQ to find answers to common questions about our products and services.



WE'RE HIRING!

JOIN OUR AWARD-WINNING TEAM

Whether you're interested in our contact center, in-branch service, or a position that's behind the scenes, there's a career for you at American Heritage.

Visit AmericanHeritageCU.org/Careers and apply today!



2021 BEST PLACES TO WORK
PHILADELPHIA BUSINESS JOURNAL



AMERICAN HERITAGE SPONSORS PRESIDENTS' DAY WEEKEND FESTIVITIES AT THE MUSEUM OF THE AMERICAN REVOLUTION

★ ★ ★ ★ ★ MUSEUM OF THE
★ ★ ★ ★ ★ AMERICAN
★ ★ ★ ★ ★ REVOLUTION

This Presidents' Day, visit the Museum of the American Revolution and explore the life, leadership, and legacy of our nation's first president, George Washington, and the diverse range of people with whom he interacted. Through a hands-on camp furniture demonstration, discovery carts, pop-up talks, a create-your-own inaugural button craft, and more, attendees can learn about Washington's world and discover the lesser-known stories of those who made it possible.

CECILIA B. GRADY ANNUAL SCHOLARSHIP PROGRAM

We're awarding 30 members who are high school seniors, each with a \$1,000 scholarship. Recipients will be awarded based on scholarly merits, community and school involvement, a letter of recommendation, and essay.

Students should visit AmericanHeritageCU.org/Scholarships to begin the application process or to read the full list of submission materials and eligibility requirements. The application deadline is **March 31, 2022**.

All onsite Presidents' Day Weekend activities are included with regular Museum admission. As a presenting sponsor, we've partnered with the Museum of the American Revolution to offer discounted tickets to our members! **Stop into select American Heritage branches to purchase tickets for only \$10, a savings of up to \$9 per ticket.** You can also purchase regular-priced tickets to the Museum by calling 215.253.6731, by visiting amrevmuseum.org, or at the Museum's front desk.

You can purchase tickets at the following branch locations: Carriage House, Lansdale, Market Street, East Norriton, New Britain, Bridge Street, Rhawn Street, Moore Road, Feasterville, Bellmawr, and Wayne. Please call ahead and check with our branch staff to ensure that the branch lobby is open based on the latest COVID guidelines.

WHEN: Presidents' Day Weekend
from Saturday, Feb. 19 – Monday, Feb. 21, 2022

WHERE: Museum of the American Revolution,
101 South 3rd St. Philadelphia, PA 19106

AVOID BECOMING A VICTIM OF FRAUD – KNOW WHAT TO LOOK FOR

Fraud comes in a variety of forms and from surprising places. Fraud is possible through criminals impersonating legitimate business activity, usually through stolen information or deliberately circumventing internal processes. Some types of fraud the average person may be familiar with include:

TAX FRAUD – Using the wrong information in tax forms may be an honest mistake for some, but others do so intentionally to evade tax liability. Be sure that you or whoever is filing on your behalf is reliable and has correct documentation.

IDENTITY THEFT – The criminal obtains information about an individual and uses that information to apply for credit or accounts using this stolen information. Identity theft is a devastating crime that causes great harm to one's personal finances and credit future.

SOCIAL ENGINEERING – Criminals and scammers take advantage of the generosity, ignorance, or carelessness of an individual to gain access to information or a location. This can be done in the form of repeated calls or questioning, asking someone to hold a door, or asking targeted questions.

MONEY LAUNDERING – This crime is the process of making illegally obtained money appear to have come from legitimate sources. Criminals can target you or your account with check scams or fake businesses.

As technology evolves, new scams will continue to evolve too, so it is key to protect yourself and your information. Continue to remain vigilant for unexpected or unauthorized changes.

Dispose of sensitive and confidential information properly by shredding documents or destroying hard drives. Don't disclose private information including answers to security questions or personally identifying information. Be careful what you share on social media: photos of driver's licenses, ID cards, and more can be easily duplicated.

KNOW YOUR RESOURCES

Depending on the type of fraud, you may have to take different actions to report it. If you believe you've been a victim of fraud, contact one of the nationwide credit reporting agencies – Equifax, Experian or Transunion, and place a fraud alert on your credit report.

To report identity theft and get a recovery plan, visit [IdentityTheft.gov](https://www.IdentityTheft.gov). To file an identity theft report, you must either file a police report or a report with a government agency, such as the Federal Trade Commission (FTC).

The Consumer Financial Protection Bureau (CFPB) explains many of the most common scams and provides direct government resources for how to report each type.

USA.gov has a detailed guide for reporting scams, tax fraud, imposters, and other criminals.



MORTGAGES

GET STARTED ON YOUR HOME WINTER PROJECTS!

Your home's value can mean more funds you can use! Now is the perfect time to start planning and financing your home improvement projects and New Year's goals!

Whether you're renovating a bathroom, purchasing new appliances, or tackling some of life's challenges, we can provide predictable payments and funding in one lump sum!

Apply now! AmericanHeritageCU.org/HomeEquity

Meeting You Where Life Happens — American Heritage is there to help you refinance your home's mortgage to lower your rate and monthly payment.

HISTORICALLY LOW RATES

3.24%
APR⁶
10-Year Fixed Mortgage

3.99%
APR⁶
30-Year Fixed Mortgage

PLUS, NO CLOSING COSTS⁶

Apply now! Visit AmericanHeritageCU.org/Mortgage

AS LOW AS
2.49%
APR⁷
HOME EQUITY LOANS
For 36 Months

AS LOW AS
3.74%
APR⁸
HOME EQUITY LINES OF CREDIT
Up To 90% LTV



GUARDING AGAINST DEBIT & CREDIT CARD FRAUD

Since Credit Cards have high popularity and ease of use, it has made them a common target for thieves and fraudsters. Here are some key steps you can take every day to help reduce your risk of fraud or identity theft due to a lost or compromised card:

- 1. Be Cautious at the ATM** - Pay attention to your surroundings, shield your PIN, used trusted ATMs, and be aware of ATM tampering.
- 2. Check Your Statement Often** - Monitor your account and credit card statements for unfamiliar transactions.
- 3. Report Lost or Stolen Cards Immediately** - Misplaced cards happen, but be sure to report the lost card immediately to our Member Service Team
- 4. Monitor and Manage Your Cards Online** - Set up eAlerts and Card Controls through Online Teller and our Mobile Apps.

At American Heritage, keeping your finances and personal information secure is our primary concern. If you believe your American Heritage account or card was compromised, be sure to contact our team right away.



CASH REWARD MASTERCARD®

No Balance Transfer Fees & No Annual Fees



CASH BACK AS EASY AS 3-2-1!

Whether you're planning a summer vacation, taking a trip to the grocery store, or just buying your morning coffee, our Cash Rewards Mastercard rewards you for every transaction.

**3% CASH
BACK⁹**

On Groceries,
Gas, Pharmacy,
& Essentials

**2% CASH
BACK⁹**

On Travel, Dining,
Ride Sharing
& Hospitality

**1% CASH
BACK⁹**

On
Everything
Else

PLUS, EARN A \$150 BONUS¹⁰

PLATINUM PREFERRED MASTERCARD®

No Balance Transfer Fees & No Annual Fees



EARN POINTS OR CONSOLIDATE DEBT!

With no fees on balance transfers, our Platinum Preferred Mastercard can help you pay down your holiday debt or consolidate your high balances from other institutions. Plus, earn Scorecard Rewards you can use to treat yourself!

**FIRST 9
MONTHS 0%
APR¹¹**

On Purchases &
Balance Transfers

**9.99%
APR¹¹**

On Purchases & Balance
Transfers Thereafter

PLUS, EARN 15,000 BONUS SCORCARD REWARDS POINTS¹²

► WHAT CAN I DO WITH A 0% INTRODUCTORY APR?

This type of offer is flexible enough to suit a variety of borrower needs. If you have a current high-interest card with an existing balance, you can pay down debt more affordably by transferring your balance. If you aren't sure how to perform a balance transfer, the process is simple. Once you've been approved for the new card, you can do a balance transfer via Online Teller, or write checks to pay off your old high-interest debt.

Even if you don't have a balance to transfer, you can still take advantage of this special interest rate. For those planning to make a large purchase or experiencing an emergency, a 0% interest card is an alternative to taking out a personal loan, which may have a high interest rate. Plus, with a credit card, you can continue to use the line outside of the promotional period, which helps build your credit score.

Speaking of credit scores, a zero percent card is a smart way to introduce a new line of credit to your wallet if you are looking to build your credit score.

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 2% ★

Speak with an IRC representative today!

215.969.2967 ★ AmericanHeritageCU.org/IRC



*Consult your tax advisor.

American Heritage Investment & Retirement Center (IRC), located at American Heritage Credit Union, helps members organize their financial life and plan for the future. Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, which is not an affiliate of the credit union. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/ FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America. FR-3207450.1-0820-0922

DISCLOSURES

Offers valid as of 2/1/2022. All offers are subject to change without prior notice.

1. Annual Percentage Yield (APY): Rates listed paid 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. Rates effective as of January 21, 2022 and are subject to change. Insured by NCUA. Not a member? Join today.

2. Offer valid as of April 1, 2021 and subject to change or cancellation without notice. Member must purchase home through First Heritage Realty Alliance. Limit one gift card per household. Offer valid on a home purchased in Pennsylvania, New Jersey and Delaware. Member must be in good standing with a minimum \$15 deposit to receive offer. Members receiving incentives may be responsible for paying taxes on the incentives. American Heritage Credit Union is insured by the NCUA. This offer is not redeemable at The Home Depot® stores, American Heritage Credit Union will provide welcome gift card to member within 60 days of closing. American Heritage Credit Union is not affiliated with The Home Depot®. The Home Depot® is not a sponsor of this promotion. The Home Depot is a registered trademark of Home Depot Product Authority, LLC. All rights reserved.

3. The American Heritage Credit Union First-time Homebuyer Credit promotion is a lender credit for specified mortgages funded with American Heritage Credit Union. Up to a \$500 lender credit will be given at the time of closing, subject to qualification. Offer valid for first-time home purchase transactions only. If closing costs exceed \$500, the balance will be paid by the borrower. The lender credit can only be used for nonrecurring closing costs including title insurance and recording fees. This credit cannot be applied toward down payment, prepaid items or recurring costs, such as property taxes and insurance. Borrowers cannot receive program credit as cash back. Valid for borrowers who have not owned a home in the previous three years. Available for primary occupancy homes located in Pennsylvania, New Jersey or Delaware. May be combined with certain community grant programs. Not available with all loan products, please ask an American Heritage Credit Union mortgage lender for details. American Heritage Credit Union may discontinue this offer at any time without prior notice. Equal Housing Lender. Available members in good standing; Must have an American Heritage Savings Account with a minimum balance of \$15 to be eligible.

4. First Front Door grants are provided by FHLBank Pittsburgh through a network of lenders.

5. 4.5% listing offer: 2.5% broker fee paid to buyer agent and a 2% list fee. All real estate commissions are negotiable

6. The No Closing Cost Refinance offer applies to loans with a completed application date between February 1, 2022 and February 28, 2022. Rates and promotions effective as of February 1, 2022 and are subject to be cancelled, extended or changed without notice. The following No Closing Cost Interest Rates and payment samples are based on a \$200,000 conventional loan up to \$550,000, a 80% 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% (\$953.68 monthly payment); 20-year conventional 3.74% (\$1,184.74 monthly payment); 15-year conventional 3.49% (\$1,428.78 monthly payment); 10-year conventional 3.24% (\$1,953.45 monthly payment). For rates on loans greater than \$550,000, please contact us. If you do not meet the stated criteria, other mortgage refinance programs may be available to you. Members who have refinanced a home under our previous No Closing Cost Mortgage Refinance program within six months prior to today are not eligible to apply for current No Closing Cost Mortgage Refinance program. Mortgage loan approvals are subject to credit approval and 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. 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.

7. Annual Percentage Rate (APR): Annual percentage 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. Sample Monthly Payment: \$28.86 for every \$1000 borrowed at 2.49% APR at 36 months (Up to 80% LTV). Membership eligibility required. Equal Housing Lender. Insured by NCUA.

8. 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 published 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. Minimum Payment Example: If you made only the minimum monthly payment and took no other credit advances it would take 10 years 1 month to pay off a credit advance of \$10,000 at an Annual Percentage Rate of 3.74%. During that period, you would make 120 payments of \$100.00 and one (1) final payment of \$2.25. Maximum Rate and Payment Example: If you had an outstanding balance of \$10,000, the minimum payment at the maximum Annual Percentage Rate of 14.99% would be \$139.89. This annual percentage rate could be reached at the time of the 1st payment. 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. Homeowners Insurance and Flood Insurance, if applicable is required. Closing costs may apply for certain non-owner-occupied properties and interest-only loans. Recording fees may apply in certain counties.

9. How to earn Cash Back: 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. 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. 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. See account Terms and Conditions for information on fees. Not a member? Join today. Equal Opportunity Lender.

10. 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.

11. The promotional 0.00% Annual Percentage Rate (APR) on Purchases, Balance Transfers and Cash Advances is a Discounted Rate that will be in effect between January 1, 2022 and September 30, 2022. Introductory/promotional 0.00% APR for Purchases, Balance Transfers and Cash Advances will be in effect until September 30, 2022 on all transactions processed during the promotional dates. All balances and purchases are subject to standard 9.99% APR as of October 1, 2022. Any existing balances prior to January 1, 2022 will continue to be subjected to 9.99% APR. Your standard APR on Purchases, Balance Transfers and Cash Advances performed after the promotional period, are listed on the terms and conditions of your cardholder agreement. Must have an American Heritage Savings Account with a minimum balance of \$15 to be eligible. Platinum Cardholders must meet eligibility requirements including but not limited to payment history and creditworthiness. Rates and promotions effective as of January 1, 2022 and are subject to be modified or cancelled without notice. Offer can not be extended or transferred. 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 the promotional rate balance transfer or cash advance option. For current rates, fees and other cost information, to inquire about eligibility, or to be removed from this offer, please contact American Heritage Credit Union at 215-969-0777. Offer available by invitation only. American Heritage reserves the right to refuse any balance transfer request. See account Terms and Conditions for information on fees.

12. To qualify for 15,000 Scorecard Rewards points, 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.

Federally Insured by NCUA
NMLS # 433838



SUPPORT PHILLY TEAMS!

Head down to the Wells Fargo Center to cheer on the 76ers and Flyers! A portion from each ticket will benefit the Kids-N-Hope Foundation.



Member tickets available for select games now through April 2022. Visit AmericanHeritageCU.org/Sports

