

A Newsletter for Members of American Heritage Credit Union



AMERICAN HERITAGE REACHES \$5 BILLION IN ASSETS

We are excited to announce that we have officially achieved \$5 billion in assets! At the time of our humble beginnings in 1948, the Budd Workers Federal Credit Union's assets were \$12,776. Through the years, mergers, and Select Employer Group (SEG) expansions, we changed our single SEG charter to serving SEG's in numerous fields such as manufacturing, healthcare, government, and education. To better represent the members served, the Credit Union changed its name in 1987 to American Heritage Federal Credit Union, having expanded its field of membership outside the Budd Company through merger opportunities and significant SEG expansion.



Today, American Heritage has more than 35 locations across Philadelphia, Bucks, Montgomery and Camden Counties, over 315,000 members, serves more than 800 Workplace Partners throughout the region, and now has \$5 billion in assets.

This milestone could not have been accomplished without the dedication and diligence of our associates and the trust and loyalty that you, our members, place in us every day. We thank you for your continued commitment to American Heritage, and we look forward to continuing to serve you in 2025 and beyond!



GET YOUR SPRING PROJECT STARTED EARLY WITH A HOME EQUITY LINE OF CREDIT

As a homeowner, you deserve to be rewarded. With a Home Equity Line of Credit, you can finally accomplish home improvements, pay for school tuition, fund a dream vacation, or even consolidate bills.

If you want to take advantage of your home's value, and have the ability to draw money multiple times, check out our Platinum Fixed Rate Home Equity Line of Credit, with rates as low as **6.24% APR¹ Up To 80% LTV**.

Apply today! AmericanHeritageCU.org/HomeEquity

BE PREPARED FOR TAX SEASON

- ★ Your Tax Forms (Forms 1098, 1099, or 5498) can be accessed through Online Teller. Log in and click on the “IRS Tax Forms” tab to view or download your forms.
- ★ If you’re expecting a tax refund, consider using Direct Deposit to receive it faster and more securely. When you’re filing, simply provide the following information: our routing number (236082944) and your 13-digit American Heritage account number, which can be found on your checks or in Online Teller under the “Member Service” tab.
- ★ Your tax refund can help you save for your retirement. Open an IRA or make a catch-up contribution to an existing IRA prior to the catch-up deadline.² Check out our competitive Certificate and IRA rates at AmericanHeritageCU.org/Savings
- ★ American Heritage members can also **save up to 20% on TurboTax®** federal products and **up to \$25 on H&R Block®** professional tax prep. Learn more at AmericanHeritageCU.org/Discounts



CECILIA B. GRADY ANNUAL SCHOLARSHIP PROGRAM

We’re excited to once again **award 30 graduating high school senior members a \$1,000 scholarship each**. Recipients will be awarded based on scholarly merits, community and school involvement, a letter of recommendation, and an essay.

Applications open on **February 1st, 2025** and the application deadline is **March 31st, 2025**.

Students should visit AmericanHeritageCU.org/Scholarships to begin the application process or to read the full list of submission materials and eligibility requirements.



MARK YOUR CALENDAR FOR SPRING PURSE & POWER TOOL BINGO!

The first Purse & Power Tool Bingo of 2025 will take place on **Friday, March 21st**, at **7 PM**. This event benefits the Kids-N-Hope Foundation, which raises money to support pediatric health and life services in our local community.

Purchase tickets and learn more: AHCU.co/Bingo



DON'T MISS OUT ON FLYERS & 76ERS TICKETS!

As an American Heritage member, you can purchase discounted tickets to select Philadelphia Flyers and 76ers games. A portion of your purchase will benefit the Kids-N-Hope Foundation.

Purchase tickets and learn more: AmericanHeritageCU.org/Discounts

MEMBER TESTIMONIAL

“

I go in the branch once a week and am always greeted with a smile and a “hello.” I recommend American Heritage to everyone that asks.

”

*American Heritage Member
Glendora Branch*



FINDING YOUR FIRST HOME

As an American Heritage member, you have access to our My CU Home Connection Program™. First-time homebuyers can take advantage of the benefits of this program, from **cash rewards**,³ a **lender credit**, and a **non-title fees waiver**,⁴ and be confident in their options through working with a real estate professional from First Heritage Realty Alliance.

Get started with a free pre-approval³ today. Visit AmericanHeritageCU.org/HomeConnection to learn more.

WE'RE HERE TO SERVE YOU

No matter where you are, we are proud to offer solutions for the day-to-day financial challenges you may come across. Whether it's a simple eDeposit in Mobile Teller or establishing your power of attorney, we're here to proudly serve you.

HERE IS A LOOK AT WAYS YOU CAN FULFILL VARIOUS REQUESTS WITH US:

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

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



TREAT YOURSELF TO FINANCIAL EDUCATION WITH ZOGO

Did you know you could earn gift cards to stores like Starbucks and Target for learning financial education? As an American Heritage member, you have access to Zogo, a financial literacy app that makes learning fun. You'll earn gift cards as you successfully complete short modules on a variety of financial topics, from savings to budgeting.



Don't miss out any longer – download the Zogo app today!
Use code **AHCU** and visit AmericanHeritageCU.org/Zogo
to learn more.



YOUR OPEN ROAD, YOUR RIDE

Purchase your dream car with vehicle financing solutions from American Heritage. Our lease buyout, auto purchase, and refinance options are available with **no payments for the first two months⁵** and **terms up to 84 months.**

Visit AmericanHeritageCU.org/Auto to start a pre-approval.



ESCAPE THE COLD WITH A WINTER GETAWAY



CREDIT UNION
TRAVEL

Your American Heritage membership offers you access to great discounts and savings on 1.2 million brand-name hotels, flights, car rentals, cruises, and more courtesy of Credit Union Travel.

Sign up for free at credituniontravel.com/cu/american-heritage

Visit AmericanHeritageCU.org/Discounts for additional Member Discounts!

EARN UNLIMITED CASH BACK⁶



CASH REWARD MASTERCARD®

No Balance Transfer Fees
& No Annual Fees

- ★ **3% Cash Back⁶** On Essentials Like Gas & Groceries
- ★ **2% Cash Back⁶** On Travel & Dining
- ★ **1% Cash Back⁶** On Everything Else
- ★ Plus, earn a **\$150 Bonus Reward⁷**

Apply now! AmericanHeritageCU.org/CashReward

A CARD WITH MORE POSSIBILITIES



PLATINUM PREFERRED MASTERCARD®

No Balance Transfer Fees
& No Annual Fees

- ★ **First 9 Months 0% APR⁸** On Balance Transfers and Purchases
- ★ **9.99% APR⁸** Thereafter
- ★ Plus, Earn **15,000 Bonus ScoreCard® Rewards Points⁹**

Apply today! AmericanHeritageCU.org/Platinum

BULLETIN BOARD

Webinars

Couples and Money

February 5, 2025 - 12:00 PM

Credit Reports and Credit Scores

February 11, 2025 - 12:00 PM

Fair Housing

February 12, 2025 - 12:00 PM

Income for Life

February 12, 2025 - 6:00 PM

What to Do When the Income Decreases

February 19, 2025 - 12:00 PM

Building Savings: Ready for the Road Ahead

February 25, 2025 - 12:00 PM

Three Transitions to Retirement

February 26, 2025 - 6:00 PM

President's Day

All branches and offices will be closed on Monday, February 17th, in observance of President's Day.

Annual Meeting April 15, 2025

Stay up to date online at AmericanHeritageCU.org/Calendar.

NOTICE OF CHANGE IN TERMS

The fee for Prepaid Gift and Travel Cards will be increased from \$2.50 to \$3.50, effective March 1, 2025.

JOIN OUR AWARD-WINNING TEAM!

We're hiring! Immediate openings include:

- ★ Philadelphia Branch Manager (Market Street)
- ★ Financial Wellness Administrator
- ★ Philadelphia Assistant Branch Manager (Rhawn Street)
- ★ Account Services Representative

Apply today! AmericanHeritageCU.org/Careers



Scan QR Code To
View Openings

DISCLOSURES

Offers valid as of 2/1/2025. All rates and offers are subject to change without prior notice.

1. Rates and promotions effective as of January 1, 2025 and are subject to be cancelled, extended or changed without notice. Annual Percentage Rate (APR) is increased by .25% without payroll deduction or automatic payment. Rates for this product 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 Home Equity Loan. Sample Home Equity Loan Monthly Payment: \$30.20 for every \$1,000 borrowed at 5.49% APR at 36 months (Up to 80% LTV). Membership eligibility required. Not a member? Join Today. NMLS #433838

2. Consult with your tax advisor.

3. 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. Please consult with your credit union for details that may affect you. Account with a minimum balance of \$15 to be eligible.

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

5. Rates and promotions effective as of January 1, 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 up to 84 consecutive monthly payments. Sample Monthly Payment: \$18.31 for every \$1,000 borrowed at 6.49% 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.

6. 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.

7. 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.

8. 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.

9. To qualify for 15,000 Scorecard Rewards points, you must make \$1,500 or more in net purchases with your American Heritage Platinum 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 Scorecard Rewards bonus points, 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 15,000 ScoreCard Rewards per Account.

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

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



*Consult your tax advisor.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. American Heritage Credit Union and The American Heritage Investment & Retirement Center are not registered as a broker-dealer or investment advisor. Registered representative of LPL offer products and services using American Heritage Investment & Retirement Center, and may also be employees of American Heritage Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, American Heritage Credit Union or American Heritage Investment & Retirement Center. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any
Other Government Agency

Not Credit Union Guaranteed

Not Credit Union
Deposits or Obligations

May Lose Value