

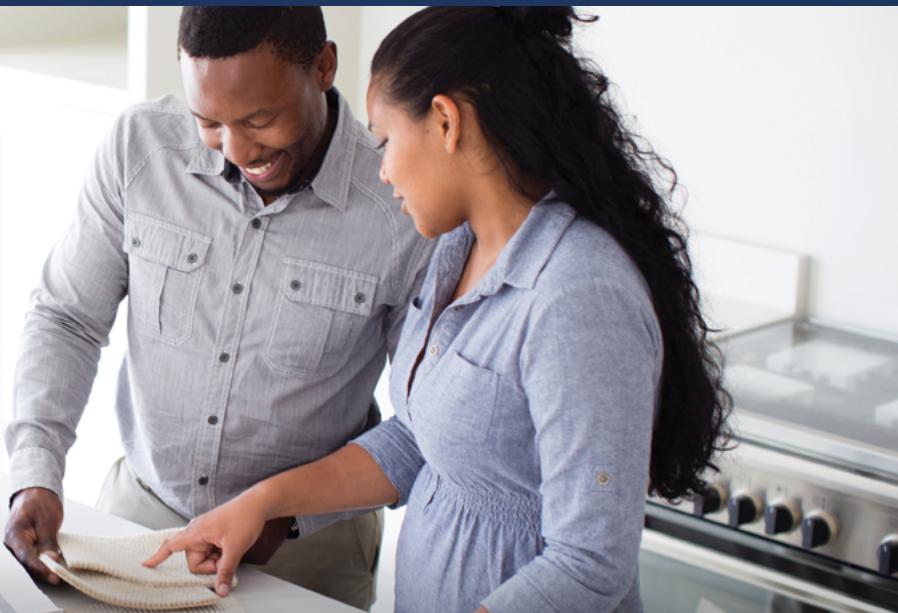
The **PATRIOT**

February 2026



A Newsletter for Members of American Heritage Credit Union

WHAT ARE YOUR BIG PLANS?



Do you have any big home projects you're hoping to complete? Or maybe you want to take the family on a dream vacation or consolidate some of your bills. You can accomplish these goals with a **Home Equity Loan**! Enjoy **low rates** in a **variety of terms**. If you're seeking the flexibility to draw funds multiple times, combined with a fixed rate, explore our **Platinum Fixed Rate Home Equity Line of Credit**, with rates as low as **5.74% APR¹** **Up to 80% LTV**.

Visit AmericanHeritageCU.org/HomeEquity to get started today!



EARN CASH BACK FOR EACH MORNING'S COMMUTE!



CASH REWARD MASTERCARD®

*No Balance Transfer Fees
& No Annual Fees*

Start the morning off right with more than just a cup of coffee! You can earn **Up to 3% Cash Back**² for every purchase made with your Cash Reward Mastercard. You'll earn **3% Cash Back**² for essentials like gas and groceries, **2% Cash Back**² for travel and dining, and **1% Cash Back**² on everything else! Plus, earn a **\$150 bonus reward**³ when you spend \$1,500 in the first 90 days.

Visit AmericanHeritageCU.org/CashReward to learn more!



GET SET FOR SPRING PURSE & POWER TOOL BINGO!

The first Purse & Power Tool Bingo of 2026 will take place on **Friday, March 20th**, 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. Also, be on the lookout for a fun new Bingo event that will be taking center stage in April!

Visit AHCU.co/Bingo to purchase tickets and learn more.



SCORE BIG WITH DISCOUNTED TICKETS!

Don't forget—as a member, you can purchase discounted tickets to select Philadelphia Flyers and 76ers games this season. You'll also be giving back, as a portion of your purchase supports our nonprofit organization, the Kids-N-Hope Foundation.

Visit AmericanHeritageCU.org/Discounts to buy your tickets today.



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 are now officially being accepted, and the deadline to submit is **March 31st, 2026**.

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

FOR THE MEMBERS — ACCESS WHAT YOU NEED EASILY

No matter your preference, we're proud to offer solutions for your day-to-day financial situation. Whether it's a simple eDeposit in Mobile Teller or establishing your power of attorney, we're here to serve you as our member.

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

1 **DIGITAL SERVICES**
BILL PAYER
CARD CONTROLS
EDEPOSIT ★ EPAY
TEXT CHAT ★ LIVE CHAT
MEMBERSHIP CARD
ONLINE CARD DISPUTES

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

4 **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

HOPING TO GET A JUMP ON TAX SEASON? HERE ARE SOME TIPS TO GET STARTED

- ★ 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.⁴

Check out our competitive Certificate and IRA rates at AmericanHeritageCU.org/Savings

★ American Heritage members can also **Save Up to 20% on TurboTax⁵** federal products and **Up to \$25 on H&R Block⁶** professional tax prep. Learn more at AmericanHeritageCU.org/Discounts

KIDS-N-HOPE FOUNDATION DONATES \$710,000 IN 2025

The Kids-N-Hope Foundation, American Heritage's nonprofit organization, is proud to have donated \$710,000 to local hospitals and nonprofit organizations in 2025. This includes a \$600,000 donation to Children's Hospital of Philadelphia, which will go towards supporting their music therapy programs. Other benefitting organizations will use the funds to support other pediatric health and life services, such as counseling and crisis intervention for children who have experienced abuse, violence, or trauma.

Visit [KidsNHope.org](https://www.KidsNHope.org) to learn more about Kids-N-Hope.



HERE FOR EVERY STEP OF YOUR HOMEOWNERSHIP JOURNEY!

Buying a home is one of the biggest steps you can take in life. We have the resources and tools you need through our comprehensive **My CU Home Connection™** program. With this program, homebuyers can enjoy a **20% Cash Reward⁷**, a **\$500 Lender Credit**, and have **Non-Title Fees Waived.⁸**

Sellers can also expect to enjoy a **Discounted Commission Rate⁹** when working with our experienced My CU Home Connection™ agents.

Take advantage of some of the lowest mortgage rates in the region! Visit AmericanHeritageCU.org/HomeConnection and take the next step today.

ARE YOUR AFFAIRS IN ORDER?

We've made it convenient, easy, and inexpensive for you to get all your affairs and estate planning lined up! We're proud to offer our members discounted access to creating a trust, will, and more through our trusted partner TruStage™¹⁰ alongside their partner, **One Digital Trust**. Once you enroll, you'll pay **One Low Price of \$199** to create all of these documents, with the option to renew annually.

Don't wait to ensure your legacy any longer. Visit AHCU.co/Estate-Kits to begin today!



UNLOCK YOUR GOALS!

PLATINUM PREFERRED MASTERCARD®

No Balance Transfer Fees & No Annual Fees



- ★ **First 9 Months 0% APR¹¹** On Balance Transfers and Purchases
- ★ **9.99% APR¹¹** Thereafter
- ★ Plus, Earn **15,000** Bonus ScoreCard® Rewards Points¹²

Apply today! AmericanHeritageCU.org/Platinum

AUTO SOLUTIONS TO MEET YOUR NEEDS

Here at American Heritage, we're proud to offer Auto Loan solutions that meet your needs and preferences.

We provide:

- ★ Auto Loans for new or used vehicles with **low monthly payments**, **competitive interest rates**, and **terms up to 84 months**. Plus, you can enjoy **No Payments for the First Two Months!**¹³
- ★ We also offer Refinancing and Auto Lease Buyout solutions if you're hoping to stay in your current ride.

Visit AmericanHeritageCU.org/Auto to learn more and apply for pre-approval today.

JOIN OUR AWARD-WINNING TEAM!

We're hiring! Immediate openings include:

- ★ Fraud Data Analyst
- ★ Market Street Assistant Branch Manager
- ★ Virtual Member Experience Advisor
- ★ Member Experience Advisor

Apply today! AmericanHeritageCU.org/Careers



Scan QR Code To
View Openings

BULLETIN BOARD

Webinars

Put Your Debt on a Diet

February 3, 2026 – 6:00 PM

Avoiding Scams and Identity Theft

February 4, 2026 – 6:00 PM

Let's Talk: Couples and Money

February 5, 2026 – 12:00 PM

Preparing for Emergencies

February 18, 2026 – 12:00 PM

Credit Reports and Credit Scores

February 24, 2026 – 12:00 PM

President's Day

February 16, 2026 – All branches and offices will be closed in observance of Presidents' Day.

Annual Meeting April 21, 2026

Visit AmericanHeritageCU.org/Calendar to stay up to date.

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

MEMBER TESTIMONIAL

“ I had a very pleasant meeting with the associate who helped me. She was so friendly, listened to my stressful situation, and put me at ease. She went above and beyond to resolve my situation. ”

American Heritage Member ★ Quakertown Branch

DISCLOSURES

Offers valid as of 2/1/2026. All rates and offers are subject to change without prior notice.

1. Rates and promotions effective as of January 01, 2026, 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. 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. Platinum Fixed-Rate HELOC (3DP/5A) Payment Example: \$19.21 for every \$1,000 borrowed at 5.74% APR at 60 months (Up to 80% LTV). Minimum monthly payment amount is \$20. Borrower has a 36-month draw period from loan opening date to advance funds from line of credit. Homeowners Insurance and Flood Insurance, if applicable, is required. \$150.00 commitment fee may apply for certain non-owner-occupied properties. Mortgage recording fees may apply in counties located outside the Tri-State Area (PA, NJ, and DE). The mortgage recording fee is assessed by certain counties and is not a fee assessed by American Heritage Credit Union.

2. 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.

3. 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.

4. Consult with your tax advisor.

5. TurboTax Offer: Visit <http://turbotax.intuit.com/lp/yo/ guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2024. Discount applies to TurboTax federal products only. Actual prices are determined at the time of print or e-file and are subject to change without notice. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

6. H&R Block Offer: void if sold, purchased, or transferred and where prohibited. No cash value valid at participating U.S. offices only. A new client is an individual who did not use H&R Block or Block Advisors office services to prepare their 2023 tax return. Discount valid only with or for preparation of an original 2024 personal income tax return. Coupon must be presented prior to completion of initial tax interview. Discount may not be combined with any other offer or promotion. Expires October 15, 2025. OBT# 13696-BR *2024 H&R Tax Group, Inc. All tax situations are different. Not everyone gets a refund. See hrblock.com/guarantees for complete details.

7. 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 real 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.

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

9. 2% listing rate offer. All real estate commissions are negotiable. American Heritage Realty is an affiliate of First Heritage Realty Alliance.

10. TruStage™ is the marketing name for TruStage Financial Group, Inc. its subsidiaries and affiliates. © TruStage PRE-7523279.1-0125-0227

11. 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.

12. 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.

13. Promotion effective as of January 01, 2026, and is subject to be cancelled, extended, or changed without notice. Rates for this product are determined by an evaluation of applicant credit. Borrowers of promotional refinance or purchase offer will skip first two payment cycles and then make consecutive monthly payments for the term of the loan. Interest continues to accrue on your unpaid loan balance during the payment period skipped. Auto Loan refinance is available for vehicles not previously financed at American Heritage Credit Union. Auto loan rates will vary based on automobile model year.

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

