

# The PATRIOT

February 2021



A Newsletter for Members of American Heritage Credit Union



## MEET VANA:

VIDEO ADVISOR NETWORK ASSOCIATE  
OUR NEWEST CONVENIENCE SERVICE!

You can now get the personalized American Heritage experience you know and love right from your smartphone, tablet, or computer! Meet VANA (Video Advisor Network Associates), our NEW Video Advisor service that provides members with a virtual face-to-face experience. The new service allows members to manage their finances wherever they are, at their convenience, all while staying safe.

Can't get to a branch or need more assistance than a simple phone call can provide? No problem. VANA connects you to one of our helpful Member Advisor live from our headquarters here in Pennsylvania.

**With our live video chat feature you can:**

- ★ Become a member
- ★ Set up a new account
- ★ Open a Certificate
- ★ Apply for a loan or Credit Card
- ★ Check loan application status
- ★ Check mortgage rates and apply
- ★ Electronically sign documents
- ★ Learn about and set up our other digital services

**Available Hours:**

Monday to Friday: 8:00 a.m. – 7:00 p.m.  
Saturday 9:00 a.m. – 3:00 p.m.

You can download the American Heritage Video Advisor app from the Apple Store or Google Play store, or launch the Video Advisor service directly from the Mobile Teller app, or visit [AmericanHeritageCU.org/VideoAdvisor](http://AmericanHeritageCU.org/VideoAdvisor).

## HOME SELLING & BUYING MADE EASY

American Heritage Realty provides our members with a full-service real estate agency!

### Buying Your Home

Spring is a great time to shop for a new home. With historically-low mortgage rates, get a **FREE Mortgage Pre-Approval** and begin home shopping today!

#### List Your Home for Less

Are you ready to list your home, but looking to pay less? American Heritage Realty offers you full service listing at the right price.

**Our top rated listing agents will sell your home quickly and professionally for a discounted 4.5% BROKER FEE<sup>5</sup>.**

Schedule your appointment today to speak with one of our listing specialists.

**MORTGAGE RATES ARE AT AN ALL TIME LOW, SO GET A FREE MORTGAGE PRE-APPROVAL TODAY!**  
call **215.969.0777** or visit [AmericanHeritageCU.org/Mortgage](http://AmericanHeritageCU.org/Mortgage)



# Credit Cards **MY WAY**



## PLATINUM PREFERRED MASTERCARD®

No Balance Transfer Fees  
& No Annual Fees

### EASILY TRANSFER YOUR BALANCES AND SAVE MONEY!

Want to make those New Year resolutions a reality? Consolidate your debt, save on interest, and lower your payments, potentially saving hundreds in interest payments. Don't let your New Year's resolution fade away, apply today!

**3.99%**  
APR<sup>1</sup>  
Balance Transfer for Life

**9.99%**  
APR<sup>1</sup>  
On Purchases Thereafter

	Balance Transfer Amount	Annual Percentage Rate	Annual Interest Payment	Balance Transfer Fee
Big Banks	\$5,000	16.69%	\$834.50	3%=\$150
<b>American Heritage</b>	<b>\$5,000</b>	<b>3.99%</b>	<b>\$199.50</b>	<b>No Fee</b>

Sample "Big Bank" rate is national average credit card rate on CreditCards.com rate report as of 01/01/21.



## CASH REWARD MASTERCARD®

No Balance Transfer Fees  
& No Annual Fees

### EARN MORE CASH BACK ON EVERDAY PURCHASES!

Now you can earn more cash back on the money you're already spending. When you're out and about or just shopping from the comfort of home, get rewarded for all of your purchases including supermarkets, online retailers, gas stations, and more!

**3% CASH  
BACK<sup>2</sup>**  
On All Purchases

PLUS, EARN A  
**\$150  
BONUS<sup>2</sup>**

To apply for our Platinum Preferred Mastercard or Cash Rewards Card, visit [AmericanHeritageCU.org/CreditCards](http://AmericanHeritageCU.org/CreditCards).



## CECILIA B GRADY ANNUAL SCHOLARSHIP PROGRAM

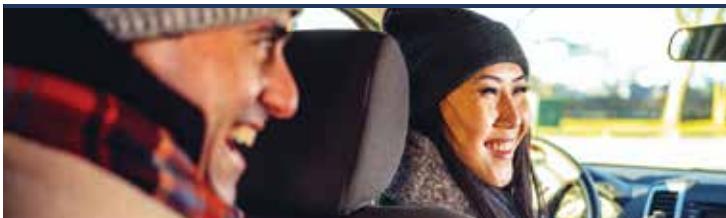
We're awarding 30 high school seniors a \$1,000 scholarship. Scholarship recipients will be awarded based on scholarly merits, community and school involvement, a letter of recommendation, and essay. The application period is open now and closes on March 31, 2021.

Students should visit [AmericanHeritageCU.org/Scholarship](http://AmericanHeritageCU.org/Scholarship) to begin the application process or read the full list of submission materials or eligibility requirements.



### PAY YOUR BILLS CONVENIENTLY & ON TIME!

Avoid late payments and slow mail delivery by using our Quick Pay service! With recent slowdowns at the US Postal Service, you can easily go to the "Pay a Loan" button at the top of our website and make a one-time payment on your American Heritage loan. Or, you can use Online Teller or our Mobile Teller app where our bill pay service helps you keep track of your bills, make a single or recurring payment, or view payment history. To use Quick Pay today, visit [AmericanHeritageCU.org](http://AmericanHeritageCU.org) and select "Pay a Loan" from the top banner of our website.



## GO FAR WITH AMERICAN HERITAGE

When you're ready to take the wheel, make American Heritage your first stop. We make it easy to get the car you want and save on your monthly payment.

**NO PAYMENTS for the First Two Months<sup>3</sup>**

**LOW RATES for a Lower Monthly Payment**

Start by using our online shopping service, where you can research your vehicle, get upfront pricing, lock in your savings, and avoid the time and frustration of negotiating at the dealership.

Visit [AmericanHeritageCU.org/Auto](http://AmericanHeritageCU.org/Auto) to learn more or talk to one of our auto loan experts by calling **888.553.1234**.

Plus, get the right coverage for the road ahead with affordable insurance and warranty options:

★ Liberty Mutual Insurance presented by TruStage® Insurance<sup>4</sup>

★ Debt Protection, Mechanical Breakdown Protection (MBP), and Guaranteed Asset Protection (GAP)

Visit [AmericanHeritageCU.org/AutoInsurance](http://AmericanHeritageCU.org/AutoInsurance) to learn more.



## DO MORE WITH YOUR HOME'S EQUITY

You can renovate your home, pay school tuition, consolidate debt, and so much with our affordable home equity financing.

An American Heritage Home Equity Loan or Line of Credit provides you with predictable payments over the life of a loan, set amount of funding in one lump sum, and the ability to use the loan for more of life's challenges. With no surprises, you can focus on what's important, your home.

**Home Equity Loans with fixed interest rates as low as 2.49% APR<sup>7</sup> FOR 36 MONTHS!**

**Home Equity Lines of Credit with rates as low as 3.74% APR<sup>8</sup> UP TO 90% LTV!**

With our affordable Home Equity financing, you can:

**Borrow up to 95% of your home's value or as little as \$5,000**

**Enjoy terms as long as 20 years**

Apply today at [AmericanHeritageCU.org/HomeEquity](http://AmericanHeritageCU.org/HomeEquity)



*American Heritage* **U**

## PROVIDING YOU WITH THE TOOLS FOR FINANCIAL WELLNESS

AmericanHeritageU is your trusted source for all your financial education needs. AmericanHeritageU gives you access to the following tools:

- ★ On-demand Content
- ★ Financial Counseling
- ★ Virtual and In-person Webinars
- ★ Guided Online Learning
- ★ Fresh Start Account

For more information, visit [AmericanHeritageCU.org/AHU](http://AmericanHeritageCU.org/AHU)

## YOUR HOME AT THE RIGHT PRICE

Put your hard-earned money where it belongs... back in your pocket. With rates at historic lows, you can lower your payment and save on interest, all with no closing costs when you refinance with American Heritage.

**REFINANCE TODAY!  
NO CLOSING COSTS<sup>6</sup>**

**3.00% APR<sup>6</sup> for a 10-YEAR FIXED Mortgage**

**3.75% APR<sup>6</sup> for a 30-YEAR FIXED Mortgage**

With a lower mortgage payment, you could own your home sooner, save more for retirement, go out more, or finally take that dream vacation. We want to help make it possible.

Apply for your mortgage refinance options today, visit [AmericanHeritageCU.org/Mortgage](http://AmericanHeritageCU.org/Mortgage)

# 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% ★

Talk with an IRC representative today!  
215.969.2967 ★ [AmericanHeritageCU.org/IRC](http://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-3210946.1-0820-0922

## RETIREMENT PLANNING

A great way to jump start your retirement savings and get more out of your money is to open a Certificate or IRA Account. Don't forget, you can make a contribution to your IRA Account by the April 15th tax filing deadline for the prior tax year. Start earning today!



## IMPORTANT INFORMATION ON TAX DOCUMENTS

All year-end tax forms are now available. However, due to mail delays, you may not have received your documents yet. No need to worry, you can easily access your year-end tax documents through your Online Teller.



## BULLETIN BOARD

### Webinars

**Cecilia B Grady Scholarship Overview**  
February 6, 2021 - 10 a.m.

**Social Security and You**  
February 17, 2021 - 6 p.m.

**"Henry the Hungry Hound" Story Time (Ages 4-7)**  
February 20, 2021 - 10 a.m.

**How to Create a Successful Budget**  
February 23, 2021 - 12 p.m.

**Opening a Business Account at American Heritage**  
February 24, 2021 - 6 p.m.

**Red Cross Blood Drive**  
February 11, 2021 - 9 a.m.

**President's Day**  
February 15, 2021 - All branches and office locations will be closed in observance of President's Day

### Virtual Annual Meeting

April 20, 2021 - Our Virtual Annual Meeting will take place on Tuesday, April 20, 2021 at 5:00pm. Stay tuned for more information on how to register for attendance.

Stay up to date online at [AmericanHeritageCU.org/Calendar](http://AmericanHeritageCU.org/Calendar)

## DISCLOSURES

Offers valid as of 1/01/2021. All offers are subject to change without prior notice.

1. The 3.99% Annual Percentage Rate (APR) on Balance Transfers and Cash Advances is a Discounted Rate that will be in effect on the amount from the time of the posting of the balance transfer to your card account until that specific balance is paid in full. Platinum Preferred Mastercard® must be opened on or before March 31, 2021 to take advantage of this offer. Available to balances transferred and cash advances posted to your American Heritage Mastercard between Mastercard receive date and 6 months after Mastercard receive date. Your standard APR will be 9.99% for purchases from the Mastercard receive date, as well as balance transfers and cash advances performed after the promotional period. Must have an American Heritage Savings Account with a minimum balance of \$15 to be eligible. Approval for a Platinum Preferred Mastercard depends on creditworthiness and other qualifications. Existing Platinum Cardholders must meet eligibility requirements including but not limited to payment history and creditworthiness. Rates and promotions effective as of January 1, 2021 and are subject to be cancelled, extended or changed without notice. 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 balance transfer or cash advance options. 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 to all new Platinum Preferred Mastercard holders. American Heritage reserves the right to refuse any balance transfer request. See account Terms and Conditions for information on fees. For full details, visit [AmericanHeritageCU.org](http://AmericanHeritageCU.org).

2. Offer available for American Heritage Credit Union Cash Reward cardmembers only. Earn 3% cash reward bonus for transactions made through March 31, 2021. 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. Membership eligibility required. This credit union is federally insured by NCUA. All credit card accounts subject to approval. Member must be in good standing with a minimum of a \$15 deposit in their Primary Share Account. 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.

3. Rates and promotions effective as of January 1, 2021 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 offer will skip first two payment cycles and then make 75 consecutive monthly payments. Sample Monthly Payment: \$14.64 for every \$1000 borrowed at 2.99% APR at 75 months. Monthly payment (per \$1,000) examples are based on longest term in each range. Your payment may vary. Auto Loan rates available for vehicles not previously financed at American Heritage Credit Union.

4. TruStage® Auto Insurance program is offered by TruStage® Insurance Agency, LLC and issued by leading insurance companies. Discounts are not available in all states and discounts vary by state. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union.

5. 4.5% listing offer: 2.5% broker fee paid to buyer agent and a 2% list fee. All real estate commissions are negotiable. American Heritage Realty is an affiliate of First Heritage Realty Alliance. Members of American Heritage Credit Union can receive a 10% Member Reward of commission paid. The 4.5% reduced listing offer is not eligible for 10% Member Reward.

6. No Closing Cost Mortgage Refinance – Rates as Low as 3.00% APR. The No Closing Cost Mortgage Refinance offer applies to loans with a completed application date between January 1, 2021 through March 31, 2021. Rates and promotions effective as of January 1, 2021 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 \$548,250, a 95% Loan-to-Value, a minimum 660 or better FICO score, and a Debt-to-Income ratio no higher than 45%: 30-year conventional 3.75% (\$926.23 monthly payment); 20-year conventional 3.50% (\$1,159.92 monthly payment); 15-year conventional 3.25% (\$1,405.34 monthly payment); 10-year conventional 3.00% (\$1,931.21 monthly payment); For rates on loans greater than \$548,250, please contact us. If you do not meet the stated criteria, other mortgage refinance programs may be available to you. 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](http://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. This credit union is federally insured by NCUA. Equal Housing Lender. Membership Eligibility Required.

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.

Federally Insured by NCUA  
NMLS # 433838

