REVOLUTIONIZE YOUR MORTGAGE

REFINANCE YOUR MORTGAGE WITH NO CLOSING COSTS!

as low as 3.375% APR
10 YEAR FIXED RATE MORTGAGE

as low as 3.99% APR
30 YEAR FIXED RATE MORTGAGE

For a limited time, you can refinance your mortgage through American Heritage and pay No Closing Costs. Our No Closing Cost offer includes fixed rates as low as 3.375% APR for a 10-year fixed mortgage, and 3.99% APR for a 30-year fixed mortgage. These rates and the No Closing Cost offer are valid for applications received by January 31, 2020, so hurry and apply now! Don’t miss this fantastic opportunity to lower your monthly payment and reduce interest!

APPLY TODAY ★ AmericanHeritageCU.org/Mortgage

EARN MORE IN THE NEW YEAR

No matter what you’re saving for, we can REVOLUTIONIZE the way you get there.

1.70% APY**
High Yield Savings Account

2.00% APY***
20 Month Fixed Certificate or IRA

3% CASH BACK***
Transfer Your High Balances &

American Heritage Certificates & IRAs put you in charge of your financial future. All of our certificates and IRAs 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!

OPEN YOUR CERTIFICATE TODAY ★ AmericanHeritageCU.org/Revolution

Did you incur unexpected debt over the holidays? Start the New Year off right by reducing your debt with an American Heritage Platinum Mastercard***!

See Inside for Full Story.

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Dear Members,

Throughout 2019, we were recognized as both a financial institution and employer of choice, as Forbes recognized American Heritage as a Best-in-State Credit Union for the second consecutive year. We also had the distinction of being recognized by regional, state and industry publications for our various commitments to our membership, our communities and our employees. Although our members have always rated us high on satisfaction, the rest of the region is taking notice as well. By the end of 2019, we achieved some amazing milestones - we surpassed $2.7 Billion in assets, our membership grew to more than 195,000 and we now have over 800 Workplace Partner Companies.

This growth and related accolades firmly position American Heritage as one of the region’s largest and most respected financial institutions. Despite this growth, we never lose sight of our purpose – enhancing the lives of our members and the communities we serve. This year, we provided food, books, service hours, education programs and funding to families and organizations across our communities.

In 2019, we opened new branches in both Horsham and Cherry Hill as well as introduced a new website. Whatever your channel preferences are, you can be assured that our team will provide outstanding, personalized service to meet your life needs. Although it’s amazing to think about how much has changed since our founding in 1948, our business, our communities, and our members come first and always will.

Recently, we launched our latest television commercial, which tells the story of what makes us different and special. We believe that it truly represents the revolutionary and unique spirit of American Heritage, our members, and our community. We hope you will personally invite your friends and family to discover what makes American Heritage different as well!

As we enter 2020, we are excited about additional investments in technology and channel delivery, as well as continued opportunities to expand our branch network. On behalf of the employees and Board of Directors of American Heritage, I thank you for choosing us and wish you a Happy and Healthy New Year.

Sincerely,

Bruce K. Foulke
President/CEO

Over 20,000 People Kicked-Off the Holiday Season at Grand Illumination

American Heritage kicked off the holiday season as members, their families, and local residents gathered on Saturday, November 30th for our 13th Annual Grand Illumination at our Red Lion Road Campus. The evening culminated with a breathtaking fireworks show. Benjamin Franklin and Betsy Ross were on hand to entertain the crowd and lead the countdown of the lighting our two 40-foot Christmas Trees with over 365,000 lights.

We also had our 2019 Revolutionary Sweepstakes take place, where Teri Phillips won the $10,000 Grand Prize. Our second-place winner of a $1,000 went to Stephen Czarkowski and a third-place prize of $500 was won by Alice Coyle. Congratulations to all of our Sweepstakes Winners!

We hope to see you, your family, and friends at next year’s Grand Illumination!

$225,000 Check Donated to the Children’s Hospital of Philadelphia

Commemorating the 2019 fundraising efforts through American Heritage Credit Union’s Kids-N-Hope Foundation.

MEMBER DISCOUNT
AMERICAN HERITAGE NIGHTS

Philadelphia 76ers

Seating will be located in: The Mezzanine Level

Discounted Tickets
(includes 76ers gift)
When you purchase a ticket at AmericanHeritageCU.org/Sixers

vs. Brooklyn Nets
Wed., Jan. 15th @ 7:00PM

vs. New York Knicks
Thurs., Feb. 27th @ 7:00PM

vs. Detroit Pistons
Wed., March, 11th @ 7:30PM

$3 from each ticket sold will benefit the Kids-N-Hope Foundation

TO PURCHASE TICKETS VISIT: AmericanHeritageCU.org/Sixers
American Heritage offers a variety of savings and investment accounts to help maximize your money and reach your financial goals.

Call: 888.553.1234
Visit: AmericanHeritageCU.org/Savings

Trust American Heritage Realty to Find your New Home!

Buy and/or Sell your Home with American Heritage Realty

Earn up to a 10% Cash Reward* based on your agent’s commission by using one of our American Heritage Realty agents when you buy a home.

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.

Call: 855.525.7900
Visit: AmericanHeritageCU.org/HomeConnection.

Welcome to American Heritage!

We would like to welcome the following Workplace Partners and their employees to the American Heritage family.

Lutheran Settlement House
Paradigm Digital Color Graphics

Transfer Your Balances and Earn 3% Cash Back!***

Did you incur unexpected debt over the holidays? Start 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!

2. Transfer your non-American Heritage credit card balances to your Platinum Mastercard within 90 days of receiving your Mastercard.
3. Receive a 3% Cash Bonus***, paid into your American Heritage Checking Account, based on the amount of your balance transfer.
4. Existing Platinum Cardholders can visit or contact us for information on how to receive a 3%*** cash back bonus on balance transfers!

Get Started today!
Call: 888.553.1234 or visit us online at 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: 888.553.1234
Visit: AmericanHeritageCU.org/Checking200

Get A Winter Ready Vehicle Today!

As Low AS 2.99% APR****

Up to 48 Months

Plan for winter weather with the help of American Heritage!

Call: 888.553.1234
Visit: AmericanHeritageCU.org/AutoLoans
Nominations of Candidates must be made by the Nominating Committee or by petition. No nominations from the floor will be permitted except in the case that insufficient nominations for the available vacancies are returned to the Committee and/or by petition. In the event that all nominations would result in a noncontested election, the ballots will not be mailed out and each nominee will be declared elected at the Annual Meeting on Tuesday, April 21, 2020 at 8:00 AM in the Community Room at 2068 Red Lion Road, Philadelphia, PA 19115. Members in good standing wishing to use the petition procedure must file their petitions for nomination with the Secretary of the Credit Union by the close of business on February 21, 2020. Petitions for nomination must contain signatures and account numbers of at least 500 members. Eligibility to sign petitions is limited to members of the Credit Union. Good standing shall be defined to mean that all fees have been paid, that all loans with the Credit Union are current and that the Credit Union has suffered no losses as a result of the charge-off or discharge in bankruptcy of any loans or other obligations of the member to the Credit Union.

The Secretary of the Credit Union shall investigate the standing of all signers and that decision shall be binding. To be effective, nominations by petition shall be accompanied by a signed certificate from the nominee or nominees stating that they are agreeable to nomination and will serve, if elected to office.

The Pennsylvania Credit Union Code requires that all selected officials shall sign a sworn statement disclosing whether or not the person has been convicted of a felony or misdemeanor involving dishonesty, breach of trust or violation of the Credit Union Code. Each nominee by petition shall submit a statement of biographical data with the petition containing the following data, which will be published in the official candidate listing and mailed out with the ballot:

1. Number of years a member or employee of a credit union.
2. Present and past employer and positions held.
3. Years of service and accomplishments with American Heritage Credit Union, other credit unions or credit union organizations as director, officer, or member of committees.

American Heritage Credit Union is not responsible for misprinted information.

**Disclosures**

* The No Closing Cost Mortgage Refinance offer applies to loans with a completed application date between January 1, 2020 through January 31, 2020. We reserve the right to modify this offer without prior notice. The following No Closing Cost Interest Rates and payment samples are based on a $200,000 conventional loan and a 5/1 ARM at 2.99% with an index of 2.0%, a 5% Loan-to-Value, a minimum 680 FICO score, and a Debt-to-Income ratio no higher than 45% - 30 year conventional 3.99% (2954 monthly payment); 20-year conventional 3.75% ($1,186 monthly payment); 15-year conventional 3.50% ($1,430 monthly payment); 10-year conventional 3.35% ($1,566.63 monthly payment); 30-year jumbo 4.25% ($2,474 monthly payment); 15-year jumbo 3.75% ($2,312 monthly payment).

* 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 loans. 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 Refinance Option: a) the borrower pays no closing costs; however, there may be required to be disclosed and property insurance is required; 3) there is no cash out available; 4) 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.

* American Heritage Credit Union is federally insured by NCUA, Equal Housing Lender. Membership Eligibility Required.

* Annual Percentage Yield (APY): 1.70% APR for balances $5,000 and greater. Maximum deposit amount $5,000,000. Limit one High Yield Savings Account per member. $1,000 minimum opening deposit, requires new money only, defined as funds not currently on deposit at American Heritage Credit Union. $10 monthly service fee if waived if the daily balance is $5,000 or more. Account holder may receive 3.00% simple interest per monthly cycle via check, transfer or withdrawal, $25 fee for each additional withdrawal per statement cycle. Fees may reduce earnings. Rates and fees accurate as of 1/1/2020 and are subject to change. No member. Join today. Insured by NCUA.

* Annual Percentage Yield (APY): Rates listed paid to $250,000 minimum balance for regular Certificates and paid on $50,000 minimum balance for IRA Certificates. IRA subject to IRS contribution limits. Consult your tax advisor. A penalty will be imposed for early withdrawal. Fees may reduce earnings. Rates effective as of 1/1/2020 and are subject to change. Not a member. Join today. Insured by NCUA.

* Platinum Preferred Mastercard® must be opened between 1/1/2020 and 4/30/2020 to take advantage of this offer. A 3% cash bonus will be posted to your American Heritage Checking account within 90 days of card opening date and will be based on the total cash advance/balance transfer amount during the 90-day period, bonus amount not to exceed the available credit limit at the 90th day. For example, if a cardholder’s available credit limit is $5,000, the cash bonus may not exceed the cash advance/balance transfer amount performed during promotional period. For new cardholders, the standard APR will be 5.99% for purchases, balance transfers and cash advances performed from the Mastercard receive date. There are no balance transfer or cash advance fees associated with this offer. To see a full list of fees, please refer to Schedule of Fees. This rate and promotion are effective as of 1/1/20 and is subject to change without notice. Must have an American Heritage Checking account to receive cash bonus. Approval for a Platinum Preferred Mastercard depends on creditworthiness and other qualifications. American Heritage Business Cards, Platinum Classic, Platinum Secured, and Cash Reward Mastercard are ineligible for this offer. Other restrictions or conditions may apply. You may not open more than one American Heritage Mastercard, 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. Cardholders may be eligible to receive bonus based on any balance transfer performed between 1/1/2020 and 4/30/2020 depending upon current promotional offer. Existing Platinum Preferred Mastercard holders may visit a branch or contact us at 215-969-0777 to learn more. For balances transferred to an existing card during that time, the APR on those balances will be the in-force rate stated on accounts disclosures. American Heritage reserves the right to refuse to balance transfer any account at its discretion. Set up online or call a member today. Equal Opportunity Lender.

**Annual Percentage Yield (APY): Rates listed paid on $50,000 minimum balance. $500 minimum share and IRA Certificates available at 0.10% lower Annual Percentage Yield. A penalty will be imposed for early withdrawal. Fees may reduce earnings. Rates effective as of 1/1/2020 and are subject to change at any time. Membership Eligibility Required. Insured by NCUA.**

**When you are ready to select your own real estate broker and mortgage lender for your real estate transaction, we offer our members a 10% Cash Reward off your American Heritage Realty agent’s commission when you choose to work with one of our American Heritage Realty agents to buy a home. 10% Cash Reward may not be combined with any other special offer, discount or promotion. All offers are subject to change without prior notice. The Home Connection Program is available in Pennsylvania, New Jersey, and Delaware. If you also choose to sell your home with American Heritage Realty, an additional 10% Cash Reward is available off your total commission. All offers are subject to change without prior notice.**

**Specify applicable offering for details.**

**Notes:**

1. Payment: $22.14 for every $1,000 borrowed at 3.39% APR for 48 months. Your payment may vary. Rates current as of 11/02/19
2. Offer valid for the first three full statement cycles following the month of account opening and receive $50 per statement cycle for a maximum of $300 in bonus awards. Receive an additional $50 bonus when 25 or more cumulative debit card transactions are completed during the first three full statement cycles following account opening. For example, if account is opened in January 2020, accountholder must make $500 or more cumulative direct deposits of $500 in the months of February, March and April 2020, as well as at least 25 debit card purchases during these three months to qualify. Bonus will be awarded at end of 90-day promotional period. Purchase-only, ATM withdrawals are not eligible. Offer valid for specified checking accounts and by invitation only. Additional American Heritage reserves the right to cancel, modify or extend this offer at any time without notice. Member must be in good standing with a minimum $15 deposit in the primary share account. Account members incentives may be responsible for paying taxes on the incentive. May not be combined with other promotions. Offer subject to change without notice. Limit 1 per household. Employee and their family, business and fiduciary accounts are not eligible. Overdraft or returned items may apply. Membership eligibility required.

11. Annual Percentage Rate (APR) for members who choose to make loan payments via pay deduction or automatic payment from an American Heritage Federal Credit Union account. APR is increased by 2% without payoff deduction or automatic payment. Rates for this product are determined by an evaluation of applicant credit. Your rate may vary from the rate shown. Sample Monthly Payment: $22.14 for every $1,000 borrowed at 3.39% APR for 48 months. Your payment may vary. Rates current as of 11/02/19 and are subject to change without notice. Auto Loan rates available for vehicles not previously financed at American Heritage Credit Union. American Heritage Credit Union is not responsible for misprinted information.