

A Newsletter for Members of American Heritage Credit Union



## \$300,000 DONATED to Children's Hospital at Annual Grand Illumination

Thousands of community members came out this holiday season to enjoy our illuminated campus! At our kick-off event, over 15,000 community members enjoyed a night of holiday performances and fireworks, with another 2,000 viewing it via livestream! We wrapped up our Grand Vacation Sweepstakes and our Kids-N-Hope Foundation presented Children's Hospital of Philadelphia with a check for \$300,000 to continue supporting its Music Therapy Program. Additionally, we honored the Tuskegee Airmen for their service during World War II and presented them with a check for \$6,000.



### Build Your Savings!

**WE'VE INCREASED OUR  
CERTIFICATE & IRA RATES**

**1.00%**  
APY<sup>1</sup>

18 Month Certificate or IRA

**1.25%**  
APY<sup>1</sup>

60 Month Certificate or IRA

Apply today! [AmericanHeritageCU.org/Certificate](https://AmericanHeritageCU.org/Certificate)



## President's MESSAGE

*Dear Fellow Members,*

Though the past year has continued to bring uncertainty to our country and community, I trust that American Heritage has provided you and your family with guidance, security, and assistance. Through our efforts in the community, our personalized service, and through each interaction our team has had with our members, I am so proud of the connection that our associates and members have with one another. I hope that you agree that our “people helping people” service standard is stronger than ever as we enter our 74th year in business!

2021 has brought many milestones to our credit union family, including our Kids-N-Hope Foundation's 25th Anniversary, the opening of five new branches throughout our region, the launch of VANA video advisor, and our largest merger to date with Viriva Community Credit Union. Through the last quarter, our membership has grown to over 240,000 with \$3.8 billion in assets. Our Kids-N-Hope Foundation has raised \$500,000 this past year through a variety of virtual and in-person events to continue the mission of supporting music therapy and other child life services in the Philadelphia and surrounding regions. Since its inception, the Foundation has contributed over \$2.6 million to Children's Hospital of Philadelphia's Music Therapy Program.

Additionally, our credit union associates and Board of Directors have continued our commitment to the community through donation drives, volunteer events, and more. In the past few months, we've collected over 11,000 pounds of food in our Annual Spirit of Giving Food Drive, our associates collected over 100 coats for the Purple Heart Association, and we gave holiday gifts and food to over 50 families in our region.

We also welcomed the community back to our campus for our 14th Annual Grand Illumination, where thousands of community members and families enjoyed our illuminated campus. At our Grand Illumination Kick-Off Event, we gave away \$19,000 in sweepstakes prizes, and honored the Tuskegee Airmen for their commitment to the legacy of those who served in the Tuskegee Experience. This was a one-of-a-kind holiday event!

We have grown our loans by over \$475 million this year, helping thousands of members buy or refinance their home, a car, consolidate debt, or fund their small business. We continue to provide the most competitive rates on loans and shares in our region, and our credit union and associates continue to receive best-in-class membership satisfaction scores.

On behalf of our Board of Directors, I thank you for continuing to place your trust in American Heritage Credit Union.

God bless you, stay safe, and God bless America.

Sincerely,

*Bruce K. Foulke*

Bruce K. Foulke *President/CEO*



## 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](https://AmericanHeritageCU.org/careers) and apply today!

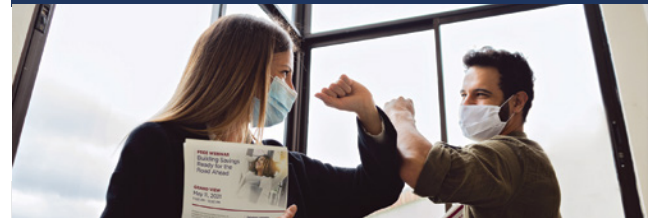


2021 BEST PLACES TO WORK  
PHILADELPHIA BUSINESS JOURNAL



2021 HEALTHIEST EMPLOYERS  
PHILADELPHIA BUSINESS JOURNAL

## Welcome to the Family! NEW WORKPLACE PARTNERS



Laurel House

The Community at Rockhill

## BULLETIN BOARD

### Webinars

#### First-Time Homebuyers

January 5, 2022 - 12 p.m.

#### Managing Income and Expenses

January 11, 2022 - 12 p.m.

#### Building Savings: Ready for the Road Ahead

January 12, 2022 - 6 p.m.

#### Social Security and Your Retirement

January 18, 2022 - 6 p.m.

#### Managing Credit

January 19, 2022 - 12 p.m.

#### Medicare

January 25, 2022 - 6:30 p.m.

### Martin Luther King, Jr. Day

January 17, 2022 - All branches and offices will be closed in observance of Martin Luther King, Jr. Day

### Annual Meeting

April 19, 2022 - 5 p.m.

Stay up to date! [AmericanHeritageCU.org/Calendar](https://AmericanHeritageCU.org/Calendar)



# ANNUAL *Holiday Giving*

American Heritage associates and committees celebrated their annual giving season with our community and credit union family through donations and volunteer programs.

The Adopt-A-Family program raised over \$18,000 to purchase wish lists items for dozens of families in local areas, including the Norristown Salvation Army, Northeast Family YMCA, CADCOM, Thea Bowman Women's Shelter in Philadelphia, the Jewish Community Center of Greater Philadelphia, and Ridge Crest Pediatric Services. The Program also adopted 26 children from Ridge Crest Pediatric Services to provide essentials such as health care supplies, toiletries, and cleaning supplies for the non-profit.

During our 4th Annual Green Team Coat Drive, associates donated over 100 new and gently-used adult and children's coats to be delivered to the Purple Heart Foundation to keep local veterans and their families warm this winter.

Associates, members, and the Board of Directors collected over 11,000 pounds of food during the Spirit of Giving Food Drive, which distributed food to 16 local pantries and organizations. An additional \$22,500 was also donated to these organizations. In addition to the food donations, American Heritage donated a total of 300 meals to 12 service groups that support local families and provided a total of \$30,000 in gift cards to those families as well.



## CREDIT CARDS

### PLATINUM PREFERRED MASTERCARD®



No Balance Transfer Fees  
& No Annual Fees

With 0% APR<sup>2</sup> for nine months you can use this credit card for purchases or make a New Year's resolution to consolidate debt. Plus, earn Scorecard Rewards you can use to treat yourself!

**FIRST 9 MONTHS** **0%** APR<sup>2</sup>  
On Purchases & Balance Transfers

**9.99%** APR<sup>2</sup>  
On Purchases & Balance Transfers Thereafter

**EARN 1 SCORECARD  
REWARDS POINT  
FOR EVERY \$1 SPENT**

**PLUS, EARN 15,000  
BONUS SCORECARD  
REWARDS POINTS<sup>3</sup>**



For every debit and credit card transaction you make on your American Heritage card, we will donate \$0.01 to the Kids-N-Hope Foundation.

### CASH REWARD MASTERCARD®



No Balance Transfer Fees  
& No Annual Fees

Increase your spending power through January and earn 3% Cash Back<sup>4</sup> on everything you buy including meals, travel, gifts and more.

**3% CASH BACK<sup>4</sup>**  
On All Purchases

**PLUS, EARN A \$150 BONUS<sup>5</sup>**

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



*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 card<sup>6</sup> when they purchase through a First Heritage Realty Alliance agent.

**\$250**

Home Depot Gift Card<sup>6</sup>

Visit [AmericanHeritage.RealEstate](https://AmericanHeritage.RealEstate) or call **855.525.7900** to connect with an agent!

**FIRST-TIME HOMEBUYERS**

**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 Credit<sup>7</sup>.

**FIRST FRONT DOOR PROGRAM<sup>8</sup> COMING SOON**

Qualified first-time homebuyers could receive up to a \$5,000 grant. Stay tuned to our website for details once the program is available!

RECEIVE  
UP TO A

**\$500**

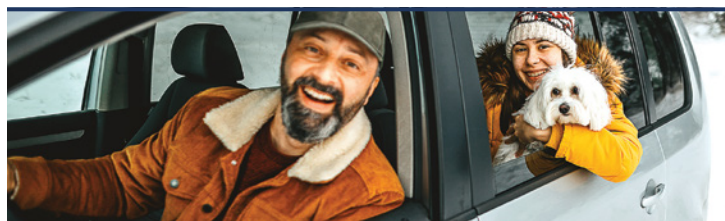
Closing Cost Credit<sup>7</sup>

GET UP TO

**\$5,000**

For a Down Payment<sup>8</sup>

Visit [AmericanHeritageCU.org/FTH](https://AmericanHeritageCU.org/FTH) to apply easily today!



**GET BEHIND THE WHEEL WITH US**

**BUY A NEW OR USED CAR**

Our experts can help you find and finance your motor vehicle. Get pre-approved<sup>9</sup> for your auto loan today!

AS LOW AS

**2.99%** APR<sup>9</sup>

Up To 75 Months

**REFINANCE YOUR AUTO LOAN**

Get behind the wheel with us and save more each month.

**NO PAYMENTS**

For the First Two Months<sup>10</sup>

AS LOW AS

**2.99%** APR<sup>10</sup>

For 75 Months

Visit [AmericanHeritageCU.org/Auto](https://AmericanHeritageCU.org/Auto) to learn more!

Or talk to one of our auto loan experts by calling **888.553.1234**.

**THE RIGHT COVERAGE FOR THE ROAD AHEAD**

We have partnered with insurance providers to ensure that you get the right coverage for your vehicle and lifestyle.

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

**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](https://AmericanHeritageCU.org/IRC)**

 **American Heritage**  
Investment & Retirement Center

\*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



## ARE YOU LOOKING TO SELL YOUR HOME?

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 **AmericanHeritage.RealEstate.**

**4.5%**  
Broker Fee<sup>11</sup>

## NEW NAME! SAME GREAT SERVICE!

Our real estate agency is getting 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.



## YOUR HOME AT THE RIGHT PRICE

Put your hard-earned money where it belongs... back in your pocket. Lower your payment and save on interest, all with no closing costs<sup>12</sup> when you refinance with us.

**REFINANCE TODAY!** **NO CLOSING COSTS<sup>12</sup>**

HISTORICALLY LOW RATES

**2.99%**  
APR<sup>12</sup>

10-Year Fixed Mortgage

**3.75%**  
APR<sup>12</sup>

30-Year Fixed Mortgage

Apply now! Visit **AmericanHeritageCU.org/Mortgage**



## CECILIA B GRADY ANNUAL SCHOLARSHIP PROGRAM

We're awarding 30 members, who are high school seniors, a \$1,000 scholarship. Recipients will be awarded based on scholarly merits, community and school involvement, a letter of recommendation, and essay. The application period begins February 1, 2022 and ends on March 31, 2022.

Students should visit **AmericanHeritageCU.org/Scholarship** to begin the application process or for more information.



## GET STARTED ON YOUR HOME WINTER PROJECTS!

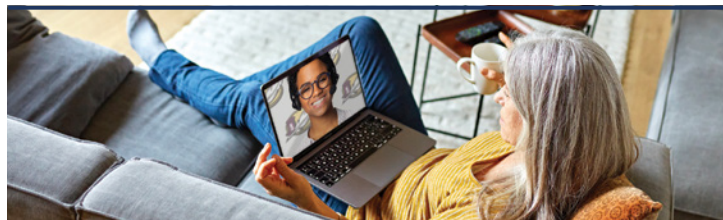
Your home's value can mean more funds you can use! Now is the perfect time to start planning and financing your home improvement projects and New Year's goals!

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!

HOME EQUITY LOANS  
AS LOW AS **2.49%**  
APR<sup>13</sup>  
For 36 Months

HOME EQUITY LINES OF CREDIT  
AS LOW AS **3.74%**  
APR<sup>14</sup>  
Up To 90% LTV

Apply now! **AmericanHeritageCU.org/HomeEquity**



## HELPING YOU NAVIGATE YOUR FINANCES

We know our members face obstacles throughout their financial journeys. We provide you with the right tools and services to help you navigate that journey. We offer free financial education webinars, videos, podcasts and blogs on our Learning Center. Visit **AmericanHeritageCU.org/Learning**

We also have made our services more accessible through VANA and our digital services so you can manage your finances anywhere you go. Visit **AmericanHeritageCU.org/Mobile**

# ANNUAL MEETING

**TUESDAY, APRIL 19th AT 5 P.M.**

This year's annual meeting will take place virtually on Tuesday, April 19, 2022 at 5:00 PM. Stay tuned to our website for registration information.

The 2022 Election of Officers will be conducted by Mail Ballot. Three positions on the Board of Directors are open this year. The Nominating Committee has selected the following incumbents:

Bruce Foulke: 2022 - 2025

Kathleen Kinslow: 2022 - 2025

Kenneth Wong: 2022 - 2025

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 non-contested election, the ballots will not be mailed out and each nominee will be declared elected at the Annual Meeting on Tuesday, April 19, 2022, at 5:00 pm, which will be held virtually. 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 19, 2022. Petitions for nomination must contain signatures and account numbers of at least 500 members. Eligibility to sign petitions is limited to members in good standing 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.

## BOARD OF DIRECTORS

Gary Weyhmuller *Chairman*

James Brownlow II *Vice-Chairman*

Bruce K. Foulke *Treasurer*

Jennifer Hannigan *Secretary*

John Fafara

Clara Glenn

Kathleen Kinslow

Juan Lopez

Kenneth Wong

## SUPERVISORY COMMITTEE

Juan Lopez *Chairman*

Michael Guntick

Anthony Kuczykowski

## DISCLOSURES

Offers valid as of 1/1/2022. 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 December 17, 2021 and are subject to change. Insured by NCUA. Not a member? Join today.
2. Introductory 0.00% 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.
3. 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. 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. Equal Opportunity Lender
4. Offer valid as of 11/1/21 and available for American Heritage Credit Union Cash Reward cardmembers only. How to earn Cash Back: Earn 3% cash reward bonus for all transactions made between 11/1/21 and 1/31/22. After 1/31/22, the Cash Reward program reverts to 3% Cash Back on Essentials (Gas, Groceries, Pharmacies, Home Improvement), 2% Cash Back on Travel and Dining (Hotels, Airfare, Ride Shares, Restaurants), and 1% Back on Everything Else. 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. 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. 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. Not a member? Join today.
5. 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.
6. American Heritage Realty is an affiliate of First Heritage Realty Alliance. Offer valid as of April 1, 2021 and subject to change or cancellation without notice. Member must purchase home through American Heritage Realty or 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 mortgage 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.
7. 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 to members in good standing; Must have an American Heritage Savings Account with a minimum balance of \$15 to be eligible.
8. First Front Door grants are provided by FHLBank Pittsburgh through a network of lenders.
9. Annual Percentage Rate (APR) for members who choose to make loan payments via payroll deduction or automatic payment from an American Heritage Federal Credit Union account. APR is increased by .25% without payroll deduction or automatic payment. Rate available for automobile models 2019-2022. Rates for this product are determined by an evaluation of applicant credit. Sample Monthly Payment: \$22 for every \$1000 borrowed at 3.74% APR at 48 months. Your rate may vary from the rate shown. Your payment may vary. Rates current as of 6/1/2021 and are subject to change without notice. Auto Loan rates available for vehicles not previously financed at American Heritage Federal Credit Union.
10. Rates and promotions effective as of January 1, 2022 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 Federal 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 stated promotional refinance or purchase 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. Rates available for automobile model years 2018 to present. Auto Loan refinance rates available for vehicles not previously financed at American Heritage Federal Credit Union.
11. 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.
12. The No Closing Cost Mortgage Refinance offer applies to loans with a completed application date between January 1, 2022 and January 31, 2022. Rates and promotions effective as of January 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 \$647,200, 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 2.99% (\$1,930.29 monthly payment). For rates on loans greater than \$647,200, 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.
13. 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.
14. 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

