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.
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
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 and apply today!

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
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.

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.

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

To apply for our Platinum Preferred Mastercard or Cash Rewards Card, visit 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 when they purchase through a First Heritage Realty Alliance agent.

$250 Home Depot Gift Card

Visit AmericanHeritage.RealEstate or call 855.525.7900 to connect with an agent!

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.

$500 Closing Cost Credit

Visit AmericanHeritageCU.org/FTH to apply easily today!

FIRST FRONT DOOR PROGRAM 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!

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 for your auto loan today!

2.99% APR

Up To 75 Months

Visit AmericanHeritageCU.org/Auto to learn more! Or talk to one of our auto loan experts by calling 888.553.1234.

REFINANCE YOUR AUTO LOAN
Get behind the wheel with us and save more each month.

2.99% APR

For 75 Months

Visit AmericanHeritageCU.org/AutoInsurance to learn more.

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.

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.

*Consult your tax advisor.

AMERICAN HERITAGE CREDIT UNION
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.

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.

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.

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 when you refinance with us.

REFINANCE TODAY! NO CLOSING COSTS

HISTORICALLY LOW RATES

2.99% APR 12 10-Year Fixed Mortgage

3.75% APR 12 30-Year Fixed Mortgage

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!

Apply now! Visit 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

Contact Center: 215.969.0777  Phone Teller: 215.969.8200  Online Teller: AmericanHeritageCU.org
This year’s annual meeting, April 19th at 5:00 PM.

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

- **Kenneth Wong**: 2022 - 2025

The Secretary of the Credit Union shall investigate the standing of all applicants. Good standing shall be defined to mean that all fees have been paid, that all nominations and signatures and account numbers of at least 500 members. Eligibility to sign petitions for nomination must contain signatures of at least 500 members in good standing; Must have an American Heritage Savings Account with a minimum balance of $15 to be eligible.

The Pennsylvania Credit Union Code requires that all selected officials 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 with the Secretary of the Credit Union by the close of business on February 19, 2022. Petitions for nomination must contain at least 5,000 signatures and account numbers of at least 500 members. Eligibility to sign petitions is limited to members in good standing of 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. Years of service as an 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 Weymouth Chairman
James Brownlow II Vice-Chairman
Bruce K. Foulke Treasurer
Jennifer Hannigan Secretary
John Fafara Draftsman
Kathleen Kinslow Juan Lopez
Kenneth Wong

**SUPERVISORY COMMITTEE**

Juan Lopez Chairman
Michael Guntick
Anthony Kuczynski

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