



## \$600,000 DONATED TO CHILDREN'S HOSPITAL OF PHILADELPHIA'S MUSIC THERAPY PROGRAM

We are proud to announce American Heritage and our Kids-N-Hope Foundation recently made a \$600,000 annual contribution to the Children's Hospital of Philadelphia's Music Therapy Program to support our mission of funding music therapy, music programs, and child life services. Since its inception over 29 years ago, **the Kids-N-Hope Foundation has raised and donated over \$5.1 million for pediatric therapy programs in the Philadelphia region.**

Please visit [kidsnhope.org](https://kidsnhope.org) to learn more about our Kids-N-Hope Foundation, how to get involved or donate to the cause.



## INVEST IN TOMORROW ON YOUR TERMS.

What are your savings goals for 2026? Are you hoping to buy a new car or home, or maybe save for your family's dream vacation? Or maybe just aiming to build an emergency fund for life's curveballs? Whatever your goals may be, American Heritage has the savings solutions for you! We're proud to offer a **High-Yield Savings** account with a competitive earnings rate, as well as **Certificates & IRAs** that come in a range of terms.

Find the right savings solution for you! [AmericanHeritageCU.org/Savings](https://AmericanHeritageCU.org/Savings)

# PRESIDENT'S MESSAGE

*Dear Fellow Members,*

Welcome to 2026! I hope you all enjoyed a beautiful holiday season and time with your family and friends. I am proud of all we accomplished as a credit union in 2025 and look forward to all we have planned in this New Year.

I'd like to especially thank our membership, associates, and Board of Directors for their continued support and loyalty to American Heritage Credit Union. We've come a long way since our inception in 1948 as the Budd Workers Federal Credit Union. However, our commitment to our members and the local community has never wavered.

Our team came together in a beautiful way the last few months to support our community during the holidays. Members of our branches delivered food (collected through our annual Spirit of Giving Food Drive) and provided a monetary gift to local food pantries and other community organizations around Thanksgiving. Our Adopt-A-Family Committee raised funds to purchase gifts for several local families for the holidays. We also want to thank everyone in the community who attended or streamed our 18th Annual Grand Illumination Event. It's a very special event to us here. I love walking around our campus the month after the event to see those enjoying the lights and taking family photos.

I am also proud of the accolades our team received this last year. We were named a Best-in-State Credit Union by Forbes for the third year in a row, and a Best Credit Union to Work For by American Banker for the seventh year in a row.



Additionally, the Philadelphia Business Journal named us a Best Place to Work for the 19th year in a row. Mastercard also recognized several of our associate-led committees, such as the Green Team and Adopt-A-Family Committee, as well as the Kids-N-Hope Foundation, with the Doing Well by Doing Good Award. These recognitions are a direct reflection of our associates, who strive every day to provide excellent service and support to our members and the communities we proudly serve.

We are pleased with our expanded presence in New Jersey, with three new locations opened in April 2025. It's also been roughly a year since we crossed \$5 billion in assets, an accomplishment I am incredibly proud of, and thank our membership for helping make it possible.

Our messaging in 2026 will focus on our service to members and the credit union difference. We'll be celebrating these characteristics under the "For the People. Not for Profit." theme. I believe this message will resonate deeply with our members and I am excited for the parallels to our great nation's 250th anniversary.

To ensure our members are informed of the latest financials and credit union news, our Annual Meeting will take place on Tuesday, April 21, 2026. Stay tuned to our website in the coming months for additional details.

I'd like to thank you all again for your continued trust in American Heritage. We're excited for our continued growth as a financial institution. The best interests of you and our entire membership will remain central to everything we do.

Thank you, stay safe and healthy, and God Bless America.

*Bruce K. Foulke* Bruce K. Foulke *President/CEO*



## NEW MEMBER SERVICE – DIGITAL ESTATE KIT

Having your affairs in order is crucial to ensuring your legacy is honored to your wishes. We're proud to provide our members with **discounted access to creating a trust, will, and other estate planning documents**. This access comes courtesy of our trusted partner TruStage™ who works alongside One Digital Trust. Once enrolled in this service, you will pay one price to create all the documents, with an option to renew annually.

Don't delay in ensuring your legacy any longer. Visit [AHCU.co/Estate-Kits](https://ahcu.co/Estate-Kits) to get started today!

## ANNUAL MEETING

**TUESDAY, APRIL 21, 2026**

This year's Annual Meeting will take place on Tuesday, April 21, 2026 at 5:00 PM both virtually and in person at our headquarters at 2060 Red Lion Road, Philadelphia. Stay tuned to our website for registration information.

Three positions on the Board of Directors are open this year. The Nominating Committee has selected the following incumbents:

### THREE-YEAR TERM:

- ★ Jennifer Hannigan: 2026 - 2029
- ★ John Fafara: 2026 - 2029

The nominations presented herein are tentative as of 12/8/25, and remain subject to official approval by the Board of Directors on 12/17/25. 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 21, 2026, at 5:00. 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 5, 2026. 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.



# GIFT OF \$250,000 PLEDGED TO JEFFERSON HEALTH

American Heritage is excited to provide Jefferson Health with a gift of \$250,000 to support their efforts to improve lives and health outcomes in the local community. The gift will support both the Sidney Kimmel Comprehensive Cancer Center and the Patient Support Center, both located at Jefferson Torresdale Hospital. The Administrative Oncology Suite, Patient Support Center, and Discharge with Dignity Program will also be named in honor of American Heritage. Jefferson Health is a part of American Heritage's Workplace Partner Program.



## MAXIMIZE YOUR HOME'S VALUE WITH OUR LENDING OPTIONS!

Complete home improvements, consolidate bills, or pay for a family vacation! Our **Home Equity Loans** come with **low rates** in a **variety of terms**. If you want the flexibility to draw funds multiple times, coupled with a fixed rate, explore our **Platinum Fixed Rate Home Equity Line of Credit**, with rates as low as **5.74% APR<sup>1</sup> Up to 80% LTV**.

Visit [AmericanHeritageCU.org/HomeEquity](https://AmericanHeritageCU.org/HomeEquity) to get started today!

## SPEND SMARTLY IN THE NEW YEAR!



### CASH REWARD MASTERCARD<sup>®</sup>

No Balance Transfer Fees  
& No Annual Fees

★ **3% Cash Back<sup>2</sup>** On Every Purchase Through January 31, 2026

★ Plus, earn a **\$150 Bonus Reward<sup>3</sup>**

Apply now! [AmericanHeritageCU.org/CashReward](https://AmericanHeritageCU.org/CashReward)



### PLATINUM PREFERRED MASTERCARD<sup>®</sup>

No Balance Transfer Fees  
& No Annual Fees

★ **First 9 Months 0% APR<sup>4</sup>** On Balance Transfers and Purchases

★ **9.99% APR<sup>4</sup>** Thereafter

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

**BANKING WITH A HEART** ❤️ \$0.01 donated to the Kids-N-Hope Foundation for every transaction made with an American Heritage Debit or Credit Card.

## FIND YOUR NEXT CAR WITH AMERICAN HERITAGE!

Drive with peace of mind! We're proud to offer loans for new and used vehicles that come with low monthly payments, competitive interest rates, and terms up to 84 months. Plus, enjoy **No Payments for the First Two Months<sup>5</sup>!** In addition to loans, we also offer refinancing and lease buyout options.

Learn more and apply for a pre-approval today! [AmericanHeritageCU.org/Auto](https://AmericanHeritageCU.org/Auto)

## NEW YEAR, NEW HOME!

A new year means new goals, and whether that be buying a first home, finding the next house, or selling a home, we're here to help! We're proud to offer some of the **lowest mortgage rates in the region**, as well as our comprehensive My CU Home Connection<sup>™</sup> program. Through this program homebuyers can receive benefits including a **20% Cash Reward<sup>6</sup>**, a **\$500 Lender Credit**, and have **Non-Title Fees Waived<sup>7</sup>**. We also provide great resources for first-time homebuyers, such as a step-by-step homebuyers guide.

Unlock the next step in your homeownership journey today!

[AmericanHeritageCU.org/HomeConnection](https://AmericanHeritageCU.org/HomeConnection)



Contact Center: **215.969.0777** ★ Phone Teller: **215.969.8200** ★ Online Teller: [AmericanHeritageCU.org](https://AmericanHeritageCU.org)

## JOIN OUR AWARD-WINNING TEAM!

We're hiring! Immediate openings include:

- ★ Perkasio Full-Time Member Experience Advisor
- ★ Virtual Member Experience Advisor
- ★ Market Street Assistant Branch Manager
- ★ Accounting Clerk

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



Scan QR Code To  
View Openings

### BULLETIN BOARD

#### Webinars

##### Creating Wealth: Stocking Up for the Long Haul

January 6, 2025 - 12:00 PM

##### Keeping Debt Under Control: Avoid Detours

January 6, 2025 - 6:00 PM

##### Basic Banking

January 27, 2025 - 12:00 PM

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

January 29, 2025 - 12:00 PM

##### Priorities, Setting Goals, Income, and Expenses

January 29, 2025 - 6:00 PM

#### Martin Luther King, Jr. Day

January 19, 2026 – All branches and offices will be closed in observance of Martin Luther King, Jr. Day.

#### Annual Meeting April 21, 2026

Visit [AmericanHeritageCU.org/Calendar](https://AmericanHeritageCU.org/Calendar) to stay up to date.

### BOARD OF DIRECTORS

Gary Weyhmuller *Chairman*

John Fafara

James Brownlow II *Vice-Chairman*

Kathleen Kinslow

Bruce K. Foulke *Treasurer*

James Thompson

Jennifer Hannigan *Secretary*

### SUPERVISORY COMMITTEE

Michael Guntick *Chairman*

William Swirsding

John Fafara

### Welcome to the Family! NEW WORKPLACE PARTNERS

Jefferson

The Finishing Trades Institute

### DISCLOSURES

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

1. Rates and promotions effective as of November 14, 2025, 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. Offer valid as of 10/1/25 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 10/1/25 and 1/31/26. After 1/31/26, the Cash Reward program reverts to 3% Cash Back on Essentials (Gas, Groceries, Pharmacies, Home Improvement Stores), 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. 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.

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. 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.

5. 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.

6. 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 realty 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.

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

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



## 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](https://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