

The PATRIOT

January 2019



A Newsletter for Members of American Heritage Credit Union



2019 REVOLUTIONARY SWEEPSTAKES

USE YOUR DEBIT CARD AND YOU COULD WIN
\$500
THEN BE ENTERED TO WIN A
\$10,000 GRAND PRIZE!*

AmericanHeritageCU.org/Sweepstakes

REVOLUTIONS ARE BORN HERE

We Help Make Them Possible Everyday.



PLATINUM BALANCE TRANSFER



FREE*
CHECKING**



MORTGAGE LOANS

3.99% APR
FOR LIFE!**

A New Revolutionary way to consolidate and pay down Debt.

AmericanHeritageCU.org/BalanceTransfer

**\$100
CHECKING
OFFER!******

With a direct deposit of \$1,500 and use your Debit Card 25 times in the first 90 days.

AmericanHeritageCU.org/Checking100

**FREE
PRE-APPROVAL⁺**

**EARN A
10%
CASH REWARD!****

AmericanHeritageCU.org/Revolution



PRESIDENT'S MESSAGE

Dear Members,

Throughout 2018, we celebrated the 70th anniversary of our founding in 1948. In addition to celebrating our history, we continued to prepare for our future. By the end of 2018, we achieved some amazing milestones - we surpassed \$2.4 Billion in assets, our membership grew to more than 185,000 people, and we now have over 800 Workplace Partner Companies.

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 institutions across our communities.

We continue to be recognized as an employer of choice, winning the prestigious Best Places to Work award from Philadelphia Business Journal. And, Forbes named American Heritage as the #1 Credit Union in Pennsylvania this year. Over the past 70 years, our members and employees have built a credit union of which we can all be proud, and the rest of our region is taking notice.

Recently, we launched our new television commercial, and we continue to form relationships with new Workplace Partners and dealerships every day. It's amazing to think about how much has changed since 1948 in our business and our communities. However, our strong legacy is matched only by the opportunities that lie ahead for us. As we enter 2019, we are excited about new member experience enhancements. We will be opening new branches in Horsham, Quakertown, Cherry Hill and the Main Line area. And, we are excited to launch our new website in January.

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

BOARD OF DIRECTORS

Cecilia B. Grady - Chairperson Bruce K. Foulke - Treasurer
Gary Weyhmuller - Vice Chairperson Jennifer Hannigan - Secretary

James Brownlow II, Frank Di Domizio,
John Fafara, Clara Glenn, Daniel Jones, Juan Lopez

SUPERVISORY COMMITTEE

Frank Di Domizio - Chairperson
Anthony Kuczykowski, Kenneth Wong

Welcome to American Heritage!

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

**Methacton School District
Newspaper Media Group
Puratos Corporation
Philadelphia FIGHT Community Health Centers
Upper Merion School District**

Fraud Protection - Card Controls and eAlerts

With the changing world of commerce, debit card and credit card usage is increasing. So too, unfortunately, does the risk of cybersecurity threats.

Here are a few simple tools from American Heritage you can use to better manage and protect your information!



Introducing Card Controls

We are excited to introduce Card Controls, a set of Online Teller and Mobile Teller features that helps members easily manage their credit and debit cards from their device.

Some of the easy-to-use features of Card Controls are:

- Activate Debit Card
- Submit a Travel Notification
- Manage Overdraft Privilege
- Deactivate a Lost or Stolen Credit, Debit or ATM Card
- Change Authorization Limits
- Review and Redeem ScoreCard® Reward Points

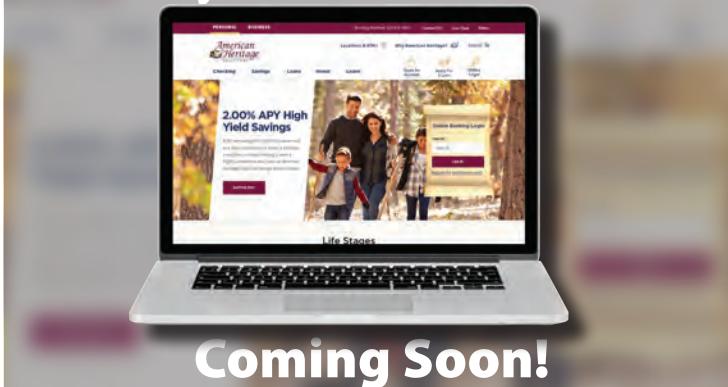
These tools allow you to monitor safety, security and spending on your cards especially during the busy holiday season.

Monitor your account activity with eAlerts

Our eAlert service keeps you up-to-date on your account activity. eAlerts are texts or emails that inform you of important information such as direct deposits received, low balance in your account, and much more. You can also set up an eAlert to know when a specific check clears your account and other detailed information.

It's easy to get started - simply log into your Online or Mobile Teller, and click on Card Services.

Get ready to meet our new website.



Extreme Make-Over, Home Equity Style

It may be cold outside, but Spring is only a few months away. As you start to prepare your home renovation wish list, look to American Heritage to give you the best rates on Home Equity Loans and Lines of Credit. We've got a variety of loans to fit your budget and repayment needs.



Apply at AmericanHeritageCU.org/HomeEquity
or call 844-AMH-LEND

Did You Know?

By visiting our website you can schedule a face-to-face appointment with the representative of your choice at most of our branches. Just click on the 'Schedule an Appointment' button on our Branch and Locations page, then choose a topic such as "Apply for a Loan", or "Open an Account", select your location, time and book your appointment. It's that easy!

To get started, log onto AmericanHeritageCU.org/Locations

Trust American Heritage Realty to Find your New Home!



When you are in the market to buy or sell your home, come to the people you trust.

American Heritage Realty is a full service real estate agency owned and operated by American Heritage Credit Union.

Buy and/or Sell your Home with American Heritage Realty

Earn 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.

To Get Started visit AmericanHeritageCU.org/HomeConnection
or Call American Heritage Realty at 855-525-7900.

Avoid Stock Market Turmoil with a Safe and Secure Account!

The stock market turmoil of recent weeks has sent jitters throughout our economy. Why not consider placing your funds in a safer investment? At American Heritage, our High Yield Savings Account and Certificates of Deposit offer high rates of return and the security of deposit insurance? With our High Yield Savings Account, you can earn 2.00% APY^{††††} and still have access to your funds! With our Bump-up Certificates, you can lock in a 3.05% APY^{‡‡} but also reserve the opportunity to take advantage of an increase in rate as well. Talk to one of our representatives today to learn more about how you can protect your money and still earn a competitive yield.



2.00%
APY^{††††}
High Yield
Savings Account

2.80%
APY^{‡‡}
18 Month Fixed
Certificate or IRA

3.05%
APY^{‡‡}
59 Month Bump-Up
Fixed Certificate
or IRA

To Get Started visit AmericanHeritageCU.org/Revolution

GRAND ILLUMINATION

Tree Lighting Ceremony & Fireworks Symphony

Over 11,000 People Kick-Off the Holiday Season at Grand Illumination

American Heritage kicked off the holiday season as members, their families, and local residents gathered on Sunday, November 25th for our 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 40-foot Christmas Tree with over 35,000 lights. Over \$2,300 was raised for the Children's Hospital of Philadelphia from donations collected through on-site donations. We hope to see you, your family, and friends at next year's Grand Illumination!



70th Anniversary Sweepstakes Winners

Anajmathew George, from Huntingdon Valley, was the Grand Prize winner of our "70th Anniversary Sweepstakes" with a \$10,000 vacation getaway. Anajmathew's name was drawn at random from the finalists. Congratulations, Anajmathew!



Our second-place winner of a \$1,000 went to Gregory Woods of Philadelphia and a third-place prize of \$500 was won by Yaneek Forbes, also of Philadelphia.

Congratulations to All of Our Sweepstakes Winners!

Auto Sales Tips For the New Year

Buying a car comes with many decisions, so it's important to be informed. Here at American Heritage, we're dedicated to helping you make the best choice possible and helping you attain your dream car!



January is a good time to buy because many dealerships will be running 'after-holiday sales' to make way for the new year's stock of brand new models. Also, many dealerships like to center their marketing around holidays with Martin Luther King Day, Valentine's Day and Presidents Day.

We have a few tools that may be helpful for you in planning for this big purchase. Before making any kind of commitment, be sure that you can comfortably afford your car of choice. By using our online calculator you can feel confident in your estimation. As you may expect, a low credit score will be met with a higher interest rate, but we are committed to giving you the lowest and most competitive interest rate to purchase your new or used vehicle.

To Get Started visit AmericanHeritageCU.org/Auto

BULLETIN BOARD

Holiday Schedule:

Martin Luther King Jr. Day

All offices closed on Monday, January 21, 2019

Presidents Day

All offices closed on Monday, February 18, 2019

Stay up to date online at AmericanHeritageCU.org/Calendar

Annual Meeting

Tuesday, April 16, 2019 at 8:00 AM

The 2019 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:

Frank Di Domizio: 2019 - 2022

Bruce Foulke: 2019 - 2022

Kenneth Wong: 2019 - 2022

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 uncontested election, the ballots will not be mailed out and each nominee will be declared elected at the Annual Meeting on Tuesday, April 16, 2019 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 15, 2019. 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 Federal Credit Union, other credit unions or credit union organizations as director, officer, or member of committees.

Special Member Ticket Discount to Flyers and Sixers Games

American Heritage is proud to offer a multitude of benefits to our members such as discounted tickets to Phillies and 76ers Games. We've listened to your feedback and we're proud to announce that this year, we'll be selling tickets to select Philadelphia Flyers games as well! A portion of the proceeds from each ticket will be donated to the Kids-N-Hope Foundation! If you have any questions about the ticket program, please contact us at 215.969.2938 or communityoutreach@amhfcu.org.



To view upcoming games please visit AmericanHeritageCU.org/Events

Take a Deep Breath

RETIREMENT DOESN'T HAVE TO BE STRESSFUL

We're here to help

with Insurance & Investments



American Heritage Investment & Retirement Center (IRC), located at American Heritage Federal Credit Union, helps members organize their financial life and plan for the future. Securities sold, through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer. CBSI is under contract with the financial institution to make securities available to members. Trust Services available through MEMBERS Trust Company. The representative may also be a financial institution employee that accepts deposits on behalf of the financial institution.

Not NCUA/NCUSIF/EDIC 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.

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To learn more and get started visit AmericanHeritageCU.org/IRC today.



Disclosures

American Heritage Credit Union is not responsible for misprinted or outdated information. All rates and promotions are subject to change without notice.

* No purchases necessary. Sweepstakes ends October 31, 2019. Legal residents of the United States (excluding NY and FL) who are at least 18. See official rules at any branch location or at AmericanHeritageCU.org/Sweepstakes. ** 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 February 28, 2019 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. Rates and promotions effective as of 1/1/19 and are subject to change without notice. American Heritage Business Cards, Platinum Classic, Platinum Secured, and Cash Reward Mastercards are ineligible for this offer. 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. 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.

*** Overdraft or returned item fees may apply.

**** Offer valid for new checking accounts opened January 1, 2019 thru February 28, 2019. \$100 will be deposited into your checking account 90 days after account opening date, when qualifications are met. To qualify, deposit a cumulative total of \$1,500 to your new checking account via direct deposit/ACH within 90 days of account opening and make a minimum of 25 debit card transactions within 90 days of account opening. Purchases only, ATM withdrawals are not eligible. Accounts must be open and in good standing to be eligible for the \$25 reward. May not be combined with other promotions. Offer subject to change without notice. Limit (1) per household. Employees and their family, business and fiduciary accounts are not eligible. Membership eligibility required. Not a Member? Join Today!

† All loans are subject to credit qualification, credit worthiness and other factors. All rates, promotions and offers are subject to change without notice.

‡ While you are free 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 offered 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 American Heritage Realty agent's commission. All offers are subject to change without prior notice. Seller's Cash Reward is not available in the state of New Jersey.

†† Annual Percentage Yield: 2.00% APY for balances \$10,000 and greater. Maximum deposit amount \$1,000,000. Limit one High Yield Savings Account per member. \$10,000 minimum opening deposit requires new money only, defined as funds not currently on deposit at American Heritage Credit Union. \$10 monthly service fee is waived if the daily balance is \$10,000 or more. Account holder may withdraw funds once per monthly statement cycle via check, transfer or withdrawal, \$25 fee for each additional withdrawal per statement cycle. APY guaranteed not to fall below 1.80% APY before 12/31/19. Rates and fees accurate as of 11/01/18. Membership eligibility required. Not a member? Join today.

‡‡ Annual Percentage Yield (APY). Rates listed paid on \$1000 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 accurate as of 10/27/18.

‡‡‡ Annual Percentage Yield (APY). Rates listed paid on \$1000 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. Bump-Up Certificates allow a one-time rate increase corresponding with current advertised 59-month fixed-rate AMHFCU certificates. The new rate will remain in effect until the certificate maturity date. A penalty may be imposed for early withdrawals. All rates are subject to change without notice. Rates accurate as of 10/27/18.

24 Hour/7 Day Account Access • NYCE ATM Network • Contact Center: 215.969.0777 • Phone Teller: 215.969.8200 • Online Teller: AmericanHeritageCU.org

Federally Insured by NCUA
NMLS # 433838

