

The PATRIOT

July 2019



A Newsletter for Members of American Heritage Credit Union



HOME EQUITY LOANS & LINES OF CREDIT

AS LOW AS
2.49% APR*
Up to 36 Months

Access your funds with flexible-rate options, when you need it.



IRA & SAVINGS SPECIALS

CERTIFICATES & IRAS

2.05% APY**
9-Month Fixed Certificate or IRA

2.40% APY**
15-Month Fixed Certificate or IRA

2.00% APY***
High Yield Savings Account

HIGH YIELD SAVINGS
MONEY MARKETS
YOUTH ACCOUNTS



MORTGAGES

FREE PRE-APPROVAL**** EARN UP TO A **10%** CASH REWARD†

There are many options when it comes to mortgages and home ownership. We're here to help with whatever your situation might be.

REVOLUTIONS ARE BORN HERE

We Help Make Them Possible Every Day.

Brand New Branch, Same Horsham Location

We have built a brand new building to house our **Horsham Branch** at **339 Maple Ave, Horsham, PA 19044!** The construction is now complete and the branch is **NOW OPEN!**

BRANCH FEATURES:

24 Hour Surcharge-FREE ATM • Personal Automated Teller (PAT) Drive-Thru • Instant Issue Credit/Debit Cards • Night Deposit Coin Counting Machine

HORSHAM BRANCH HOURS

Monday-Wednesday: 8am - 5pm
Thursday: 8am - 6pm
Friday: 8am - 7pm
Saturday Hours: 9am - 3pm

⌚ Extended Hours Available (PAT) M-F: 8am - 7pm Sat: 9am - 3pm

VISIT THE NEW AND IMPROVED HORSHAM BRANCH TODAY!

AmericanHeritageCU.org/Horsham



339 Maple Ave | Horsham, PA 19044

WE OFFER *YOU* THE **RIGHT** FINANCIAL SOLUTIONS BECAUSE YOU'RE **FAMILY**.



PRESIDENT'S MESSAGE

Dear Members,

I am excited to share the progress here at American Heritage Credit Union so far this year. As of June 30, 2019, our assets were approaching \$2.6 billion, and we are now at more than 190,000 members strong. Our legacy members are trusting us with a greater share of their financial needs, and new members throughout the region are turning to us for our convenience, value, our member-first service promise, and our commitment to the communities where they live and work.

Recently, we opened our modernized branch in Horsham, which features live teller chats, video banking, and more. This location will serve as a model for the upcoming new branches we are building in Cherry Hill, NJ, Richland Township, and Center City Market East. And, we recently opened the "Inn" at our headquarters campus on Red Lion Road, a state-of-the-art expansion to our facility which provides our employees with greater technology and support systems so that they can offer even better service to our members throughout our field of membership. These investments in technology and facilities will ensure that our employees and members alike can enjoy access to greater convenience through the latest service and technology. The Inn also features the new Cecilia B. Grady Community Room, honoring our recently retired Chairperson, which will host free events, community meetings and educational seminars.

With more than 30,000 surcharge-free ATMs, nearly 40 local branches, and more than 5,000 shared branch locations, we are the region's most convenient and affordable credit union. Our recent study showed that our overall satisfaction level among members is more than 95%.

We recently held our 25th annual Gelatin Olympics, raising \$82,000 for local children's healthcare causes. And, I had the pleasure of representing American Heritage during my recent World Council of Credit Unions visit to Nepal in Asia, where I met with credit union leaders from around the globe, and shared the American Heritage story about how we continually reinvest back into our members in the form of low loan rates, dividends, technology, and new branches.

We hope you'll take advantage of all of the helpful and innovative solutions we can offer you and your family. Thank you for choosing American Heritage Credit Union.

Sincerely,

Bruce K. Foulke
President/CEO

BOARD OF DIRECTORS

Gary Weyhmuller - Chairman Bruce K. Foulke - Treasurer
Frank Di Domizio - Vice Chairman Jennifer Hannigan - Secretary

James Brownlow II, John Fafara, Clara Glenn,
Daniel Jones, Juan Lopez, Kenneth Wong

SUPERVISORY COMMITTEE

Juan Lopez - Chairman
Anthony Kuczykowski

Earn an extra \$100 with a new Checking Account

American Heritage offers a variety of checking accounts and services to meet your needs and fit your lifestyle. Choose the account that's right for you: totally-free⁺⁺ checking or one of our premium checking accounts with high-yielding rates.

And if you open a new checking account by July 31, 2019, you can earn \$100⁺⁺⁺. Just 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. All checking accounts include free debit cards and surcharge-free access to over 30,000 ATMs.

Visit AmericanHeritageCU.org/Checking100 today to get started

26th Annual Gelatin Olympics Made a Splash!



On June 13th, our members, staff, local businesses and the community came together to support **The Kids-N-Hope Foundation** by exceeding our goal of \$75,000 and raised **\$82,000!** The money raised goes directly to the Children's Hospital of Philadelphia and other local area hospitals within our Workplace Partnership Program. Thank you to everyone who donated, as well as all who slid into our pool of 1,000 gallons of strawberry gelatin.

To learn more please visit kidsnhope.org

MUSEUM OF THE
AMERICAN REVOLUTION

Ticket Discount

Purchase tickets right
in the branch for
\$10 EACH!

A savings of up to
\$9 per ticket!

www.amrevmuseum.org Ask for details

New Car, Used Car, Next Car

Next to buying a home, buying a car is the 2nd largest purchase most people make. Do your research before buying to get your best deal. We offer a variety of great tools on our website that will arm you with the tools you need to be a car-buying all-star.



- Use CarFax® so you can research a car prior to buying.
- Get pre-approved and find out what vehicles you can afford so you know exactly what you are looking for.
- Avoid dealership negotiation tactics with CUDL AutoSmart
- And many more options!

Visit AmericanHeritageCU.org/Auto today to begin your Car buying process!

World Council of Credit Unions in Nepal

American Heritage's President & CEO, Bruce K. Foulke, was invited by the World Council of Credit Unions (WOCCU) to speak at the Nepal Federation of Savings & Credit Cooperative Unions Ltd. (NEFSCUN) CEO Summit 2019 Conference.



Over 600 Savings and Credit Co-Operative Society (SACCO) managers, regulators, central bank and development actors attended this conference. Foulke spoke to the topic of "Management Excellence: Steps and Strategies", which supports the growth and development of SACCOs movement in Nepal.

Foulke has been an active participant with WOCCU for the past few decades. In 2012, he joined as a board member and was voted as Treasurer in 2016.

MEMBER DISCOUNT

AMERICAN HERITAGE NIGHT

Philadelphia Phillies

Seating will be located in:
Sections 108-111 and 136-139

\$30 per ticket (includes \$12 Power Ticket)
Each power ticket includes \$12 of concession value built into the barcode, its good throughout the ballpark for food, beverage or merchandise, and is valid during that game date.

vs. Los Angeles Dodgers
Tues., July 16th @ 7PM
Italian Heritage Celebration

vs. Pittsburgh Pirates
Mon., Aug. 26th @ 7PM
Jewish Heritage Celebration

vs. Atlanta Braves
Wed., Sept. 11th @ 7PM
First Responders Night

\$5 from each ticket sold will benefit the



Kidz-N-Hope
Foundation





TO PURCHASE TICKETS VISIT: phillies.com/AMHFCU

The Ultimate Cash Reward Card

American Heritage

CASH REWARD MASTERCARD®



3%

Cash Back
on gas

2%

Cash Back
on restaurants

1%

Cash Back
on everything
else you buy

\$150 BONUS REWARD***

WHEN YOU SPEND \$1,500
IN THE FIRST 90 DAYS

Get up to 3% Cash Back[‡], no annual fee and no balance transfer fees. Our **Cash Reward Mastercard®** gives you cash back on every purchase you make, **PLUS** get all of the valuable benefits you'd expect from Mastercard. Open your card today and you can get a **\$150 Bonus Reward****** when you spend \$1,500 in the first 90 Days!

Exclusively for American Heritage Members
Apply for yours today
AmericanHeritageCU.org/CashReward

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 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.

To Get Started visit AmericanHeritageCU.org/HomeConnection or Call American Heritage Realty at **855.525.7900**.



Forbes 2018

BEST-IN-STATE CREDIT UNIONS

#1 CREDIT UNION IN PA

FORBES BEST-IN-STATE CREDIT UNIONS

Ben Franklin Statue Installation

A statue honoring Philadelphian Benjamin Franklin, holding the Constitution of the United States, has been added to the grounds of our Red Lion campus in Northeast Philadelphia. The life-sized custom bronze installation sits at the foot of the entrance of the Cecilia B. Grady Community Room. The statue was commissioned by American Heritage from renowned sculpture artist, Austin Weishel, well-known for his custom bronze sculptures for fire, police, military and public gathering areas.



BULLETIN BOARD

Online Webinar Schedule:

Understanding Your Credit Report Webinar
Wednesday, July 17, 2019 | 12pm - 1pm

Stay up to date online at AmericanHeritageCU.org/Calendar

Go Digital with eStatements!

Do your part and make the switch to eStatements and start practicing eco-friendly record keeping!

Once you are signed up for American Heritage eStatements, your monthly activity statements will be accessible through your Online Teller account. Each month you will be notified via email when your statement is ready, and then you can view your statement on-screen and print select documents as you need them.

How to sign up for eStatements

- Log on to Online Teller
- Click on Member Service Tab
- Click "eStatements" option
- Enter your email address



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/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. FR011103-1BA9

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



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

GETTING PAID WHEN YOU SPEND,
THAT'S REVOLUTIONARY

Countless Summer Vacations in an RV

How about a weekend RV getaway close to home? A quick RV trip lets you relax without having to travel too far or spend too much. In fact, there are many private and public camping locations and other fun destinations within an hour's drive. Enter "Find Camping Spot" in your search engine to find numerous RV sites close to home.

American Heritage can help you enjoy summer getaways with an RV Loan! Interest rates are as low as 5.99% APR† † † for up to 180 months!



For more information, visit AmericanHeritageCU.org/RV or call us at 844-AMH-LEND

Disclosures

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

* Annual Percentage Rate (APR) includes a discount of 0.25% for members who choose to make loan payments via payroll deduction or automatic payment from an American Heritage Credit Union account. Rates for this product are determined by an evaluation of applicant credit, loan-to-value (LTV) and other factors. Your rate may vary from the rate shown. Sample Monthly Payment: Approximately \$28.86 for every \$1,000 borrowed at 2.49% APR for 36 months. Your payment may vary. Payments for home equity loans do not include amounts for taxes and insurance premiums and, if applicable, the actual payment obligation will be greater. Homeowners insurance is required and flood insurance may be required. Rates current as of 3/19/19 and are subject to change without notice.

** 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 6/15/19.

*** 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 6/15/19. 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.

†† Overdraft or returned item fees may apply.

††† Offer valid for new checking accounts that are opened between May 1, 2019 through July 31, 2019. Set up a direct deposit in the cumulative amount of \$500.00 or more in each of the following full three statement cycles, and receive \$25 per statement cycle for a maximum of \$75 in bonus awards. Receive an additional \$25 bonus when 25 or more cumulative debit card transactions are made during the following full three statement cycles. Purchases only, ATM withdrawals are not eligible. 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. Members receiving incentives may be responsible for paying taxes on the incentives. 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. Overdraft or returned item fees may apply. Membership eligibility required. Not a Member? Join Today.

†††† 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.

‡ Cash Reward MasterCard will earn 3.0% cash back on every \$1 of eligible net purchases made during each billing cycle at merchant locations classified under merchant category codes in the category of automotive fuels, 2.0% cash back on every \$1 of eligible net purchases made during each billing cycle at merchant locations classified under merchant category codes in the category of restaurants, and 1.0% cash back on every \$1 of eligible net purchases made during each billing cycle at merchant locations classified under all other merchant category codes that are not part of the automotive fuel or restaurant categories. Net purchases do not include returns, refunds, credits, disputes and adjustments. Cash back rewards ("Rewards") are not earned for preauthorization holds, cash advances, balance transfers, finance charges, fees, convenience checks, ATM withdrawals, foreign transaction currency conversion charges or insurance charges. Merchant category codes are assigned to merchants by MasterCard and AMHFUCU takes no responsibility for the assignment of or any future changes in the assignment of these category codes. There is no minimum or maximum amount of cash Rewards that may be earned and accumulated. Minimum redemption amount is \$25.00. Rewards program is subject to change at any time without prior notice.

‡‡ No purchase 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.

‡‡‡ 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. Sample Monthly Payment: \$8.43 for every \$1,000 borrowed at 5.99% APR at 180 months. Monthly payment (per \$1,000) examples are based on longest term in each range. Your payment may vary. Payments do not include amount for taxes and insurance premiums and, if applicable, the payment obligation will be greater. Rates effective as of 06/01/2018 and are subject to change.

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

