

A Newsletter for Members of American Heritage Credit Union



## 2022 Grand Vacation SWEEPSTAKES

### WIN A FREE \$15,000 VACATION!

#### USE YOUR AMERICAN HERITAGE CREDIT OR DEBIT CARD TO WIN BIG!

Members will be entered into the American Heritage Grand Vacation Sweepstakes when they use their debit or credit card between July 1, 2021 through October 31, 2021. Our Grand Prize Drawing for the \$15,000 travel gift card winner will take place at our Grand Illumination event on November 27, 2021. And, additional \$1,000 prizes will be awarded each month leading up to, and at the night of, Grand Illumination!

**HOW TO ENTER:** Use your American Heritage Credit Card or Debit Card to make a purchase in-store, online or through Mobile Wallet and you will automatically receive 1 entry in the Sweepstakes per transaction<sup>1</sup>.

#### PRIZES INCLUDE:

1. **One Grand Prize winner of \$15,000 in travel gift cards** to be redeemed for the vacation of your choosing to be selected at Grand Illumination.
2. **Four second place \$1,000 winners** selected at Grand Illumination
3. **Four third place \$1,000 winners**, each one chosen monthly.



For the full list of rules and eligibility requirements, visit [AmericanHeritageCU.org/Sweepstakes](https://AmericanHeritageCU.org/Sweepstakes).



## Home Buying MY WAY

### BUYING YOUR FIRST HOME

American Heritage can help you throughout the entire homebuying process. **Get up to \$5,500 in First-Time Homebuying Grants and Credits!** *Details Inside*

### AMERICAN HERITAGE REALTY

American Heritage members will receive a \$250 Home Depot welcome gift card when they purchase their home through an American Heritage Realty agent.<sup>4</sup>

**\$250**

Home Depot Gift Card<sup>4</sup>

Are you looking to sell your home? Our top-rated listing agents will sell your home quickly and professionally for a **4.5% broker fee<sup>5</sup>**.

Call **855.525.7900** or visit [AmericanHeritage.RealEstate](https://AmericanHeritage.RealEstate).



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





# President's MESSAGE

*Dear Fellow Members,*

I trust that your summer is off to a safe and healthy start. As our world begins to return to normal activity, we are excited to welcome our members and community back to our branches and campus. Though many things have changed since last summer, our commitment to the credit union philosophy of "people helping people" has not.

In April, we held our Annual Membership Meeting virtually. During the meeting, James Brownlow, II, Juan Lopez, and Gary Weyhmuller were each elected for a 3-year term and Kathleen Kinslow was elected for a 1 year term. Our Board of Directors represents our diverse membership and serves on a volunteer basis.

We celebrated National Credit Union Youth Month throughout the month of April to educate younger members on the importance of good financial habits. Additionally, we awarded 30 high school senior members a \$1,000 college scholarship in May through our Cecilia B. Grady Scholarship program to help ease the financial burden that comes with higher education. Through our First-Time Homebuyer programs, including seminars, realty services, grant and closing cost credit programs, we have helped hundreds of members purchase their first home this year.

As we get back into the swing of summer activities, we've taken steps to educate our members on the importance of travel safety and security to stay in control of their finances. American Heritage has also partnered with the Museum of American Revolution to sponsor the new summer exhibit, Flags and Founding Documents, 1776-Today, reaffirming our commitment to our community's culture and education on the history of our country's founding.

Our community involvement has been quite active these past few months as our associates work tirelessly in the neighborhoods we serve. We held Shredder Events at four of our branches and hosted another Red Cross Blood Drive at our main campus.

It's hard to believe, but our Kids-N-Hope Foundation is celebrating its 25th Anniversary this year! We kicked off the celebration by raising over \$29,000 during its first 25 Miles in My Shoes Walk-A-Thon this Spring, and have many more events coming up to celebrate our mission of funding children's health and life services.

I am thrilled to have the return of our traditional, in-person community events, including our 17th Annual Car Show and Member Appreciation Day coming up on August 14th where our famous Gelatin Olympics slide will return! That same day, our Kids-N-Hope Foundation will host a free 25th Anniversary Concert on the main campus to celebrate and thank our volunteers and supporters.

We are excited to expand the opportunity for American Heritage membership throughout our community. In the upcoming months, American Heritage will open two new branches, one located in Abington and another inside Ann's Choice Senior Living in Warminster. On behalf of our Board of Directors, we are thrilled that our community is returning to a sense of normalcy. Your safety and financial well-being will continue to be our top priority, and we 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*

## 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

Michael Guntick

Anthony Kuczykowski

*Welcome to the Family* NEW WORKPLACE PARTNERS

Archdiocese of Philadelphia

Ann's Choice Senior Living Community

## PHILADELPHIA PHILLIES GIVEBACK

Get back to the ballpark this summer with discounted member tickets for the Phillies! Your \$40 discounted ticket includes a \$12 Power Ticket plus a \$5 Group Fundraising rebate to be donated to the Kids-N-Hope Foundation.

(All taxes and fees assessed by Philadelphia Phillies at checkout)

Each power ticket includes \$12 of concession value built into the barcode that can be used throughout the ballpark.

Tickets can be bought in the baseline areas of sections 108-111 and 136-139.

Purchase your tickets today at [www.phillies.com/AMHFCU](http://www.phillies.com/AMHFCU). Our password to purchase is **AMHFCU**.







# HOME *Buying*

## GET A MORTGAGE WITH US & BECOME A FIRST-TIME HOMEOWNER!

### FIRST FRONT DOOR PROGRAM<sup>2</sup>

For every \$1 you contribute towards the purchase of a home, FFD will provide \$3 in assistance, up to \$5,000.

### FIRST-TIME HOMEBUYER CREDIT

First-time Homebuyers are eligible to receive up to a \$500 Closing Cost Credit<sup>3</sup> through American Heritage

FIRST FRONT DOOR PROGRAM

GET UP TO **\$5,000**

For a Down Payment<sup>2</sup>

FIRST-TIME HOMEBUYER CREDIT

RECEIVE UP TO A **\$500**

Closing Cost Credit<sup>3</sup>

Visit [AmericanHeritageCU.org/FTH](http://AmericanHeritageCU.org/FTH) to apply easily with our all-in-one application!

The Homebuying process can be stressful for first-time homebuyers. Our comprehensive **home buyer's guide** can help you every step of the way! Our guide is broken into three parts: before, during, and after you buy your home.

Visit [ahcu.co/HBGuide](http://ahcu.co/HBGuide) to start your homebuying journey today!

## Credit Cards **MY WAY**

SUPPORTING  
MUSIC THERAPY



\$0.01 PER PURCHASE DONATED  
TO THE KIDS-N-HOPE FOUNDATION

### PLATINUM PREFERRED MASTERCARD®



No Balance Transfer Fees  
& No Annual Fees

### DEBT CONSOLIDATION MADE EASY

With our Platinum Preferred Mastercard, you can start consolidating debt and earn points for your spending.

FIRST 9  
MONTHS **0%** APR<sup>6</sup>  
On Balances Transfers  
& Purchases

**9.99%** APR<sup>6</sup>  
On Balances Transfers  
& Purchases Thereafter

EARN 1 SCORECARD  
REWARDS POINT  
FOR EVERY \$1 SPENT

PLUS, EARN **15,000**  
BONUS SCORECARD  
REWARDS POINTS<sup>7</sup>

### CASH REWARD MASTERCARD®



No Balance Transfer Fees  
& No Annual Fees

### CASH BACK IS EASY AS 3-2-1!<sup>8</sup>

Get cash back all summer long! Whether shopping, dining or traveling, our Cash Reward card pays you back for the things you enjoy or need the most.

**3% CASH BACK<sup>8</sup>**  
On Groceries, Gas,  
Pharmacy, & Essentials

**2% CASH BACK<sup>8</sup>**  
On Travel, Dining,  
Ride Sharing & Hospitality

**1% CASH BACK<sup>8</sup>**  
On Everything Else

PLUS, EARN A **\$150**  
BONUS<sup>9</sup>

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



# Member Appreciation Day & Car Show

**MARK YOUR CALENDARS!**

**FREE FOOD, FAMILY FUN,  
GELATIN SLIDE & FREE CONCERT**

## KIDS-N-HOPE ANNIVERSARY MONTH

### CELEBRATING 25 YEARS!

The Kids-N-Hope Foundation provides support for children's health and life services, specifically music therapy, at hospitals throughout the Philadelphia region.

The Kids-N-Hope Foundation was formed in 1996 when American Heritage Credit Union became the first credit union in the country to form its own charitable organization. To date, the foundation has raised over \$2 million dollars.

The foundation supports and funds the Music Therapy Program at Children's Hospital of Philadelphia, as well as at other hospitals within American Heritage's workplace partner program. Music Therapy is the applied use of music by a certified music therapist to target clinical goal areas with music-based strategies to promote positive health outcomes. The Kids-N-Hope Foundation believes every child undergoing medical treatment has the right to receive music therapy as an integrated component to their medical care.

“

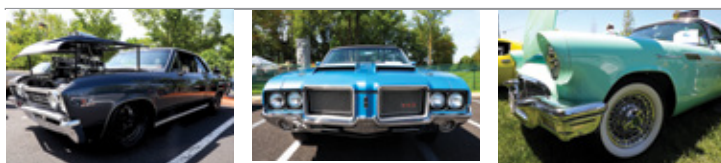
American Heritage and The Foundation pledged to make a difference in the lives of children almost 25 years ago, and we are prouder than ever of the work done by our associates, members and foundation supporters who have helped us carry out this mission each and every day.

*Bruce K. Foulke*

Founder and Chairman of the Kids-N-Hope Foundation,  
and President & CEO of American Heritage Credit Union

”

All the Kids-N-Hope Foundation fundraising events this year will tie into the big celebration! To check out upcoming events and learn more about the foundation, visit [www.kidsnhope.org](http://www.kidsnhope.org).



**CAR SHOW | Saturday, 8/14 | 10a.m. – 3p.m.**

**Rain Date: Sunday, August 15th**

Our 17th Annual Car Show and Member Appreciation Day is back! Join us on Saturday, at our Red Lion Road campus in Northeast Philadelphia.

See hundreds of classic, muscle and modern show cars, visit over 40 vendors at our craft show, get a bite to eat, and even slide the gelatin slide!

Plus, listen to WOGL's broadcast around campus and experience a live concert all in one day!

**Want a chance to win one of the 100 Car Show trophies?**

Register your car or car club today at [ahcu.co/CarShow](http://ahcu.co/CarShow).

- ★ Pre-registration - \$15
- ★ Day of - \$20
- ★ Last day to pre-register is Thursday, August 12th.



**LAWN CONCERT | Saturday, 8/14 | 12p.m. – 1:30p.m.**

Join us for a rock & roll experience like no other!

The band LECOMPT will perform during our FREE Concert as we celebrate the Foundation's 25th Anniversary!

Bring your own lawn chair and enjoy decades of classic rock covers at American Heritage's main campus.

Visit [KidsNHope.org/OurEvents](http://KidsNHope.org/OurEvents)

Guests will be asked to adhere to local health guidelines in effect at the time of the events.

**LeCompt**



## SHOULD YOU ROLLOVER YOUR 401(K)?

If you're among the millions of Americans who've suddenly become unemployed or have switched careers due to recent events, you'll need to consider what to do with your retirement plan. Our guide, 5 Pros & Cons of 401(K) Rollovers, will help you choose whether to rollover your 401(K) or leave it where it's at. Get the guide today at [AHCU.co/401kRollover](http://AHCU.co/401kRollover).

If you have questions or would like more details on 401(K)s, speak with an IRC representative today!



215.969.2967

[AmericanHeritageCU.org/IRC](http://AmericanHeritageCU.org/IRC)



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. CBSI-3197018.1-0820-0922

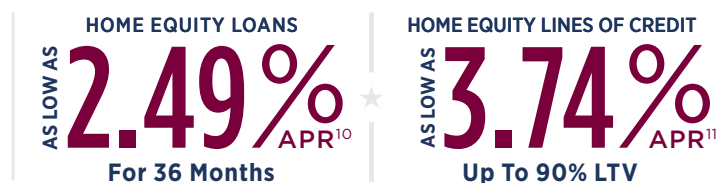


## IT'S HOME IMPROVEMENT SEASON!

Whether you're repairing a roof, redesigning a room, or upgrading your backyard for a summer of fun, we want to help you improve your home and keep projects affordable.

### HOME EQUITY LOAN OR LINE OF CREDIT

A great way to finance your renovation projects, providing you with predictable payments and funding in one lump sum!



Apply now! [AmericanHeritageCU.org/HomeEquity](http://AmericanHeritageCU.org/HomeEquity)

### REFINANCE WITH AMERICAN HERITAGE

Lower your payment and save on interest, all with no closing cost – saving you money that you can reinvest in your home.



Visit [AmericanHeritageCU.org/Mortgage](http://AmericanHeritageCU.org/Mortgage) to apply.



## 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>14</sup> for your auto loan today!

AS LOW AS **2.74%** APR<sup>14</sup>  
Up To 63 Months

### REFINANCE YOUR AUTO LOAN

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

NO PAYMENTS For the First Two Months <sup>15</sup>	AS LOW AS <b>2.99%</b> APR <sup>15</sup> For 75 Months
---	---

Visit [AmericanHeritageCU.org/Auto](http://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. Affordable insurance and warranty options include:

- ★ Liberty Mutual Insurance presented by TruStage<sup>®</sup> Insurance<sup>16</sup>
- ★ Debt Protection, Mechanical Breakdown Protection (MBP), and Guaranteed Asset Protection (GAP)

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



## FLAGS AND FOUNDING DOCUMENTS, 1776-TODAY SPECIAL EXHIBITION

JUNE 12 – SEPTEMBER 6 Presented by American Heritage

The Museum of American Revolution will showcase more than 40 American Flags, a rare printing of the U.S. Constitution, and other historic documents as well as pop-up talks, discovery carts, and other family oriented activities.

Visit [AmRevMuseum.org](http://AmRevMuseum.org) to learn more.

Members can stop into select American Heritage branches to purchase tickets for only \$10 - a savings up to \$9 per ticket.

You can purchase tickets at these branch locations: Carriage House, Lansdale, Market Street, East Norriton, New Britain, Bridge Street, Rhawn Street, Moore Road, Feasterville, Bellmawr, Wayne.

## MEMBER SERVICES



Manage your accounts and finances independently  
– without having to visit a branch or wait on the phone.

### FREE ONLINE & MOBILE TELLER

- ★ Transfer funds
- ★ View balances and account history
- ★ Enroll in eStatements to receive your statement digitally
- ★ Access your Membership Card under Member Services tab
- ★ Use Card Services to activate a debit card, cancel a lost or stolen card, or restrict your authorization limit on your card

### ONLINE ACCOUNT MAINTENANCE FORMS

- ★ Address changes
- ★ Loan payoffs
- ★ Wire transfers
- ★ IRA distributions and rollovers
- ★ Add or remove Joint Owner or Beneficiary

These forms are completed using DocuSign and can be completed online in your computer's browser.

### VANA (Video Advisor Network Associates) & THE CONTACT CENTER

Transactions that can be done using these services that cannot be done digitally include:

- ★ File a dispute
- ★ Complete a loan payoff
- ★ Send insurance information for a loan
- ★ Conduct any transaction you wish to discuss with a representative

### REQUIRES A VISIT TO YOUR NEAREST BRANCH

- ★ Obtain a cashier's check to a third party
- ★ Set up Power of Attorney or Estate Account

To learn more, visit [ahcu.co/ContactCenter](http://ahcu.co/ContactCenter)

## DISCLOSURES

Offers valid as of 7/1/21. All offers are subject to change without prior notice.

1. A purchase is a signature or PIN-based point of sale transaction. ATM transactions do not qualify. For complete details visit [www.AmericanHeritageCU.org/Sweepstakes](http://www.AmericanHeritageCU.org/Sweepstakes).
2. First Front Door grants are provided by FHLBank Pittsburgh through a network of lenders.
3. 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 dosing, 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 non-recurring 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.
4. 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 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.
5. 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.
6. 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. 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.
7. 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. 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.
8. How to earn Cash Back: 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. 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. 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. See account Terms and Conditions for information on fees. Not a member? Join today. Equal Opportunity Lender.
9. 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.
10. 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.
11. 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.
12. 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. This credit union is federally insured by NCUA. Equal Housing Lender. Membership Eligibility Required.
13. No Closing Cost Mortgage Refinance – Rates as Low as 3.00% APR. The No Closing Cost Mortgage Refinance offer applies to loans with a completed application date between January 1, 2021 through September 30, 2021. Rates and promotions effective as of January 1, 2021 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 \$548,250, 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 3.00% (\$1,931.21 monthly payment); For rates on loans greater than \$548,250, please contact us. If you do not meet the stated criteria, other mortgage refinance programs may be available to you. 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](http://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.
14. 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 2018-2021. 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.
15. Rates and promotions effective as of January 1, 2021 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 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 promotional refinance 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. Auto Loan rates available for vehicles not previously financed at American Heritage Credit Union.
16. TruStage® Auto Insurance program is offered by TruStage® Insurance Agency, LLC and issued by leading insurance companies. Discounts are not available in all states and discounts vary by state. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union.

Federally Insured by NCUA  
NMLS # 433838

