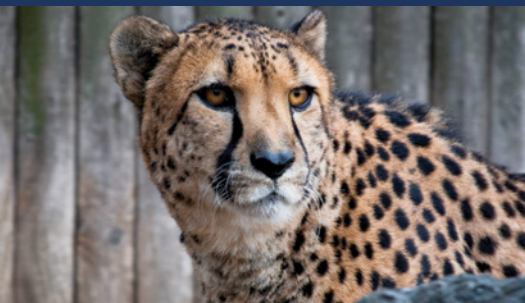


A Newsletter for Members of American Heritage Credit Union



## SUMMER FUN FOR THE WHOLE FAMILY!

**YOUR CREDIT UNION MEMBERSHIP IS YOUR TICKET TO SAVING BIG ON A VARIETY OF EVENTS, ATTRACTIONS, SERVICES, AND PRODUCTS!**

### YOUR MEMBER DISCOUNTS:

- ★ Take a visit to America's first zoo! **The Philadelphia Zoo** has over 160 years of experience in conserving wildlife, caring for animals, and educating our communities.
- ★ Heading down the shore this summer? Purchase your discounted tickets for **Morey's Piers** in Wildwood, NJ.
- ★ Root for the home team! We partner with the Philadelphia **Phillies**, **76ers**, and **Flyers** to offer members discounted tickets to select games which support our Kids-N-Hope Foundation.
- ★ Take the family to Mount Hope Estate to experience the **Pennsylvania Renaissance Faire**.
- ★ Looking to catch a show? **Arden Theatre Company** is dedicated to bringing to life great stories by great story tellers.
- ★ Learn about our country's beginnings at the **Museum of the American Revolution**.
- ★ Save more on your next car rental! Our partners at **Enterprise Rent-A-Car®**, **Alamo®**, and **National Car Rental®** offer a variety of discounts for our members!

Visit [AHCU.co/Discounts](https://ahcu.co/Discounts) for the full list of options and to receive your discount codes today!



## STEP INTO HOMEOWNERSHIP



My CU Home Connection™ is a complimentary one-stop, full-service real estate program to help members search, buy, sell, and save on their next home!

Receive a **20% cash reward** from realty agent's commission, a **\$500 lender credit**, and **non-title fees waived** when you buy a home with My CU Home Connection! Additional

benefits of the program include First Heritage Realty Alliance's market tools and access to a team of local, experienced real estate agents.

Register for My CU Home Connection to become eligible for all program benefits at no cost or obligations by visiting [AmericanHeritageCU.org/HomeConnection](https://AmericanHeritageCU.org/HomeConnection).

## PRESIDENT'S MESSAGE

*Dear Fellow Members,*

With summer well underway, we hope you and your families are enjoying your time together and are able to take advantage of our amazing Member Benefit Discount options. Members can continue to receive cost savings on popular attractions, such as Morey's Piers, The Philadelphia Zoo and our newest partner Arden Theatre Company. We are always seeking new ways to provide new benefits and discounts, as well as innovative products and services to our members to help achieve their financial goals.

We have recently announced the acquisition of three locations in New Jersey from LINKBANK. We are excited to expand our footprint and bring our outstanding services to the residents of New Jersey.

In addition to our growing member services, American Heritage has been named the 2024 Best-in-State Credit Union by Forbes, and nominated by American Banker for the 2024 Best Credit Unions to Work For list.



We also awarded 30 high school seniors with \$1,000 Scholarships for their Scholarly Merit, community involvement, and extra curricular activities as they continue their education.

Last month, we celebrated the dedication and commitment our associates have to our membership during our Annual Employee Appreciation Day. We also hosted our 20th Annual Car Show & Member Appreciation Day this past Spring to celebrate our membership and invited the community to our campus for a day filled with family friendly activities. Our Kids-N-Hope Foundation held its annual 5K Rhapsody & Rhythm Walk-A-Thon, which raised over \$26,000 to continue supporting children's health and life services throughout our region. This July, the Foundation will host its second Purse and Power Tool Bingo of the year, and in September, the Foundation will again host its Annual Cornhole Tournament.

As we continue to grow beyond 300,000 members, we are always committed to providing the best member services and financial resources for every single one of our members. I'd like to once again thank you, the members, for continuously placing your trust in American Heritage. We look forward to continued success and financial growth for years to come.

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

*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

James Thompson

Kenneth Wong

### SUPERVISORY COMMITTEE

Michael Guntick *Chairman*

Anthony Kuczykowski

Evaleen DeMarco

## WE'RE HIRING!

There's a career here for you, immediate openings include:

- ★ East Norriton Branch Manager
- ★ Member Relations Supervisor
- ★ Hunting Park Assistant Branch Manager
- ★ Virtual Member Experience Advisors



Scan QR Code  
To View Current  
Openings

Apply today to join our team!

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

## REWARD YOURSELF<sup>2</sup>



### CASH REWARD MASTERCARD®

No Balance Transfer Fees  
& No Annual Fees

Whether you're booking a family getaway, shopping for a holiday barbeque, or just buying your morning iced coffee, get rewarded for every transaction.

- ★ **3% Cash Back<sup>2</sup>** On Gas, Groceries, & Essentials
- ★ **2% Cash Back<sup>2</sup>** On Travel & Dining
- ★ **1% Cash Back<sup>2</sup>** On Everything Else
- ★ Plus, Earn a **\$150 Bonus Reward<sup>3</sup>**

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

## THIS CARD DOES IT ALL



### PLATINUM PREFERRED MASTERCARD®

No Balance Transfer Fees  
& No Annual Fees

Help pay down your debt by consolidating your high balances from other institutions or plan a big purchase and pay it back within nine months.

- ★ **First 9 Months 0% APR<sup>4</sup>** On Purchases & Balance Transfers
- ★ **9.99% APR<sup>4</sup>** Thereafter
- ★ Plus, Earn **15,000 Bonus ScoreCard Rewards Points<sup>5</sup>**

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





## AMERICAN HERITAGE AUTO LOANS

### BUYOUT YOUR CAR LEASE

As your car lease comes to an end, you'll find yourself at a crossroads: Should you return the car for a different model or buy out your lease to own the car you've already got? Lease buyout could be right for you if you've exceeded your mileage cap, have excessive wear and tear, or find that your residual value is less than the market value.

- ★ Our lease buyout, auto purchase, and refinance options are available with **no payments for the first two months!**<sup>6</sup>

Visit [AmericanHeritageCU.org/Auto](https://AmericanHeritageCU.org/Auto) to apply!



CREDIT UNION  
TRAVEL

*Sweepstakes*

**WIN A LUXURY ALL-INCLUSIVE VACATION FOR TWO!** Using your Credit Union Travel membership, you can **enter for a chance to win a \$2,500 vacation!**<sup>7</sup>

- ★ **Earn 1 entry** for every hotel night booked from now through September 30, 2024
- ★ **Earn 2 entries** for every hotel night booked using your American Heritage credit or debit card!

Sign up for free at [credituniontravel.com/cu/american-heritage](https://credituniontravel.com/cu/american-heritage)

Kids-N-Hope Foundation



## PURSE & POWER TOOL BINGO

**JULY 19, 2024 | 7 PM - 10 PM**

Community Room

American Heritage Main Campus

2060 Red Lion, Philadelphia, PA 19115

Purchase tickets now at [AHCU.co/Bingo](https://AHCU.co/Bingo)

## AVOID BECOMING A VICTIM OF FRAUD

Fraud is everywhere, it is important to educate yourself on common fraud trends and how to avoid becoming a scammer's next victim. A common trend is the use of skimmer devices.

**Card Skimming** involves criminals attaching devices to ATMs and point-of-sale terminals to capture your card information. Scammers then use your card information to create fake cards or make fraudulent purchases. Skimmers are designed to look like part of an ATM or POS system.

American Heritage offers Account Management tools to provide you with various alerts and card controls to help you take charge of your funds. eAlerts and eNotices are various ways members can receive immediate alerts via text or email about their account. You can also monitor low balance alerts, deposits and withdrawals within your account.

If you suspect a skimmer is in use, notify an employee immediately. Learn more about current fraud trends and how to avoid becoming a victim at [AHCU.co/FightFraud](https://AHCU.co/FightFraud).



## TIME TO RAMP UP SUMMER HOME RENOVATIONS!

You can use the equity you've built up in your home as a loan to help fund your home improvement projects, consolidate debt, or cover large payments. Whether you're updating your backyard, planning your summer vacation, or tackling some of life's challenges, get peace of mind with fixed monthly payments!

- ★ Receive funds in one lump sum with a Home Equity Loan. Rates as low as **5.99% APR<sup>8</sup>** for **36 Months**.
- ★ Draw money multiple times with the Platinum Home Equity Line of Credit. Rates as low as **7.24% APR<sup>9</sup>** Up To **80% LTV**.

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

## BULLETIN BOARD

### Webinars

**Managing Income & Expenses**  
July 2, 2024 - 12:00 PM

**Financially Planning for Vacation**  
July 9, 2024 - 12:00 PM

**Credit Reports & Credit Scores**  
July 11, 2024 - 12:00 PM

**Fair Housing**  
July 11, 2024 - 6:00 PM

**Keeping Debt Under Control**  
July 16, 2024 - 6:00 PM

**Social Security & Your Retirement**  
July 17, 2024 - 6:00 PM

**Understanding Medicare**  
July 24, 2024 - 6:00 PM

### Fourth of July

July 4, 2024 – All branches and office locations  
will be closed in observance of the Fourth of July.

Stay up to date online at [AmericanHeritageCU.org/Calendar](https://AmericanHeritageCU.org/Calendar).

## 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

## DISCLOSURES

Offers valid as of 7/1/2024. All offers are subject to change without prior notice.

1. Title services and title benefit available for homes purchased in Pennsylvania and New Jersey.
2. How to earn Cash Back: Purchases made through third-party technologies such as P2P or mobile wallets may not receive a 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.
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. To qualify for 15,000 ScoreCard Rewards points, you must make \$1,500 or more in net purchases with your American Heritage Platinum Preferred 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 ScoreCard Rewards bonus points, 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 15,000 ScoreCard Rewards per Account.

6. Rates are subject to be cancelled, extended, or changed without notice. Borrowers of promotional refinance or purchase offer will skip first two payment cycles and then make consecutive monthly payments based on your term. Interest still accrues during no payment period. Membership eligibility required. Not a member? Join Today.

7. Entry period begins July 01, 2024 and ends September 30, 2024. Restrictions apply. All offers are subject to change without prior notice. Visit [credituniontravel.com/cu/american-heritage](https://credituniontravel.com/cu/american-heritage) for complete details.

8. Rates and promotions effective as of January 1, 2024, 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. Rates for this product 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 Home Equity Loan Monthly Payment: \$30.44 for every \$1,000 borrowed at 5.99% APR at 36 months (Up to 80% LTV). Membership eligibility required. Not a member? Join Today.

9. Rates and promotions effective as of January 1, 2024, 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. Rates for this product 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 Platinum Fixed-Rate HELOC (3DP/5A) Payment Example: \$19.92 for every \$1,000 borrowed at 7.24% 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. Membership eligibility required. Not a member? Join Today.

This Credit Union is Federally Insured By NCUA  
Equal Opportunity Lender | American Heritage NMLS #433838

