

A Newsletter for Members of American Heritage Credit Union

HERE FOR YOUR HOME OWNERSHIP JOURNEY!

Earn A **20%**
CASH REWARD¹

We're proud to offer some of the **lowest mortgage rates in the region**, alongside our one-stop My CU Home Connection™ program. With our comprehensive homebuying solutions and a team of local experts, you're in the right hands when pursuing a mortgage with us!

Whether you are looking for your first home or your next, you can feel confident every step of the way with My CU Home Connection. Homebuyers can earn a **20% cash reward¹**, receive a **\$500 lender fee**, and have **non-title fees waived²**. In addition, we are here to help you throughout the entire homebuying process, from finding the right home to getting your keys.

Visit AmericanHeritageCU.org/HomeConnection to check out the benefits of using My CU Home Connection.



SAVE BIG THIS SUMMER WITH MEMBER DISCOUNTS!

- ★ See lots of unique animals and exhibits at the **Philadelphia Zoo**, which is home to more than 1,900 rare and endangered animals.
- ★ Planning to stop by the shore this summer? Enjoy discounted tickets to **Morey's Piers** in Wildwood, NJ.
- ★ Travel back to the 16th century, courtesy of the ambience of the **Pennsylvania Renaissance Faire**.
- ★ Check out the roster of shows at **Arden Theatre Company** and enjoy an exciting, local production!
- ★ Root for the **Phillies** this summer! We're proud to offer discounted tickets to select games, with a portion of the proceeds supporting the Kids-N-Hope Foundation.
- ★ Stop by and check out the Banners of Liberty Exhibit at the **Museum of the American Revolution** to view more than a dozen original flags used during the Revolutionary War.
- ★ 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 for a full list of our discount offerings and to receive your access codes today!



PRESIDENT'S MESSAGE



Dear Fellow Members,

We hope you and your families have been enjoying the summer season and all it has in store for you. Here at American Heritage, we are proud to offer a variety of member discounts that are perfect for the summer season. Members can continue to receive cost savings to popular attractions, such as Morey's Piers in Wildwood, the Philadelphia Zoo, and Arden Theatre Company. We're also proud to serve as a sponsor for The Museum of the American Revolution's Banners of Liberty exhibit. We continuously seek both new discounts and innovative products and solutions to meet your needs and achieve your financial goals.

2025 has been an exciting year for us so far! We opened the year by crossing \$5 billion in assets, a testament to our associates' dedication and work, as well as your loyalty to us as a member. Three new branches also recently opened in southern New Jersey through our acquisition of the banking operations of three previous LINKBANK locations. We are also thrilled to have been recognized as a Best-in-State Credit Union by *Forbes* for the third year in a row.

We were also proud to continue our tradition of awarding 30 high school seniors with a \$1,000 scholarship each, recognizing their commitment to their schools and community as part of the Cecilia B. Grady Scholarship Program.

Last month, we recognized our tremendous and dedicated associates for our Annual Employee Appreciation Day. In May, we held our 21st Annual Member Appreciation Day & Car Show, which serves as a way for us to thank our loyal membership for their continued trust in us. It was a fun event with lots of cars, a craft show, and many family-friendly activities. Also, members of our Senior Leadership team, as well as other credit union associates, recently toured the music therapy wing of Children's Hospital of Philadelphia (CHOP). We have been inspired by their commitment to their patients and are excited to continue working with CHOP through the Kids-N-Hope Foundation and as a Workplace Partner.

Our Kids-N-Hope Foundation has raised more than \$24,000 so far in 2025, with the annual Rhapsody and Rhythm Walk-A-Thon & 5K raising \$11,000 and the spring Purse and Power Tool Bingo raising \$13,000, respectively. Later this month, the Foundation will hold its second Purse and Power Tool Bingo of the year. The Annual Cornhole Tournament will take place in September.

As I look upon the first six months of 2025, I am incredibly proud of all we have achieved. Our associates remain committed to providing the best and most innovative solutions to you, our members. I thank you again for your continued trust in American Heritage. It has been a privilege to serve you, and I look forward to our continued success moving forward.

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

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



AN INSPIRING VISIT TO CHOP

Members of our Senior Leadership Team and other credit union associates recently had the opportunity to visit and tour the music therapy wing of Children's Hospital of Philadelphia (CHOP). This was an amazing way to see firsthand their team of music therapists and get a glimpse at their work. We continue to be inspired by CHOP's commitment to their patients and look forward to our continued partnership!

WE'RE UPDATING OUR STATEMENTS

You will soon notice an updated design to your monthly paper and electronic statements. This new and improved design will be easier to read and we are excited for this opportunity to better serve you!

Visit [AHCU.co/Statements](https://www.ahcu.co/Statements) to learn more about the update.



PURSE & POWER TOOL BINGO

JULY 18, 2025 | 7 PM - 10 PM

Community Room
American Heritage Main Campus
2060 Red Lion, Philadelphia, PA 19115

Purchase tickets now! [AHCU.co/Bingo](https://www.ahcu.co/Bingo)



IS YOUR CAR NEARING THE END OF ITS LEASE?

If you're hoping to avoid the hassle of finding a new car, as well as the soaring prices, an auto lease buyout with American Heritage may be the right option for you. Stay in your reliable set of wheels and make the most of your car's current value. Plus, enjoy **no payments for the first two months³** with rates as low as **5.49% APR³** on a 63-month term loan.

Visit [AHCU.co/Auto](https://www.ahcu.co/Auto) to get started today!

TIPS FOR SAFE AND SECURE SUMMER TRAVEL

Maintain peace of mind for your American Heritage account during your summer travels by following these simple tips:

- ★ Set a travel notification in your account if you are going out of state.
- ★ Limit your use of cash and consider adding your cards to your device's mobile wallet.
- ★ If your card is lost or stolen, deactivate it in Online Teller and contact us at **800.754.4128**.

DON'T FALL FOR SPOOFING OR OTHER SCAMS!

Recently, scammers have been posing as associates of American Heritage in order to steal member information. Here are some surefire signs of a scam:

- ★ These scammers may claim to be investigating fraudulent charges with your account.
- ★ They also may ask you to supply them with a verification code, which they are doing to steal your card and add it to a mobile payment service, like Apple Pay.
- ★ American Heritage will never contact you after you reply "NO" to a text message. If you receive an immediate phone call, you are being scammed.
- ★ Be cautious of phone numbers and websites. Even if they look legitimate, they could be a scammer angling to steal your information.

Remember, American Heritage will never contact you asking for personal or account information. If you suspect you've fallen victim to a scam, contact us at **215.969.0777**.

Visit AmericanHeritageCU.org/Security to learn more.

COMPLETE HOME REPAIRS THIS SUMMER

As a homeowner, you deserve to be rewarded. By accessing a home equity line of credit, you can take advantage of your home's current value to finally complete home renovations, or even pay for school tuition, fund a dream vacation, or consolidate bills.

If you want to take advantage of your home's value and remain flexible in drawing money multiple times, consider our **Platinum Fixed-Rate Home Equity Line of Credit**, with rates as low as **6.24% APR⁴ Up to LTV**.

Get started today! AmericanHeritageCU.org/HomeEquity



REWARDS FOR EVERY PURCHASE



CASH REWARD MASTERCARD[®]

*No Balance Transfer Fees
& No Annual Fees*

- ★ **3% Cash Back⁵** On Essentials Like Gas & Groceries
- ★ **2% Cash Back⁵** On Travel & Dining
- ★ **1% Cash Back⁵** On Everything Else
- ★ Plus, earn a **\$150 Bonus Reward⁶**

Apply now! AmericanHeritageCU.org/CashReward

A CARD WITH MORE POSSIBILITIES



PLATINUM PREFERRED MASTERCARD[®]

*No Balance Transfer Fees
& No Annual Fees*

- ★ **First 9 Months 0% APR⁷** On Balance Transfers and Purchases
- ★ **9.99% APR⁷** Thereafter
- ★ Plus, Earn **15,000 Bonus ScoreCard[®] Rewards Points⁸**

Apply today! 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.

HAVE YOU SPOKEN TO GIGI?

Gigi is our Virtual Associate, who you may speak with when you call our Contact Center or when you chat with us on our website. There's lots that Gigi is able to do—unlock your Online Teller account, change a password, make a transfer, and so much more!

Visit AmericanHeritageCU.org/Gigi to learn more and speak with Gigi today!



JOIN OUR AWARD-WINNING TEAM!

We're hiring! Immediate openings include:

- ★ Internal Auditor
- ★ Senior Facilities Technician
- ★ King of Prussia Assistant Branch Manager
- ★ Full-Time Call Center Member Advisor

Apply today! AmericanHeritageCU.org/Careers



Scan QR Code To View Openings

BULLETIN BOARD

Webinars

Understanding Military Benefits

July 2, 2025 - 12:00 PM

Understanding the United States Financial System

July 8, 2025 - 12:00 PM

Planning for the Holidays

July 8, 2025 - 6:00 PM

Preparing for Emergencies

July 22, 2025 - 12:00 PM

Let's Talk Couples and Money

July 23, 2025 - 6:00 PM

Fourth of July

July 4, 2025 - All branches and office locations will be closed in observance of the Fourth of July.

Visit AmericanHeritageCU.org/Calendar to stay up to date.

BOARD OF DIRECTORS

Gary Weyhmuller *Chairman*

John Fafara

James Brownlow II *Vice-Chairman*

Clara Glenn

Bruce K. Foulke *Treasurer*

Kathleen Kinslow

Jennifer Hannigan *Secretary*

James Thompson

SUPERVISORY COMMITTEE

Michael Guntick *Chairman*

William Swirsding

DISCLOSURES

Offers valid as of 7/1/2025. All rates and offers are subject to change without prior notice.

1. 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.

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

3. Rates and promotions effective as of January 1, 2025, 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 or purchase offer will skip first two payment cycles and then make 63 consecutive monthly payments. Sample Monthly Payment: \$18.31 for every \$1,000 borrowed at 5.49% APR at 63 months. Monthly payment (per \$1,000) examples are based on longest term in each range. Your payment may vary. Auto Loan refinance rates available for vehicles not previously financed at American Heritage Credit Union. Rates available for automobile model years 2020 to present.

4. Rates and promotions effective as of January 1, 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. 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. Payment Example: \$19.45 for every \$1,000 borrowed at 6.24% 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. 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. Membership eligibility required. Not a member? Join Today. NMLS #433838

5. 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.

6. 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.

7. 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.

8. To qualify for 15,000 Scorecard Rewards points, you must make \$1,500 or more in net purchases with your American Heritage Platinum 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.

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



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

ESI Provides up to an additional \$250,000 of IRA Share Insurance

