

A Newsletter for Members of American Heritage Credit Union

CELEBRATING AMERICA 250 SWEEPSTAKES

YOU COULD WIN A MISSISSIPPI RIVER CRUISE!

USE YOUR AMERICAN HERITAGE DEBIT OR CREDIT CARD FOR A CHANCE TO WIN!

The sweepstakes begins on July 1, 2026 and ends on October 31, 2026.

We are celebrating our nation's 250th anniversary by giving back to you! The Celebrating America 250 Sweepstakes is our way of thanking you for being a member. We are partnering with CU Travel to give away a Mississippi River cruise with American Cruise Lines. Enjoy the scenery, learn more about our nation's history, and make lasting memories on an intimate river cruise.

Embark on an unforgettable journey along the iconic Mississippi River! Experience one of the best Mississippi River cruises available, showcasing the heart of America. American Cruise Lines allows you to explore this legendary waterway on your terms, whether you prefer the nostalgic charm of paddle-wheelers or the modern elegance of luxury riverboats. You'll enjoy spacious staterooms with private balconies and complimentary excursions at every port.

Two Lucky Winners Will Receive:

- ★ MISSISSIPPI RIVER CRUISE, PLUS EXCURSIONS
- ★ TO & FROM FLIGHTS
- ★ HOTEL NIGHT STAY (Before Cruise)

Prize is for the winner & one guest.

Visit [AHCU.co/Sweepstakes](https://www.ahcu.co/Sweepstakes) for sweepstakes rules and eligibility.

PRESIDENT'S MESSAGE



Dear Fellow Members,

I hope that you are enjoying your summer and time with your family! Summer is always a beautiful time to reflect on all that we have accomplished so far in the year, as well as look ahead to everything exciting that is coming up.

We're proud to celebrate the 250th birthday of our great nation and to celebrate this momentous occasion throughout the historic City of Philadelphia. We are excited to offer our members the ability to enter into our Celebrating America 250 Sweepstakes, where 2 lucky winners will be selected to win an amazing cruise along the Mississippi River and take in the beauty of America.

As you plan exciting trips and outings for you and your family this summer, don't forget about the member benefits and discounts we offer at attractions such as Morey's Piers in Wildwood, New Jersey, the Philadelphia Zoo, and Arden Theatre Company in Philadelphia.

For any members traveling this summer, don't forget about our new digital card issuance service. This allows you to freeze your current card in the event it gets lost or stolen and issue a new digital card via Mobile Teller to your device's mobile wallet. Gigi, our virtual associate, also continues to provide quick and efficient service to our members through a phone call or chat on our website. With Gigi, you can reset your password, make a transfer, and more.

American Heritage's entire staff was recently celebrated during our annual Employee Appreciation Day. I sincerely thank all our associates for their continued dedication and commitment to our mission of 'people helping people.' Their passion for helping our members continues to inspire me. I am also proud to continue celebrating the 30th anniversary of our nonprofit organization, the Kids-N-Hope Foundation. So far, we've raised more than \$244,500 in 2026, with more to come. Many thanks to our Foundation's Board of Directors, volunteers, and supporters who allow us to continue our mission of funding pediatric health and life services, such as music therapy.

We are also close to expanding our services by opening our very first branch in the Lehigh Valley. More details will be forthcoming about this new branch.

I want to take a moment to thank you for being a valued member of American Heritage. When I reflect on our current campaign theme of 'For the People. Not for Profit.' in conjunction with our nation's 250th anniversary, I'm particularly moved. As a credit union member, you demonstrate your passion for helping others and supporting each other's respective financial journeys, whether it be buying a first home or starting a business. These are the same values that were present in 1948 when we began as the Budd Company Workers Federal Credit Union. We will always remain committed to the credit union philosophy of 'people helping people,' and I thank you for your continued trust and loyalty to American Heritage.

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

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



TRAVELING THIS SUMMER? DON'T FORGET THESE TIPS!

No matter if you'll be traveling cross-country or seeing a new part of the world this summer, follow these simple travel tips to protect your account and your assets!

- ★ Tell us about your planned travel! You can set up a travel notification to your account in Online or Mobile Teller.
- ★ Download the Mobile Teller app to make transfers and check your balances.
- ★ Use your device's mobile wallet for efficient, cashless transactions.
- ★ Use our Digital Issuance service, which places a new, electronic card in your device's mobile wallet in the event your physical card is lost or stolen. Don't forget to also freeze your card if you lose it on your trip!

Visit [AHCUCO/Security](https://www.ahcu.co/Security) for additional tips!



DISCOUNTED TICKETS

Score discounted tickets to select games this season!

Buy tickets: [AHCUCO/Phillies](https://www.ahcu.co/Phillies)



SUMMER BINGO

JULY 17, 2026 | 7 PM - 10 PM

Join us for a fun night!

Purchase tickets: [AHCUCO/Bingo](https://www.ahcu.co/Bingo)

CELEBRATING OUR ASSOCIATES

Last month, we had the chance to thank our associates during our annual Employee Appreciation Day. Through games, prizes, and a delicious lunch, we celebrated our associates for all they do. Our success wouldn't be possible without our amazing team!

MEMBER TESTIMONIAL

American Heritage Member
★ Market Street Branch ★

“ This location has great customer service. The associate who assisted me was very informative and helpful! ”



LOW RATE, BIG VALUE!



PLATINUM PREFERRED MASTERCARD®

No Balance Transfer Fees
& No Annual Fees

This may be the perfect card for you. Whether you're covering unexpected costs, making a large purchase, or simply looking for a smarter way to manage your finances, our **low-rate credit card** can help you **save money on interest** and gain greater control over your budget. Plus, you will earn **ScoreCard® Rewards Points** that can be redeemed for brand-name merchandise, travel, and more.

As a new cardholder, you can take advantage of an **Introductory 0% APR²** for the first 9 months, and **9.99% APR²** thereafter. Offering the perfect opportunity if you're hoping to **consolidate debt** or **plan a big purchase**.

Visit AmericanHeritageCU.org/Platinum to apply today!

AUTO LOAN SOLUTIONS



We're proud to offer **Auto Loans, Refinancing, and Lease Buyout** options with competitive interest rates and flexible terms. Plus, enjoy **No Payments for the First Two Months!**³

Start a pre-approval: AmericanHeritageCU.org/Auto

EARN REWARDS WITH EVERY PURCHASE YOU MAKE



CASH REWARD MASTERCARD®

No Balance Transfer Fees
& No Annual Fees

If you're seeking to earn more rewards with your purchases, consider this great card option. Earn **3% Cash Back⁴** on gas groceries, and other essentials, and **2% Cash Back⁴** on travel and dining! For everything else, you'll still earn **1% Cash Back!**⁴

Visit AmericanHeritageCU.org/CashReward to apply today!



HOMEBUYING SOLUTIONS WITH AMERICAN HERITAGE

No matter if you're a first-time homebuyer, looking for your next house, or selling your home, American Heritage has the options you need! With the comprehensive **My CU Home Connection™** program, homebuyers can receive a **20% Cash Reward⁵**, while sellers can enjoy **exclusive discounts⁶** through working with a My CU Home Connection™ real estate agent.

Visit AmericanHeritageCU.org/HomeConnection to register today.

First-time homebuyers can build confidence and learn the ins and outs of homebuying by reviewing our **first-time homebuyers guide**, using **calculator tools**, and more!

Visit AmericanHeritageCU.org/Mortgage to learn more and apply today.

PREPARE FOR WHAT'S AHEAD

Whether it's a wedding, a home repair, or a medical emergency, we can help you can cover it all with a **Personal Loan**. You can expect low, consistent monthly payments with terms up to 120 months.

Apply now: AmericanHeritageCU.org/PersonalLoan

DREAM BIG WITH YOUR HOME'S EQUITY

Your options are endless with home equity — you can complete home renovations, go on a dream vacation, pay school tuition, and so much more. A **Home Equity Loan** with us offers low, fixed rates and a variety of terms. For added flexibility and the chance to draw funds as needed, consider a **Home Equity Line of Credit**.

Visit AmericanHeritageCU.org/HomeEquity to explore your options.

SUBSCRIBE TO THE PENNY PRESS!

Aiming to brush up on your budgeting skills, improve your credit score, or level up your financial education overall? Consider subscribing to our bi-monthly e-newsletter! You'll be sent tips and blogs with actionable steps you can follow to improve your financial health.

Subscribe: [AHCU.co/PennyPress](https://www.ahcu.org/PennyPress)

BULLETIN BOARD

Webinars

Credit Reports & Credit Scores
July 8, 2026 - 6:00 PM

Building savings – Ready for the road ahead
July 14, 2026 - 12:00 PM

Understanding Money and Credit
July 15, 2026 - 6:00 PM

Business Credit
July 21, 2026 - 12:00 PM

Basic Banking
July 28, 2026 - 12:00 PM

Fourth of July

July 4, 2026 - All branches and offices will be closed in observance the Fourth of July.

Visit [AmericanHeritageCU.org/Calendar](https://www.AmericanHeritageCU.org/Calendar) to stay up to date.

BOARD OF DIRECTORS

Gary Weyhmuller *Chairman*

John Fafara

James Brownlow II *Vice-Chairman*

Kathleen Kinslow

Bruce K. Foulke *Treasurer*

James Thompson

Jennifer Hannigan *Secretary*

SUPERVISORY COMMITTEE

Michael Guntick *Chairman*

William Swirsding

John Fafara

JOIN OUR AWARD-WINNING TEAM!

We're hiring! Immediate openings include:

- ★ Information Technology Auditor
- ★ Lehigh Valley Assistant Branch Manager
- ★ Contact Center Full-Time Member Advisor
- ★ King of Prussia Full-Time Member Experience Advisor

Apply today!

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

Scan QR Code To
View Openings



DISCLOSURES

Offers valid as of 7/1/2026. All rates and offers are subject to change without prior notice.

1. Entry period begins July 01, 2026 and ends October 31, 2026. Restrictions apply. All offers are subject to change without prior notice. Visit [AHCU.CO/Sweepstakes](https://www.ahcu.org/Sweepstakes) for complete details.
2. 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. Visit [AmericanHeritageCU.org/forms-disclosures-and-fees](https://www.AmericanHeritageCU.org/forms-disclosures-and-fees) to see Terms and Conditions for information on fees. Not a member? Join today.
3. Promotion effective as of January 01, 2026, and is subject to be cancelled, extended, or changed without notice. Rates for this product are determined by an evaluation of applicant credit. Not all applicants will be approved. Borrowers of promotional refinance or purchase offer will skip first two payment cycles and then make consecutive monthly payments. Interest will accrue during promotional deferred payment periods. Interest will start accruing on the day funds are disbursed. Less or no principle may be deducted from the first payment(s) made after the skipped payment cycles. Auto Loan refinance is available for vehicles not previously financed at American Heritage Credit Union. Auto loan rates will vary based on automobile model year.
4. 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. Visit [AmericanHeritageCU.org/forms-disclosures-and-fees](https://www.AmericanHeritageCU.org/forms-disclosures-and-fees) to see account Terms and Conditions for information on fees. Not a member? Join today. Equal Opportunity Lender.
5. 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.
6. 2% listing rate offer. All real estate commissions are negotiable. American Heritage Realty is an affiliate of First Heritage Realty Alliance.

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://www.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
EXCESS SHARE
INSURANCE
Provides up to an
additional \$250,000
of IRA Share Insurance

