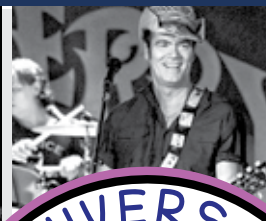


The PATRIOT

June 2021



A Newsletter for Members of American Heritage Credit Union



MARK YOUR CALENDARS!

SATURDAY, AUGUST 14TH | 10a.m. - 3p.m.

Rain Date: Sunday, August 15th

Our 17th Annual Car Show and Member Appreciation Day is back! Join us on Saturday, August 14th 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.

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

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



KIDS-N-HOPE 25TH ANNIVERSARY CELEBRATION!

Join us as we celebrate the Foundation's 25th Anniversary!

LAWN CONCERT LeCompt

SATURDAY, AUGUST 14TH | 12p.m. - 1:30p.m.

The band LECOMPT will perform during our FREE Anniversary Concert for a rock & roll experience like no other!

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

KidsNHope.org/OurEvents

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



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 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.



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



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 AHCUCO/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



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



WE WILL DONATE \$.01 TO THE KIDS-N-HOPE FOUNDATION FOR EVERY PURCHASE YOU MAKE using any American Heritage Credit or Debit Card!

Credit Cards MY WAY

PLATINUM PREFERRED MASTERCARD®

No Balance Transfer Fees & No Annual Fees



EASILY TRANSFER YOUR BALANCES AND SAVE MONEY!

Limited-time offer to consolidate your debt, save on interest, and lower your payments. Expires 6/30/21!

3.99% APR¹

Balance Transfer for Life

9.99% APR¹

On Purchases Thereafter

CASH REWARD MASTERCARD®

No Balance Transfer Fees & No Annual Fees



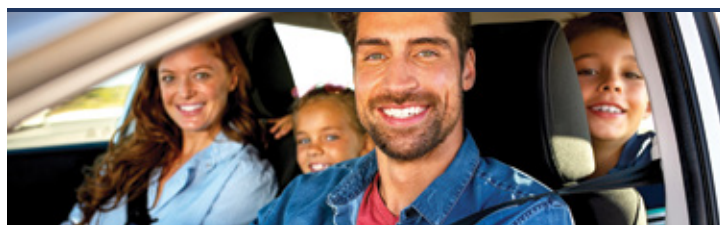
EARN MORE CASH BACK ON EVERYDAY PURCHASES!

Get rewarded for all of your purchases at supermarkets, online retailers, gas stations, and more!

3% CASH BACK²
On All Purchases

PLUS, EARN A **\$150 BONUS²**

To apply for our Platinum Preferred Mastercard or Cash Rewards Card, visit AmericanHeritageCU.org/CreditCards.



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-approved³ for your auto loan today!

AS LOW AS **2.74%** APR⁴
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 Months⁵

AS LOW AS **2.99%** APR⁵
For 75 Months

Visit 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

Affordable insurance and warranty options:

- ★ Liberty Mutual Insurance presented by TruStage[®] Insurance⁶
- ★ Debt Protection, Mechanical Breakdown Protection (MBP), and Guaranteed Asset Protection (GAP)

Visit AmericanHeritageCU.org/AutoInsurance to learn more.



IT'S HOME IMPROVEMENT SEASON!

Want to repair your roof, redesign a room, or upgrade your backyard? We can help you 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!

HOME EQUITY LOANS
AS LOW AS **2.49%** APR⁷
For 36 Months

HOME EQUITY LINES OF CREDIT
AS LOW AS **3.74%** APR⁸
Up To 90% LTV

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.

REFINANCE TODAY!
NO CLOSING COSTS⁹

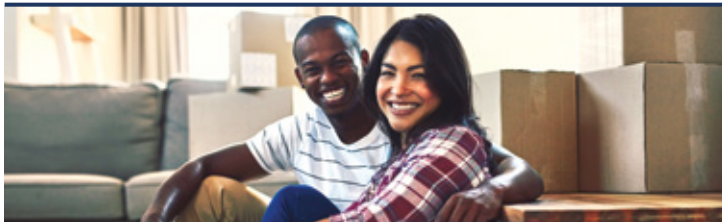
3.00% APR¹⁰ 10-Year Fixed Mortgage
3.75% APR¹⁰ 30-Year Fixed Mortgage



GREEN TEAM'S ADOPT-A-HIGHWAY

Over 40 American Heritage associates, along with their friends and families, participated in the 12th Annual Green Team Spring Clean-Up events. Volunteers cleaned over two miles of PA Route 13 along Frankford Avenue in Philadelphia, as well as a two-mile stretch of Broad Street in Lansdale, PA.

The American Heritage Green Team hosts a variety of volunteer events throughout the year to carry out its initiatives of beautifying the communities American Heritage serves while encouraging the credit union and its associates to become more environmentally friendly with their choices.



BECOME A FIRST-TIME HOMEOWNER!

FIRST FRONT DOOR PROGRAM¹¹

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 Credit¹² through American Heritage

FIRST FRONT DOOR PROGRAM

GET UP TO
\$5,000

For a Down Payment¹¹

FIRST-TIME HOMEBUYER CREDIT

RECEIVE UP TO A
\$500

Closing Cost Credit¹²

Visit 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 to start your homebuying journey today!

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.¹³

★ **\$250** ★
Home Depot Gift Card¹³

Connect with us today, learn about our 4.5% commission. Call **855.525.7900** or visit AmericanHeritage.RealEstate.



Vacay, Staycay
EITHER WAY

12-12-12 VACATION LOAN

BORROW UP TO **\$1,200** AT **12.00%** APR¹⁴
Up To 12 Months

We know summer looks different for everyone this year. Are you looking to take your family on a trip, spend the weekend exploring new places, or to turn your home into its own vacation destination? With our 12-12-12 Vacation Loan you can start planning for summer today!

Apply now at AmericanHeritageCU.org/Loans

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

CECILIA B. GRADY SCHOLARSHIP

American Heritage awarded 30 young credit union members with a \$1,000 scholarship toward higher education. American Heritage Credit Union's Scholarship Committee selected the 2021 scholarship recipients based on their scholarly merits, community and school involvement, a letter of recommendation, and a submitted essay describing how their most meaningful accomplishments have impacted their future goals.

CONGRATULATIONS TO OUR 2021 SCHOLARSHIP RECIPIENTS!

Araya Coulter	Carver High School of Engineering & Science
Arianna Channer	The Baldwin School
Arianna Kouakou	Pennridge High School
Audrey Moroz	Pope John Paul II High School
Brent Holzman	Boyertown Area Senior High School
Caitlin Somerville	William Tennent High School
Danielle DePre	Cherry Hill West High School
Emily Gudas	Archbishop Ryan High School
Emily Lynch	Gloucester County Institute of Technology
Emma Siegrist	Upper Merion Area High School
Emma Szwajkowski	Penncrest High School
Eric Lalu	Julia R Masterman School
Erica Lazar	Archbishop Ryan High School
Grace Lynch	Plymouth Whitmarsh High School
Gwendolyn Karas	Upper Merion Area High School
Isaiah Ahmeen	Middletown High School
Jared Blake Schwartz	Council Rock High School South
Julianna Reidell	Jenkintown High School
Justin Wang	Upper Merion Area High School
Khianna Scott-Roberts	Penn Wood High School
Kintan Silvany	John W Hallahan Catholic Girls High School
Kyle Levy	Central Bucks High School South
Lauren Hanna	George School
Michael Elia	Council Rock High School South
Olivia Wampler	Owen J Roberts High School
Paul Grosso	Phoenixville Area High School
Rosemary Green	William Tennent High School
Shea Grouke	Pennridge High School
Tyler Williams	Souderton Area High School
Zayon Cordova Febres	Reading High School

BULLETIN BOARD

Webinars

**Managing Income and Expenses:
Getting from Here to There** June 1, 2021 - 12p.m.

Using Credit Wisely: Curves Ahead June 15, 2021 - 12p.m.

Income for Life June 16, 2021 - 6p.m.

Is Real Estate Investing Right for You? June 23, 2021 - 12p.m.

Managing Your Student Loan Debt June 29, 2021 - 6p.m.

Rollover Planning June 30, 2021 - 6p.m.

Stay up to date online at AmericanHeritageCU.org/Calendar



Our new online learning platform
and your trusted source for all
your financial education needs.

For more information, visit AmericanHeritageCU.org/AHU

DISCLOSURES

Offers valid as of 4/1/21. All offers are subject to change without prior notice.

- The 3.99% Annual Percentage Rate (APR) on Balance Transfers and Cash Advances is a Discounted Rate that will be in effect on the amount from the time of the posting of the balance transfer to your card account until that specific balance is paid in full. Platinum Preferred Mastercard® must be opened on or before June 30, 2021 to take advantage of this offer. Available to balances transferred and cash advances posted to your American Heritage Mastercard between Mastercard receive date and 6 months after Mastercard receive date. Your standard APR will be 9.99% for purchases from the Mastercard receive date, as well as balance transfers and cash advances performed after the promotional period. Must have an American Heritage Savings Account with a minimum balance of \$15 to be eligible. Approval for a Platinum Preferred Mastercard depends on creditworthiness and other qualifications. Existing Platinum Cardholders must meet eligibility requirements including but not limited to payment history and creditworthiness. Rates and promotions effective as of January 1, 2021 and are subject to be cancelled, extended or changed without notice. 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. For current rates, fees and other cost information, to inquire about eligibility, or to be removed from this offer, please contact American Heritage Credit Union at 215-969-0777. Offer available to all new Platinum Preferred Mastercard holders. American Heritage reserves the right to refuse any balance transfer request. See account Terms and Conditions for information on fees. For full details, visit AmericanHeritageCU.org.
- Offer available for American Heritage Credit Union Cash Reward cardmembers only. Earn 3% cash reward bonus for transactions made through June 30, 2021. 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. Membership eligibility required. This credit union is federally insured by NCUA. All credit card accounts subject to approval. Member must be in good standing with a minimum of a \$15 deposit in their Primary Share Account. 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.
- All loans are subject to credit qualification, credit worthiness and other factors. All rates, promotions and offers are subject to change without notice.
- 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.
- 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.
- 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.
- 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.
- 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 10 months 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.
- 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.
- 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 June 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 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.
- First Front Door grants are provided by FHLBank Pittsburgh through a network of lenders.
- 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 closing, 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.
- 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.
- Annual Percentage Rate (APR) Rates for this product are determined by an evaluation of applicant credit. Sample Monthly Payment: \$106.62 for every \$1,200 borrowed at 12.00% APR for 12 months. Rates effective as of 5/1/2021. Your payment may vary. Approval is subject to creditworthiness and other factors and requires active direct deposit to an American Heritage Credit Union deposit account. Valid 5/1/21 through 6/30/21. All rates and promotions are subject to change without notice.

Federally Insured by NCUA
NMLS # 433838

