

A Newsletter for Members of American Heritage Credit Union

\$25,000 RAISED AT ANNUAL CAR SHOW AND MEMBER APPRECIATION DAY



THANK YOU TO OUR MEMBERS AND THE COMMUNITY WHO CAME OUT TO OUR 20TH ANNUAL CAR SHOW AND MEMBER APPRECIATION DAY!

Over 250 cars were on display during our Car Show and more than 8,000 attendees came out to enjoy the day. This event raised \$25,000 for the Kids-N-Hope Foundation to continue its mission to support child life services and music therapy programs throughout the Greater Philadelphia region.



STEP INTO HOME OWNERSHIP



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 waived¹** 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.

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

SPRING ADOPT-A-HIGHWAY CLEANUP

This spring, American Heritage associates and Green Team volunteers took part in one of our Spring Adopt-A-Highway Cleanup Events, which are one of several green initiatives held by the committee throughout the year. Over 50 volunteers took time out of their days to clean a two-mile stretch of Frankford Avenue in Northeast Philadelphia and along Broad Street in Lansdale, PA.



PURCHASE TICKETS TO A BALL GAME

Head down to Citizens Bank Park to cheer on your Philadelphia Phillies! A portion from each ticket will benefit the Kids-N-Hope Foundation.

Members can purchase discounted tickets at AmericanHeritageCU.org/Phillies.



AVOID BECOMING A VICTIM OF FRAUD

Fraud comes in a variety of forms and from surprising places. Be aware of phishing phone calls, text messages, or emails that may ask you to provide personal information like passwords or PINs. American Heritage will never contact you and ask for such information!

TEST YOUR KNOWLEDGE OF SCAMS BY PLAYING ZOGO!

There are over a dozen modules on topics like investment fraud, online shopping fraud, and credit fraud to help you sharpen your fraud stopping skills!



Scan to download
the Zogo app!
Use code AHCU.

WE'RE HIRING!

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

- ★ Partnership Account Manager
- ★ Digital Marketing & Social Media Specialist
- ★ Perkasie Branch Manager
- ★ Virtual Member Experience Advisors



Scan QR Code
To View Current
Openings

Apply today to join our team!
AmericanHeritageCU.org/Careers



CREDIT UNION
TRAVEL

Sweepstakes

CREDIT UNION TRAVEL GIVEAWAY! Using your Credit Union Travel membership, you can **enter for a chance to win a \$2,500 vacation!**^{1,2}

- ★ **Earn 1 entry** for every hotel night booked from now through June 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

READY FOR A SUMMER ADVENTURE?

Start planning for your upcoming summer vacation today! Go on a family getaway, spend the weekend exploring new places, or turn your home into its own vacation destination.

VACATION LOAN
BORROW UP TO **\$1,200** For 12 Months³



Apply now at AmericanHeritageCU.org/VacationLoan



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!**¹⁴

Visit AmericanHeritageCU.org/Auto to apply!

CECILIA B. GRADY SCHOLARSHIP

30 young credit union members were awarded with a \$1,000 scholarship toward higher education. American Heritage Credit Union's Scholarship Committee selected the 2024 scholarship recipients based on their scholarly merits, community and school involvement, a letter of recommendation, and a submitted essay.

CONGRATULATIONS TO OUR 2024 SCHOLARSHIP RECIPIENTS!

Kevin Allison	Hatboro-Horsham High School	Matthew McNesby	La Salle College High School
Benjamin Banford	Quakertown Community High School	Kendall Mitchell	Plymouth Whitemarch High School
Jacob Baringer	Pennridge High School	Christopher Moore	Dock Mennonite Academy
Isabella Chango	Nazareth Academy High School	Scott Mueller	Pennridge High School
Kira DeCristofaro	Abington Senior High School	Taylor Mungin	Spring-Ford Area High School
Kira Del Grippo	Paul VI High School	Alan Nichols	Upper Merion Area High School
Mya Diorio	Archbishop Ryan High School	Samantha O'Brien	Neshaminy High School
Shekinah Dorceus	MaST Community Charter School	Julia Reavy	Pennridge High School
Katelyn Ewing	Neshaminy High School	Madison Sharp	North Penn High School
Julia Fanning	Cherokee High School	Joel William Spivey	MaST Community Charter School
Mahjeah Haile-Jenkins	Central High School	Sophia Stassi	Pennridge High School
Eleena John	Julia Reynolds Masterman High School	John Steelhammer	North Penn High School
Isabella Kerlin	Pottsgrove High School	Livia Venditti	Richard Montgomery High School
Kennedy MacIntosh	Franklin Towne Charter High School	Danielle Wang	Century High School
Abigail McGrody	Villa Joseph Marie High School	Matthew Zografakis	Methacton High School

REWARD YOURSELF⁵



CASH REWARD MASTERCARD®

No Balance Transfer Fees & No Annual Fees

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

- ★ **3% Cash Back⁵** On Gas, Groceries, & Essentials
- ★ **2% Cash Back⁵** On Travel & Dining
- ★ **1% Cash Back⁵** On Everything Else

Apply now! 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% APR⁶** On Purchases & Balance Transfers
- ★ **9.99% APR⁶** Thereafter
- ★ Plus, Earn **15,000** Bonus ScoreCard Rewards Points⁷

Apply today! AmericanHeritageCU.org/Platinum

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% APR⁸** for **36 Months**.
- ★ Draw money multiple times with the Platinum Home Equity Line of Credit. Rates as low as **7.24% APR⁹** Up To **80% LTV**.

AmericanHeritageCU.org/HomeEquity



MEMBER DISCOUNTS!

Save big on a variety of events, attractions, services, and products. Enjoy discounted tickets to local attractions like the Philadelphia Zoo, Morey's Piers, and more! Visit AHCU.co/Discounts for the full list of options and to receive your 2024 discount codes.

UPDATE YOUR QUICKPAY SERVICE

Our QuickPay service has made some changes to improve your digital experience. We encourage all current QuickPay users to enroll in Online Teller to continue paying their loan for free.

WITH QUICKPAY:

- ★ You can pay an American Heritage loan using an account or debit card from another financial institution
- ★ You can transfer funds from another financial institution to your American Heritage account.

While our Pay a Loan guest portal will still be accessible on our website for a limited time, we encourage users to enroll in Online Teller for the best experience.

BULLETIN BOARD

Webinars

What to do When the Income Decreases

June 4, 2024 - 12:00 PM

Identifying Scams & Frauds June 5, 2024 - 6:00 PM

Rollover Planning June 11, 2024 - 6:00 PM

Using Credit Wisely: Curves Ahead June 17, 2024 - 6:00 PM

Redefining Your Portfolio June 25, 2024 - 12:00 PM

Priorities, Setting Goals, Income, & Expenses

June 26, 2024 - 12:00 PM

Put Your Debt on a Diet June 27, 2024 - 12:00 PM

Juneteenth

June 19, 2024 - All branches and office locations will be closed in observance of Juneteenth.

Stay up to date online at 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



*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 6/1/2024. 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. Entry period begins April 01, 2024 and ends June 30, 2024. Restrictions apply. All offers are subject to change without prior notice. Visit credituniontravel.com/cu/american-heritage for complete details.
3. Annual Percentage Rate (APR) for this product is determined by an evaluation of applicant credit. Sample Monthly Payment: \$109 for every \$1,200 borrowed at 15.95% APR for 12 months. Rate effective as of 5/1/2024. 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 5/1/2024 through 6/30/2024. All rates and promotions are subject to change without notice. Not a member? Join today.
4. 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.
5. 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.
6. 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.
7. 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.
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

