

A Newsletter for Members of American Heritage Credit Union

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



WE EXTEND A BIG THANK YOU TO ALL OUR MEMBERS, PARTNERS, AND THE COMMUNITY WHO HELPED MAKE OUR 21ST ANNUAL EVENT A SUCCESS!

Over 200 cars were on display and more than 7,000 attended this fun event. We also raised **\$25,000** for the Kids-N-Hope Foundation, allowing them to continue supporting music therapy and other pediatric health and life services throughout Greater Philadelphia.



MORTGAGE TARIFF-BUSTER! Lower rates. Big savings.

We're proud to offer some of the **lowest mortgage rates in the region**. With our comprehensive, one-stop homebuying program 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™. We are here to help you throughout the homebuying process, from finding the right home to getting your keys. In addition, homebuyers can earn a **20% cash reward**¹, receive a **\$500 lender fee**, and have **non-title fees waived**².

Visit AmericanHeritageCU.org/Mortgage to get started on your homeownership journey.



**TAKE ADVANTAGE
WHILE MORTGAGE
RATES ARE LOW!**

Kids-N-Hope Foundation



CRANK UP THE FUN THIS SUMMER WITH MEMBER DISCOUNTS!

Get set for summer fun with exciting member discounts from American Heritage! We're proud to partner with Morey's Piers, the Philadelphia Zoo, and Arden Theatre Company to provide you with discounts to these exciting attractions.

Visit AmericanHeritageCU.org/Discounts to check out the full list of member discounts and how you can access them.



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

PURCHASE TICKETS TO A BALL GAME

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

Visit AmericanHeritageCU.org/Phillies to purchase discounted tickets for select Phillies games.



KIDS-N-HOPE FOUNDATION CROSSES \$4 MILLION IN DONATIONS TO CHILDREN'S HOSPITAL OF PHILADELPHIA

We are honored to have crossed \$4 million in donations to CHOP through the Kids-N-Hope Foundation. Recently, our President & CEO Bruce K. Foulke visited CHOP to recognize this milestone with Madeline Bell, CHOP's CEO. We value our incredible relationship with CHOP and look forward to our continued partnership!

PROTECT YOURSELF FROM FRAUD



SCAMMERS ARE POSING AS AMERICAN HERITAGE AND CONTACTING OUR MEMBERS

At American Heritage, your security is our top priority. Be wary of any phone calls or text messages you receive, as it could be a scammer "spoofing" their phone number to have it appear legitimate. If the caller claims to be investigating fraudulent charges with your account and asks for your card details or asks you to provide them with a verification code, you are being scammed. Hang up and contact us at 215.969.0777 immediately.

Remember, American Heritage will never contact you asking for your personal information, account details, or codes.

Visit AmericanHeritageCU.org/Security to learn more.

BORROW UP TO \$1,200 For 12 Months³

Start planning your vacation today and build priceless memories! Go on a family getaway, enjoy a honeymoon, or spend time exploring new places.

Apply now! AmericanHeritageCU.org/VacationLoan

Available until June 30, 2025



WE'RE UPDATING OUR STATEMENT DESIGN

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 to learn more about updated statements.

MARKET STREET BRANCH HAS MOVED

Our Market Street Branch has relocated to **1760 Market Street**, Philadelphia. Thank you for your cooperation as we made this move and thank you to all who helped make it possible!

Visit AHCU.co/Market-Street for branch hours and offerings.

CECILIA B. GRADY SCHOLARSHIP

30 young credit union members were awarded with a **\$1,000 scholarship** toward higher education. Our Scholarship Committee selected the 2025 scholarship recipients based on their respective scholarly merits, community and school involvement, a letter of recommendation, and a submitted essay.

CONGRATULATIONS TO OUR 2025 SCHOLARSHIP RECIPIENTS!

Angel Altringer	Twin Valley High School	Brianna Miller	Padua Academy
Ashley Avington	Lower Moreland High School	Allison O'Donnell	Upper Merion Area High School
Cade Bachman	Pennridge High School	Alexis Peng	Plymouth Whitmarsh High School
Caden Crosson	Cherokee High School	Kevin Purcell	Father Judge High School
Jayda Demar	MaST Community Charter School	Jackson Rosen	Wissahickon High School
Aria Fiorillo	Friends' Central School	Alyssa Schuebel	Upper Merion Area High School
Norah Fischer	High Point Baptist Academy	Zain Shamasseen	Southern Lehigh High School
Micaiah Hughes	Faith Christian Academy	Sydney Tannenbaum	Central Bucks East High School
Angela Jacob	Conestoga High School	Grace Tarlo	North Penn High School
Benjamin Kurz	North Penn High School	Jonathan Trouba	George School
Carter Laubach	North Penn High School	Kasey Walker	Central Bucks High School East
Katarina Linde	Central Bucks West High School	Dean Wang	Century High School
Jazziah Manning	Germantown Academy	Alexa Waring	Council Rock High School South
William Matthews	Upper Dublin High School	Colby Williams	Souderton Area High School
Janisette Mendez	MaST Community Charter School	Madeline Zhang	Souderton Area High School

REWARDS FOR EVERY PURCHASE



CASH REWARD MASTERCARD®

No Balance Transfer Fees & No Annual Fees

- ★ **3% Cash Back**⁴ On Essentials Like Gas & Groceries
- ★ **2% Cash Back**⁴ On Travel & Dining
- ★ **1% Cash Back**⁴ On Everything Else
- ★ Plus, earn a **\$150 Bonus Reward**⁵

Apply now! AmericanHeritageCU.org/CashReward

A CARD WITH MORE POSSIBILITIES



PLATINUM PREFERRED MASTERCARD®

No Balance Transfer Fees & No Annual Fees

- ★ **First 9 Months 0% APR**⁶ On Balance Transfers and Purchases
- ★ **9.99% APR**⁶ Thereafter
- ★ Plus, Earn **15,000 Bonus ScoreCard**⁷ Rewards Points⁷

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.

BE REWARDED AS A HOMEOWNER

Homeownership comes with its share of advantages, such as accessing a home equity line of credit. With this product, you can take advantage of your home's equity to complete home improvements, pay for school tuition, consolidate bills, or fund a dream vacation.

If you want to take advantage of your home's value, and have the flexibility to draw money multiple times, check out our **Platinum Fixed Rate Home Equity Line of Credit**, with rates as low as **6.24% APR**⁸ **Up to LTV**.

Start your application! AmericanHeritageCU.org/HomeEquity



READY TO BUY OUT YOUR AUTO LEASE?

Is your car's lease nearing its end? If you're hoping to stay in your current car and make the most of its current value, an auto lease buyout with American Heritage may be for you. Plus, enjoy **no payments for the first two months**⁹ with rates as low as **5.49% APR**⁹ on a 63-Month Term loan.

Learn more! AmericanHeritageCU.org/Auto

NEED QUICK SOLUTIONS? TRY GIGI!

Gigi, our virtual associate, is here to help you! When you need to reset your password, make a transfer, or check your balances, Gigi can assist you both over the phone or through chat. You can expect prompt answers and solutions to the questions you may have.

Ready to give Gigi a try? Visit AmericanHeritageCU.org/Gigi

BULLETIN BOARD

Webinars

Understanding Your Rollover Options

June 3, 2025 - 6:00 PM

Using Credit Wisely: Curves Ahead June 18, 2025 - 12:00 PM

Building Savings: Ready for the Road Ahead

June 24, 2025 - 12:00 PM

Women and Investing June 24, 2025 - 6:00 PM

Avoiding Scams and Identity Theft

June 25, 2025 - 12:00 PM

Homeowner Options June 25, 2025 - 6:00 PM

Juneteenth

June 19, 2025 - All branches and offices will be closed in observance of Juneteenth.

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.

JOIN OUR AWARD-WINNING TEAM!

We're hiring! Immediate openings include:

- ★ Internal Auditor
- ★ King of Prussia Assistant Branch Manager
- ★ Contact Center Supervisor
- ★ Virtual Member Experience Advisor



Scan QR Code To View Openings

Apply today! AmericanHeritageCU.org/Careers

DISCLOSURES

Offers valid as of 6/1/2025. 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. Annual Percentage Rate (APR) for this product is determined by an evaluation of applicant credit. Sample Monthly Payment: \$108.87 for every \$1,200 borrowed at 15.95% APR for 12 months. Rate effective as of 5/1/2025. 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 5/1/2025 through 6/30/2025. All rates and promotions are subject to change without notice. Not a member? Join today.

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. See account Terms and Conditions for information on fees. Not a member? Join today. Equal Opportunity Lender.

5. 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.

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 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, 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

9. 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.

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



MEMBER TESTIMONIAL

“ The staff is pleasant and professional and takes the necessary time to address your needs. ”
American Heritage Member * Horsham Branch

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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