

A Newsletter for Members of American Heritage Credit Union



FOR THE HOMEBUYER

WE'RE PROUD TO OFFER HOMEBUYING SOLUTIONS FOR EVERY STAGE OF YOUR JOURNEY!

With our comprehensive **My CU Home Connection™** program, homebuyers can receive a **20% Cash Reward¹** as well as other benefits. Sellers can also enjoy an **exclusive discount²** when working with a My CU Home Connection real estate agent.

Visit AmericanHeritageCU.org/HomeConnection to register today.

First-time homebuyers are starting off on the right foot when searching for a first home alongside American Heritage. You'll gain access to **calculator tools**, a **first-time homebuyers' guide**, and more.

Visit AmericanHeritageCU.org/FTH to learn more and apply for a free pre-approval.³

HOMEBUYERS CAN RECEIVE A
**20% CASH
REWARD¹**



CREATE YOUR DREAM HOME USING YOUR HOME EQUITY

Hoping to finally start that kitchen remodel? Or maybe you have a new vision for your bathroom? If you're a homeowner and have built up enough equity within your home, you can complete these projects with a **Home Equity Loan** or **Home Equity Line of Credit (HELOC)**! Our Home Equity Loans come with low, fixed rates and a variety of terms. If you're seeking more flexibility, our HELOCs allow you to borrow funds over time as you need.

Visit AmericanHeritageCU.org/HomeEquity to learn more about our lending options.

Kids-N-Hope Foundation



PURSE & POWER TOOL BINGO

JULY 17, 2026 | 7 PM - 10 PM

American Heritage Community Room
2068 Red Lion Road
Philadelphia, PA 19115

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

ENJOY FUN AT A DISCOUNT THIS SUMMER!

Looking for fun for the whole family this summer? Don't forget about the discounts you can score as an American Heritage member! 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](https://www.AmericanHeritageCU.org/Discounts) to view our offerings and grab your access code.



PHILADELPHIA ZOO

Arden THEATRE CO.

DISCOUNTED PHILLIES TICKETS

Cheer on the Phillies this season with discounted tickets to select games! A portion of your purchase supports the Kids-N-Hope Foundation.

Visit [AHCU.co/Phillies](https://www.AHCU.co/Phillies) to buy your tickets.



FUND YOUR NEXT SUMMER ADVENTURE!

VACATION LOAN

BORROW UP TO **\$1,200** For 12 Months⁴



Apply now at [AmericanHeritageCU.org/VacationLoan](https://www.AmericanHeritageCU.org/VacationLoan)
Available until June 30, 2026

MEMBER TESTIMONIAL

“ The whole experience of applying for a loan was very easy. The associate who assisted me was friendly, knowledgeable, and easy to talk to! ”

American Heritage Member ★ Abington Branch

KNOW HOW TO SPOT A SCAM

Whether it's a phone call, email, or text message, here are some common signs that a hacker is trying to scam you:

- ★ The request being made to you is being described as urgent and immediate.
- ★ The message asks you to move funds into a “safe account.”
- ★ The request asks you to provide personal details or a one-time passcode.

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



22ND ANNUAL MEMBER APPRECIATION DAY & CAR SHOW

THANK YOU FOR MAKING THIS YEAR'S EVENT SUCH A HUGE SUCCESS!

Members, associates, partners, and community members all came together to enjoy cars of all makes and models, a live broadcast from our partner, BIG 98.1, and so much more. Thanks to your generosity, we were able to make a **\$25,000 donation to Children's Hospital of Philadelphia** on behalf of the Kids-N-Hope Foundation. This gift will go towards CHOP's music therapy department, which benefits so many pediatric patients.



DRIVE THROUGH THE SUMMER IN STYLE

We're proud to offer **Auto Loans** for both new and used cars that come with low monthly payments, competitive interest rates, and flexible terms. Plus, you can enjoy **No Payments for the First Two Months!**⁵ We also offer lease buyout and refinancing options.

Visit [AmericanHeritageCU.org/Auto](https://www.AmericanHeritageCU.org/Auto) today and complete a pre-approval!

CECILIA B. GRADY SCHOLARSHIP

30 young credit union members were awarded with a **\$1,000 scholarship** toward higher education. Our Scholarship Committee selected the 2026 recipients based on respective scholarly merit, community and school involvement, a letter of recommendation, and an essay.

CONGRATULATIONS TO OUR 2026 SCHOLARSHIP RECIPIENTS!

Patrick Baniewicz	La Salle College High School	Kayla Klepeiss	Pennridge High School
Brendan Boyd	Souderton Area High School	William Kull	Abington Senior High School
Maura Del Grippo	Cinnaminson High School	Madelyn Lorenzo	Gwynedd Mercy Academy High School
Micah Depakakibo	Upper Merion Area High School	AJ McGill	Springside Chestnut Hill Academy
Gabriella DePalma	North Penn High School	Jenavieve Mendez	MaST Community Charter School
Ja'Mya Ervin	Highland Regional High School	Manik Narula	Central High School
Andrew Fortsch	Liberty High School	Meghan O'Donnell	Plumstead Christian School
Hannah Freedman	Acellus Academy	Jake Ruppert	Father Judge High School
Maeve Henry	Quakertown Community High School	Jillyan Saperstein	Harry S Truman High School
Julia Hertkorn	Central Bucks High School South	John Slavin	Abington Senior High School
Maya Imperato	Radnor High School	Dylan Smith	Southern Lehigh High School
Jessica Jestead	Masterman High School	Molly Tepper	Cherry Hill High School West
Grace John	Central High School	Rose Waldron	Souderton Area High School
Shauna Kerlin	Pottsgrove Senior High School	Ethan White	Pennridge High School
Kinley Kirk	Southern Lehigh High School	Hannah Wilson	MaST Community Charter School

CREDIT CARD OPTIONS TO FIT ANY LIFESTYLE

We're proud to offer a variety of credit cards to fit your unique needs. Whether you're hoping to build credit or finance a big purchase, we have the products you need to achieve your goals. And we donate \$.01 to the Kids-N-Hope Foundation for every purchase made using an American Heritage card.



PLATINUM SECURED MASTERCARD®

- ★ Perfect for **establishing credit history** and **building a positive credit rating**.
- ★ Deposit funds in the amount of your chosen credit limit starting from \$300.
- ★ A stepping stone to unsecured credit cards with more benefits and rewards.
- ★ **Earn ScoreCard® Rewards Points** for brand-name merchandise, travel, and more.



PLATINUM PREFERRED MASTERCARD

- ★ Perfect for financing a big purchase or consolidating debt.
- ★ **Introductory 0% APR⁶** for the first 9 months.
- ★ **9.99% APR⁶ Thereafter** on purchases and balance transfers.
- ★ Plus, you could earn **15,000 Bonus ScoreCard Rewards Points⁷**.



CASH REWARD MASTERCARD

- ★ Perfect for your day-to-day spending, earn rewards on every purchase.
- ★ Earn **3% Cash Back⁸** on gas, groceries, pharmacies, and home improvement.
- ★ Earn **2% Cash Back⁸** on travel and dining, and **1% Cash Back⁸** on everything else.
- ★ Plus, you could earn a **\$150 Bonus Reward⁹**.

Visit AmericanHeritageCU.org/CreditCards to apply for the card that is right for you.



IT'S NEVER TOO EARLY TO SAVE FOR THE HOLIDAYS!

Avoid the hassle of the holiday season by opening a **Holiday Club Account** with American Heritage! Even deposits as small as \$5 or \$10 a week will add up over time, providing you with a fund that is readily available for your holiday shopping.

Visit AmericanHeritageCU.org/Savings to open a Holiday Club account today!

SKIP THE WAIT WITH GIGI!

Have you spoken yet to Gigi, our Virtual Associate? Gigi offers quick solutions, such as resetting your password, making a transfer, checking your account balance, and more.

Visit AmericanHeritageCU.org/Gigi to start chatting today!

BULLETIN BOARD

Webinars

Priorities, Setting Goals, Income , Expenses
June 3, 2026 - 12:00 PM

Budgeting Savings : Ready for the road ahead
June 9, 2026 - 12:00 PM

Putting your Debt on a Diet
June 17, 2026 - 12:00 PM

Understanding Money and Credit
June 30, 2026 - 12:00 PM

Juneteenth

June 19, 2026 - All branches and offices will be closed in observance of Juneteenth.

Fourth of July

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

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

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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JOIN OUR AWARD-WINNING TEAM!

We're hiring! Immediate openings include:

- ★ Member Solutions Manager (Collections)
- ★ Network Administrator
- ★ Full-Time Member Advisor
- ★ East Norriton Full-Time Member Experience Advisor

Apply today!

AmericanHeritageCU.org/Careers

Scan QR Code To View Openings



DISCLOSURES

Offers valid as of 6/1/2026. 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. 2% listing rate offer. All real estate commissions are negotiable. American Heritage Realty is an affiliate of First Heritage Realty Alliance.

3. All loans are subject to credit qualification, creditworthiness, and other factors. All rates, promotions, and offers are subject to change without notice.

4. 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 5/1/2026. 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 5/1/2026 through 6/30/2026. All rates and promotions are subject to change without notice. Not a member? Join today.

5. 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.

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. Visit AmericanHeritageCU.org/forms-disclosures-and-fees to see 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. 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 to see account Terms and Conditions for information on fees. Not a member? Join today. Equal Opportunity Lender.

9. 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.

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

