

A Newsletter for Members of American Heritage Credit Union

## YOUR CLOSEST BRANCH IS RIGHT IN YOUR HOUSE OR THE PALM OF YOUR HAND - EARN UP TO \$40<sup>1,2,3</sup> WHEN YOU USE IT!

At American Heritage, we are here to help our members manage their money quickly and securely. Right now, as new safety concerns are on everybody's mind, we're as committed as ever to this goal. With our mobile and online services, your closest branch is right in the palm of your hand. Learn more about our FREE services and earn up to \$40<sup>1,2,3</sup> when you try them out!

### DIRECT DEPOSIT & eDEPOSIT<sup>4</sup>

Avoid waiting at the drive-thru to deposit checks by taking advantage of our fast, free digital deposit services:

#### Direct Deposit

Set up direct deposit to have your paycheck or other income sent directly to your American Heritage account. To make the switch, provide your account details to your employer or other income source, then start receiving your funds quickly and securely.

#### eDeposit<sup>4</sup>

You can also avoid extra trips to a branch by using the free eDeposit<sup>4</sup> service in our Mobile Teller App to deposit checks right from your mobile phone or tablet.

Simply open our app, select eDeposit, and follow the on-screen instructions to deposit your check in a few simple steps.

Deposit checks anywhere with eDeposit and earn **\$25!<sup>1</sup>**



#### BILL PAYER

Save time and postage by paying your bills through Online Teller or our Mobile Teller App.

- ★ Manage all your bills in one place - car payments, utility bills, you name it.
- ★ Help avoid late fees by scheduling payments in advance or setting up recurring payments.

Get a **\$10 Bonus** for enrolling in Bill Pay and making 5 qualifying payments by July 31, 2020.<sup>2</sup>

#### eSTATEMENTS

If you haven't already, activate eStatements through our Online Teller to start receiving your account statements directly through online and mobile banking.

- ★ Get an email notification when your monthly eStatement is available.
- ★ Securely view current and past statements online.
- ★ Avoid delays, help safeguard your financial information, and reduce contamination risks by keeping your statements out of the mail.

Get a **\$5 Bonus** when you activate eStatements by July 31, 2020.<sup>3</sup>

# REVOLUTIONARY WAYS TO MANAGE YOUR MONEY

Let American Heritage help you stay on top of your finances with a full array of digital services designed to help you manage your money safely and easily – from the comfort of home or wherever life takes you.

## ONLINE TELLER

Securely access your accounts from your computer or mobile device – no branch required.

- ★ Check account balances and transfer funds.
- ★ Manage all of your bills and payments in one place.
- ★ Set up eNotices for real-time updates about account activity.
- ★ Use ePay to easily make person-to-person transfers to friends and family, and more.
- ★ View your FICO® Score.

Enroll in Online Teller at [AmericanHeritageCU.org](http://AmericanHeritageCU.org).

## MOBILE TELLER APP

Bank virtually anywhere with our easy-to-use Mobile Teller App.

- ★ Enjoy 24/7 account access and all the features of our Online Teller.
- ★ See your balance at a glance with Fast Balances.
- ★ Use Card Controls to manage and protect your debit and credit cards, right from your device.

**Download our free Mobile Teller App.<sup>4</sup>**



## A Little Help, When You Need It the Most, With a Member Relief Loan

Now more than ever, we stand ready to support our members and provide whatever support we can. American Heritage has implemented a Member Relief Loan program to help our members and partners through this crisis.

A PERSONAL LOAN UP TO

**\$5,000**



For Rent, Utilities, Daycare, Staycation & Other Needs

Deferred payments for the first two statement cycles, followed by an 18-month repayment schedule.

RATE AS LOW AS

**6.99% APR<sup>5</sup>**

[AmericanHeritageCU.org/Update](http://AmericanHeritageCU.org/Update)

## Update About Our Branch Lobbies



We appreciate your patience and understanding while our branch lobbies have been temporarily closed.

American Heritage will continue to monitor the ongoing COVID-19 pandemic, and all state and local safety guidelines, to determine the best time to safely reopen our branch lobbies. When we do, we will carefully follow all necessary safety and social distancing guidelines to support the health of our members and employees.

To view the status of your local branch, visit [AmericanHeritageCU.org/Update](https://AmericanHeritageCU.org/Update).



## PAT® MACHINES: SAFER BANKING MEETS PERSONAL SERVICE



The next time you visit your local branch, take advantage of one of our state-of-the-art PAT (Personal Automated Teller) machines, where you can complete a variety of banking transactions with one-on-one support from one of our local American Heritage associates. Most of our drive-thru lanes feature a PAT machine, so you don't even need to leave your vehicle to perform your transactions.

A PAT machine can function as both a traditional ATM and a branch associate by providing a video feed that lets you speak directly with one of our Philadelphia-based American Heritage associates. Use a PAT machine to quickly complete cash or check deposits, withdrawals, account transfers, loan payments, and account reviews.

During this time of social distancing, PAT machines are a great way to bank safely while receiving the friendly, personalized service you expect from your American Heritage team.

If it's your first time using a PAT machine, one of our knowledgeable associates will be happy to guide you through each step.

To learn more about PAT, visit [AmericanHeritageCU.org/PAT](https://AmericanHeritageCU.org/PAT).

## Revolutionize Your Lifestyle With a Home Equity Loan

Cover new expenses, consolidate debt, renovate your home, and more, with affordable home equity financing.<sup>6</sup>

Whether you need to manage changing financial needs or are ready to kick off a big summer project, we're ready to help with low-rate financing backed by the equity in your home.

Learn more & apply online at [AmericanHeritageCU.org/HomeEquity](https://AmericanHeritageCU.org/HomeEquity).



# Trust American Heritage Realty to Find Your New Home and Earn a 10% Cash Reward!

- ★ **Earn up to a 10% Cash Reward<sup>10</sup>** based on your agent's commission, by using one of our American Heritage Realty agents when you buy a home.
- ★ **Plus, you can earn an additional 10% Cash Reward<sup>10</sup>** off your American Heritage Realty agent's commission when you sell your home with American Heritage Realty.

Buy & sell with the experienced local team at American Heritage Realty, a member of First Heritage Realty Alliance.

**855.525.7900**  
[AmericanHeritageCU.org/HomeConnection](http://AmericanHeritageCU.org/HomeConnection)

## LET AMERICAN HERITAGE HELP YOU BECOME A FIRST-TIME HOMEOWNER!

With the First Front Door grant program, American Heritage works with FHLBank Pittsburgh to assist first-time homebuyers with the closing costs and down payment for their new home. For every \$1 of contribution you make, the Bank will provide \$3 in grant assistance, up to a maximum of \$5,000!

Get pre-approved today and automatically apply for our **First Front Door Program!**

## TWO GREAT CREDIT CARD OFFERS TO HELP MAKE FINANCIAL LIVES BETTER

This is an ideal time to consolidate debt and lower your payments. We've created a **3.99% APR<sup>7</sup>**, no-fee, Balance Transfer for Life program to help you save hundreds each month.

Balance Transfer Amount	Annual Percentage Rate	Annual Interest Payment	Balance Transfer Fee
Big Banks	\$5,000	15.99%	\$799.50
<b>American Heritage</b>	<b>\$5,000</b>	<b>3.99%</b>	<b>\$199.50</b>

Sample "Big Bank" rate is national average credit card rate on [CreditCards.com](http://CreditCards.com) rate report as of 5/13/20.



Or, choose the American Heritage Cash Rewards Card and get **3% Cash Back** on your essential purchases.

### Platinum Preferred Mastercard®

#### **3.99% APR<sup>7</sup>**

Balance Transfer for Life

#### **9.99% APR<sup>7</sup>**

On Purchases

No Balance Transfer Fee

No Annual Fee

You can earn one ScoreCard® Rewards point for every dollar you spend.

### Cash Rewards Credit Card

#### **3% Cash Back<sup>8</sup>**

On Supermarkets, Pharmacies, Gasoline, and Home Improvement Stores

#### **2% Cash Back<sup>8</sup>**

On Restaurants

#### **1% Cash Back<sup>8</sup>**

On Everything Else You Buy

Plus, \$150 Bonus Reward when you spend \$1,500 in the first 90 days.<sup>9</sup>

## We're here to help

with Insurance & Investments

Concerned about your financial future in these unsure times?  
Consult the experts at the American Heritage Investment and Retirement Center.



American Heritage Investment & Retirement Center (IRC), located at American Heritage Federal Credit Union, helps members organize their financial life and plan for the future. Securities sold, through CUNA Brokerage Services, Inc. (CBSI), member/SIPC, a registered broker/dealer, CBSI is under contract with the financial institution to make securities available to members. Trust Services available through MEMBERS Trust Company. The representative may also be a financial institution employee that accepts deposits on behalf of the financial institution. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America.

Get started at [AmericanHeritageCU.org/IRC](http://AmericanHeritageCU.org/IRC)



## Did You Know?

All American Heritage members are automatically qualified for discounted car insurance through Liberty Mutual!

With Liberty Mutual, you'll receive exceptional insurance coverage and outstanding customer service at competitive prices.



To learn more call David Hewitt at (215) 944-9926



## AMERICAN HERITAGE WILL BE CONVERTING THE PHONE TELLER SYSTEM ON JULY 20, 2020.



In the next couple of weeks, members will be offered an option to preview the new Smart Teller system, before the decommissioning of our current system in July.

## DISCLOSURES

All rates and promotions are subject to change without notice.

1. To receive \$25 electronic deposit bonus: Member must make at least \$100 in electronic deposits to an American Heritage share or checking account between May 15, 2020 and July 31, 2020. Qualifying electronic deposits are considered regularly recurring ACH or direct deposits from payroll, pension, Social Security or other government agency as well as mobile deposits of a non-American Heritage Credit Union check through American Heritage Credit Union Mobile Teller app. Person-to-person transfers, or transfers between American Heritage accounts or accounts you have at other financial institutions or brokerages do not qualify for bonus. Offer not valid on accounts that have a previous ACH, Direct Deposit, or Mobile Deposit between January 1, 2020 and May 15, 2020. The \$25 bonus will be deposited into member's share account by August 31, 2020.

2. Enroll in and use Bill Pay between May 15, 2020 through July 31, 2020. Receive \$10 deposited to your Share Savings account when you make 5 payments through Online Teller or Mobile Teller platforms within 60 days. Total payments must amount to at least \$75. Final payment must be debited from your American Heritage account by 11:59 pm on July 31, 2020. Reward will be posted within 14 days of meeting requirements. Offer limited to one (1) \$10.00 reward per account and valid for new Bill Pay users only. Offer subject to change or cancellation without notice.

3. Enroll in eStatements between January 1, 2020 through July 31, 2020 and receive \$5.00 deposited to your Share Savings account on your next statement cycle. Offer limited to one (1) \$5.00 reward per account. Offer subject to change or cancellation without notice.

4. Internet service provider fees and third-party fees for message and data plans may apply. The eDeposit application is available to qualified members only.

5. Annual Percentage Rate (APR) for this product is determined by an evaluation of applicant credit. Sample Monthly Repayment: \$155.00 for every \$5,000 borrowed at 6.99% APR for 36 months plus two months deferred payment. Rates effective as of 3/27/20 and are subject to change. Your payment may vary. Approval is subject to creditworthiness and other factors and requires active direct deposit to American Heritage account. Existing American Heritage Credit Union members and employees of current Workplace Partner Program are eligible to apply. All rates and promotions are subject to change without notice.

6. All loans are subject to credit qualification, creditworthiness, and other factors. Membership eligibility required.

7. 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, 2020 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 April 1, 2020 and are subject to be 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, or to inquire about eligibility, 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. Not a member? Join today.

8. Offer available for American Heritage Credit Union Cash Reward cardmembers only; Earn 3% cash reward bonus for transactions at specific retailers effective 4/1/20. Retailer purchases are those made at merchants classified with selected merchant category codes. For a full list of merchant category codes, visit [AmericanHeritageCU.org/CashReward](http://AmericanHeritageCU.org/CashReward). 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. 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. Not a member? Join today.

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.

10. While you are free to select your own real estate broker and mortgage lender for your real estate transaction, we offer our members a 10% Cash Reward of your American Heritage Realty agent's commission when you choose to work with one of our American Heritage Realty agents to buy a home. The 10% Cash Reward may not be combined with any other special offer, discount, or promotion. All offers are subject to change without prior notice. The Home Connection Program is offered in Pennsylvania, New Jersey, and Delaware. If you also choose to sell your home with American Heritage Realty, an additional 10% Cash Reward is available off your American Heritage Realty Agent's commission. All offers are subject to change without prior notice. Seller's Cash Reward is not available in the state of New Jersey.

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American Heritage Credit Union is not responsible for misprinted information.

Federally Insured by NCUA  
NMLS # 433838



Provides up to 40 additional \$250,000 of IRA Share Insurance

## GET UP TO \$40 IN CASH BONUSES

For a limited time, get rewarded when you take advantage of these safe, convenient services:



### \$25 BONUS

For Using Direct Deposit or eDeposit<sup>1</sup>



### \$10 BONUS

When You Start Using Online Bill Payer<sup>2</sup>



### \$5 BONUS

When You Sign Up For eStatements<sup>3</sup>

Details inside – plus more exclusive offers.

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## *The* **PATRIOT**

A Newsletter for Members of  
American Heritage Credit Union  
Special Edition ★ June 2020



## TRY OUR NEWEST BRANCH

Discover faster, safer ways to manage your accounts, pay bills, and get paid right from home. We'll make it extra rewarding.

**\$25 BONUS** For Using Direct Deposit or eDeposit<sup>1</sup>

**\$10 BONUS** When You Start Using Online Bill Payer<sup>2</sup>

**\$5 BONUS** When You Sign Up For eStatements<sup>3</sup>