

A Newsletter for Members of American Heritage Credit Union

American Heritage Reaches 250,000 MEMBERSHIP MARK



We are excited to announce that we recently welcomed our 250,000th member! American Heritage began in 1948 in the Hunting Park section of Philadelphia as the Budd Workers Federal Credit Union. A small group of Budd employees, with just one office and \$12,776 in assets, founded the credit union to give individuals and families a better financial services alternative, delivered with the philosophy of "People Helping People."

When President & CEO Bruce Foulke joined the credit union in 1979, it had reached 4,000 members.

"As the landscape of our community continued to evolve and change, we have always expanded our field of membership and services in order to offer benefits of membership to more people."

Rechristened as American Heritage Credit Union in 1987, we are proud to have grown to 250,000 members across 35 locations, and we are now the 89th largest credit union in the United States.

"Every day, more families and businesses discover what makes American Heritage different from other financial institutions – better service, better rates and fees, and investments in the communities we serve – and we are proud to have reached this wonderful milestone of 250,000 members in our credit union family," says Foulke. "In the months ahead, we will continue to provide new innovative services and channels to our members – a new mobile app, new contactless cards, and even new branch locations, all to continue our mission that we started in 1948 – offering members the right financial solutions because they are FAMILY."



Tax Time Tips

WITH TAX SEASON UPON US, HERE ARE SEVERAL TIPS TO HELP YOU MAKE THE MOST OF YOUR TAX RETURN AND REFUND.

- ★ Your Tax Forms (Forms 1098, 1099, or 5498) are now available online for viewing and download. Log into Online Teller, click on the "IRS Tax Forms" tab, and view or download your forms today.
- ★ The fastest way to receive your tax return is using direct deposit into your American Heritage account. All you need is our routing number 236082944 and your 13-digit account number, which can be found on your checks or in Online Teller under the "Member Service" tab.
- ★ Interested in opening an IRA or contributing to an existing IRA prior to the April 15th deadline? Check out our competitive Certificate and IRA rates and open an IRA today! Take advantage of our special rates!

1.25% APY¹ 15 Month Certificate or IRA

1.50% APY¹ 60 Month Certificate or IRA

- ★ American Heritage members can save up to \$15 on TurboTax[®] federal products. This year, file your taxes the smarter way, and get your biggest possible refund – guaranteed.

First-Time Homebuyers

Learn more about homebuying inside!

RECEIVE UP TO A **\$500** Closing Cost Credit⁵

GET UP TO **\$5,000** For a Down Payment⁶





REFINANCE YOUR MORTGAGE WITH US!

Typical mortgage closing costs can average thousands of dollars in up-front expenses. With our **No Closing Cost²** Mortgage Refinance program, members can take advantage of competitive rates and refinance their homes with no out-of-pocket expense. You can lower your monthly mortgage payment or even shorten your mortgage term while saving thousands.

Learn more about our No Closing Cost² Mortgage Refinance program and to view our current rates, visit AmericanHeritageCU.org/Mortgage

WE'RE HIRING

JOIN OUR AWARD-WINNING TEAM



Whether you're interested in our contact center, in-branch service, or a position that's behind the scenes, there's a career here for you.

Visit AmericanHeritageCU.org/Careers and apply today!



RHAPSODY AND RHYTHM WALK-A-THON!

APRIL 10 - APRIL 16

Join us for our Kids-N-Hope Foundation's virtual walk-a-thon and 5k.

Visit www.KNHWalk.org to register as an individual, team, or to donate today!

WE'RE EXPANDING IN SOUTH JERSEY!

We are excited to announce that we will be upgrading our Camden County branch experience. We'll soon be opening a state-of-the-art, LEED-certified branch conveniently located right around the corner from our current Bellmawr branch at **Evesham Road and Black Horse Pike** in **Glendora, NJ**. The new branch will replace the aging Bellmawr location to have more centralized access for members, and will feature better teller access, more PAT machines, as well as multiple drive-thru lanes. Stay tuned for opening details!



HOMEBUYING

We're Here to Help You Take Big Life Steps.



OUR REALTY AGENTS CAN HELP YOU FIND OR SELL A HOME!

HOMEBUYING: Members will receive a \$250 gift card to the Home Depot when they purchase through First Heritage Realty Alliance.

HOME SELLING: Our friendly agents can help sell your home quickly with exclusive listing fee discounts!

Visit FirstHeritageRealty.com or call **855.525.7900** to connect with an agent!

\$250

Home Depot Gift Card³

4.5%

Home Selling Listing Fee⁴



FIRST-TIME HOMEBUYERS

FIRST-TIME HOMEBUYER CREDIT

Receive a closing cost credit of up to \$500 when you fund your mortgage through American Heritage.

FIRST FRONT DOOR AVAILABLE MARCH 14TH

Qualified first-time homebuyers can receive a First Front Door grant of up to \$5,000!

Visit AmericanHeritageCU.org/FTH to apply easily today!

RECEIVE UP TO A **\$500**

Closing Cost Credit⁵

GET UP TO **\$5,000**

For a Down Payment⁶



MOBILE SERVICES:

Enjoy 24/7 account access with our free, easy-to-use **Mobile Teller App**⁷

- ★ eDeposit⁸ ★ Fast Balances
- ★ Bill Payer ★ Live Chat

Securely connect with an advisor with our **Video Advisor App (VANA)**

NEW MOBILE APP COMING SOON!

This spring, we will be launching our new Mobile Teller. Featuring improved navigation and more transparent access to your account information. Stay tuned for details on how you'll be able to enjoy the new app to check balances, move money, deposit checks and pay bills more easily.

SCHOLARSHIP DEADLINE IS MARCH 31ST!

We're awarding 30 members who are high school seniors, each with a \$1,000 scholarship. Recipients will be awarded based on scholarly merits, community and school involvement, a letter of recommendation, and essay.

Apply today! AmericanHeritageCU.org/Scholarships



YOUR MONTHLY STATEMENTS ARE GETTING A NEW LOOK!

Starting next month, you may notice that your monthly statement looks a little different as we update our member statements so that they are easier to read. You'll see a summary of each American Heritage product, such as your share accounts, checking, and loans. You'll also see a summary of IRA contributions, taxable and non-taxable dividends, ScoreCard rewards points and more! If you have a Mastercard credit card, you'll also see your statement, balance and spending summaries as well as payment options information.

3% CASH BACK⁹

On Groceries, Gas, Pharmacy, & Essentials

2% CASH BACK⁹

On Travel, Dining, Ride Sharing & Hospitality

1% CASH BACK⁹

On Everything Else

PLUS, EARN A \$150 BONUS¹⁰

AmericanHeritageCU.org/CashBack



CASH REWARD MASTERCARD[®]

No Balance Transfer Fees & No Annual Fees

CASH BACK AS EASY AS 3-2-1!

Whether you're planning a summer vacation, taking a trip to the grocery store, or just buying your morning coffee, get rewarded for every transaction.

PLATINUM PREFERRED MASTERCARD[®]

No Balance Transfer Fees & No Annual Fees



CONSOLIDATE DEBT OR MANAGE YOUR SPENDING!

With no fees on balance transfers, this credit card can help you pay down your debt by consolidating your high balances from other institutions. Or plan a big purchase and pay it back within nine months!



For every debit and credit card transaction you make on your American Heritage card, we will donate \$0.01 to the Kids-N-Hope Foundation.

FIRST 9 MONTHS 0% APR¹¹

On Purchases & Balance Transfers

9.99% APR¹¹

On Purchases & Balance Transfers Thereafter

PLUS, EARN 15,000 BONUS SCORECARD REWARDS POINTS¹¹

AmericanHeritageCU.org/CreditCards

SPRING INTO HOME IMPROVEMENT PROJECTS!

Your home's value can mean more funds you can use! Spring is just around the corner, now is the perfect time to start planning and financing your home improvement projects for the coming season!

Whether you're remodeling a room, repairing the exterior of your home, or tackling some of life's challenges, we can provide predictable payments and funding in one lump sum, with Home Equity Loans **as low as 2.49% APR¹²**

Apply now! AmericanHeritageCU.org/HomeEquity



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 2% ★

Speak with an IRC representative today!

215.969.2967 ★ AmericanHeritageCU.org/IRC



*Consult your tax advisor.

American Heritage Investment & Retirement Center (IRC), located at American Heritage Credit Union, helps members organize their financial life and plan for the future. 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. CUNA Brokerage Services, Inc. is a registered broker/dealer in all fifty states of the United States of America. FR-3207450.1-0820-0922

DISCLOSURES

Offers valid as of 3/1/2022. All offers are subject to change without prior notice.

1. Annual Percentage Yield (APY): Rate listed paid on \$1,000 minimum balance. \$500 minimum balance Share and IRA Certificates available at 0.10% lower Annual Percentage Yield. A penalty will or may be imposed for early withdrawal. Rates effective as of February 18, 2022, and are subject to change. Insured by NCUA. Not a member? Join today.

2. The No Closing Cost Mortgage Refinance offer applies to loans with a completed application date of February 18, 2022 or later. Rates and promotions effective as of February 18, 2022 and are subject to be cancelled, extended or changed without prior notice. The following No Closing Cost Interest Rates and payment samples are based on a \$200,000 conventional loan up to \$550,000, a 80% Loan-to-Value, a minimum 660 or better FICO score, and a Debt-to-Income ratio no higher than 45%: 30-year conventional 4.49% (\$1,012.18 monthly payment); 20-year conventional 4.24% (\$1,237.40 monthly payment); 15-year conventional 3.99% (\$1,478.37 monthly payment); 10-year conventional 3.74% (\$2,000.28 monthly payment). For rates on loans greater than \$550,000, please contact us. If you do not meet the stated criteria, other mortgage refinance programs may be available to you. Members who have refinanced a home under our previous No Closing Cost Mortgage Refinance program within six months prior to today are not eligible to apply for current No Closing Cost Mortgage Refinance program. 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. 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.

3. Offer valid as of January 1, 2022 and subject to change or cancellation without notice. Member must purchase home through 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. American Heritage Federal Credit Union is an owner of First Heritage Realty Alliance, LLC. American Heritage Federal Credit Union is not a real estate company.

4. 2.5% broker fee paid to buyer agent and a 2% list fee. All real estate commissions are negotiable. American Heritage Federal Credit Union is an owner of First Heritage Realty Alliance, LLC. American Heritage Federal Credit Union is not a real estate company.

5. 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.

6. First Front Door grants are provided by FHLBank Pittsburgh through a network of lenders.

7. Internet service provider fees and 3rd party fees for message and data plans may apply.

8. The eDeposit application is available to qualified members only.

9. 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.

10. 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.

11. Annual Percentage Rate (APR). Rates listed valid as of 1/1/2022 and subject to change without prior notice. Introductory 0.00% 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. To qualify for 15,000 Scorecard Rewards points, 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 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 \$150 per Account. 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.

12. 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.

BULLETIN BOARD

Webinars

Setting Up Your Business with the IRS & State
March 2, 2022 - 12 p.m.

Rollover Planning March 8, 2022 - 6 p.m.

Understanding Money and Credit
March 15, 2022 - 12 p.m.

Managing Student Loan Debt: After the Pandemic
March 16, 2022 - 6 p.m.

Three Transitions to Retirement
March 22, 2022 - 6 p.m.

Real Estate Investing 101 March 30, 2022 - 6 p.m.

Rhapsody and Rhythm Walk-A-Thon
April 10 - April 16, 2022

Annual Meeting
April 19, 2022 - 5 p.m. - Held virtually
Registration opens March 15, 2022 online
at americanheritagecu.org/annualmeeting

Car Show and Member Appreciation Day
May 14, 2022 - 10a.m. - 3p.m.

Stay up to date online at AmericanHeritageCU.org/Calendar

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