

A Newsletter for Members of American Heritage Credit Union



HELPING YOU FIND YOUR FIRST HOME

WE WANT TO HELP YOU REALIZE YOUR DREAM AND GET INTO YOUR FIRST HOME.

Up To **\$15,000**
First Front Door Grant¹

We're proud to have partnered with the Federal Home Loan Bank of Pittsburgh on the First Front Door Program. Qualified first-time homebuyers may receive a **First Front Door grant of up to \$15,000¹** when you contribute \$1,500 or more towards your home's down payment and closing costs.

First Front Door funding begins on April 22, 2025. But don't delay—once you begin home shopping, apply for a free pre-qualification. This application will automatically serve as your grant application.

To learn more about this opportunity as well as our other First-Time Homebuyer Programs and offerings, visit AmericanHeritageCU.org/FFD.

WE'RE HERE FOR YOUR HOMEOWNERSHIP JOURNEY

Whether you're seeking your first home or looking to sell and find your next home, our My CU Home Connection Program™ has the tools and resources you need. Homebuyers can earn **realty cash rewards**, **mortgage lender credits**,² and have **non-title fees³ waived**, while sellers can save thousands of dollars through this program.⁴

Register for My CU Home Connection to become eligible for all program benefits at no cost or obligation by visiting AmericanHeritageCU.org/HomeConnection.





SPRING BINGO

MARCH 21 | 7 PM

Join us for the first Purse and Power Tool Bingo of 2025. This event benefits the Kids-N-Hope Foundation, which raises money to support pediatric health and life services in our local community.

[AHCU.co/Bingo](https://ahcu.co/Bingo)

WALK-A-THON & 5K

APRIL 6 - APRIL 12

Walk to your own beat with the Kids-N-Hope Foundation in our virtual Walk-A-Thon & 5K. Visit the website below to register as an individual or a team and to donate today.

KNHWalk.org

SHREDDER EVENT

**APRIL 12 | 9 - 11:30 AM | 3 BRANCHES:
Carriage House, Quakertown, Horsham**

Bring up to 4-file size boxes or equivalent sized bags to the branches listed above. Business documents and magazines will not be accepted. All tape and ties must be removed from the bags or boxes.⁵

[AHCU.co/ShredderDay](https://ahcu.co/ShredderDay)



DEADLINE QUICKLY APPROACHING FOR 2025 SCHOLARSHIP PROGRAM

Interested applicants have until March 31st, 2025, to submit their application for our 2025 Cecilia B. Grady Scholarship Program. 30 graduating high school senior members are eligible for a \$1,000 scholarship each. Recipients will be selected based on scholarly merits, community and school involvement, a letter of recommendation, and an essay.

Students should visit AmericanHeritageCU.org/Scholarships to begin the application process or to read the full list of submission materials and eligibility requirements.

HERE FOR YOU THIS TAX SEASON

- ★ Your Tax Forms (Forms 1098, 1099, or 5498) can be accessed through Online Teller. Log in and click on the "IRS Tax Forms" tab to view or download your forms.
- ★ If you're expecting a tax refund, consider using Direct Deposit to receive it faster and more securely. When you're filing, simply provide the following information: our routing number (236082944) and your 13-digit American Heritage account number, which can be found on your checks or in Online Teller under the "Mobile Service" tab.
- ★ Your tax refund can help you save for your retirement. Open an IRA or make a catch-up contribution to an existing IRA prior to the catch-up deadline.⁶ Check out our competitive Certificate and IRA rates at AmericanHeritageCU.org/Savings
- ★ American Heritage members can also **save up to 20% on TurboTax®** federal products and **up to \$25 on H&R Block®** professional tax prep. Learn more at AmericanHeritageCU.org/Discounts



HOW STRONG ARE YOUR PASSWORDS?

Strong, secure passwords are one of the best ways you can secure your accounts. Here are some tips you should follow when creating and storing your passwords:

- ★ Create passwords that are at least twelve characters long
- ★ Use a combination of capital and lowercase letters, numbers, and symbols in your passwords.
- ★ Consider using a password locker or similar application to store your passwords.



OUR MARKET STREET BRANCH WILL BE RELOCATING

Effective May 1, 2025, our Market Street Branch will be relocated to 1760 Market Street, Philadelphia. The last day of business operations at 2101 Market Street, Philadelphia, will be April 30, 2025. We appreciate your cooperation with us as we make this move.

MEMBER TESTIMONIAL

“I was very impressed with the associate that renewed my certificate. She was helpful, courteous, caring, and made me feel like a valued customer.”

American Heritage Member • Perkasi Branch

GIGI, OUR VIRTUAL ASSOCIATE, IS HERE TO HELP!

If you've called our Contact Center, chances are you may already have spoken to Gigi, our virtual associate. With Gigi, you can expect prompt answers and solutions, and can manage and check your balances, reset your password, make transfers, and so much more.

Visit AmericanHeritageCU.org/Gigi to learn more.



EARN UNLIMITED CASH BACK⁷



CASH REWARD MASTERCARD[®]

*No Balance Transfer Fees
& No Annual Fees*

- ★ **3% Cash Back⁷** On Essentials Like Gas & Groceries
- ★ **2% Cash Back⁷** On Travel & Dining
- ★ **1% Cash Back⁷** On Everything Else
- ★ Plus, earn a **\$150 Bonus Reward⁸**

Apply now! AmericanHeritageCU.org/CashReward

A CARD WITH MORE POSSIBILITIES



PLATINUM PREFERRED MASTERCARD[®]

*No Balance Transfer Fees
& No Annual Fees*

- ★ **First 9 Months 0% APR⁹** On Balance Transfers and Purchases
- ★ **9.99% APR⁹** Thereafter
- ★ Plus, Earn **15,000 Bonus ScoreCard[®] Rewards Points¹⁰**

Apply today! AmericanHeritageCU.org/Platinum

ACCOMPLISH SPRING HOME IMPROVEMENTS WITH A HOME EQUITY LINE OF CREDIT

A home equity line of credit rewards you as a homeowner and allows you to finally complete home improvements, pay for school tuition, fund a dream vacation, or even consolidate bills.

If you want to take advantage of your home's value, and have the ability to draw money multiple times, check out our **Platinum Fixed Rate Home Equity Line of Credit**, with rates as low as **6.24% APR¹¹ Up to 80% LTV**.

Apply today! AmericanHeritageCU.org/HomeEquity



HELPING YOU FIND YOUR NEXT RIDE

Purchase your dream car with vehicle financing solutions from American Heritage. Our lease buyout, auto purchase, and refinance options are available with **no payments for the first two months¹²** and **terms up to 84 months**.

Visit AmericanHeritageCU.org/Auto to start a pre-approval.

BULLETIN BOARD

Webinars

Priorities, Setting Goals, Income, and Expenses
March 5, 2025 - 12:00 PM

Keeping Debt Under Control
March 11, 2025 - 12:00 PM

Rollover Planning
March 12, 2025 - 6:00 PM

Credit Reports and Credit Scores
March 19, 2025 - 12:00 PM

Managing Income and Expenses
March 25, 2025 - 12:00 PM

Financially Preparing for Emergencies
March 26, 2025 - 12:00 PM

Women and Investing
March 26, 2025 - 6:00 PM

Annual Meeting April 15, 2025

**21st Annual Car Show
& Member Appreciation Day**
May 17, 2025

Stay up to date online at AmericanHeritageCU.org/Calendar.

NOTICE OF CHANGE IN TERMS

The fee for Prepaid Gift and Travel Cards has increased from \$2.50 to \$3.50, effective March 1, 2025.

JOIN OUR AWARD-WINNING TEAM!

We're hiring! Immediate openings include:

- ★ Philadelphia Branch Manager (Market Street)
- ★ Financial Wellness Administrator
- ★ Philadelphia Assistant Branch Manager (Rhawn Street)
- ★ Account Services Representative

Apply today! AmericanHeritageCU.org/Careers



Scan QR Code To
View Openings

DISCLOSURES

Offers valid as of 3/1/2025. All rates and offers are subject to change without prior notice.

1. All offers are subject to change without prior notice. First Front Door grants are provided by FHLBank Pittsburgh through a network of lenders.
2. 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.
3. Title benefit available for homes purchased in Pennsylvania and New Jersey.
4. Based on discounted 2% commission rate and utilizing the services of an authorized My CU Home Connection Agent.
5. First come, first served. Limited Availability. We reserve the right to limit the amount of materials.
6. Consult with your tax advisor.
7. 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.
8. 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.
9. 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.
10. 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.
11. 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
12. 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 up to 84 consecutive monthly payments. Sample Monthly Payment: \$18.31 for every \$1,000 borrowed at 6.49% 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 2022 to present.

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

This Credit Union is Federally Insured By NCUA
Equal Opportunity Lender | American Heritage NMLS #433838



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

