

A Newsletter for Members of American Heritage Credit Union



## FOR THE FIRST-TIME HOMEBUYER

WE WANT TO HELP YOU GET INTO YOUR FIRST HOME!

**Keys Grant** Up To **\$15,000**<sup>1</sup>  
For First-Generation, First-Time Homebuyers

**First Front Door Grant** Up To **\$15,000**<sup>2</sup>  
For First-Time Homebuyers

We're proud to once again partner with the Federal Home Loan Bank of Pittsburgh to offer the Keys and First Front Door grants. **Grant recipients can receive up to \$15,000** when they contribute \$1,500 or more towards their home's down payment and closing costs.

Now is the perfect time to begin looking for your first home. Funding for Keys begins on April 7, 2026 and funding for First Front Door opens on May 19, 2026. **Don't wait, apply for a mortgage pre-approval<sup>3</sup> today!** This all-in-one application will automatically enroll eligible applicants when funding opens.

Visit [AmericanHeritageCU.org/FFD](https://AmericanHeritageCU.org/FFD) to apply and to learn more about our first-time homebuyer programs.

**DON'T MISS OUT ON SOME OF THE LOWEST MORTGAGE RATES IN THE REGION!**



## WE'RE HERE FOR EVERY STAGE OF YOUR HOMEBUYING JOURNEY!

Our **My CU Home Connection™** program has the resources and benefits you need, whether you're buying or selling a home. Homebuyers can expect to enjoy a **20% Cash Reward<sup>4</sup>**, a **\$500 lender credit**, and have **non-title fees waived<sup>5</sup>**. Sellers can enjoy a **Discounted Commission Rate<sup>6</sup>** when working with a My CU Home Connection™ agent, whose primary goal is to support you and your family in this entire process.

Visit [AmericanHeritageCU.org/HomeConnection](https://AmericanHeritageCU.org/HomeConnection) to get started today!



## SPRING PURSE & POWER TOOL BINGO

**MARCH 20, 2026 | 7 PM - 10 PM**

We hope you'll join us for our first Purse & Power Tool Bingo of 2026! This event supports the Kids-N-Hope Foundation where all proceeds support pediatric health and life services, such as music therapy, for local hospitals and nonprofit organizations.

Visit [AHCU.co/Bingo](https://www.ahcu.co/Bingo) to purchase tickets and learn more.



## NEW BINGO EVENT - SWIFTIE BINGO

**APRIL 17, 2026 | 7 PM - 10 PM**

Are you ready for it? We hope you will join us for our first ever Swiftie Bingo! Get ready to sing along to all of Taylor Swift's hits and win amazing, Swiftie-inspired prizes. All proceeds support the Kids-N-Hope Foundation.

Visit [AHCU.co/Events](https://www.ahcu.co/Events) to purchase tickets and learn more.



## SHREDDER EVENT

**MAY 9, 2026 | 9 - 11:30 AM | 3 BRANCHES: Carriage House, Quakertown, and 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 and boxes.

Visit [AHCU.co/ShredderDay](https://www.ahcu.co/ShredderDay) to learn more about this annual event.



## 22ND ANNUAL MEMBER APPRECIATION DAY & CAR SHOW

**MAY 16, 2026 | 10 AM - 3 PM**

We hope you'll join us for our 22nd Annual Member Appreciation Day & Car Show! Cars of all makes and models, games, music, food — there will be something for everyone!

Visit [AHCU.co/Member-Appreciation](https://www.ahcu.co/Member-Appreciation) to learn more about this annual event.

## LAST CALL TO APPLY FOR CECILIA B. GRADY SCHOLARSHIP PROGRAM!

Applications for the 2026 Cecilia B. Grady Scholarship Program will be accepted until March 31st, 2026. 30 graduating high school senior members are eligible for a \$1,000 scholarship each. Recipients will be chosen based on scholarly merits, community and school involvement, a letter of recommendation, and an essay.

Students should visit [AmericanHeritageCU.org/Scholarships](https://www.AmericanHeritageCU.org/Scholarships) to begin the application process and to read the full list of submission materials and eligibility requirements.



## TIPS TO REMEMBER THIS TAX SEASON

As you prepare and finalize your tax returns this year, don't forget all the ways in which we can help!

- ★ American Heritage members can also **Save Up to 20% on TurboTax<sup>®8</sup>** federal products and **Up to \$25 on H&R Block<sup>®9</sup>** professional tax prep. Learn more at [AmericanHeritageCU.org/Discounts](https://www.AmericanHeritageCU.org/Discounts)
- ★ You may want to use your tax refund to save for your retirement. Open an IRA or make a catch-up contribution to an existing IRA prior to the catch-up deadline.<sup>10</sup> Check out our competitive Certificate and IRA rates at [AmericanHeritageCU.org/Savings](https://www.AmericanHeritageCU.org/Savings)
- ★ 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 "Member Service" tab.

# ENJOY CHECKING THAT IS TOTALLY FREE!<sup>11</sup>

Looking for a checking account that is perfect for your day-to-day transactions? Look no further than our **Totally-Free Checking** account. You can expect to enjoy:

- ★ No minimum balance requirements
- ★ No monthly fees
- ★ Free overdrafts<sup>11</sup> from your Primary Share (Savings) Account
- ★ Earn dividends when you maintain a balance of \$1,000 or more

Open a **Totally-Free Checking** account today and skip the pesky balance requirements and fees! Visit [AmericanHeritageCU.org/Checking](https://AmericanHeritageCU.org/Checking) to learn more.



## EARN REWARDS WITH EVERY PURCHASE



### CASH REWARD MASTERCARD®

*No Balance Transfer Fees  
& No Annual Fees*

- ★ **3% Cash Back**<sup>12</sup> On Essentials Like Gas & Groceries
- ★ **2% Cash Back**<sup>12</sup> On Travel & Dining
- ★ **1% Cash Back**<sup>12</sup> On Everything Else
- ★ Plus, earn a **\$150 Bonus Reward**<sup>13</sup>

Apply now! [AmericanHeritageCU.org/CashReward](https://AmericanHeritageCU.org/CashReward)

## TAKE CONTROL OF YOUR FINANCES



### PLATINUM PREFERRED MASTERCARD®

*No Balance Transfer Fees  
& No Annual Fees*

- ★ **First 9 Months 0% APR**<sup>14</sup> On Balance Transfers and Purchases
- ★ **9.99% APR**<sup>14</sup> Thereafter
- ★ Plus, Earn **15,000 Bonus ScoreCard® Rewards Points**<sup>15</sup>

Apply today! [AmericanHeritageCU.org/Platinum](https://AmericanHeritageCU.org/Platinum)

### MEMBER TESTIMONIAL

“ I was very happy with my recent visit. I was welcomed and waited on promptly, and my transactions were all handled in a timely manner. ”

*American Heritage Member  
★ Fairless Hills Branch ★*

## PREPARING FOR THE WARMER MONTHS AHEAD

With spring on the horizon, now is the perfect time to complete the home improvements you've envisioned. You can fulfill these projects with a Home Equity Loan and enjoy low rates and a variety of terms.

If flexibility is your main goal, consider our **Platinum Fixed-Rate Home Equity Line of Credit**. Enjoy the ability to draw funds multiple times and rates as low as **5.74% APR**<sup>16</sup> **Up to 80% LTV**.

Visit [AmericanHeritageCU.org/HomeEquity](https://AmericanHeritageCU.org/HomeEquity) to apply today!



## STICK WITH YOUR RELIABLE RIDE

If you love the current car you're leasing and hoping to avoid the hassle of having to find your next ride, consider an **Auto Lease Buyout**. With this option, you're maximizing your car's current value and sticking with the ride you've come to rely on.

Learn more! [AmericanHeritageCU.org/Auto](https://AmericanHeritageCU.org/Auto)

## ENSURE YOUR LEGACY WITH EASE

As a member of American Heritage, we've made estate planning easier than ever. We're proud to offer our members discounted access to creating a trust, will, and more through our trusted partner TruStage<sup>TM17</sup> alongside their partner, **One Digital Trust**. Once you enroll, you'll pay **One Low Price of \$199** to create all of these documents, with the option to renew annually.

Visit [AHCU.co/Estate-Kits](https://AHCU.co/Estate-Kits) to ensure your family's legacy today!

# JOIN OUR AWARD-WINNING TEAM!

We're hiring! Immediate openings include:

- ★ Account Services Representative
- ★ Member Experience Advisor
- ★ Member Advisor
- ★ Limerick Branch Manager



Scan QR Code To View Openings

Apply today! [AmericanHeritageCU.org/Careers](https://AmericanHeritageCU.org/Careers)

## BULLETIN BOARD

### Webinars

- Put Your Debt on a Diet**  
March 3, 2026 – 6:00 PM
- Avoiding Scams and Identity Theft**  
March 4, 2026 – 12:00 PM
- Let's Talk: Couples and Money**  
March 5, 2026 – 12:00 PM
- Preparing for Emergencies**  
March 10, 2026 – 12:00 PM
- Credit Reports and Credit Scores**  
March 19, 2026 – 6:00 PM

**Annual Meeting** April 21, 2026

Visit [AmericanHeritageCU.org/Calendar](https://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](https://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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## DISCLOSURES

Offers valid as of 3/1/2026. All rates and offers are subject to change without prior notice.

1. Eligible applicants under the 2026 Keys program must identify as first-time, first-generation homebuyers (as defined by FHLBank under the Keys product materials, visit [fhlh-pgh.com/ffd](https://fhlh-pgh.com/ffd) for details) with an income at or below 120% of the area median income. The Keys maximum grant is worth up to \$15,000, and the Keys borrower contribution towards down payment and closing costs is \$1,500. To participate in Keys in 2026, a member must have an FHLBank-approved FFD Enrollment on file. No other 2026 enrollment steps are required for Keys.
2. All offers are subject to change without prior notice. First Front Door (FFD) grants are provided by FHLBank Pittsburgh through a network of lenders. Eligible applicants must be a first-time homebuyer (as defined by FHLBank under the FFD product materials, visit [fhlh-pgh.com/ffd](https://fhlh-pgh.com/ffd) for details) and have a household income at or below 80% of the area median income at the time of registration. Through FFD, when Homebuyers contribute a minimum of \$1,500 toward down payment and closing costs, they are eligible for a maximum FFD grant of up to \$15,000.
3. All loans are subject to credit qualification, credit worthiness and other factors. All rates, promotions and offers are subject to change without notice.
4. 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.
5. Title benefit available for homes purchases in Pennsylvania and New Jersey.
6. 2% listing rate offer. All real estate commissions are negotiable. American Heritage Realty is an affiliate of First Heritage Realty Alliance.
7. First come, first served. Limited Availability. We reserve the right to limit the amount of materials.
8. TurboTax Offer: Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2025. Discount applies to TurboTax federal products only. Actual prices are determined at the time of print or e-file and are subject to change without notice. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.
9. H&R Block Offer: H&R Block Offer: void if sold, purchased, or transferred and where prohibited. No cash value valid at participating U.S. offices only A new client is an individual who did not use H&R Block or Block Advisors office services to prepare their 2025 tax return. Discount valid only with or for preparation of an original 2025 personal Income tax return. Coupon must be presented prior to completion of initial tax interview. Discount may not be combined with any other offer or promotion. Expires October 15, 2026. OBTP# 13696-BR ©2025 HRB Tax Group, Inc. All tax situations are different. Not everyone gets a refund. See [hrblock.com/guarantees](https://hrblock.com/guarantees) for complete details.
10. Consult with your tax advisor.
11. Overdraft or returned item fees may apply.
12. 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.
13. 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.
14. 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.
15. 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.
16. Rates and promotions effective as of January 01, 2026, 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. 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. Platinum Fixed-Rate HELOC (3DP/5A) Payment Example: \$19.21 for every \$1,000 borrowed at 5.74% 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. \$150.00 commitment fee may apply for certain non-owner-occupied properties. Mortgage recording fees may apply in counties located outside the Tri-State Area (PA, NJ, and DE). The mortgage recording fee is assessed by certain counties and is not a fee assessed by American Heritage Credit Union.
17. TruStage™ is the marketing name for TruStage Financial Group, Inc. its subsidiaries and affiliates. © TruStage PRE-7523279.1-0125-0227

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  
EXCESS SHARE INSURANCE

