

A Newsletter for Members of American Heritage Credit Union

AMERICAN HERITAGE DONATES 50,000 FACEMASKS TO FOURTEEN LOCAL HOSPITALS



On Wednesday, April 22, American Heritage employees completed the sorting, packing and delivery of PPE facemasks to fourteen local hospitals in its Workplace Partner Program. Upon completion of sorting and packing efforts, a caravan of American Heritage vehicles left the Credit Union's main campus on Wednesday, April 22, and delivered thousands of facemasks to each of the following hospital partners, where they were greeted by nurses, physicians and administrators:

Abington Hospital	Jefferson Frankford Hospital	Roxborough Hospital
Chestnut Hill Hospital	Grandview Hospital	St. Mary's Hospital
Children's Hospital of Philadelphia	Jeanes Hospital	Suburban Hospital
Doylestown Hospital	Lower Bucks Hospital	Jefferson Torresdale Hospital
Fox Chase Cancer Center	Nazareth Hospital	

"We have served as the credit union for the employees of these Workplace Partner hospitals for many years, and our members who work at these hospitals are the front line of protecting the citizens of our community," said Bruce K. Foulke, President & CEO of American Heritage.

"It was inspiring to be able to greet so many hospital workers, even from a social distance, and I am proud that our American Heritage team is playing a role in helping to keep them safe," stated Foulke.



Watch The News Story on 6 ABC Action News:
AHCU.co/ABC



KEEPING OUR MEMBERS AND COMMUNITY HEALTHY AND SAFE

Dear Members,

I hope this finds you safe and healthy. We recognize that these are very challenging times for our members and our community. As you know by now, our American Heritage team is working harder than ever to make sure we are providing for our members, both in your day-to-day transactional needs, as well as helping you through some new challenges.

Read the full article inside.



WE OFFER *YOU* THE *RIGHT* FINANCIAL SOLUTIONS BECAUSE YOU'RE *FAMILY*.



KEEPING OUR MEMBERS AND COMMUNITY **HEALTHY AND SAFE**

IN RECENT WEEKS, HERE ARE JUST SOME OF THE THINGS WE'VE DONE TO HELP YOU AND YOUR FAMILIES:

- Waiving late fees on all late loan payments.
- Skip-A-Pay options and other relief for loans.
- Fee waivers for access to Certificates and other minimum balances.
- For our members who have received the CARES stimulus payments, we have direct deposited those funds early into member accounts, and for members who have received a check, we are allowing deposits into accounts prior to the stated date on the check.
- As one of the first local institutions to provide live video tellers, we have added more Personal Automated Teller machines to our network, and we have been able to reposition our associates who typically work in the branch lobbies to serve as live video tellers and continue to provide full transactional ability for our members.
- Traditionally, we offer our vacation loans during this time of year. However, we recognize that many of our members need funds for more pressing needs, so we created the Member Relief Loan.
- The Federal Government has been working with Congress to develop small business financial relief programs, and we were able to accept and process applications for the SBA Payroll Protection Program loan from our business members.
- More and more of our members are taking advantage of our full suite of online banking and mobile app transactional abilities.

DESPITE ALL OF THESE TEMPORARY CHANGES TO OUR WAYS OF LIFE, OUR COMMITMENT TO OUR COMMUNITIES IS UNWAVERING:

- In partnership with the American Red Cross, we have been hosting blood drives in our branch community rooms.
- We just completed the donation of 50,000 PPE facemasks to fourteen of our local hospital partners. Please be sure to read more about this momentous occasion in this month's Patriot.

Finally, I want to personally acknowledge our hundreds of associates who are working hard to serve our members through our PAT Machines, drive-thru lanes, on the phone, through social media, and behind the scenes in many other ways.

While you may not be able to see the smiling faces of our branch employees right now, our associates are more committed than ever to make sure that you continue to receive the support, and in many cases, financial relief, that you need most.

The health and well being of our members and associates are our top priorities and we encourage you to review our full suite of branch and PAT accessibility, financial support and relief programs, and to apply for our Member Support Loan if you need immediate funds.

We recognize that each member's situation is unique, so we encourage you to contact us so that our associates can work with you to find the best financial support for your situation.

Sincerely,



Bruce K. Foulke
President/CEO

You can learn more on
our COVID-19 response page at
AmericanHeritageCU.org/Update

REVOLUTIONIZE YOUR MORTGAGE

as low as
3.375% APR****
10 YEAR
FIXED RATE MORTGAGE

as low as
3.99% APR****
30 YEAR
FIXED RATE MORTGAGE

REFINANCE YOUR MORTGAGE WITH **NO CLOSING COSTS!***

This amazing offer has been extended! Refinance your mortgage through American Heritage and pay **No Closing Costs.****** Our No Closing Cost offer includes fixed rates as low as **3.375% APR**** for a 10-year fixed mortgage,** and **3.99% APR**** for a 30-year fixed mortgage.** These rates and the **No Closing Cost**

offer are valid for applications received by May 31, 2020, so hurry and apply now! Don't miss this fantastic opportunity to lower your monthly payment and reduce interest!

Apply Today

AmericanHeritageCU.org/Mortgage



A Little Help, When You Need It The Most with a Member Relief Loan

We would like to reassure you that the health, safety and service of our members and employees are always our priority. American Heritage Credit Union has implemented business continuity initiatives to ensure that we remain open for business and continue to provide access, support and stability to our members. Now more than ever, we stand ready to support our members and provide whatever support we can as our nation recovers from this historic pandemic.

In addition, we are implementing Member Relief Loan to help our members and partners through this crisis:

A PERSONAL LOAN UP TO
\$5,000

FOR RENT, UTILITIES, DAYCARE AND OTHER NEEDS.

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

Rate as low as 6.99% APR*

AmericanHeritageCU.org/Update



Two Great Credit Card Offers To Help Make Financial Lives Better.

Whether shopping, saving or consolidating debt, we are here to help our members. If you are looking to consolidate your debt, save on interest and lower your payments, consider our 3.99% APR* Balance Transfer for Life and potentially save hundreds in interest payments.

	Balance Transfer Amount	Annual Percentage Rate	Annual Interest Payment	Balance Transfer fee
Big Banks	\$5,000	16.69%	\$834.50	3% = \$150
American Heritage	\$5,000	3.99%	\$199.50	No Fee

Sample "Big Bank" rate is national average credit card rate on CreditCards.com rate report as of 3/31/20.

And, if you use the American Heritage Cash Rewards Card for the essential purchases you need right now, you will earn 3% cash back. We want to help your family save at the supermarket, pharmacy, home improvement store and at the pump.



PLATINUM PREFERRED MASTERCARD®

3.99% APR†
BALANCE TRANSFER FOR LIFE

9.99%
APR† on Purchases



- No Balance Transfer Fee
- No Annual Fee
- You can earn one ScoreCard® Reward point for every dollar you spend – use your points for airfare, travel rewards, brand-name merchandise, gift cards and more!

CASH REWARDS CREDIT CARD

3% CASH BACK** ON SUPERMARKETS, PHARMACIES, GASOLINE, AND HOME IMPROVEMENT

2% CASH BACK** ON DINING

1% CASH BACK** ON EVERYTHING ELSE YOU BUY



PLUS, \$150 BONUS REWARD WHEN YOU SPEND \$1,500 IN THE FIRST 90 DAYS**

- No Annual Fees
- No Balance Transfer fees



REVOLUTIONIZE YOUR CHECKING ACCOUNT

Spend, save and make payments with our free* checking and mobile options.

**FREE*
CHECKING
ACCOUNT**

**PLUS, EARN
\$200****

American Heritage offers a variety of checking accounts and services to meet your needs and fit your lifestyle. Here's how **you can earn an extra \$200.**** Set up a direct deposit of \$500 or more per month and use your debit card 25 times or more within the first three months.

**For More Details Visit:
AmericanHeritageCU.org/Checking200**

How You Can Access Your Account

BRANCH ACCESS

By order of the Governor of Pennsylvania, all employee and customers are ordered to wear protective face masks when conducting business. All teller transactions such as deposits, withdrawals and transfers should take place via Drive-Thru, PAT Machines or ATM Machines. Any urgent lobby services such as account opening, IRA services or business services should be by appointment only.

ONLINE AND MOBILE SERVICES

Take advantage of our Online Teller and Mobile Teller app – you can easily deposit checks, make transfers and pay bills through these free tools without having to leave your home or come to a branch. We will provide a \$5*** bonus to any member who activates eStatement until May 31, 2020.

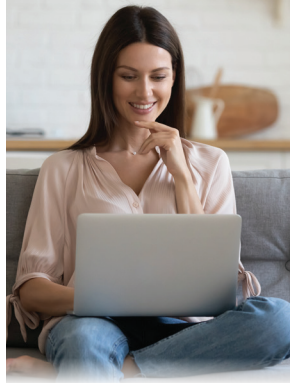
PERSONAL AUTOMATED TELLER (PAT®) MACHINE

PAT is able to function both as an ATM and as a standard teller. It is capable of performing a variety of tasks. You can use a PAT machine for cash or check deposits and withdrawals, transfers, loan payments, and account reviews. And, for cash withdrawals, you can even specify the denomination of bills you'd like to receive. Consumers and business owners alike tell us how helpful this is!

AmericanHeritageCU.org/Update

A Message From Liberty Mutual about How They are Supporting Their Customers During the Coronavirus

At Liberty Mutual, the well-being of our customers and employees is always our top priority. We recognize the uncertainty and financial challenges many of you are facing as the nation bands together to slow the spread of the coronavirus. Fewer drivers are on the road, which means fewer accidents. With this in mind, we are announcing our Personal Auto Customer Relief Refund, which will return an estimated \$250 million to our personal insurance customers.



HERE HOW IT WORKS:

- Personal Auto Insurance customers will receive a 15% refund on two months of their auto premiums, as of April 7, 2020, pending regulatory approval.
- The refunds will begin in April and will be issued by check or in the manner you made your most recent payment.
- The payment will be automatic, and you do not need to call us to receive the refund.



DISCLOSURES

All rates and promotions are subject to change without notice.

* Annual Percentage Rates (APR) for this product are determined by an evaluation of applicant credit. Sample Monthly Payment: \$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 and loan amount may vary. Approval subject to creditworthiness and other factors, including employment history. 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.

** For individuals, these payments will be reduced for those with an adjusted gross income of more than \$75,000 and will be zero for those whose adjusted gross income is more than \$99,000. For couples, these payments will be reduced for those with an adjusted gross income of more than \$150,000 and will be zero for those with an adjusted gross income more than \$198,000.

*** If the IRS does not have your direct deposit information, visit irs.gov to learn more about their portal where you can submit direct deposit information.

**** Internet service provider fees and 3rd party fees for message and data plans may apply. The eDeposit application is available to qualified members only.

***** The No Closing Cost Mortgage Refinance offer applies to loans with a completed application date between January 1, 2020 through May 31, 2020. We reserve the right to modify this offer without prior notice. The following No Closing Cost Interest Rates and payment samples are based on a \$200,000 conventional loan and a \$510,400 jumbo loan, a 95% Loan-to-Value, a minimum 660 or better FICO score, and a Debt-to-Income ratio no higher than 45% - 30-year conventional 3.99% (\$954 monthly payment); 20-year conventional 3.75% (\$1,186 monthly payment); 15-year conventional 3.50% (\$1,430 monthly payment); 10-year conventional 3.375% (\$1,966.03 monthly payment); 30-year jumbo 4.125% (\$2,474 monthly payment); 15-year jumbo 3.75% (\$3,712 monthly payment). If you do not meet the stated criteria, other mortgage refinance programs may be available to you. 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. This credit union is federally insured by NCUA. Equal Housing Lender. Membership Eligibility Required.

† 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. You 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, to inquire about eligibility, or to be removed from this offer, 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. For full details, visit AmericanHeritage.com. Not a member? Join today.

†† 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. 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. This credit union is federally insured by NCUA. 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.

†* Offer valid as of January 1, 2020 through June 30, 2020. All offers are subject to change without prior notice. Offer valid for specified checking accounts only. Set up a direct deposit in the cumulative amount of \$500.00 or more in each of the following full three statement cycles following the month of account opening and receive \$50 per statement cycle for a maximum of \$150 in bonus awards. Receive an additional \$50 bonus when 25 or more cumulative debit card transactions are made during the first three full statement cycles following account opening. For example, if account is opened in January 2020, account holder must make \$500 or more cumulative direct deposits of \$500 in the months of February, March and April 2020, as well as at least 25 debit card purchases during those months to qualify. Bonuses will be awarded at end of 90 day promotional period. Purchases only, ATM withdrawals are not eligible. Offer valid for specified checking accounts and by invitation only. American Heritage reserves the right to cancel, modify or extend this offer at any time without notice. Member must be in good standing with a minimum \$15 deposit in the primary share account. Members receiving incentives may be responsible for paying taxes on the incentives. May not be combined with other promotions. Offer subject to change without notice. Limit (1) per household. Employees and their family, business and fiduciary accounts are not eligible. Overdraft or returned item fees may apply. Membership eligibility required.

*** Enroll in eStatements between January 1, 2020 thru May 31, 2020 and receive \$5 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.

BULLETIN BOARD

Event Schedule:

Social Security and Your Retirement Webex

Do you know the rules of the road when it comes to Social Security? Determining when to begin benefits could be one of the biggest financial decisions you face, and there are key issues to consider. Join us for a free web session.

May 12, 2020

Session 1 at 11:30 Eastern • Session 2 at 1:00 Eastern

To learn more or register visit AmericanHeritageCU.org/Events

Shredder Event

Postponed to a Later Date

Carriage House Branch, Feasterville Branch,
East Norriton Branch, Quakertown Branch

To learn more visit AmericanHeritageCU.org/Calendar

Annual Meeting Notice

Our annual meeting, which was scheduled for April 21, 2020, will be rescheduled to a later date as a precaution to our members.

Please visit to our website for rescheduling information.

17th Annual Car Show and Member Appreciation Day

Postponed to a Later Date

@ Red Lion Road Campus
2060 Red Lion Road, Philadelphia, PA 19115

Gelatin Olympics

Postponed to a Later Date

Stay up to date online at AmericanHeritageCU.org/Calendar

24 Hour/7 Day Account Access • NYCE ATM Network • Contact Center: 215.969.0777 • Phone Teller: 215.969.8200 • Online Teller: AmericanHeritageCU.org

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