

A Newsletter for Members of American Heritage Credit Union

Home Buying MY WAY

BECOME A FIRST-TIME HOMEOWNER!

FIRST FRONT DOOR PROGRAM¹

For every \$1 you contribute towards the purchase of a home, FFD will provide \$3 in assistance, up to \$5,000.

FIRST-TIME HOMEBUYER CREDIT

First-time Homebuyers are eligible to receive up to a \$500 Closing Cost Credit² through American Heritage

FIRST FRONT DOOR PROGRAM

GET UP TO
\$5,000

For a Down Payment¹

FIRST-TIME HOMEBUYER CREDIT

RECEIVE UP TO A
\$500

Closing Cost Credit²

Visit AmericanHeritageCU.org/FTH to apply easily with our all-in-one application!

The Homebuying process can be stressful for first-time homebuyers. Our comprehensive **home buyer's guide** can help you every step of the way! Our guide is broken into three parts: before, during, and after you buy your home.

Visit AHCU.co/HBGuide to start your homebuying journey today!

AMERICAN HERITAGE REALTY

American Heritage members will receive a \$250 Home Depot welcome gift card when they purchase their home through an American Heritage Realty agent.³

\$250
Home Depot Gift Card³

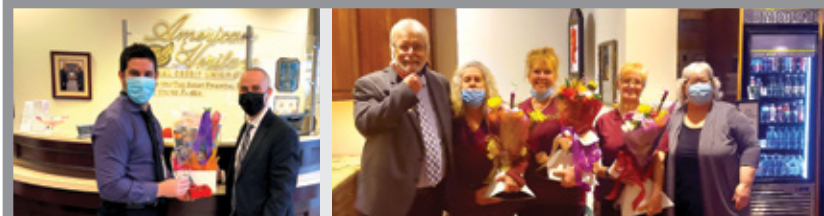
Connect with American Heritage Realty today, call **855.525.7900** or visit www.AHFR.com.



KIDS-N-HOPE 25 MILES IN MY SHOES WALK-A-THON

The seven-day virtual event raised \$30,000 for The Foundation and its beneficiaries. All of the proceeds will support and fund child life services and pediatric music therapy programs in local area hospitals within American Heritage's Workplace Partner Program.

Visit www.KidsNHope.org for future events or to donate to the Kids-N-Hope Foundation.



2020 ANNUAL AWARD WINNERS

American Heritage recently honored employees for their excellence in service.

Giovanni Strazzeri, Branch Manager of Hunting Park, received the AI Nanners Award. AI Nanners dedicated over 40 years to American Heritage and used his position to make a positive impact on the lives of others, just as recipients of this award strive to do each day.

Our Housekeeping Team was honored as our Annual Employee Recognition Program recipient. This honor is given to employees who demonstrate dedication to the credit union philosophy "People Helping People." The team includes Michele Wisniewski, Denise Logue, Carol Ferrier, Angela Fiocca, Jeanie Luliucci, and Evelyn Ferrer.

Member SERVICES

American Heritage offers **FREE tools** that make account maintenance and conducting transactions easier and more convenient for our members. With higher call volumes than ever thanks to stimulus checks and tax time, we want to educate our members on the many ways they can manage their accounts and finances independently – without having to visit a branch or wait on the phone.

FREE ONLINE & MOBILE TELLER

- ★ Transfer funds
- ★ View balances and account history
- ★ Enroll in eStatements to receive your statement digitally
- ★ Access your Membership Card under Member Services tab
- ★ Use Card Services to activate a debit card, cancel a lost or stolen card, or restrict your authorization limit on your card

ONLINE ACCOUNT MAINTENANCE FORMS

- ★ Address changes
- ★ Loan payoffs
- ★ Wire transfers
- ★ IRA distributions and rollovers
- ★ Add or remove Joint Owner or Beneficiary

These forms are completed using DocuSign, a fully electronic signature program. No need to print, scan, or email files — everything can be completed online in your computer's browser.

VANA (Video Advisor Network Associates) & THE CONTACT CENTER

Transactions that can be done using these services that cannot be done digitally include:

- ★ File a dispute
- ★ Complete a loan payoff
- ★ Send insurance information for a loan
- ★ Conduct any transaction you wish to discuss with a representative

REQUIRES A VISIT TO YOUR NEAREST BRANCH

- ★ Obtain a cashier's check to a third party
- ★ Set up Power of Attorney or Estate Account

To learn more, visit [AHCU.co/ContactCenter](https://www.ahcu.co/ContactCenter)



YOUTH FINANCIAL WELLNESS!

Passing along your experience and insight is one of the greatest gifts you can give your kids. This is especially true when it comes to supporting their financial literacy.

One of our newest blogs shares 4 financial lessons that can build a strong financial foundation from an early age to set your kids up for success. We also offer a variety of youth accounts for all ages as well as our online financial wellness platform, AmericanHeritageU, to learn about the financial topics that matter to you and your family.

Read the full blog at www.ahcu.co/YFL to find helpful tips and resources to start your child's financial journey today!



PAW PALS DONATION DRIVE

American Heritage's Green Team held a Paw Pals Donation Drive for 3 shelters in dire need of supplies. In total, over 600 items were donated in addition to 100 articles of clothing that will be delivered to Goodwill.



Along with our great credit card benefits, **WE WILL DONATE \$.01 TO THE KIDS-N-HOPE FOUNDATION FOR EVERY PURCHASE YOU MAKE** using any American Heritage Credit or Debit Card!

**PLATINUM
PREFERRED
MASTERCARD®**



No Balance Transfer Fees
& No Annual Fees

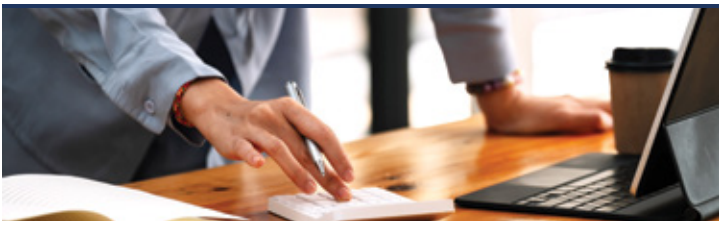
EASILY TRANSFER YOUR BALANCES AND SAVE MONEY!

Limited-time offer to consolidate your debt, save on interest, and lower your payments. Potentially saving you hundreds in interest payments.

3.99% APR⁴
Balance Transfer for Life

9.99% APR⁴
On Purchases

Apply Now! Visit [AmericanHeritageCU.org/CreditCards](https://www.AmericanHeritageCU.org/CreditCards).



TAX TIME TIPS

The IRS has extended the federal income tax filing date for individuals from April 15, 2021 to May 17, 2021.

DIGITAL ACCESS: You can access your 1099 IRS tax forms easily from Online Teller or Mobile Teller by logging in and clicking the "IRS Tax Forms" tab.

The fastest way to receive your tax return is by using direct deposit into your account. You'll need your full 13-digit account number and our routing number (236082944).



IT'S HOME IMPROVEMENT SEASON!

Whether you're repairing a roof, redesigning a room, or upgrading your backyard for a summer of fun, we want to help you improve your home while keeping projects affordable. We offer **3 easy ways to help finance your home projects**, no matter the size!

1. CASH REWARDS MASTERCARD®

Earn cash back on all your purchases for your home and get more bang for your buck!

3% CASH BACK⁵

★ PLUS, EARN A **\$150 BONUS⁵**

2. HOME EQUITY LOAN OR LINE OF CREDIT

A great way to finance your renovation projects, providing you with predictable payments and funding in one lump sum!

HOME EQUITY LOANS
AS LOW AS **2.49% APR⁶**
★ For 36 Months

HOME EQUITY LINES OF CREDIT
AS LOW AS **3.74% APR⁷**
★ Up To 90% LTV

3. REFINANCE WITH AMERICAN HERITAGE

With rates at historic lows, you can lower your payment and save on interest, all with no closing cost - saving you money that you can reinvest in your home.

REFINANCE TODAY!
NO CLOSING COSTS⁸ ★ **3.00% APR⁹** 10-Year Fixed Mortgage
3.75% APR⁹ 30-Year Fixed Mortgage



Vacay, Staycay
EITHER WAY

12-12-12 VACATION LOAN

★ BORROW UP TO **\$1,200** AT **12.00% APR¹⁰**
★ Up To 12 Months

We know summer looks different for everyone this year. Are you looking to take your family on a trip, spend the weekend exploring new places, or to turn your home into its own vacation destination? With our 12-12-12 Vacation Loan you can start planning for summer today!

Apply now at AmericanHeritageCU.org/Loans



GO FAR WITH AMERICAN HERITAGE

GET BEHIND THE WHEEL WITH US - REFINANCE YOUR MOTOR VEHICLE LOAN TODAY AND START SAVING.

NO PAYMENTS ★ **2.99% APR¹¹**
For the First Two Months¹¹ AS LOW AS For 75 Months

Visit AmericanHeritageCU.org/Auto to learn more or talk to one of our auto loan experts by calling **888.553.1234**.

Plus, get the right coverage for the road ahead with affordable insurance and warranty options:

- ★ Liberty Mutual Insurance presented by TruStage® Insurance¹²
- ★ Debt Protection, Mechanical Breakdown Protection (MBP), and Guaranteed Asset Protection (GAP)

Visit AmericanHeritageCU.org/AutoInsurance to learn more.

SHOULD YOU ROLLOVER YOUR 401(K)?

If you're among the millions of Americans who've suddenly become unemployed or have switched careers due to recent events, you'll need to consider what to do with your retirement plan. Our guide, 5 Pros & Cons of 401(K) Rollovers, will help you choose whether to rollover your 401(K) or leave it where it's at. Get the guide today at AHCU.co/401kRollover.

If you have questions or would like more details on 401(K)s, speak with an IRC representative today!

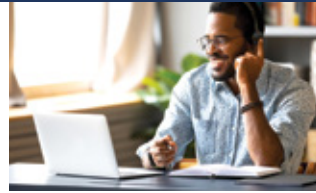


215.969.2967

AmericanHeritageCU.org/IRC



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. CBSI-3197018.1-0820-0922



YOUR FINANCIAL WELLNESS PLATFORM

Your trusted source for all your financial education needs. Our new online learning platform allows members of all ages to achieve their financial goals.

AmericanHeritageU gives you access to the following tools:

- ★ On-demand Content
- ★ Financial Counseling
- ★ Fresh Start Account
- ★ Guided Online Learning
- ★ Virtual and In-person Webinars

For more information, visit AmericanHeritageCU.org/AHU

VIRTUAL ANNUAL MEETING

American Heritage Credit Union held its Annual Meeting virtually on April 20, 2021. At the meeting, James Brownlow, II, Juan Lopez, and Gary Weyhmuller were re-elected to serve three-year terms and Kathleen Kinslow was re-elected to serve a one-year term on the Board of Directors.

To learn more, visit AmericanHeritageCU.org/AnnualMeeting

BULLETIN BOARD

Webinars

Keeping Debt Under Control: Avoid Detours May 4, 2021 - 12p.m.

Medicare May 5, 2021 - 6:30p.m.

Building Savings: Ready for the Road Ahead May 11, 2021 - 6p.m.

The Return of Conservative Investing May 19, 2021 - 6p.m.

Women and Investing May 25, 2021 - 6:30p.m.

Dreaming of a Second Home May 26, 2021 - 12p.m.

Shredder Event

May 8, 2021 - 9-11:30 a.m. at our Carriage House, Feasterville, East Norriton and Quakertown Branches

If you plan to attend, we ask that you follow our list of safety rules and guidelines which can be found at ahcu.co/ShredderDay.

Memorial Day

May 31, 2021 - All branches and office locations will be closed in observance of Memorial Day.

Stay up to date online at AmericanHeritageCU.org/Calendar

DISCLOSURES

Offers valid as of 4/1/21. All offers are subject to change without prior notice.

1. First Front Door grants are provided by FHLBank Pittsburgh through a network of lenders.
2. 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.
3. American Heritage Realty is an affiliate of First Heritage Realty Alliance. Offer valid as of April 1, 2021 and subject to change or cancellation without notice. Member must purchase home through American Heritage Realty or 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.
4. 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 between January 1, 2021 and June 30, 2021 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 January 1, 2021 and are subject to be cancelled, extended or changed without notice. Other restrictions or conditions may apply. Offer cannot be combined with other offers or promotional rates. 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 AmericanHeritageCU.org/CreditCards
5. Offer available for American Heritage Credit Union Cash Reward cardmembers only. Earn 3% cash reward bonus for transactions made through June 30, 2021. 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. Offer cannot be combined with other offers or promotional rates. 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. e. 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. 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.
6. 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.
7. Annual Percentage Rate for the Gold Home Equity Line of Credit Rate is as low as 51 basis points below the highest prime rate as published in the Money Rates Section of the Wall Street Journal in effect on the last business day of each calendar month of each year. Rate cannot fall below 3.74% APR or exceed 14.99% APR. Minimum Payment Example: If you made only the minimum monthly payment and took no other credit advances it would take 10 years 1 month to pay off a credit advance of \$10,000 at an Annual Percentage Rate of 3.74%. During that period, you would make 120 payments of \$100.00 and one (1) final payment of \$2.25. Maximum Rate and Payment Example: If you had an outstanding balance of \$10,000, the minimum payment at the maximum Annual Percentage Rate of 14.99% would be \$139.89. This annual percentage rate could be reached at the time of the 1st payment. 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. 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.
8. 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.
9. No Closing Cost Mortgage Refinance - Rates as Low as 3.00% APR. The No Closing Cost Mortgage Refinance offer applies to loans with a completed application date between January 1, 2021 through June 30, 2021. Rates and promotions effective as of January 1, 2021 and are subject to be cancelled, extended or changed without notice. The following No Closing Cost Interest Rates and payment samples are based on a \$200,000 conventional loan up to \$548,250, 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 3.75% (\$926.23 monthly payment); 20-year conventional 3.50% (\$1,159.92 monthly payment); 15-year conventional 3.25% (\$1,405.34 monthly payment); 10-year conventional 3.00% (\$1,931.21 monthly payment); For rates on loans greater than \$548,250, please contact us. If you do not meet the stated criteria, other mortgage refinancing 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.
10. Annual Percentage Rate (APR) Rates for this product are determined by an evaluation of applicant credit. Sample Monthly Payment: \$106.62 for every \$1,200 borrowed at 12.00% APR for 12 months. Rates effective as of 5/1/2021. Your payment may vary. Approval is subject to creditworthiness and other factors and requires active direct deposit to an American Heritage Credit Union deposit account. Valid 5/1/21 through 6/30/21. All rates and promotions are subject to change without notice.
11. Rates and promotions effective as of January 1, 2021 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 offer will skip first two payment cycles and then make 75 consecutive monthly payments. Sample Monthly Payment: \$14.64 for every \$1000 borrowed at 2.99% APR at 75 months. Monthly payment (per \$1,000) examples are based on longest term in each range. Your payment may vary. Auto Loan rates available for vehicles not previously financed at American Heritage Credit Union.
12. TruStage® Auto Insurance program is offered by TruStage® Insurance Agency, LLC and issued by leading insurance companies. Discounts are not available in all states and discounts vary by state. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union.

Federally Insured by NCUA
NMLS # 433838

