

The PATRIOT

May 2021



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 Al Nanners Award. Al 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

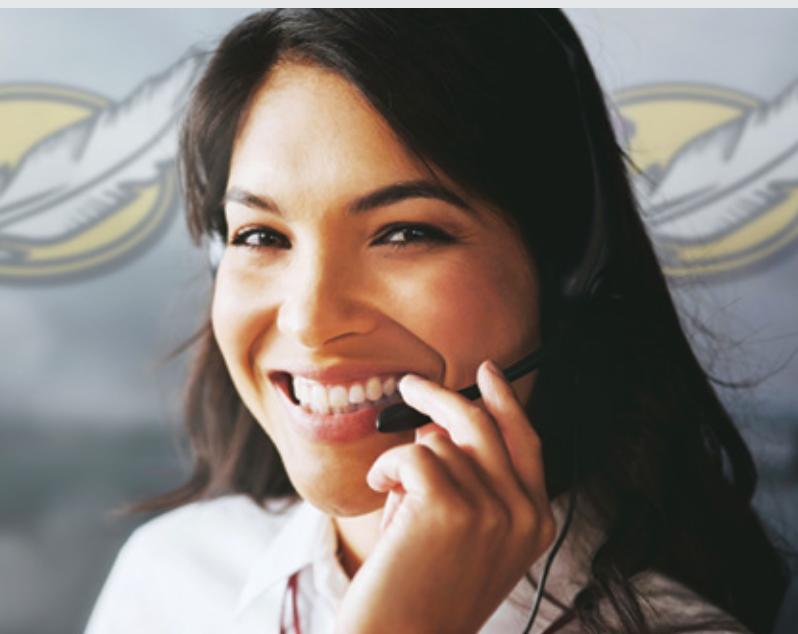
Transactions that can be done using these services that cannot be done digitally include:

- ★ 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



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

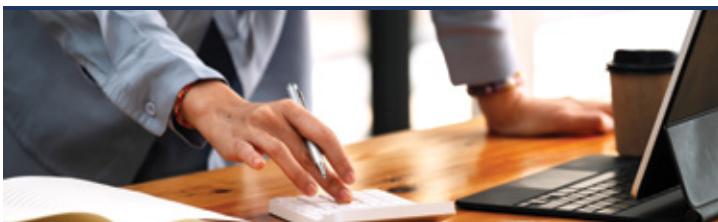
EASILY TRANSFER YOUR BALANCES AND SAVE MONEY!

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.



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!

AS LOW AS
2.49% APR⁶
For 36 Months

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
For the First Two Months¹¹

AS LOW AS
2.99% APR¹¹
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!



American Heritage
Investment & Retirement Center

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

215.969.2967

AmericanHeritageCU.org/IRC



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