

A Newsletter for Members of American Heritage Credit Union

# STEP INTO YOUR FIRST HOME

## FIRST-TIME HOMEBUYERS CAN RECEIVE UP TO \$15,000 FOR A DOWN PAYMENT!

We've partnered with the Federal Home Loan Bank of Pittsburgh to make the First Front Door Program available once again. This program provides qualified first-time homebuyers with an opportunity to receive a **First Front Door grant of up to \$15,000<sup>1</sup>** when you contribute \$1,500 or more towards your down payment.

In order to expand access and provide additional opportunities for minority and first-generation first-time homebuyers, the FHLBank has offered additional grant programs for qualified applicants.

Visit [AmericanHeritageCU.org/FFD](https://AmericanHeritageCU.org/FFD) to learn more or to apply for a free mortgage pre-approval today!



All proceeds from the day will benefit the Kids-N-Hope Foundation!

## MEMBER APPRECIATION DAY & CAR SHOW

**SATURDAY, MAY 18TH**

10 AM - 3 PM | Rain Date: Sunday, May 19th

Join us at our Red Lion Road campus in Northeast Philadelphia and enjoy more than 300 classic, muscle, and modern show cars!

Visit over 40 vendors at our craft show, get a bite to eat, and listen to the live broadcast from BIG 98.1! Bring the family for a variety of activities including a petting zoo, games, an inflatable slide, and more.

Don't forget to stop by the Membership Tent for a free lunch ticket, our way to say "Thank You" for being a member!

### WANT A CHANCE TO WIN ONE OF THE 75 CAR SHOW TROPHIES?

Register your car or car club today at [AHCUCo/CarShow](https://AHCUCo/CarShow).

Pre-registration - \$15 | Day of - \$20 | Pre-Registration ends on May 16, 2024

# EMPLOYEE RECOGNITION FOR EXCELLENCE IN SERVICE

**CHRISTIAN SUAREZ**, Facilities Manager, 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.

**RICHARD GOODBRED**, **DARLEEN MORAN**, and **JOSHUA YOUNG** were honored as our Annual Employee Recognition Program recipients. This honor is given to employees who demonstrate dedication to the credit union philosophy "People Helping People."



## WHEREVER YOU ARE IN YOUR HOMEOWNERSHIP JOURNEY, WE CAN HELP!

My CU Home Connection is a complimentary one-stop, full-service real estate program to help members search, buy, sell, and save on their next home!

Receive cash rewards, benefits, and discounts for selling or buying a home with My CU Home Connection! Additional benefits of the program include First Heritage Realty Alliance's market tools and access to a team of local, experienced real estate agents.

Register for My CU Home Connection to become eligible for all program benefits at no cost or obligations by visiting [AmericanHeritageCU.org/HomeConnection](https://AmericanHeritageCU.org/HomeConnection).

## SUPPORTING THE KIDS-N-HOPE FOUNDATION

### SPRING EVENTS FUNDRAISING

Thank you to everyone who participated and supported the Foundation's Rhapsody and Rhythm Walk-A-Thon and 5K and Spring Purse & Power Tool Bingo. The Foundation successfully raised over \$38,000 for children's health and life services, including Music Therapy and similar music programs.

### PURCHASE TICKETS TO A BALL GAME

Head down to Citizens Bank Park to cheer on your Philadelphia Phillies! A portion from each ticket will benefit the Kids-N-Hope Foundation.

Members can purchase discounted tickets at [AmericanHeritageCU.org/Phillies](https://AmericanHeritageCU.org/Phillies).

## READY FOR A SUMMER ADVENTURE?

Start planning for your upcoming summer vacation today! Go on a family getaway, spend the weekend exploring new places, or turn your home into its own vacation destination.

**BORROW UP TO**  
**\$1,200** For 12 Months<sup>2</sup>



Apply now at [AmericanHeritageCU.org/VacationLoan](https://AmericanHeritageCU.org/VacationLoan)



CREDIT UNION  
TRAVEL

*Sweepstakes*

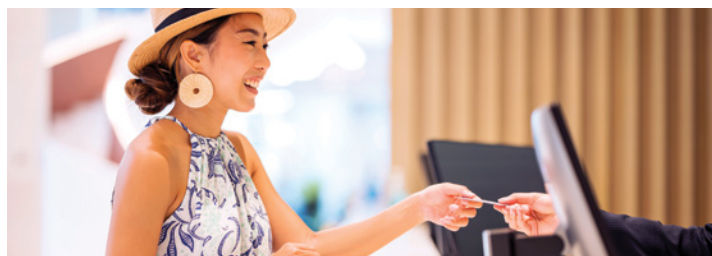
**CREDIT UNION TRAVEL GIVEAWAY!** Using your Credit Union Travel membership, you can **enter for a chance to win a \$2,500 vacation!**<sup>3</sup>

★ **Earn 1 entry** for every hotel night booked from now through June 30, 2024

★ **Earn 2 entries** for every hotel night booked using your American Heritage credit or debit card!

Sign up for free at [credituniontravel.com/cu/american-heritage](https://credituniontravel.com/cu/american-heritage)





## EARN CASH BACK<sup>4</sup>



### CASH REWARD MASTERCARD®

No Balance Transfer Fees  
& No Annual Fees

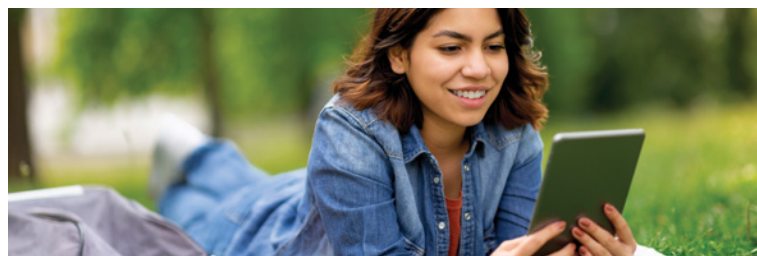
Whether you're booking a summer vacation, taking a trip to the grocery store, or just buying your morning coffee, get rewarded for every transaction.

★ **3% Cash Back<sup>4</sup>** On Gas, Groceries, & Essentials

★ **2% Cash Back<sup>4</sup>** On Travel & Dining

★ **1% Cash Back<sup>4</sup>** On Everything Else

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



## THIS CARD DOES IT ALL



### PLATINUM PREFERRED MASTERCARD®

No Balance Transfer Fees  
& No Annual Fees

Help pay down your debt by consolidating your high balances from other institutions or plan a big purchase and pay it back within nine months.

★ **First 9 Months 0% APR<sup>5</sup>** On Purchases & Balance Transfers

★ **9.99% APR<sup>5</sup>** Thereafter

★ Plus, Earn **15,000** Bonus ScoreCard Rewards Points<sup>6</sup>

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



## START YOUR HOME IMPROVEMENTS FOR SUMMER

If you've built up equity in your home, you can use that equity as a loan to help fund your home improvement projects, consolidate debt, or cover large payments. Whether you're updating your backyard, repairing your home, or tackling some of life's challenges, get peace of mind with fixed monthly payments!

★ Receive funds in one lump sum with a Home Equity Loan. Rates as low as **5.99% APR<sup>7</sup>** for **36 Months**.

★ Draw money multiple times with the Platinum Home Equity Line of Credit. Rates as low as **7.24% APR<sup>8</sup>** Up To **80% LTV**.

[AmericanHeritageCU.org/HomeEquity](https://AmericanHeritageCU.org/HomeEquity)

## AMERICAN HERITAGE AUTO LOANS

### BUYOUT YOUR CAR LEASE

As your car lease comes to an end, you'll find yourself at a crossroads: Should you return the car for a different model or buy out your lease to own the car you've already got? Lease buyout could be right for you if you've exceeded your mileage cap, have excessive wear and tear, or find that your residual value is less than the market value.

★ Our lease buyout, auto purchase, and refinance options are available with **no payments for the first two months!**<sup>9</sup>

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



## AVOID BECOMING A VICTIM OF FRAUD

Fraud comes in a variety of forms and from surprising places. Be aware of phishing phone calls, text messages, or emails that may ask you to provide personal information like passwords or PINs. American Heritage will never contact you and ask for such information!

### TEST YOUR KNOWLEDGE OF SCAMS BY PLAYING ZOGO!

There are over a dozen modules on topics like investment fraud, online shopping fraud, and credit fraud to help you sharpen your fraud stopping skills!



Scan to download  
the Zogo app!  
Use code AHCU.

## WE'RE HIRING!

Join our team! Immediate openings include:

- ★ Branch Managers
- ★ Assistant Branch Managers
- ★ Virtual Member Experience Advisors

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



Scan QR Code To  
View Openings

## BULLETIN BOARD

### Webinars

#### Income for Life

May 1, 2024 - 6:00 PM

#### Credit Reports & Credit Scores

May 1, 2024 - 12:00 PM

#### Managing Income & Expenses

May 9, 2024 - 6:00 PM

#### Understanding Money & Credit

May 13, 2024 - 6:00 PM

#### Keeping Debt Under Control

May 23, 2024 - 12:00 PM

#### Building Savings: Ready for the Road Ahead

May 28, 2024 - 12:00 PM

#### Three Transitions to Retirement

May 29, 2024 - 6:00 PM

### 20th Annual Car Show & Member Appreciation Day

May 18, 2024

### Memorial Day

May 27, 2024 - All office and branch locations will be closed in observance of Memorial Day.

Stay up to date online at [AmericanHeritageCU.org/Calendar](https://AmericanHeritageCU.org/Calendar).

## 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

## DISCLOSURES

Offers valid as of 5/1/2024. All 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. Annual Percentage Rate (APR) for this product is determined by an evaluation of applicant credit. Sample Monthly Payment: \$109 for every \$1,200 borrowed at 15.95% APR for 12 months. Rate effective as of 5/1/2024. 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 5/1/2024 through 6/30/2024. All rates and promotions are subject to change without notice. Not a member? Join today.

3. Entry period begins April 01, 2024 and ends June 30, 2024. Restrictions apply. All offers are subject to change without prior notice. Visit [credituniontravel.com/cu/american-heritage](https://credituniontravel.com/cu/american-heritage) for complete details.

4. How to earn Cash Back: Purchases made through third-party technologies such as P2P or mobile wallets may not receive a 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.

5. 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.

6. To qualify for 15,000 ScoreCard Rewards points, you must make \$1,500 or more in net purchases with your American Heritage Platinum Preferred 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.

7. Rates and promotions effective as of January 1, 2024, 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. Sample Home Equity Loan Monthly Payment: \$30.44 for every \$1,000 borrowed at 5.99% APR at 36 months (Up to 80% LTV). Membership eligibility required. Not a member? Join Today.

8. Rates and promotions effective as of January 1, 2024, 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. Sample Platinum Fixed-Rate HELOC (3DP/5A) Payment Example: \$19.92 for every \$1,000 borrowed at 7.24% 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. Membership eligibility required. Not a member? Join Today.

9. Rates are subject to be cancelled, extended, or changed without notice. Borrowers of promotional refinancing or purchase offer will skip first two payment cycles and then make consecutive monthly payments based on your term. Interest still accrues during no payment period. Membership eligibility required. Not a member? Join Today.

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

