

A Newsletter for Members of American Heritage Credit Union



MORTGAGE TARIFF-BUSTER! Lower rates. Big savings.



**TAKE ADVANTAGE
WHILE MORTGAGE
RATES ARE LOW!**

We want to help you in defining your next chapter as a homeowner! We're proud to offer some of the **lowest mortgage rates in the region**. With our comprehensive, one-stop homebuying program and a team of local experts, you're in the right hands when pursuing a mortgage with us!

We're proud to also offer the **First Front Door Grant**, alongside the FHLBank of Pittsburgh, which provides **up to \$15,000¹** to qualified first-time homebuyers. The recipient must contribute \$1,500 or more towards their home's down payment and closing costs to qualify.

Visit AmericanHeritageCU.org/Mortgage to start your application or to learn more.

MEMBER APPRECIATION DAY & CAR SHOW

MORE THAN 300 CARS!
Classic, Muscle, Modern, & More

CRAFT SHOW & FAMILY FUN ZONE!
Over 40 Craft Vendors & Fun For Kids

FREE LUNCH TICKET² & FOOD!
Membership Tent & Food Vendors

SATURDAY, MAY 17TH
10 AM – 3 PM Rain Date: Sunday, May 18th

Join us at our Red Lion Road campus in Northeast Philadelphia and enjoy more than 300 cars of all makes and models, various craft vendors, a Family Fun Zone with tons of games, delicious food, and a live broadcast with our event partner, BIG 98.1.

Don't forget to stop by the Membership Tent for a free lunch ticket, our way of thanking you for your dedication and loyalty as a member.

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

Learn more at AHCu.co/Member-Appreciation.



RECOGNIZING OUR TREMENDOUS ASSOCIATES

We were excited to celebrate our team of associates last month at our annual Employee Recognition Dinner! Our team goes above and beyond each day for our members, and this event is a great way for us to express our thanks to them.

SVETLANA POPOV 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.

MAXINE COX was honored as our Annual Employee Recognition Program recipient. This honor is given to employees who are dedicated to making a difference for our members by going above and beyond the call of duty.



KIDS-N-HOPE STARTS 2025 OFF STRONG

Thanks to your generosity and support, the Kids-N-Hope Foundation has already raised more than \$24,000 in 2025! Our first Purse and Power Tool Bingo event of the year raised more than \$13,000, and our fourth annual Rhapsody & Rhythm Walk-A-Thon & 5K raised more than \$11,000. We hope you will join us at one of our upcoming events!

Visit KidsNHope.org/Events to stay up to date with events throughout the year.

WELCOME TO OUR SOUTHERN NEW JERSEY MEMBERS!

We're pleased to report that operations continue to run smoothly in our new southern New Jersey branches in Cherry Hill, Evesham, and Moorestown. We're excited to serve you along your financial journey!

DON'T TAX MY CREDIT UNION

Federal lawmakers are moving quickly on tax reform, which may include adding a new tax on credit unions. This won't just be a tax on your credit union—it's also a tax on you. With more than 140 million Americans served by credit unions, lawmakers need to understand the impact of this tax reform.

Let your voice be heard: AHCU.co/DontTaxMyCreditUnion

OUR MARKET STREET BRANCH WILL BE RELOCATING

Our Market Street branch will be relocated to **1760 Market Street, Philadelphia** on May 21, 2025. We appreciate your cooperation with us as we make this move from 2101 Market Street, Philadelphia.

INTRODUCING IDCHECK

This month, we've implemented additional security measures to Shared Branching. To enhance security and protect against fraud, credit unions participating in shared branching are using a new verification tool designed to confirm your identity before completing transactions to ensure a safer, more seamless experience.

Learn about IDCheck: AmericanHeritageCU.org/SharedBranching

READY FOR A SUMMER ADVENTURE?

Start planning your vacation today and build priceless memories! Go on a family getaway, enjoy a honeymoon, or spend time exploring new places.

VACATION LOAN
BORROW UP TO \$1,200 For 12 Months³



Apply now at AmericanHeritageCU.org/VacationLoan
Available until June 30, 2025

EARN UP TO 3% CASH BACK⁴



CASH REWARD MASTERCARD®

No Balance Transfer Fees
& No Annual Fees

- ★ **3% Cash Back⁴** On Essentials Like Gas & Groceries
- ★ **2% Cash Back⁴** On Travel & Dining
- ★ **1% Cash Back⁴** On Everything Else
- ★ Plus, earn a **\$150 Bonus Reward⁵**

Apply now! AmericanHeritageCU.org/CashReward

A CARD WITH MORE POSSIBILITIES



PLATINUM PREFERRED MASTERCARD®

No Balance Transfer Fees
& No Annual Fees

- ★ **First 9 Months 0% APR⁶** On Balance Transfers and Purchases
- ★ **9.99% APR⁶** Thereafter
- ★ Plus, Earn **15,000 Bonus ScoreCard® Rewards Points⁷**

Apply today! AmericanHeritageCU.org/Platinum

BANKING WITH A HEART ❤️ \$0.01 donated to the Kids-N-Hope Foundation for every transaction made with an American Heritage Debit or Credit Card.

FIND YOUR DREAM HOME

With mortgage rates lowering, now is the perfect time to continue along in your homebuying or selling journey. Our My CU Home Connection™ program is here for you every step of the way. Receive cash rewards⁸ when you work with an experienced My CU Home Connection real estate agent, as well as a lender credit and a non-title fees waiver⁹.

Don't miss out on some of the lowest rates in the region!
AmericanHeritageCU.org/HomeConnection



DISCOUNTED PHILLIES TICKETS

Be sure to grab your discounted tickets for select Phillies games this season! A portion of your ticket purchase supports the Kids-N-Hope Foundation and their mission of providing music therapy and other local pediatric health and life services.

Visit AmericanHeritageCU.org/Phillies to purchase tickets.

MEMBER DISCOUNTS

Make lasting family memories this spring and summer with exciting member discounts to local amenities and attractions like the Philadelphia Zoo, Morey's Piers, Arden Theatre, and more!

Visit AmericanHeritageCU.org/Discounts to explore savings on tickets to local attractions.

UNLOCK YOUR HOME'S POTENTIAL

You deserve to be rewarded as a homeowner! A home equity line of credit allows you to finally complete home improvements or projects, pay for school tuition, fund a dream vacation, or even consolidate bills.

If you want to take advantage of your home's value, and have the flexibility to draw money multiple times, check out our **Platinum Fixed Rate Home Equity Line of Credit**, with rates as low as **6.24% APR¹⁰ Up to 80% LTV**.

Start your application! AmericanHeritageCU.org/HomeEquity

MEMBER TESTIMONIAL

“ I always have a great experience at the Bridge Street branch. The entire staff is welcoming and knowledgeable. I'm happy to have American Heritage as my credit union. ”

REALIZE YOUR DREAMS WITH A PERSONAL LOAN

Celebrate life's milestones, from weddings and parties to bringing home a new pet. A personal loan with American Heritage offers you peace of mind and the ability to truly enjoy these times in your life. With flexible terms and low rates, a personal loan may be the perfect fit for you.

Apply today! AmericanHeritageCU.org/PersonalLoans



BULLETIN BOARD

Webinars

Priorities, Setting Goals, Income, and Expenses

May 6, 2025 - 12:00 PM

Financially Planning for Vacation

May 7, 2025 - 12:00 PM

Creating Wealth: Stocking Up for the Long Haul

May 7, 2025 - 6:00 PM

Income for Life

May 15, 2025 - 6:00 PM

Identifying Scams and Frauds

May 20, 2025 - 12:00 PM

Keeping Debt Under Control

May 27, 2025 - 12:00 PM

Three Transitions to Retirement

May 27, 2025 - 6:00 PM

21st Annual Car Show & Member Appreciation Day

May 17, 2025

Memorial Day

May 26, 2025 - All branches and offices will be closed in observance of Memorial Day.

Stay up to date online at 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



*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

JOIN OUR AWARD-WINNING TEAM!

We're hiring! Immediate openings include:

- ★ Contact Center Supervisor
- ★ Contact Center Full-Time Member Advisor
- ★ Horsham Branch Full-Time Member Experience Advisor

Apply today! AmericanHeritageCU.org/Careers



Scan QR Code To View Openings

DISCLOSURES

Offers valid as of 5/1/2025. All rates and 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. Free lunch ticket provided to American Heritage Credit Union members, as well as 2 free lunch tickets for car show registrants. Food will also be available for sale from vendors at the event.

3. Annual Percentage Rate (APR) for this product is determined by an evaluation of applicant credit. Sample Monthly Payment: \$108.87 for every \$1,200 borrowed at 15.95% APR for 12 months. Rate effective as of 5/1/2025. 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 5/1/2025 through 6/30/2025. All rates and promotions are subject to change without notice. Not a member? Join today.

4. 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.

5. 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. 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.

7. 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.

8. 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.

9. Title benefit available for homes purchased in Pennsylvania and New Jersey.

10. Rates and promotions effective as of January 1, 2025 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. Payment Example: \$19.45 for every \$1,000 borrowed at 6.24% 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. 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. Membership eligibility required. Not a member? Join Today. NMLS #433838

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



Provides up to an additional \$250,000 of IRA Share Insurance

