

A Newsletter for Members of American Heritage Credit Union



## HELPING YOU FIND THE PERFECT HOME

**First Front Door Grant**  
Up To **\$15,000**<sup>1</sup>  
For First-Time Homebuyers

### GETTING INTO YOUR FIRST HOME

As you start the process of finding your first home, we're here to help! We're proud to once again offer the First Front Door Program which can provide you with a grant worth **up to \$15,000**<sup>1</sup> when you contribute \$1,500 or more towards your home's down payment. Eligible candidates will be immediately enrolled in the program when applying for a free pre-approval<sup>2</sup>.

Funds become available on May 19, 2026. Start your application today!  
Visit [AmericanHeritageCU.org/FFD](https://AmericanHeritageCU.org/FFD) to learn more.

**My CU Home Connection™**  
Homebuyers, Receive A  
**20% CASH REWARD**<sup>3</sup>

### STARTING YOUR NEXT CHAPTER

Now is the perfect time of year to continue your story as a homeowner! Whether it's finding the next home for your family or downsizing your space, American Heritage has the resources and discounts you need through our comprehensive My CU Home Connection program. Homebuyers can enjoy a **20% Cash Reward**<sup>3</sup>, while sellers can enjoy a **discounted commission rate**<sup>4</sup> when working with an authorized My CU Home Connection agent.

Don't miss out on some of the lowest mortgage rates in the region!  
Visit [AmericanHeritageCU.org/HomeConnection](https://AmericanHeritageCU.org/HomeConnection) to learn more.

## 22ND ANNUAL MEMBER APPRECIATION DAY & CAR SHOW

**MAY 16, 2026 | 10 AM – 3 PM** (Rain Date: May 17, 2026)

Join us, and Big 98.1, at our Red Lion Road campus in Northeast Philadelphia. Enjoy show cars, craft vendors, and delicious bites to eat. Our Family Fun Zone, open from 10 AM to 2 PM, includes fun activities for the kids.

Visit [AHCU.co/Member-Appreciation](https://AHCU.co/Member-Appreciation) for details.



→ Stop by the Membership Tent for a **free lunch ticket**, our way of saying "Thank You" for being a valued and loyal member. ←

# HONORING OUR TREMENDOUS ASSOCIATES

We're proud to have had the opportunity earlier this year to honor our associates during our annual Employee Recognition Dinner. Our team goes above and beyond each and every day to serve our members, and this event serves as a way for us to express our thanks to them.

**BRIAN SCHMITT**, our Chief Financial Officer, 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 aim to do each day.

**DONNA HANDEL**, our Vice President of the Workplace Partnership Program, received the President's Award. This honor is given to an associate who demonstrates a passion and commitment to their work and the credit union mission.

**MATTHEW LISTA** was honored as our annual Employee Recognition Program recipient. This honor is given to associates who are dedicated to making a difference for our members by going above and beyond the call of duty.

**ANNA LAQUINTANO** was awarded the Got Heart Award. This honor is given to an associate who volunteers numerous hours of their time for others throughout the year and demonstrates a commitment to service, both within the workplace and our greater community at large.



## KIDS-N-HOPE GETS OFF TO A STRONG START IN 2026

We want to thank everyone who has supported Kids-N-Hope so far this year! We appreciate your support and generosity in attending our events, like our March Purse & Power Tool Bingo and Swiftie Bingo last month. So far, we've been able to raise \$150,000 this year. We hope to see you in July for our second Purse & Power Tool Bingo of 2026!

Visit [KidsNHope.org/Events](https://KidsNHope.org/Events) to stay up to date with events throughout the year.

## FUN FOR THE WHOLE FAMILY AT A DISCOUNT!

As a member of American Heritage, you can score discounts to numerous local amenities and attractions. You can purchase discounted tickets to the Philadelphia Zoo, shows at Arden Theatre, and Morey's Piers in Wildwood, NJ.

Visit [AHCU.co/Discounts](https://AHCU.co/Discounts) to view a full list of member discounts.

## DISCOUNTED PHILLIES TICKETS

Don't miss your chance to score discounted tickets to select Phillies games this season! A portion of your ticket purchase supports the Kids-N-Hope Foundation.

Visit [AHCU.co/Phillies](https://AHCU.co/Phillies) to buy your tickets!

## WHAT ADVENTURE WILL YOU GO ON THIS SUMMER?

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 Months<sup>5</sup>



Apply now at [AmericanHeritageCU.org/VacationLoan](https://AmericanHeritageCU.org/VacationLoan)  
Available until June 30, 2026

## RECOGNITION FOR SUPPORTING HUMANITARIAN EFFORTS

Bruce K. Foulke, President & CEO of American Heritage, was honored by the Via Stella Foundation for his ongoing humanitarian efforts in supporting Eastern Europe throughout the last four years. Foulke was recognized for supporting Ukraine amidst the Russia-Ukraine War, contributing funds and delivering medical supplies to victims. He was presented with a plaque and was honored during a meeting held during the Government Affairs Conference in Washington, D.C. earlier this month.

Visit [AmericanHeritageCU.org/News](https://AmericanHeritageCU.org/News) to read more about what American Heritage has been doing for our members and our community.



## EARN REWARDS WITH EVERY PURCHASE



### CASH REWARD MASTERCARD®

No Balance Transfer Fees  
& No Annual Fees

- ★ **3% Cash Back**<sup>6</sup> On Essentials Like Gas & Groceries
- ★ **2% Cash Back**<sup>6</sup> On Travel & Dining
- ★ **1% Cash Back**<sup>6</sup> On Everything Else
- ★ Plus, earn a **\$150 Bonus Reward**<sup>7</sup>

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

## CONSOLIDATE DEBT WITH A LOW RATE



### PLATINUM PREFERRED MASTERCARD®

No Balance Transfer Fees  
& No Annual Fees

- ★ **First 9 Months 0% APR**<sup>8</sup> On Balance Transfers and Purchases
- ★ **9.99% APR**<sup>8</sup> Thereafter
- ★ Plus, Earn **15,000 Bonus ScoreCard**<sup>9</sup> Rewards Points<sup>9</sup>

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

## UNLOCK YOUR FREEDOM WITH AN AUTO LOAN!

Whether you're looking for a new or used car, or hoping to stick with your ride and buyout your lease, American Heritage has the **Auto Loan** solutions you need! Our Auto Loans come with low monthly payments, competitive interest rates, and terms up to 84 months. Plus, enjoy **No Payments for the First Two Months**<sup>10</sup>. We also offer lease buyouts and refinancing options.

Learn more and apply for a pre-approval today! [AmericanHeritageCU.org/Auto](https://AmericanHeritageCU.org/Auto)



## FASTER SERVICE WITH GIGI!

Have you chatted with Gigi, our Virtual Associate? Gigi offers you quick solutions, whether it's resetting your password, making a transfer, or checking your balance.

Skip the wait and start chatting with Gigi today!  
Visit [AmericanHeritageCU.org/Gigi](https://AmericanHeritageCU.org/Gigi) to get started.

### MEMBER TESTIMONIAL

“ This branch is conveniently located right in my area! I had a very nice and professional experience, and my transaction was taken care of. ”

American Heritage Member ★ Moorestown Branch

## LEVEL UP YOUR SPACE WITH HOME EQUITY!

Being a homeowner is hard work, and you deserve to be rewarded for it! Home equity represents the portion of your home that you own directly and gives you the funds and power to accomplish a variety of things, like home renovations, paying for school tuition, consolidating bills, and more. Our **Home Equity Loans** come with low, fixed rates, and you will receive your funds in one lump sum. If you are looking for the flexibility to withdraw funds as you need them, then a **Home Equity Line of Credit** may be right for you.

Visit [AmericanHeritageCU.org/HomeEquity](https://AmericanHeritageCU.org/HomeEquity) to learn more about our lending options.



## BULLETIN BOARD

### Webinars

**Avoiding Scams and Identity Theft**  
May 6, 2026 - 6:00 PM

**Credit Reports and Credit Scores:  
Getting the Most Mileage from Credit**  
May 12, 2026 - 12:00 PM

**Preparing for Emergencies**  
May 14, 2026 - 6:00 PM

**Homeowner Options**  
May 26, 2026 - 12:00 PM

**Basic Banking**  
May 27, 2026 - 6:00 PM

**Shredder Event** May 9, 2026  
Carriage House, Quakertown, & Horsham Branches

**22nd Annual Member Appreciation Day & Car Show**  
May 16, 2026 | 10 AM - 3 PM

**Memorial Day**  
May 25, 2026 - All branches and offices will  
be closed in observance of Memorial Day.

Visit [AmericanHeritageCU.org/Calendar](https://AmericanHeritageCU.org/Calendar) to stay up to date.

## 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
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## JOIN OUR AWARD-WINNING TEAM!

We're hiring! Immediate openings include:

- ★ East Norriton Branch Manager
- ★ Contact Center Member Relations Supervisor
- ★ Full-Time Member Advisor
- ★ Cherry Hill Full-Time Member Experience Advisor

Apply today!

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

Scan QR Code To  
View Openings



## DISCLOSURES

Offers valid as of 5/1/2026. All rates and offers are subject to change without prior notice.

1. All offers are subject to change without prior notice. First Front Door (FFD) grants are provided by FHLBank Pittsburgh through a network of lenders. Eligible applicants must be a first-time homebuyer (as defined by FHLBank under the FFD product materials, visit [fhlb-pgh.com/ffd](https://fhlb-pgh.com/ffd) for details) and have a household income at or below 80% of the area median income at the time of registration. Through FFD, when Homebuyers contribute a minimum of \$1,500 toward down payment and closing costs, they are eligible for a maximum FFD grant of up to \$15,000.

2. All loans are subject to credit qualification, credit worthiness and other factors. All rates, promotions and offers are subject to change without notice.

3. 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.

4. 2% listing rate offer. All real estate commissions are negotiable. American Heritage Realty is an affiliate of First Heritage Realty Alliance.

5. 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 5/1/2026. 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 5/1/2026 through 6/30/2026. All rates and promotions are subject to change without notice. Not a member? Join today.

6. 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. Visit [AmericanHeritageCU.org/forms-disclosures-and-fees](https://AmericanHeritageCU.org/forms-disclosures-and-fees) to see account Terms and Conditions for information on fees. Not a member? Join today. Equal Opportunity Lender.

7. 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.

8. 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. Visit [AmericanHeritageCU.org/forms-disclosures-and-fees](https://AmericanHeritageCU.org/forms-disclosures-and-fees) to see Terms and Conditions for information on fees. Not a member? Join today.

9. 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.

10. Promotion effective as of January 01, 2026, and is subject to be cancelled, extended, or changed without notice. Rates for this product are determined by an evaluation of applicant credit. Not all applicants will be approved. Borrowers of promotional refinance or purchase offer will skip first two payment cycles and then make 63 consecutive monthly payments. Interest will accrue during promotional deferred payment periods. Interest will start accruing on the day funds are disbursed. Less or no principle may be deducted from the first payment(s) made after the skipped payment cycles. Auto Loan refinance is available for vehicles not previously financed at American Heritage Credit Union. Auto loan rates will vary based on automobile model year.

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

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

