

# The PATRIOT

November 2021



A Newsletter for Members of American Heritage Credit Union



## KICKOFF EVENT

**11/27 | 7 - 8 p.m.** | 2060 Red Lion Road, Philadelphia, PA

Start the holiday season with us! Join us as we illuminate our campus with over 400,000 lights and holiday decorations. Immediately followed by a firework symphony to light the night sky while attendees enjoy the sounds of the holidays.

- More than 400,000 Lights
- Two 40 Foot Christmas Trees
- Live Fireworks Display
- Seating for 16,000 People
- Philadelphia Boys Choir
- New Jersey Fifes and Drums

## FREE DRIVE THRU GRAND ILLUMINATION

All season long we invite the community back to our illuminated main campus every night. Stroll our campus and take family photos throughout campus starting November 28th through the New Year.

You can enter through our Red Lion Road or Jamison Road entrances.

For more information, visit [AmericanHeritageCU.org/GI](http://AmericanHeritageCU.org/GI)

## Welcome, VIRIVA MEMBERS!

We're excited to welcome Viriva Community Credit Union members and provide them with the same "people helping people" service we've offered for over 70 years.

In addition to welcoming Viriva members to the family, we are also opening the former Viriva branch as our newest American Heritage branch location in Warminster, PA to continue serving members and businesses in the Bucks County region. The Warminster branch is located at 157 York Road, Warminster, PA.

### SERVICES:

- ★ 24 Hour Surcharge-FREE ATM
- ★ Drive-Thru
- ★ Lucy Change Coin Counting
- ★ Night Deposit

**HOURS:** Monday - Friday: 8 a.m. - 5 p.m.

### PAT (DRIVE-THRU) HOURS:

Monday - Friday: 8 a.m. - 7 p.m.  
Saturday: 9 a.m. - 3 p.m.

Be sure to check [AmericanHeritageCU.org/locations](http://AmericanHeritageCU.org/locations) for the most up to date branch hours.

# 2022 Grand Vacation SWEEPSTAKES

OUR GRAND PRIZE DRAWING WILL TAKE PLACE AT OUR GRAND ILLUMINATION EVENT ON NOVEMBER 27, 2021.

## Congratulations!

To Our September Sweepstakes Winner  
**DEMETRISE WILLIAMS**

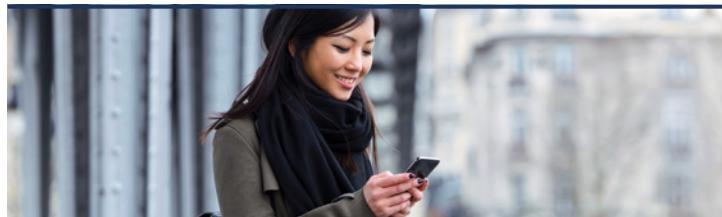


## INTERACTIVE LEARNING CENTER

American Heritage has launched its new interactive Learning Center on our website as the newest offering for financial education for our members.

Members can find scheduled webinars, quizzes, educational blogs, products and services videos, financial calculators, as well as other interactive content and resources throughout the hub that best suit their individual needs. Our newest videos will cover a variety of education scam videos and how to avoid common scams like phishing and IRS imposters.

Visit the Learning Center today  
at [AmericanHeritageCU.org/Learning](https://AmericanHeritageCU.org/Learning).



## STRESS LESS AND PAY ON TIME

With changes to the U.S. First-Class Mail, delivery times may affect you. We offer Quick Pay, Bill Pay, and other eServices that make paying on time, easy!

Visit [AmericanHeritageCU.org/eServices](https://AmericanHeritageCU.org/eServices) to get started today!



## We're Hiring! POSITIONS AVAILABLE

Whether you're interested in our contact center, in-branch service, or a position that's behind the scenes, there's a career for any interest at American Heritage.

Join our award-winning team!

Visit [AmericanHeritageCU.org/careers](https://AmericanHeritageCU.org/careers) and apply today!



2021 BEST PLACES TO WORK  
PHILADELPHIA BUSINESS JOURNAL



Forbes 2021  
BEST-IN-STATE  
CREDIT UNIONS  
POWERED BY STATISTA



2021 HEALTHIEST EMPLOYERS  
PHILADELPHIA BUSINESS JOURNAL



## GET BEHIND THE WHEEL WITH US

### BUY A NEW OR USED CAR

Our experts can help you find and finance your motor vehicle. Get pre-approved<sup>1</sup> for your auto loan today!

AS LOW AS  
**2.74%** APR<sup>1</sup>  
Up To 63 Months

### REFINANCE YOUR AUTO LOAN

Get behind the wheel with us and save more each month.

**NO PAYMENTS**  
For the First Two Months<sup>2</sup>

AS LOW AS  
**2.99%** APR<sup>2</sup>  
For 75 Months

Visit [AmericanHeritageCU.org/Auto](https://AmericanHeritageCU.org/Auto) to learn more!  
Or talk to one of our auto loan experts by calling **888.553.1234**.

## THE RIGHT COVERAGE FOR THE ROAD AHEAD

We have partnered with insurance providers to ensure that you get the right coverage for your vehicle and lifestyle. Affordable insurance and warranty options include:

- ★ Liberty Mutual Insurance presented by TruStage<sup>®</sup> Insurance<sup>3</sup>
- ★ Debt Protection, Mechanical Breakdown Protection (MBP), and Guaranteed Asset Protection (GAP)

Visit [AmericanHeritageCU.org/AutoInsurance](https://AmericanHeritageCU.org/AutoInsurance) to learn more.

# Spirit of Giving FOOD DRIVE



## BRING YOUR DONATIONS TO YOUR LOCAL BRANCH BEFORE NOVEMBER 27TH

Help us reach our 8th Annual Holiday Food Drive's goal of 20,000 pounds. Drop-off baskets are located inside all our branch locations, and donations will be made to various organizations and food banks that serve our community.

Donations in need include:

- ★ Canned Stew & Soup
- ★ Canned Tuna or Meat
- ★ 100% Juice
- ★ Canned Fruit & Vegetables
- ★ Whole Grain Pasta & Rice
- ★ Peanut Butter & Jelly
- ★ Oatmeal & Breakfast Cereal
- ★ Cooking Oil

## Member SERVICES

### 1 DIGITAL SERVICES

- BILL PAYER
- CARD CONTROLS
- EDEPOSIT ★ EPAY
- FICO® SCORE ★ LIVE CHAT
- MEMBERSHIP CARD
- MY MONEY MANAGER

### 2 CONTACT CENTER, VANA & PAT

- COMPLETE A LOAN PAYOFF
- FILE A DISPUTE
- HELP FROM A REPRESENTATIVE
- LOAN INSURANCE INFORMATION

### 3 IN-PERSON MEMBER SERVICE

- 3RD PARTY CASHIER'S CHECK
- ESTATE ACCOUNT
- POWER OF ATTORNEY

### SERVICES AVAILABLE ANYWHERE

- ACTIVATE DEBIT CARD
- ADD/REMOVE BENEFICIARY
- ADD/REMOVE JOINT OWNER
- ADDRESS CHANGES
- CANCEL LOST/STOLEN CARD
- ENROLL IN ESTATEMENTS
- IRA DISTRIBUTIONS
- IRA ROLLOVERS
- LOAN PAYOFFS
- RESTRICT CARD LIMITS

- TRANSFER FUNDS
- VIEW ACCOUNT HISTORY
- VIEW BALANCES
- VIEW MEMBERSHIP CARD
- WIRE TRANSFERS

Visit [AmericanHeritageCU.org/Locations](http://AmericanHeritageCU.org/Locations) to find your nearest branch and information about their services.



## Supporting PHILLY TEAMS!

Head down to the Wells Fargo Center to cheer on the 76ers and Flyers! A portion from each ticket will benefit the Kids-N-Hope Foundation.

### 76ERS MEMBER NIGHTS

- ★ October 30th @7:30pm vs. Atlanta Hawks
- ★ November 11th @7:00pm vs. Toronto Raptors
- ★ December 15th @7:00pm vs. Miami Heat
- ★ January 7th @7:00pm vs. San Antonio Spurs
- ★ February 12th @7:30pm vs. Cleveland Cavaliers
- ★ March 2nd @7:30pm vs. New York Knicks
- ★ April 10th (Time TBD) vs. Detroit Pistons

Order your game tickets! Visit [AHCU.co/Sixers](http://AHCU.co/Sixers)

### FLYERS MEMBER NIGHTS

- ★ October 18th @ 7:00pm vs. Seattle Kraken
- ★ November 20th @ 7:00pm vs. Boston Bruins
- ★ December 14th @ 7:00pm vs. New Jersey Devils
- ★ January 11th @ 7:00pm vs. Carolina Hurricanes
- ★ February 28th @ 7:00pm vs. St. Louis Blues
- ★ March 13th @ 7:00pm vs. Montreal Canadiens
- ★ April 29th @ 7:00pm vs. Ottawa Senators

Order your game tickets! Visit [AHCU.co/Flyers](http://AHCU.co/Flyers)

Taxes and Fees will be assessed at checkout by the Philadelphia 76ers and Philadelphia Flyers.  
Tickets are subject to availability.



# Holiday Ready

## LET US HELP MAKE THE HOLIDAYS EASY!

We're here to help make the holidays more affordable and easier for you and your family.



### HOLIDAY SPENDING

Cover your spending from Thanksgiving into the new year with the **Platinum Preferred Mastercard®**. With 0% APR<sup>4</sup> for nine months you can use it for holiday spending or make a new year's resolution to consolidate debt. And earn Scorecard Rewards for your own holiday treat!



No Balance Transfer Fees & No Annual Fees

**FIRST 9 MONTHS 0% APR<sup>4</sup>**

On Balances Transfers & Purchases

**9.99% APR<sup>4</sup>**

On Balances Transfers & Purchases Thereafter

**EARN 1 SCORECARD REWARDS POINT FOR EVERY \$1 SPENT**

**PLUS, EARN 15,000 BONUS SCORECARD REWARDS POINTS<sup>5</sup>**

Visit [AmericanHeritageCU.org/CreditCards](http://AmericanHeritageCU.org/CreditCards) to apply today.

### MOBILE CHECK DEPOSIT

Did you receive a check for the holiday season? Deposit your checks at your convenience! No matter where you are, our free eDeposit program allows you to deposit a check using our Mobile Teller app right from your smartphone.

Download our **Mobile Teller App** to deposit your check today!

### GET REWARDED THIS HOLIDAY

Increase your spending power during the holidays with the **Cash Rewards Mastercard®**! Now through January 31, 2022 earn rewards on everything you buy including holiday meals, decor, travel, gifts and more. You can even get yourself a little something extra with your cash back.



No Balance Transfer Fees & No Annual Fees

**PLUS, EARN A \$150 BONUS<sup>7</sup>**

**3% CASH BACK<sup>6</sup>**

On All Purchases

Apply today! Visit [AmericanHeritageCU.org/CashBack](http://AmericanHeritageCU.org/CashBack)

### CHECK OFF YOUR HOLIDAY SHOPPING LIST

The 12-12-12 Holiday Loan is a great way to finance the holiday season! You can borrow up to \$1,200<sup>8</sup> to help cover your holiday expenses.

### 12-12-12 HOLIDAY LOAN

**BORROW UP TO \$1,200 AT 12.00% APR<sup>8</sup> UP TO 12 MONTHS**

Visit [AmericanHeritageCU.org/Loans](http://AmericanHeritageCU.org/Loans) to learn more.

# Homes MY WAY

## LOOKING TO BUY OR SELL A HOME? WE CAN HELP!

### HOME BUYING

Our realty agents can help you find your dream home! Members will receive a \$250 Home Depot gift card when they purchase their home through an American Heritage Realty agent.<sup>9</sup>

### SELLING YOUR HOME

Would you like to sell your home quickly? Our friendly agents are here to help you. Our top-rated listing agents will sell your home professionally for less.

**\$250**  
Home Depot Gift Card<sup>9</sup>

**4.5%**  
Broker Fee<sup>10</sup>

Visit [AmericanHeritage.RealEstate](http://AmericanHeritage.RealEstate) or call **855.525.7900** to connect with an agent!

## GET A MORTGAGE WITH US AND SAVE MORE AS A FIRST-TIME OR CURRENT HOMEOWNER!

### FIRST-TIME HOMEBUYER CREDIT

First-time homebuyers are eligible to receive up to a \$500 Closing Cost Credit.<sup>11</sup> Visit [AmericanHeritageCU.org/FTH](http://AmericanHeritageCU.org/FTH) to apply easily today!

RECEIVE UP TO A **\$500**  
Closing Cost Credit<sup>11</sup>

### YOUR HOME AT THE RIGHT PRICE

Put your hard-earned money where it belongs... back in your pocket. Lower your payment and save on interest, all with no closing costs<sup>12</sup> when you refinance with American Heritage.

### REFINANCE TODAY!

**NO CLOSING COSTS<sup>12</sup>**

### HISTORICALLY LOW RATES

**2.875% APR<sup>13</sup>**  
10-Year Fixed Mortgage      **3.625% APR<sup>13</sup>**  
30-Year Fixed Mortgage

Visit [AmericanHeritageCU.org/Mortgage](http://AmericanHeritageCU.org/Mortgage) to refinance with us!

## A HOME EQUITY LOAN OR LINE OF CREDIT CAN HELP YOU THIS FALL!

Increasing home values mean more funds you could use! Fall is the perfect time to start your home improvement projects before the winter season begins. Whether you're repairing a roof, redesigning a room, or tackling some of life's challenges, we can provide you with predictable payments and funding in one lump sum!

AS LOW AS **2.49% APR<sup>14</sup>**  
HOME EQUITY LOANS  
For 36 Months

AS LOW AS **3.74% APR<sup>15</sup>**  
HOME EQUITY LINES OF CREDIT  
Up To 90% LTV

Apply now! [AmericanHeritageCU.org/HomeEquity](http://AmericanHeritageCU.org/HomeEquity)



## 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 2% ★

Speak with an IRC representative today!

**215.969.2967 ★ AmericanHeritageCU.org/IRC**



\*Consult your tax advisor.

American Heritage Investment & Retirement Center (IRC), located at American Heritage Credit Union, helps members organize their financial life and plan for the future. 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. CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America.

## BULLETIN BOARD

### Webinars

#### How to Weather a Bear Market

November 2, 2021 - 6 p.m.

#### Planning for the Holidays

November 3, 2021 - 6 p.m.

#### Credit Scores and Credit Reports

November 9, 2021 - 12 p.m.

#### Women and Investing

November 16, 2021 - 6:30 p.m.

#### Setting Up Your Business with the IRS & State

November 23, 2021 - 12 p.m.

#### Rollover Planning

November 30, 2021 - 6 p.m.

### Veterans Day

November 11, 2021 - All branches and office locations will be closed in observance of Veterans Day.

### Thanksgiving Day

November 25, 2021 - All branches and office locations will be closed in observance of Thanksgiving Day.

### Grand Illumination

November 27, 2021 through New Years

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

## DISCLOSURES

Offers valid as of 11/1/21. All offers are subject to change without prior notice.

1. Annual Percentage Rate (APR) for members who choose to make loan payments via payroll deduction or automatic payment from an American Heritage Federal Credit Union account. APR is increased by .25% without payroll deduction or automatic payment. Rate available for automobile models 2018-2021. Rates for this product are determined by an evaluation of applicant credit. Sample Monthly Payment: \$22 for every \$1000 borrowed at 3.74% APR at 48 months. Your rate may vary from the rate shown. Your payment may vary. Rates current as of 6/1/2021 and are subject to change without notice. Auto Loan rates available for vehicles not previously financed at American Heritage Federal Credit Union.

2. 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.

3. 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.

4. Introductory 0.00% 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.

5. To qualify for 15,000 Scorecard Rewards points, 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. 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. Equal Opportunity Lender.

6. Offer valid as of 11/1/21 and available for American Heritage Credit Union Cash Reward cardmembers only. How to earn Cash Back: Earn 3% cash reward bonus for all transactions made between 11/1/21 and 1/31/22. After 1/31/22, the Cash Reward program reverts to 3% Cash Back on Essentials (Gas, Groceries, Pharmacies, Home Improvement), 2% Cash Back on Travel and Dining (Hotels, Airfare, Ride Shares, Restaurants), and 1% Back on Everything Else. 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. 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. 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. 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. Not a member? Join today.

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 new purchase threshold is met. Limit 1 statement credit of \$150 per Account.

8. 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 10/15/21. Offer valid on loan applications received through 12/15/21. Your payment may vary, approval is subject to creditworthiness and other factors, and requires active direct deposit to an American Heritage account. All rates and promotions are subject to change without notice.

9. 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.

10. 4.5% listing offer: 2.5% broker fee paid to buyer agent and a 2% list fee. All real estate commissions are negotiable. American Heritage Realty is an affiliate of First Heritage Realty Alliance.

11. 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 nonrefunding 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.

12. 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.

13. The No Closing Cost Mortgage Refinance offer applies to loans with a completed application date between July 27, 2021 through December 31, 2021. Rates and promotions effective as of July 27, 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 6.60% or better FICO score, and a Debt-to-Income ratio no higher than 45%; 30-year conventional 3.625% (\$912.10 monthly payment); 20-year conventional 3.375% (\$1,147.11 monthly payment); 15-year conventional 3.125% (\$1,393.22 monthly payment); 10-year conventional 2.875% (\$1,919.70 monthly payment); For rates on loans greater than \$548,250, please contact us. If you do not meet the stated criteria, other mortgage refinance programs may be available to you. Members who have refinanced a home under our previous No Closing Cost Mortgage Refinance program within six months prior to today are not eligible to apply for current No Closing Cost Mortgage Refinance program. 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.

14. 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.

15. 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.

Federally Insured by NCUA  
NMLS # 433838

