

# The PATRIOT

November 2023



A Newsletter for Members of American Heritage Credit Union



## SATURDAY NOV 25

Rain Date: Sunday, November 26th

7 - 8 PM 2060 Red Lion Rd  
Philadelphia, PA

[AmericanHeritageCU.org/GI](http://AmericanHeritageCU.org/GI)

### KICK OFF THE HOLIDAY SEASON WITH US!

Join us as we illuminate our campus with over 400,000 lights and holiday decorations, followed by a firework symphony to light the night sky, all while enjoying the sounds of the holidays.

**Bring a canned food item** to help meet our goal of 20,000 lbs collected for Philabundance and Caring for Friends!

### ENJOY OUR GRAND ILLUMINATION ALL SEASON LONG!

We invite the community back to visit our illuminated main campus every night from November 26th until New Year's Day. Stroll our campus to enjoy the lights and decorations and take festive photos!

## REWARD YOURSELF THIS HOLIDAY SEASON!

### CASH REWARD MASTERCARD®



**3.00% CASH BACK<sup>1</sup>  
ON ALL PURCHASES**

Now Until January 31, 2024!

Increase your spending power during the holidays!

**Earn 3% cash back<sup>1</sup>** on everything you buy, including holiday groceries, decor, travel, and gifts when you use your American Heritage Cash Reward Mastercard®.

[AmericanHeritageCU.org/CashBack](http://AmericanHeritageCU.org/CashBack).



## AVOID HOLIDAY SHOPPING SCAMS!



When online shopping, make sure the website URL starts with "https://" and has a lock symbol to the left of the URL to be sure the transaction is secure. These features indicate that the connection between your web browser and the website server is encrypted. That prevents your information from being intercepted by hackers.

# THE GIVE BACK SWEEPSTAKES

OVER \$75,000 IN MEMBER GIVEAWAYS<sup>2</sup>

## CONGRATULATIONS TO OUR RECENT WINNER:

\$1,000 August Winner – RAYMOND STACKHOUSE

Our grand prize drawing for a 2024 Chevy Trax will take place at our Grand Illumination event on November 25, 2023.



## CEO CLUB FOR 25 YEARS OF SERVICE

### DIANA CLARK

AVP, Payroll & Recruiting  
Human Resources

Thank you, Diana for your hard work, dedication, and loyalty to American Heritage and the Credit Union philosophy of "People Helping People."



## FINISH UP YOUR HOME IMPROVEMENT PROJECTS

- ★ Receive funds in one lump sum with a Home Equity Loan. Rates as low as **5.99% APR<sup>3</sup> for 36 Months.**
- ★ Draw money multiple times with the Platinum Home Equity Line of Credit. Rates as low as **7.24% APR<sup>4</sup> Up To 80% LTV.**

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



## BRING YOUR DONATIONS TO YOUR LOCAL BRANCH TODAY!

Now through November 25th, our branches will be collecting non-perishable food donations to help families in need. Donation drop-off baskets will be located inside all our branch locations. All donated goods will go to various organizations and food banks that serve our community.

Some donations in need are:

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



## BUYOUT YOUR AUTO LEASE

If you're happy in your current lease or feel your vehicle is fairly priced, an auto lease buyout could be right for you!

- ★ Plus, enjoy **No Payments** for the **First Two Months<sup>5</sup>**

[AmericanHeritageCU.org/Auto](http://AmericanHeritageCU.org/Auto)

## TACKLE YOUR HOLIDAY SHOPPING LIST

An American Heritage Holiday Loan is an easy way to help finance the holiday season!

**HOLIDAY LOAN**  
**BORROW UP TO \$1,200** For 12 Months<sup>6</sup>



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

## SUPPORTING THE KIDS-N-HOPE FOUNDATION

### \$155,000 RAISED FOR PEDIATRIC SERVICES

The Kids-N-Hope Foundation recently held its 27th annual Golf Classic and its 2nd annual Cornhole Tournament to support Music Therapy programs and other child life services. Thanks to event sponsors, donors, and supporters, the Foundation was able to raise over \$155,000!

### DISCOUNTED SPORTS TICKETS

Thank you to all of our members who purchased discounted tickets to cheer on the Phillies during their 2023 season. Because of you, the program raised over \$12,000 for the Kids-N-Hope Foundation! To purchase select tickets for upcoming 76ers and Flyers games, visit [AmericanHeritageCU.org/Sports](http://AmericanHeritageCU.org/Sports).



Kids-N-Hope Foundation

## HERE TO HELP ON YOUR HOMEOWNER JOURNEY

### PARTNER WITH US TO BECOME A HOMEOWNER!

Let American Heritage help you finance your next home or become a first-time homebuyer! Our mortgage experts are ready to answer your questions, provide a free pre-approval<sup>7</sup> for any home loan type, or help you apply!

Learn more or apply today at [AmericanHeritageCU.org/Mortgage](http://AmericanHeritageCU.org/Mortgage).

We know homebuying can be stressful. 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/HomebuyingGuide](http://AHCU.co/HomebuyingGuide) to start your homebuying journey today.

### WE CAN HELP YOU FIND OR SELL A HOME

Our friendly agents can help buy your nest home or sell your current home quickly!

Visit [FirstHeritageRealty.com](http://FirstHeritageRealty.com) or call 855.525.7900 to connect with an agent.



## HOLIDAY TRAVEL BENEFITS



CREDIT UNION  
TRAVEL

Are you planning a winter getaway or heading home for the holidays? Your American Heritage membership can help you access great discounts and savings on 1.2 million brand-name hotels, flights, car rentals, cruises, and more with Credit Union Travel. Sign up for free at [credituniontravel.com/cu/american-heritage](http://credituniontravel.com/cu/american-heritage)

Visit [AmericanHeritageCU.org/Discounts](http://AmericanHeritageCU.org/Discounts) for additional Member Discounts!



Since plan benefits can change each year, American Heritage invites you to work with eHealth, a licensed health insurance agency during this AEP, October 15 to December 7, to match with a plan that works with:

- Your Doctors
- Your Prescriptions
- Your Budget
- And may have the extra benefits you want

**Looking for budget-friendly Medicare plans? The Medicare Annual Enrollment Period (AEP) allows you to compare plans that support your financial goals.**

Find your Medicare match with eHealth, an Independent Medicare Insurance Advisor.

Compare plans by visiting: [ehealthmedicare.com/AmericanHeritageNewsletter](http://ehealthmedicare.com/AmericanHeritageNewsletter)

Or Call 1.844.501.2302 (TTY:711) Mon – Fri from 7 a.m. – 10 p.m.,  
Sat - Sun 10 a.m. – 7 p.m. EST to speak with a licensed insurance agent

This ad is not from the government. It's from eHealth, an insurance agency selling plans from many insurance companies.

## LET US HELP MAKE THE HOLIDAYS EASY!

### PLATINUM PREFERRED MASTERCARD®



No Balance Transfer  
Fees & No Annual Fees

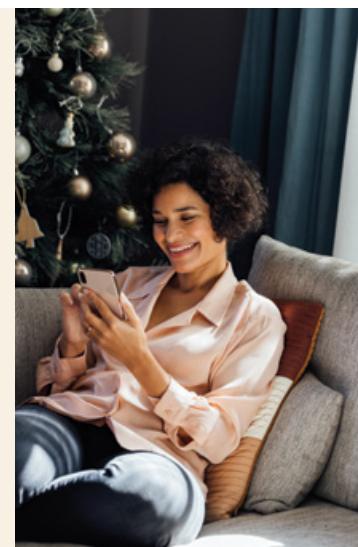
Cover your spending from Thanksgiving into the new year with the Platinum Preferred Mastercard®. Start spending for the holidays or make a new year's resolution to consolidate debt. You'll also earn Scorecard Rewards!

- ★ **First 9 Months 0% APR<sup>8</sup>** On Purchases & Balance Transfers
- ★ **9.99% APR<sup>8</sup>** On Purchases & Balance Transfers Thereafter
- ★ Earn 1 ScoreCard Rewards Point for Every \$1 Spent
- ★ Plus, Earn **15,000** Bonus Scorecard Rewards Points<sup>9</sup>

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



Learn more about common credit card scams, including overpayment or refunds, utility shut-offs, and impostor scams, at [AHCU.co/CCScams](http://AHCU.co/CCScams).





## WE'RE HIRING!

Immediate openings include:

- ★ Assistant Branch Managers
- ★ Contact Center Supervisor
- ★ Member Experience Advisors

Apply today to join our team! [AmericanHeritageCU.org/Careers](http://AmericanHeritageCU.org/Careers)

PHILADELPHIA BUSINESS JOURNAL



Awarded Best Places To Work for 17 years!

Scan QR Code To  
View Openings



## BULLETIN BOARD

### Webinars

**Credit Report and Credit Scores** November 1, 2023 - 12:00 PM

**Income for Life** November 1, 2023 - 6:00 PM

**Budgeting Tips for Giving Gifts** November 14, 2023 - 12:00 PM

**Three Transitions to Retirement** November 15, 2023 - 6:00 PM

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

November 16, 2023 - 12:00 PM

**Priorities, Setting Goals, Income, and Expenses**

November 29, 2023 - 6:00 PM

### Thanksgiving Day

November 23, 2023 All branches and office locations  
will be closed in observance of Thanksgiving Day.

**Grand Illumination** November 25, 2023 through New Year's

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

## NOW OPEN! NORTH COVENTRY BRANCH

### NEW BRANCH ADDRESS:

501 West Schuylkill Road  
Pottstown, PA 19465

### LOBBY HOURS:

Monday - Thursday: 8 AM - 5 PM

Friday: 8 AM - 6 PM

Saturday: 9 AM - 3 PM

### EXTENDED DRIVE-THRU HOURS:

Monday - Friday: 8 AM - 7 PM

Saturday: 9 AM - 3 PM



### DISCLOSURES

Offers valid as of 11/01/2023. All offers are subject to change without prior notice.

1. Offer valid as of 10/15/23 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 10/15/23 and 1/31/24. After 1/31/24, the Cash Reward program reverts to 3% Cash Back on Essentials (Gas, Groceries, Pharmacies, Home Improvement Stores), 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. 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.

2. Offer valid as of 01/01/2023. Restrictions apply. All offers are subject to change without prior notice. Visit [AmericanHeritageCU.org/GiveBack](http://AmericanHeritageCU.org/GiveBack) for complete details.

3. Rates and promotions effective as of August 1, 2023, 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.

4. Rates and promotions effective as of August 1, 2023, 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.

5. Rates and promotions effective as of June 13, 2023 and are subject to be cancelled, extended, or changed without notice. Borrowers of promotional refinance or purchase offer will skip first two payment cycles and then make consecutive monthly payments based on your term. Interest still accrues during 60 day no payment period. Membership eligibility required. Not a member? Join Today.

6. Annual Percentage Rates (APR) 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 11/01/2023. 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 11/01/23 through 12/31/23. All rates and promotions are subject to change without notice. Not a member? Join today.

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

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. See account 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 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.

This Credit Union is Federally Insured By NCUA

Equal Opportunity Lender | American Heritage NMLS #433838

