



**SATURDAY
NOV 30**

Rain Date: Sunday, December 1st

AmericanHeritageCU.org/GI



ENJOY THE SIGHTS AND SOUNDS OF THE SEASON

7 PM - 8 PM | 2060 RED LION ROAD, PHILADELPHIA, PA

Get in the holiday spirit with us as we illuminate our campus with thousands of lights and holiday decorations, followed by a firework symphony to light the evening sky, all while enjoying the sights and sounds of the holiday season! **The Philadelphia Boys' Choir** and **The United States Army Old Guard Fife and Drum Corps** will both perform, and there will also be a demonstration by the **Delaware Tribe of Indians**.

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

HERE FOR YOUR FAMILY'S HOMEBUYING JOURNEY

5.50%
5.563% APR¹
**30-Year Fixed
Mortgage**



Take advantage of countless benefits and save when you get a mortgage with us.

Whether you're purchasing your first home, are upgrading or downsizing your space, or are refinancing your home, we're here for you.

AmericanHeritageCU.org/Mortgages

You can also receive cash rewards, benefits, and discounts for buying or selling a home.²

My CU Home Connection™ provides bundled realty, mortgage, and title service³ to help members search, buy, sell, and save on your next home!

AmericanHeritageCU.org/HomeConnection



Spirit of Giving FOOD DRIVE



BRING YOUR DONATIONS TO YOUR LOCAL BRANCH TODAY!

Join us this holiday season as we host our 11th annual Spirit of Giving Food Drive to help families in need within our community. Donations will be accepted until November 30th and can be left in the drop-off basket at your local branch. Help us reach our goal of collecting 20,000 lbs. of donations!

Donations we need include:

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

OVER \$158,000 RAISED FOR KIDS-N-HOPE

Last month, the 29th annual Golf Classic was held in support of the Kids-N-Hope Foundation. **This year's event achieved historic numbers, with 166 golfers participating and over \$158,000 raised!** These funds go towards supporting pediatric health and life services, including the music therapy program at Children's Hospital of Philadelphia (CHOP).

The Golf Classic is just one of several successful events that Kids-N-Hope has held throughout the year. Purse and Power Tool Bingo, Rhapsody & Rhythm Walk-a-Thon, and Member Appreciation Day & Car Show have all helped to fund the mission of Kids-N-Hope. The Books for Kids program has also benefitted the local community, with over 3,900 books collected and over \$11,000 raised.



ROOT FOR THE FLYERS AND 76ERS WITH DISCOUNTED TICKETS FOR MEMBERS!

Cheer on the Philadelphia Flyers and 76ers this season with discounted member tickets for select games! A portion of your ticket purchase will benefit the Kids-N-Hope Foundation.

Visit AmericanHeritageCU.org/Sports to purchase tickets.

NEW MEMBER DISCOUNT!



Members are eligible for the "Sweat Here, Friends and Family" discount, where they will receive **50% off** their initial **enrollment fee** and a **\$10 deduction** in their **monthly membership**. Members who join will also receive **15% off in-store merchandise**.

Learn more! AmericanHeritageCU.org/Discounts

EXPLORE MEDICARE PLAN OPTIONS WITH eHEALTH⁴



We're proud to partner with eHealth, a licensed insurance agency which allows you to enroll in Medicare and compare plans⁴ and coverage for those who need health insurance. After answering a few questions, you'll be able to compare plans to align with your needs and budget and enroll in the best option for you and your family.

Call now for a free, no obligations Medicare or health plan comparison with a licensed insurance agent at **1.844.501.2302**. Or visit eHealthMedicare.com/AmericanHeritageNewsletter.

MAKE THE SEASON BRIGHT

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

HOLIDAY LOAN
\$1,200 For 12 Months⁵
BORROW UP TO



Apply today! Visit AmericanHeritageCU.org/HolidayLoan

GIVING BACK TO YOU THIS HOLIDAY SEASON



No Balance Transfer Fees & No Annual Fees

EARN UP TO 4% CASH BACK ON HOLIDAY PURCHASES WITH THE CASH REWARD MASTERCARD®

There's great opportunity in the holiday season to be rewarded with Cash Back for all of your purchases, whether it's essentials such as groceries for your holiday meals or your morning coffee before heading out for some holiday gift shopping.

- ★ **4% CASH BACK**⁶ on Essential Purchases, such as Gas and Groceries
- ★ **2% CASH BACK**⁶ on All Other Purchases, such as Travel and Electronics
- ★ Plus, earn a **\$150 Bonus Reward**⁷

Visit AmericanHeritageCU.org/CashBack to apply today.



No Balance Transfer Fees & No Annual Fees

GET MORE WITH THE PLATINUM PREFERRED MASTERCARD®

Consolidate your high balances from other institutions or plan a big purchase, such as a family vacation, and pay it back within 9 months. Take advantage of the ScoreCard® Rewards Points you'll receive, which can be redeemed for merchandise from various brands or travel, among other items.

- ★ **First 9 Months 0% APR**⁸ On Purchases and Balance Transfers
- ★ **9.99% APR**⁸ On Purchases and Balance Transfers Thereafter
- ★ Plus, Earn **15,000 Bonus Scorecard® Rewards Points**⁹

Visit AmericanHeritageCU.org/Platinum to apply today.



ONLINE TELLER UPDATE

If you access Online Teller via a desktop computer or in the browser feature of your smart device, you may have noticed some changes. We've updated the user interface to improve the design and functionality of Online Teller. The mobile app version of Online Teller has not been affected by this update.

ADVENTURE AWAITS ON THE OPEN ROAD

Head out onto the open road with vehicle financing solutions from American Heritage. Our lease buyout, auto purchase, and refinance options are available with **no payments for the first two months**¹⁰

Visit AmericanHeritageCU.org/Auto to start a pre-approval.

HAVE YOU REGISTERED FOR QUICKPAY?

As a reminder, members must access QuickPay through Online Teller or through the new guest portal. This allows you to pay your American Heritage loan using an account or debit card from an external financial institution. The previous version of QuickPay has now been phased out, so you must register for Online Teller or use the guest portal to be able to access the latest version of QuickPay.

Visit AmericanHeritageCU.org to log in or register online.

SPRUCE UP YOUR HOME FOR THE HOLIDAYS

Whether it's a major home improvement or a pesky repair, now is the perfect time to consider a home equity loan or line of credit to make the improvements to your home that you need.

- ★ Receive funds in one lump sum with a Home Equity Loan. Rates as low as **5.99% APR**¹¹ for **36 Months**.
- ★ Draw money multiple times with the Platinum Home Equity Line of Credit. Rates as low as **6.74% APR**¹² **Up To 80% LTV**.

AmericanHeritageCU.org/HomeEquity

BULLETIN BOARD

Webinars

Three Transitions to Retirement November 5, 2024 - 6:00 PM

Clearing the Air: A Virtual Lesson on Lung Cancer Prevention
November 6, 2024 - 12:00 PM

Creating Wealth: Stocking Up for the Long Haul
November 12, 2024 - 12:00 PM

Couples and Money November 14, 2024 - 12:00 PM

Keeping Debt Under Control November 20, 2024 - 6:00 PM

Budgeting Tips for Giving Gifts November 21, 2024 - 12:00 PM

Financially Preparing for Emergencies
November 25, 2024 - 6:00 PM

Veterans Day Closure

All branches and offices will be closed on
Monday, November 11 in observance of Veterans Day.

Thanksgiving Day Closure

All branches and offices will be closed on
Thursday, November 28 in observance of Thanksgiving.

Grand Illumination

November 30, 2024 - New Year's Day

Our Grand Illumination event will take place
at 7 PM on Saturday, November 30th. Members and
the community are welcome to stroll the decorated
grounds all season long, through New Year's 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
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JOIN OUR AWARD-WINNING TEAM!

We're hiring! Immediate openings include:

- ★ Philadelphia Branch Manager (Red Lion Road)
- ★ Lansdale Branch Manager
- ★ Virtual Member Experience Advisors
- ★ Facilities Assistant

Apply today! AmericanHeritageCU.org/Careers



Scan QR Code To
View Openings

DISCLOSURES

Offers valid as of 11/1/2024. All offers are subject to change without prior notice.

1. Annual Percentage Rate. Rate effective as of November 1, 2024 and subject to be cancelled, extended or changed without prior notice. All mortgage loans are subject to credit qualification, credit worthiness and other factors. Please note that the rate posted is rate locked and does not exceed 60 days. Pre-qualification is not a commitment to lend. Not a member? Join today.

2. 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.

3. Title services and title benefit available for homes purchased in Pennsylvania and New Jersey.

4. eHealthInsurance Services, Inc. is a licensed health insurance agency that does business as eHealth. In NY, IL and OK, eHealth does business as eHealthInsurance Agency. eHealth is not affiliated or connected with any government program or agency. eHealth offers plans from many insurance companies. This ad solicits insurance prospects for eHealth.

Top plans based on KFF's 2023 Update and Key Trends report; analysis of 2023 CMS Medicare Advantage enrollment by firm.

Disclaimer: This ad is not from the government. It's from eHealth, an insurance agency selling plans from many insurance companies. Enrollment in a plan may be limited to certain times of the year unless you qualify for a special [election/enrollment] period or you are in your Medicare Initial Election Period.

5. 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 15.95% APR for 12 months. Rates effective as of 11/1/24. Offer valid on loan applications received through 12/31/24. 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.

6. Offer valid as of 10/15/24 and available for American Heritage Credit Union Cash Reward cardmembers only. 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. How to earn Cash Back: Earn 4% from essential merchants defined as gasoline, grocery stores, home improvement, pharmacies, dairy, or meat locker made between 10/15/24 and 1/31/24. Earn 2% from all other merchants made between 10/15/24 and 1/31/24. After 1/31/24, 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 are defined as gasoline, grocery stores, home improvement, pharmacies, dairy, or meat locker. Travel merchants are 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 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. 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. Members 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 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. 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 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. Rates and promotions effective as of June 7, 2024 and are subject to be cancelled, extended or changed without notice. Rates for this product are determined by an evaluation of applicant credit. Borrowers of promotional refinance or purchase offer will skip first two payment cycles and then make consecutive monthly payments based on the term. Membership eligibility required. Not a member? Join today.

11. 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.

12. Rates and promotions effective as of October 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: \$19.67 for every \$1,000 borrowed at 6.74% 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.

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