

A Newsletter for Members of American Heritage Credit Union



**SATURDAY
NOV 29**

Rain Date: Sunday, November 30th

AmericanHeritageCU.org/GI

ENJOY THE SIGHTS AND SOUNDS OF THE SEASON

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

Start off the holiday season with us as we illuminate our campus with thousands of lights and holiday decorations! The evening will feature seasonal performances by the **Philadelphia Boys' Choir** and the **United States Army Old Guard Fife and Drum Corps** and will cap off with an amazing fireworks display to light the evening sky.

Bring a canned food item to help us meet our goal of collecting 20,000 lbs. of donations through our Spirit of Giving Food Drive!

GIFT YOURSELF 3% CASH BACK¹ ON ALL PURCHASES THIS SEASON!

From holiday meals and holiday shopping to travel and everything in between, you'll earn **3% Cash Back¹** on every purchase with your **Cash Reward Mastercard!** Gas, groceries, gifts—you'll earn 3% Cash Back¹ on it all! Plus, you can earn a **\$150 bonus reward²** when you spend \$1,500 in the first 90 days.

You'll also be giving back just by using your card. We will donate \$0.01 to the Kids-N-Hope Foundation with every swipe, tap, and purchase made with your American Heritage card.

Apply today! AmericanHeritageCU.org/CashReward



No Balance Transfer Fees & No Annual Fees

AMERICAN HERITAGE RECOGNIZED AS A LOVE IN ACTION HONOREE

We are thrilled to have been named a Love in Action Honoree by one of our Workplace Partners, CORA! This award recognizes individuals and organizations who dedicate their time and talents to empowering families. We're proud to partner alongside CORA, whose mission to provide much-needed resources and support services to families in need is one that resonates with us deeply.



Interested in learning more about our Workplace Partner initiatives?
Follow us on LinkedIn to see more!



Spirit of Giving FOOD DRIVE



BRING YOUR DONATIONS TO YOUR LOCAL BRANCH TODAY!

We hope you will consider participating in our 12th annual Spirit of Giving Food Drive this holiday season. This initiative helps families in need within our community during the holidays. Now through November 29th, our branches will be collecting non-perishable food donations to help us reach our goal of 20,000 pounds!

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 \$162,000 RAISED FOR KIDS-N-HOPE

We are proud of the Kids-N-Hope Foundation, which raised more than \$162,000 last month during its 30th Annual Golf Classic! This event had 170 golfers participate and was fortunate to have the involvement of Mastercard Ambassador and golf legend, Curtis Strange.

To date, Kids-N-Hope has raised more than \$459,000 in 2025! These funds were raised through its various events, such as Purse & Power Tool Bingo nights and the recent Cornhole Tournament, as well as the generosity of our community supporters. All of these funds go towards supporting pediatric health and life services, such as music therapy, in local hospitals and not-for-profit organizations.

Visit KidsNHope.org/Events to get involved!



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

As an American Heritage member, you can purchase discounted tickets to select Philadelphia Flyers and Philadelphia 76ers games! A portion of your purchase will benefit the Kids-N-Hope Foundation.

Visit AmericanHeritageCU.org/Discounts to view discounted games and purchase tickets.

EXPLORE MEDICARE PLAN OPTIONS WITH eHEALTH³



American Heritage Credit Union has partnered with eHealth³, a licensed insurance agency who makes it easy to compare and enroll in the nation's top+ Medicare plans. Once you answer a few questions, you'll be able to enroll in the plan that best fits your needs. The annual election period runs through December 7 for those over 65, and through December 15 for those under 65.

Call now for a free, no obligations Medicare or health plan comparison with a licensed insurance agent at **1.844.490.2431 TTY 711** [Mon - Fri 8:00 AM - 9:00 PM ET]. Or visit eHealthMedicare.com/AmericanHeritage to learn more.

BE CAUTIOUS OF SOLICITATION SCAMS

As a reminder, NEVER provide personal information, like credit card details (or the physical card itself) to anyone who knocks on your door. If you aren't expecting someone to knock on your door, ask who their employer is and call the company to verify that workers are in your area. Consider placing a 'No Solicitors' sticker or label on your mailbox or door.

Remember, we will NEVER contact you in any manner seeking personal information or account details. Contact us immediately at **215.969.0777** if you have suspected fraud on your American Heritage account(s).

MEMBER TESTIMONIAL

“ American Heritage has always been there for me and my financial needs. It's so great having a branch right in my hometown. ” *American Heritage Member
★ Perkasi Branch ★*



MAKE THE SEASON BRIGHT HOLIDAY LOAN

BORROW UP TO **\$1,200** For 12 Months⁴

AmericanHeritageCU.org/HolidayLoan

MAKE HOLIDAY MEMORIES IN YOUR NEW HOME

No matter the stage you're in of your homebuying journey, we're here to help! Our comprehensive My CU Home Connection™ Program provides rewards for both buyers and sellers. As a homebuyer, you can earn a **20% cash reward**⁵, a **\$500 lender credit**, and have **non-title fees waived**⁶. Sellers can enjoy a **discounted commission rate**⁷ when working with an authorized My CU Home Connection™ real estate agent.

★ TAKE ADVANTAGE OF SOME OF THE LOWEST MORTGAGE RATES IN THE REGION! ★

Visit AmericanHeritageCU.org/HomeConnection to get started today.



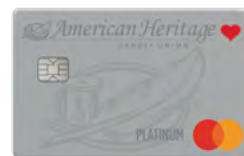
TAKE ON THE HOLIDAYS LIKE A PRO!

Cover your holiday spending through the new year, or consolidate debt, with the **Platinum Preferred Mastercard**®.

★ **First 9 Months 0% APR**⁸ on Balance Transfers & Purchases

★ **9.99% APR**⁸ Thereafter

Apply today! AmericanHeritageCU.org/Platinum



No Balance Transfer Fees
& No Annual Fees

SPRUCE UP YOUR SPACE FOR THE HOLIDAYS

Complete home improvements with a Home Equity Line of Credit from American Heritage. Make the most of your home's current value while completing these projects. Or, you could even use these funds to pay for school tuition, consolidate bills, or pay for a dream vacation!

For additional flexibility and the ability to draw funds multiple times, consider our **Platinum Fixed-Rate Home Equity Line of Credit**, with rates as low as **5.99% APR**⁹ Up to LTV.

Get started today! AmericanHeritageCU.org/HomeEquity



STICK WITH THE CAR YOU KNOW YOU CAN COUNT ON

Is your car's lease nearing its end? If you want to avoid the hassle of finding your next ride, consider an Auto Lease Buyout with American Heritage. You'll remain in your ride and make the most of its current value. Enjoy **no payments for the first two months**¹⁰ with rates as low as **5.24% APR**¹⁰ on a **63-month** term loan.

Visit AHCu.co/Auto to learn more!

BULLETIN BOARD

Webinars

Put Your Debt on a Diet

November 5, 2025 - 12:00 PM

Income for Life

November 6, 2025 - 6:00 PM

Understanding Money & Credit

November 18, 2025 - 12:00 PM

The 3 Transitions to Retirement

November 18, 2025 - 6:00 PM

Veterans Day

Tuesday, November 11, 2025 – All branches and offices will be closed in observance of Veterans Day.

Kids-N-Hope Purse & Power Tool Bingo

Friday, November 14, 2025 | 7 PM – 10 PM

Thanksgiving

Thursday, November 27, 2025 – All branches and offices will be closed in observance of Thanksgiving.

Grand Illumination

November 29, 2025 through New Year's Day – Members and the community are welcome to stroll the decorated grounds all season long, through New Year's Day.

Visit AmericanHeritageCU.org/Calendar to stay up to date.

JOIN OUR AWARD-WINNING TEAM!

We're hiring! Immediate openings include:

- ★ Roxborough Branch Manager
- ★ East Norriton Branch Manager
- ★ Virtual Member Experience Advisor
- ★ Concierge Specialist

Apply today! AmericanHeritageCU.org/Careers



Scan QR Code To
View Openings

DISCLOSURES

Offers valid as of 11/1/2025. All rates and offers are subject to change without prior notice.

1. Offer valid as of 10/1/25 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 10/1/25 and 1/31/26. After 1/31/26, 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. 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.

3. eHealth is an insurance agency offering plans from many insurance companies and is not affiliated with the government. The insurance offered is not NCUA/NCUSIF/FDIC insured, is not a deposit of any financial institution, is not federally insured and is not sold or guaranteed by American Heritage Credit Union.

† 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. | MMR-1913-2024

4. 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 11/1/25. Offer valid on loan applications received through 12/31/25. 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.

5. 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.

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

7. 2% listing rate offer. All real estate commissions are negotiable. American Heritage Realty is an affiliate of First Heritage Realty Alliance.

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. Sample Platinum Fixed-Rate HELOC (3DP/5A) Payment Example: \$19.34 for every \$1,000 borrowed at 5.99% 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.

\$150.00 commitment fee may apply for certain non-owner-occupied properties. Mortgage recording fees may apply in counties located outside the Tri-State Area (PA, NJ, and DE). The mortgage recording fee is assessed by certain counties and is not a fee assessed by American Heritage Credit Union.

10. Rates and promotions effective as of August 28, 2025, 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 or purchase offer will skip first two payment cycles and then make 63 consecutive monthly payments. Interest continues to accrue on your unpaid loan balance during the payment period skipped. Sample Monthly Payment: \$18.20 for every \$1,000 borrowed at 5.24% APR at 63 months. Monthly payment (per \$1,000) examples are based on longest term in each range. Your payment may vary. Auto Loan refinance rates available for vehicles not previously financed at American Heritage Credit Union. Rates available for automobile model years 2022 to present.

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



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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