

A Newsletter for Members of American Heritage Credit Union

Spirit of Giving FOOD DRIVE



BRING YOUR DONATIONS TO YOUR LOCAL BRANCH TODAY!

Join us this holiday season as we host our 10th annual Holiday Food Drive to help families in need within our community. Now through November 25th, our branches will be collecting non-perishable food donations to help us reach our 20,000 pound goal!

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

THE SPIRIT OF GIVING FOOD DRIVE BENEFITS LOCAL FOOD BANKS.



WE'RE MOVING!

OUR STOWE BRANCH IS MOVING TO
NORTH COVENTRY TOWNSHIP THIS MONTH.

OPENING OCTOBER 23, 2023

Learn more inside!

THE GIVE BACK SWEEPSTAKES

OVER \$75,000
IN MEMBER
GIVEAWAYS¹

This is the last month to enter our Give Back Sweepstakes!
American Heritage has awarded members \$38,000 in prizes so far.

Visit AmericanHeritageCU.org/GiveBack for sweepstakes details.



Grand Prize
2024 Chevy Trax
Giveaway¹

¹2024 Chevrolet Trax" by Media.Chevrolet.com is licensed under CC BY-NC 3.0 (creativecommons.org/licenses/by-nc/3.0/). Photo has been edited for prize car likeness.

PRESIDENT'S MESSAGE



Dear Fellow Members,

I am thrilled to report on another successful quarter at American Heritage and am excited to share our initiatives for the upcoming holiday season for our members and the community!

In recent months, we have celebrated many credit union achievements. We were recently named as Pennsylvania's #1 In-State Credit Union by Forbes, ranked #49 on American Banker's list of the Best Credit Unions to Work for in the U.S., and have been recognized by the Philadelphia Business Journal as one of the Best Places to Work For in the extra-large category! This month, we will relocate our Stowe Branch to North Coventry Township to expand our membership to Chester County and better serve our members with extended drive-thru service hours.

Our commitment to service doesn't stop at our membership, as we are always looking to better our communities. Our Annual Books for Kids program successfully raised over \$11,950 and donated over 4,300 books to local organizations thanks to our generous membership.

Our Kids-N-Hope Foundation also hosted Summer Bingo, which raised over \$8,000 for Music Therapy programs and children's health and life services. The Foundation is also hosting both the Annual Golf Classic and Winter Purse and Power Tool Bingo in the upcoming months.

Our Holiday celebrations and community initiatives are under way as we begin our Spirit of Giving Food Drive, which benefits over 19 local food pantries and organizations. Our \$75,000 Give Back Sweepstakes will wrap up next month at our Annual Grand Illumination event, where we will give away a brand-new car to one lucky member! Also at our 16th Annual Grand Illumination event, our community will come together to enjoy our illuminated campus and free fireworks display, and everyone is welcome back to campus all month long to enjoy over 400,000 lights each night through New Year's.

Despite the many challenges we are facing in inflation, housing market, auto inventory, and increased scams and fraud, I firmly believe that better times are ahead for our community and for our country. The entire American Heritage Family continues to find better ways to support our membership and strives to help navigate the road ahead.

Thank you, stay safe and healthy, and God Bless America.

Bruce K. Foulke

Bruce K. Foulke *President/CEO*



DATE: November 10 | **TIME:** 7 - 10 PM

PLACE: Community Room
American Heritage Main Campus
2060 Red Lion, Philadelphia, PA

Buy Tickets! Visit [AHCUCU.org/Bingo](https://www.AHCUCU.org/Bingo)



OUR STOWE BRANCH IS MOVING TO NORTH COVENTRY!

OPENING OCTOBER 23, 2023

Our Stowe, PA branch is moving to North Coventry Township to better serve our members in Montgomery and Chester Counties!

NEW BRANCH ADDRESS:

501 West Schuylkill Road
Pottstown, PA 19465

SERVICES:

- ★ 24 Hour Surcharge-FREE ATM
- ★ Drive-Thru with Extended Hours
- ★ Lucy Change Coin Counting

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



FIRST-TIME HOMEBUYERS CAN RECEIVE THESE GREAT OFFERS!

- ★ Up to **\$500 First-Time Homebuyer Closing Cost Credit²** when you fund your mortgage with us.
- ★ Buy through one of our Realtors and receive a **\$250 Gift Card³ to The Home Depot®**.

Visit [AmericanHeritageCU.org/FTH](https://www.AmericanHeritageCU.org/FTH) to easily apply today!



TACKLE FALL HOME IMPROVEMENT OR CONSOLIDATE DEBT!

- ★ Receive funds in one lump sum with a Home Equity Loan. Rates as low as **5.99% APR⁴ for 36 Months**.
- ★ Draw money multiple times with the Platinum Home Equity Line of Credit. Rates as low as **7.24% APR⁵ Up To 80% LTV**.

[AmericanHeritageCU.org/HomeEquity](https://www.AmericanHeritageCU.org/HomeEquity)



GET REWARDED EVERY TIME YOU SHOP!



CASH REWARD MASTERCARD®

No Balance Transfer Fees
& No Annual Fees

You can earn cash back on everything you buy everyday and for the upcoming holidays.

- ★ **Up To 3% Cash Back⁶** On Every Purchase
- ★ Plus, earn a **\$150 Bonus Reward⁷** when you spend \$1,500 in the first 90 days.

AmericanHeritageCU.org/CashBack



PLATINUM PREFERRED MASTERCARD®

No Balance Transfer Fees
& No Annual Fees

Manage your spending and earn ScoreCard Rewards Points every time you shop!

- ★ **First 9 Months 0% APR⁸** On Purchases & Balance Transfers
- ★ **9.99% APR⁸** On Purchases & Balance Transfers Thereafter
- ★ Plus, Earn **15,000 Bonus ScoreCard Rewards Points⁹**

AmericanHeritageCU.org/CreditCards



QUICK TIPS TO KEEP YOUR CREDIT CARD INFORMATION SAFE:

- ★ Don't save your card details when online shopping.
- ★ Check your online account and statements to be sure each transaction is one you made.
- ★ Look for the lock symbol when shopping online to be sure the transaction is secure.



SATURDAY, NOVEMBER 25

RAIN DATE: SUNDAY, NOVEMBER 26TH

7 PM - 8 PM | 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, followed by a firework symphony to light the night sky, all while enjoying the sounds of the holidays.

Performances will include Philadelphia Boys Choir, New Jersey Fifes and Drums, and Ukrainian Children's Choir Soloveiky. Ben Franklin and Betsy Ross will also be on hand to lend a colonial flavor to the evening's events.

Bring a canned food item to help us meet our goal of 20,000 lbs!

For more details, visit AmericanHeritageCU.org/GI



AUTO LOAN LEASE BUYOUT

Reasons you may want to buy out your auto lease:

- ★ You're happy in your current leased vehicle
- ★ Your vehicle is fairly priced
- ★ Plus, enjoy **NO PAYMENTS for the first two months¹⁰** on a 75-month term loan.

AmericanHeritageCU.org/Auto



WE'RE HIRING!

Immediate openings include:

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

Apply today to join our team!

AmericanHeritageCU.org/Careers



PHILADELPHIA BUSINESS JOURNAL



Awarded Best Places To Work for 17 years!

Scan QR Code To
View Openings



Welcome to the Family! NEW WORKPLACE PARTNER

Gemma Services

Resources for Human Development

River Oaks Home Care

BULLETIN BOARD

Webinars

Understanding Money and Credit

October 3, 2023 - 2:00 PM

Social Security 101

October 3, 2023 - 6:00 PM

Auto Insurance 101

October 4, 2023 - 6:00 PM

Financially Preparing for Emergencies

October 12, 2023 - 6:00 PM

Keeping Debt Under Control

October 18, 2023 - 6:00 PM

Understanding Medicare

October 19, 2023 - 6:00 PM

Columbus Day/Indigenous People's Day

October 9, 2023 - All branches and office locations will be closed in observance of the holiday.

Grand Illumination November 25, 2023 through New Year's

Stay up to date online at AmericanHeritageCU.org/Calendar.

BOARD OF DIRECTORS

Gary Weyhmuller *Chairman*

John Fafara

James Brownlow II *Vice-Chairman*

Clara Glenn

Bruce K. Foulke *Treasurer*

Kathleen Kinslow

Jennifer Hannigan *Secretary*

James Thompson

Kenneth Wong

SUPERVISORY COMMITTEE

Michael Guntick *Chairman*

Anthony Kuczykowski

Evaleen DeMarco

DISCLOSURES

Offers valid as of 10/01/2023. All offers are subject to change without prior notice.

1. Offer valid as of 01/01/2023. Restrictions apply. All offers are subject to change without prior notice. Visit AmericanHeritageCU.org/GiveBack for complete details.

2. 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 non-recurring 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. Available to members in good standing; must have an American Heritage Savings Account with a minimum balance of \$15 to be eligible.

3. Offer valid as of January 1, 2023, and subject to change or cancellation without notice. Member must purchase home through 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. 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. American Heritage Credit Union is an owner of First Heritage Realty Alliance, LLC. American Heritage Credit Union is not a real estate company.

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 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.

5. 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.

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. 3% Cash Back on Essentials: Merchants defined as gasoline, grocery stores, home improvement, pharmacies, dairy, or meat locker. 2% Cash Back on Travel: Merchants defined as restaurants, cafes, fast food chains, airlines, ride sharing and hotels. 1% Cash Back on all other purchases. 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. See account Terms and Conditions for information on fees. 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 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.

10. Rates and promotions effective as of June 13, 2023, 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 75 consecutive monthly payments. Membership eligibility required. Not a member? Join Today.

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

This Credit Union is Federally Insured By NCUA

Equal Opportunity Lender | American Heritage NMLS #433838

