

A Newsletter for Members of American Heritage Credit Union

2024  
*Grand Journey*  
**SWEEPSTAKES**

**YOU COULD WIN A  
VACATION OF YOUR  
CHOICE UP TO \$10,000!**



**PRIZES INCLUDE:**

- ★ One Grand Prize Drawing for a vacation up to \$10,000<sup>1</sup> of the winner's choice, plus a travel agent to help them book.
- ★ Six finalists will win a \$250 hotel voucher<sup>1</sup> courtesy of CU Travel.
- ★ All seven finalists will receive a \$199 12-month Premium Membership for FREE<sup>1</sup> from CU Travel.

**HOW TO ENTER:**

- ★ Use your American Heritage Credit Card or Debit Card to make a purchase and you will automatically **receive 1 entry** in the Sweepstakes per transaction.
- ★ Enroll in our eStatement service now and **receive 10 entries**.

Our Sweepstakes is live until October 31, 2024. For sweepstakes rules and eligibility, visit [AHCU.co/Sweepstakes](https://www.AHCU.co/Sweepstakes).

## HERE FOR ALL YOUR HOMEBUYING NEEDS



**OUR MORTGAGE RATES ARE LOWER  
THAN THE NATIONAL AVERAGE!**

**5.50%**  
5.563% APR<sup>2</sup>  
**30-Year Fixed Mortgage**

Get a mortgage with us and save more as a homeowner. Whether you're purchasing your first home, looking for the next one in your family's journey, or refinancing your home, we're here for you.

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



You can also receive cash rewards, benefits, and discounts for buying or selling a home.<sup>3</sup> My CU Home Connection™ provides bundled realty, mortgage, and title service<sup>4</sup> to help members search, buy, sell, and save on your next home!

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

## PRESIDENT'S MESSAGE



*Dear Fellow Members,*

I am proud to report on another successful quarter at American Heritage and am excited to share details about our upcoming events and initiatives for the holiday season!

We are proud to have been named a Best-in-State Credit Union by *Forbes*, as well as a Best Credit Union to Work For by *American Banker* and a Best Place to Work by the *Philadelphia Business Journal*. These awards are a testament to the hard work and dedication of our staff and serve as a reminder of our commitment to provide a welcoming and inclusive work environment for our entire American Heritage team.

We also remain committed to our members and the community. Thanks to your generous support, we were able to raise \$11,774 and donate over 3,900 books through our Books for Kids program. This annual initiative allows us to supply books to local hospitals and non-profit organizations. Our Kids-N-Hope Foundation raised over \$11,000 during their Summer Bingo event and recently held their third annual Cornhole Tournament and 29th annual Golf Classic.

All proceeds raised support music therapy programs and other children's health and life services. Be sure to mark your calendars for the Winter Bingo event on November 8!

The holidays also offer exciting opportunities for us to give back to our members and the community. We've recently begun our Spirit of Giving Food Drive, which benefits over 19 local food pantries and organizations. Our Grand Journey Sweepstakes will conclude at the end of October, where one lucky member will win a vacation of their choice worth up to \$10,000, courtesy of CU Travel. On November 30, we will hold our 17th Annual Grand Illumination event, where our community comes together to enjoy our illuminated campus and a free fireworks display. Everyone is welcome to stop by all holiday season long to enjoy over 400,000 lights through New Year's.

As we move into these final months of 2024, I want to reflect upon and thank our dedicated membership for choosing American Heritage. It is an absolute privilege to be a part of your and your family's journey, whether that be in purchasing your first home, getting the ideal family car, or planning for your retirement or other significant milestones. We will always seek the best ways to support you as a member and to be there for all you may need.

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

*Bruce K. Foulke* Bruce K. Foulke President/CEO

### 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

Kids-N-Hope Foundation



**NOVEMBER 8, 2024**

**7 PM - 10 PM**

Community Room

American Heritage Main Campus

2060 Red Lion Road, Philadelphia, PA

Purchase tickets at [AHCU.co/Bingo](https://www.ahcu.co/Bingo)

## THIRD ANNUAL CORNHOLE TOURNAMENT

Thank you to all who attended and helped to make this event such a success! With 83 teams across beginner and advanced skill levels, we were able to raise \$12,600 for the Kids-N-Hope Foundation. We hope you will join us for future events!

## 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 Holiday Food Drive to help families in need within our community. Now through November 30th, our branches will be collecting non-perishable food donations to help us reach our goal of 20,000 pounds!

Donation drop-off baskets will be located inside all branch locations. All donated goods will be delivered to various organizations and food banks that serve our community.

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





## SATURDAY, NOVEMBER 30TH

**RAIN DATE: SUNDAY, DECEMBER 1ST**

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

We hope you will start your holiday season with us! Join us as we illuminate our campus with over 40,000 lights and holiday decorations, followed by a firework symphony to light the evening sky, all while enjoying the sounds and sights of the holiday season.

The Philadelphia Boys' Choir and The United States Army Old Guard Fife and Drum Corps will be performing. There will also be a demonstration held by the Delaware Tribe of Indians.

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

For more details, visit [AmericanHeritageCU.org/GI](https://AmericanHeritageCU.org/GI)

## REWARD YOURSELF



### CASH REWARD MASTERCARD®

No Balance Transfer Fees & No Annual Fees

Whether you're heading to the grocery store, starting your holiday shopping, or just buying your morning coffee, get rewarded for every transaction.

★ **Up To 3% Cash Back<sup>5</sup>** On Every Purchase

★ Plus, Earn a **\$150 Bonus Reward<sup>6</sup>**

Apply now! [AmericanHeritageCU.org/CashReward](https://AmericanHeritageCU.org/CashReward)

## SPOT CREDIT CARD SCAMS

As always, remain cautious of credit card scams. Some of the most common scams include companies claiming to be tied to your credit card issuer with an offer of a lower rate or a call about your card being overcharged. The goal of these specific scams is for the scammer to receive your personal information and/or card information.

If you believe your American Heritage credit card has been compromised, please call our Contact Center at **215.969.0777**.

## THIS CARD DOES IT ALL



### PLATINUM PREFERRED MASTERCARD®

No Balance Transfer Fees & No Annual Fees

Consolidate your high balances from other institutions or plan a big purchase and pay it back within nine months.

★ **First 9 Months 0% APR<sup>7</sup>** On Purchases & Balance Transfers

★ **9.99% APR<sup>7</sup>** Thereafter

★ Plus, Earn **15,000 Bonus ScoreCard Rewards Points<sup>8</sup>**

Apply today! [AmericanHeritageCU.org/Platinum](https://AmericanHeritageCU.org/Platinum)

## FUND YOUR FALL HOME IMPROVEMENTS

With winter and colder weather right around the corner, 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<sup>9</sup>** for **36 Months**.

★ Draw money multiple times with the Platinum Home Equity Line of Credit. Rates as low as **7.24% APR<sup>10</sup>** **Up To 80% LTV**.

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



## FUN, FALL-THEMED MEMBERSHIP BENEFITS

Be sure to take advantage of exciting and fun member benefits this fall! The Pennsylvania Renaissance Faire has recently opened its gates, and the Arden Theatre has an impressive lineup of productions for the season. Discounted tickets are also available for the Philadelphia Zoo and for Philadelphia Flyers and Philadelphia 76ers games.

Learn more! [AHCU.co/Discounts](https://AHCU.co/Discounts)

## ONLINE TELLER UPDATE

For those who access Online Teller via a desktop computer or in the browser feature of their smart device, a new user interface will be arriving in mid-October! This update will improve the design and functionality of Online Teller in these formats. The mobile app version of Online Teller will not be affected by this update.

## IMPORTANT QUICKPAY UPDATE

Borrowers can now access QuickPay through Online Teller, allowing you to pay your American Heritage loan using an account or debit card from an external financial institution. The previous version of QuickPay will be phased out in the coming weeks, so we strongly encourage you to **register for Online Teller** to be able to **access the latest version of QuickPay**.

Visit [AmericanHeritageCU.org](https://AmericanHeritageCU.org) to log in or register online.

## BULLETIN BOARD

### Webinars

**Credit Reports & Credit Scores** October 8, 2024 - 12:00 PM

**Priorities, Setting Goals, Income, & Expenses**  
October 9, 2024 - 12:00 PM

**Understanding Medicare** October 15, 2024 - 6:00 PM

**Keeping Debt Under Control** October 21, 2024 - 6:00 PM

**Fair Housing** October 24, 2024 - 12:00 PM

**Income for Life** October 29, 2024 - 6:00 PM

### Columbus Day

All branches and offices will be closed on  
Monday, October 14 in observance of Columbus Day.

**Grand Illumination** November 30, 2024

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

Welcome to the Family! NEW WORKPLACE PARTNER

First Step Staffing

## JOIN OUR AWARD-WINNING TEAM!

We're hiring! Immediate openings include:

- ★ Account Services Representative
- ★ Branch Manager (Red Lion Road)
- ★ Virtual Member Experience Advisors

Apply today! [AmericanHeritageCU.org/Careers](https://AmericanHeritageCU.org/Careers)



Scan QR Code To  
View Openings

## AUTO LOANS

Our lease buyout, auto purchase, and refinance options are available with **no payments for the first two months!**<sup>11</sup>

Visit [AmericanHeritageCU.org/Auto](https://AmericanHeritageCU.org/Auto) to start a pre-approval.

## DISCLOSURES

Offers valid as of 10/1/2024. All offers are subject to change without prior notice.

1. Restrictions Apply. All offers are subject to change without prior notice. Visit [AHCU.co/Sweepstakes](https://AHCU.co/Sweepstakes) for complete details.

2. Annual Percentage Rate. Rate effective as of September 19, 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.

3. 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.

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

5. How to earn Cash Back: 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. 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. 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.

6. 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.

7. 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.

8. 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.

9. 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.

10. 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 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.

11. Rates 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 no payment period. Membership eligibility required. Not a member? Join Today.

12. 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. 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

This Credit Union is Federally Insured By NCUA

Equal Opportunity Lender | American Heritage NMLS #433838



## 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](https://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

## EXPLORE MEDICARE PLAN OPTIONS WITH eHEALTH<sup>12</sup>

We're proud to partner with eHealth, a licensed insurance agency which allows you to enroll in Medicare and compare plans. After answering a few questions, you'll be able to compare Medicare 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 obligation Medicare plan comparison with a licensed insurance agent at **1.844.490.2431**, or visit [AmericanHeritageCU.org/Insurance/Health](https://AmericanHeritageCU.org/Insurance/Health).