



**CUT THIS ARTICLE OUT, and stick it to your fridge, as an important reminder!**

## PROTECT YOUR IDENTITY & ASSETS FROM HACKERS

Hackers are always looking for new ways to steal your information and assets, so it's vital to stay vigilant on the latest scams and what you can do to protect yourself.

Recently, hackers have been employing a Phantom Hacker scam, where the fraudster takes a three stage approach and poses as tech support, a bank official, or even a government agent. Through these impersonations, they try to access your accounts and move your money and assets into one they control. Individuals who are less technologically savvy are most often targeted.

Common elements of the Phantom Hacker scam include urgency, pressure tactics, requests for secrecy, unusual payment methods (like gift cards), and requests to log into your device through remote access.

**We will never contact you asking for personal or account information.**

If you ever believe you have been the victim of any suspected fraud on your American Heritage account(s), call us immediately at **215.969.0777**.

### COMMON RED FLAGS FOR SCAMS INCLUDE:

- ★ **Urgency and Pressure Tactics**
- ★ **Requests for Secrecy**, Even Amongst Family Members
- ★ **Unusual Payment Methods**, Like Gift Cards, Cryptocurrency, or Foreign Accounts
- ★ **Remote Access Requests**, Which Should Never Be Granted to an Unknown Individual

### PROTECT YOURSELF FROM SCAMS BY:

- ★ **Verifying the Source of Calls or Emails** – if You Don't Recognize the Person Calling, Hang Up
- ★ **Don't Click on Links**, Especially in Suspicious-Looking Emails
- ★ **Maintain Strong Security**, by Changing Passwords and Using Two-Factor Authentication
- ★ **Talk to Someone You Trust** for Advice and Guidance

### IF YOU FALL VICTIM TO A SCAM, YOU SHOULD:

- ★ **Hang Up** the Phone Immediately and **Disconnect Your Computer**
- ★ **Alert Your Financial Institution** and Ask if They Can Pause Pending Transactions
- ★ **Run a Malware Scan** on Your Computer or Device
- ★ **Change Your Passwords**.
- ★ **Report the Scam** with the FBI's Internet Crime Complaint Center at **IC3.gov**



No Balance Transfer Fees & No Annual Fees

### EARN EVEN MORE THIS FALL AND HOLIDAY SEASON!

**3% CASH BACK<sup>1</sup>**  
**On All Purchases**

From October 1st, 2025 through January 31st, 2026

Earn **3% Cash Back<sup>1</sup>** with every tap, swipe, and purchase when using your American Heritage Cash Reward Mastercard. **Gifts, travel, cooking — you'll earn rewards on everything this holiday season!**

**[AmericanHeritageCU.org/CashBack](https://AmericanHeritageCU.org/CashBack)**

## PRESIDENT'S MESSAGE

*Dear Fellow Members,*

I am proud to report on another successful quarter at American Heritage and excited to share details about our upcoming events and initiatives for the 2025 holiday season!

We're honored to have once again been named a Best-in-State Credit Union by Forbes. This is the third year we have been named to this prestigious list, a testament to our commitment to our membership and our community. We also were named a Best Place to Work and a Best Credit Union to Work For by the *Philadelphia Business Journal* and *American Banker*, respectively. We have been recognized on this list by the *Philadelphia Business Journal* for 19 years in a row, and both awards reflect our continued commitment to provide our associates with an inclusive and welcoming workplace environment.

We've also given back to our community in several ways so far in 2025. Our Books for Kids Program raised more than \$12,900, allowing us to purchase more than 4,316 books to donate to local nonprofit organizations and hospitals,



including Children's Hospital of Philadelphia (CHOP). Our Kids-N-Hope Foundation raised more than \$12,500 during its July Purse & Power Tool Bingo event, contributing to more than \$25,500 raised by Kids-N-Hope so far in 2025. The fourth annual Kids-N-Hope Cornhole Tournament was also recently held and had many members of the community attend. We hope to see you at Kids-N-Hope's Winter Purse & Power Tool Bingo event on November 14th!

The holidays present a perfect opportunity for us to give back to our members and our community. Our Spirit of Giving Food Drive has started, which benefits many local food pantries and organizations. On Saturday, November 29th, we will hold our 18th 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 Day.

As we look ahead to 2026, I want to thank our membership for your continued trust and loyalty to American Heritage. It truly is an honor to be able to serve you and your family through life's 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*

AMERICAN BANKER

2025 **Best Credit Unions  
to Work For**

### AMERICAN HERITAGE CREDIT UNION NAMED A BEST CREDIT UNION TO WORK FOR

We are thrilled to have been recognized by *American Banker* as a Best Credit Union to Work For in 2025. This prestigious award is a testament to our commitment to our associates and their development. We're proud that this is the seventh year in a row we have been recognized on this list!

### ENJOY A DAY OF FANTASY

Don't miss out on your last chance to grab discounted tickets to the Pennsylvania Renaissance Faire! Their Yuletide event will be kicking off at the end of November, and you won't want to miss all the joy and festive fun this event has to offer.

Get your tickets now! [AHCU.co/Discounts](https://www.ahcu.org/discounts)

Kids-N-Hope Foundation



### PURSE & POWER TOOL BINGO

**NOVEMBER 14, 2025 | 7 PM - 10 PM**

Community Room  
American Heritage Main Campus  
2060 Red Lion, Philadelphia, PA 19115

Purchase tickets today! [AHCU.co/Bingo](https://www.ahcu.org/bingo)



### SATURDAY, NOVEMBER 29TH

**RAIN DATE: SUNDAY, NOVEMBER 30TH**

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

We hope you'll start your holiday season with us at our 18th annual Grand Illumination event! Join us as we illuminate our campus with more than 400,000 lights and decorations, followed by a firework symphony to light the evening sky, all while enjoying the sights and sounds of the holiday season.

We will have performances by The Philadelphia Boys' Choir and The United States Army Old Guard Fife and Drum Corps.

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

Visit [AmericanHeritageCU.org/GI](https://www.AmericanHeritageCU.org/GI) for more details.



# 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!

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

## WE'VE UPDATED OUR STATEMENTS

We recently updated the look of our paper and electronic statements.

Visit [AHCU.co/Statements](https://www.americanheritagecu.org/Statements) if you need any assistance.

### MEMBER TESTIMONIAL

“The associate was kind, very helpful, and informative. I was very pleased and grateful for his help. Completely satisfied with the service!”  
American Heritage Member ★ Abington Branch

## HELPING YOU FIND YOUR FIRST OR YOUR NEXT HOME

Whether you are a first-time buyer or looking for your next, we want to help you purchase your home! We're proud to offer some of the **lowest mortgage rates in the region**, alongside our comprehensive **My CU Home Connection™ Program**. As a homebuyer, you'll earn a **20% cash reward<sup>2</sup>**, receive a **\$500 lender credit**, and have **non-title fees waived<sup>3</sup>**. You're in the right hands with our team of local experts!

Start searching for your home today! [AmericanHeritageCU.org/HomeConnection](https://www.AmericanHeritageCU.org/HomeConnection)



## AUTO LOANS

We can help you hit the open road with low monthly payments, competitive interest rates, and terms up to 84 months!

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

## BE PREPARED FOR THE HOLIDAY SEASON!

Cover your spending from Thanksgiving into the new year, or consolidate debt, with the **Platinum Preferred Mastercard®**.

★ **First 9 Months 0% APR<sup>4</sup>** on Balance Transfers & Purchases

★ **9.99% APR<sup>4</sup>** Thereafter

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



No Balance Transfer Fees  
& No Annual Fees

## HERE FOR ALL YOUR HOME IMPROVEMENTS & MORE!

Check some items off your home improvement list with a Home Equity Line of Credit from American Heritage. Take advantage of your home's current value and complete projects around your house. Or, you could even use these funds to pay for school tuition, consolidate bills, or go on 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<sup>5</sup> Up to LTV**.

Visit [AmericanHeritageCU.org/HomeEquity](https://www.AmericanHeritageCU.org/HomeEquity) to get started today!



## JOIN OUR AWARD-WINNING TEAM!

We're hiring! Immediate openings include:

- ★ East Norriton Branch Manager
- ★ East Norriton Member Experience Advisor
- ★ Member Solutions Representative
- ★ Part-Time Contact Center Member Advisor

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



Scan QR Code To  
View Openings

### BULLETIN BOARD

#### Webinars

**Planning for the Holidays** October 1, 2025 - 12:00 PM

**Creating Wealth: Stocking Up for the Long Haul**  
October 8, 2025 - 12:00 PM

**Preparing for Emergencies** October 14, 2025 - 12:00 PM

**Avoiding Scams and Identity Theft**  
October, 21 2025 - 6:00 PM

**Fair Housing** October 29, 2025 - 6:00 PM

#### Columbus Day

October 13, 2025 – All branches and offices  
will be closed in observance of Columbus Day.

Visit [AmericanHeritageCU.org/Calendar](https://AmericanHeritageCU.org/Calendar) to stay up to date.

## 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
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### BOARD OF DIRECTORS

Gary Weyhmuller *Chairman*

John Fafara

James Brownlow II *Vice-Chairman*

Kathleen Kinslow

Bruce K. Foulke *Treasurer*

James Thompson

Jennifer Hannigan *Secretary*

### SUPERVISORY COMMITTEE

Michael Guntick *Chairman*

William Swirsding

John Fafara

## Welcome to the Family! NEW WORKPLACE PARTNERS

Silvi Materials

Barber National Institute

AstraZeneca

### DISCLOSURES

Offers valid as of 10/1/2025. 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. 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.

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

4. 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.

5. Rates and promotions effective as of August 28, 2025, 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. Annual Percentage Rates on these products 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: \$19.34 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.

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

