The PATRIOT

November 2026

American Heritage CREDIT UNION

A Newsletter for Members of American Heritage Credit Union



GET IN THE HOLIDAY SPIRIT WITH US!

SATURDAY NOV 28

Rain Date: Sunday, November 29

AmericanHeritageCU.org/GI

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

Kick off your holiday season with us as we illuminate our campus with thousands of lights and holiday decorations! The evening will feature festive performances by the **Philadelphia Boys' Choir** and the **Philly Fife and Drum Company**, all capped off with a beautiful 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!

YOU DESERVE TO GIVE A GIFT TO YOURSELF THIS HOLIDAY SEASON!



No Balance Transfer Fees & No Annual Fees[3]

3% CASH BACK[1] On All Purchases

For Current & New Cardholders, Now Through 12/31

Earn 3% Cash Back[1] on every purchase made with your **Cash Reward Mastercard®**! Whether it's travel, gifts, or groceries for a holiday feast, you'll earn 3% Cash Back[1] now through December 31, 2026. Plus, new cardholders could earn a $150 bonus reward.[2] You'll also be giving back — American Heritage donates $0.01 to the Kids-N-Hope Foundation for every transaction you make with this card.

Learn More & Apply: **AmericanHeritageCU.org/CashBack**

Spirit of Giving FOOD DRIVE



BRING YOUR DONATIONS TO YOUR LOCAL BRANCH TODAY!

We hope you'll consider donating a canned good or non-perishable food item to our 13th annual Spirit of Giving Food Drive. This initiative helps families in need within our community during the holiday season. Now through November 28th, our branches will be collecting 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

DISCOUNTED TICKETS TO ADVENTURE AQUARIUM!

Did you know you could earn a **$5 discount on tickets** to Adventure Aquarium in Camden, New Jersey as an American Heritage member? This discount also comes with no blackout dates, meaning you can enjoy family fun year-round.

Log into your Online Teller account to buy your tickets today!



NEW CREDIT SCORE SERVICE WITH VANTAGESCORE®

We're proud to have started service with VantageScore[4] to provide our members with simple and efficient access to view their credit scores. While your credit score will still be between 300-850, VantageScore is different from the FICO credit scoring model in that it provides guidance (as opposed to strict percentages) to help you improve your score and overall financial standing.

You can sign up for VantageScore today from the home screen of Online Teller or our Mobile Teller app.

ATM & DRIVE-THRU SERVICE AVAILABLE IN LEHIGH VALLEY!

We're continuing to establish our presence in Lehigh Valley! While members have been able to access Drive-Thru Service and a 24-hour ATM on site at 1120 South Cedar Crest Boulevard in Allentown for the last few months, full branch operations at this location will be available soon. This new branch will bring the expert levels of service and wide array of products that members have come to expect from American Heritage.

Visit AmericanHeritageCU.org/Allentown for the most up-to-date details on our new Allentown branch.

SAVE ON YOUR MONTHLY CELL PHONE PLAN WITH MEMBERS MOBILE

We are proud to partner with Members Mobile to bring discounted phone and mobile service to members! Members who enroll can expect to enjoy a discounted mobile plan that comes with 4G/5G nationwide coverage, unlimited talk & text, and a monthly ShareBack™, which is a savings deposited back to your account when you pay your monthly bill with your American Heritage checking account.

Visit AmericanHeritageCU.org/Benefits to learn more and enroll today.



YOU COULD WIN $10,000 COURTESY OF MASTERCARD®![5]

As part of American Heritage's partnership with Mastercard, you can enter their 2026 Sweepstakes[5] when you make a signature-based purchase from now through January 15, 2027. You'll earn one entry each time you make this type of purchase and will be automatically entered to be one of the lucky ten winners to win a grand prize of $10,000![5] Numerous first and second prizes will also be awarded to entrants.

Visit AmericanHeritageCU.org/CreditCards to learn more about how you can enter.

THE KIDS-N-HOPE FOUNDATION CONTINUES TO CELEBRATE ITS 30TH ANNIVERSARY

2026 marks 30 years since the Kids-N-Hope Foundation was founded. This momentous year has been filled with exciting events and impactful work, all celebrating three decades of raising funds for pediatric health and life services, such as music therapy, for local hospitals and not-for-profit organizations.

The Foundation recently held its 31st annual Golf Classic, which brought together partners and Foundation supporters to enjoy a beautiful day of golf and camaraderie. The Foundation also held its very first Community Day & Cow Chip Bingo earlier this fall, which served as a fun, new way to bring the community together and raise awareness. So far in 2026, The Foundation has raised more than $500,000. Thank you to all those who have attended an event, donated, or volunteered time — this work wouldn't be possible without you!

FOCUS ON THE MEMORIES THIS FESTIVE SEASON!

HOLIDAY LOAN

BORROW UP TO **$1,200** For 12 Months[6]

AmericanHeritageCU.org/Holiday

DON'T MISS OUT ON USING YOUR HOME EQUITY!

Home equity loans and lines of credit aren't just for home improvements. Home equity can be used in a variety of ways, from paying for school tuition to consolidating bills. You could even go on the vacation of your family's dreams.

Being a homeowner is hard work, and you deserve to be rewarded for it! Learn more about how you can tap into your home equity today.
AmericanHeritageCU.org/HomeEquity



BE PREPARED THIS HOLIDAY SEASON!

Cover holiday expenses, or even consolidate debt, with our Platinum Preferred Mastercard®.

- ★ **First 9 Months 0% APR**[7] on balance transfers & purchases
- ★ **9.99% APR**[7] thereafter
- ★ Plus, earn a **Bonus 15,000 ScoreCard Reward Points**[8] when you spend $1,500 in the first 90 days of opening your card!

Apply now! **AmericanHeritageCU.org/Platinum**



No Balance Transfer Fees & No Annual Fees[3]

START PLANNING FOR LIFE GOALS WITH SAVINGS OPTIONS FROM AMERICAN HERITAGE

Hoping to go on a dream vacation in the next year or two? Or maybe you want to buy your first home? With savings products such as **Certificates and IRAs**, you can ensure your funds earn even more over the course of their terms. This helps you build and grow your savings, all the while ensuring you can achieve the goals you're planning for.

View our Savings products and offerings here: AmericanHeritageCU.org/Savings





FIND YOUR NEXT CAR WITH AMERICAN HERITAGE

Starting to think it may be time for a new car? Consider an **Auto Loan** with American Heritage! You can expect a variety of terms, low monthly payments, and a low rate. Plus, you can enjoy **No Payments for the First 2 Months**![9] If you're content with your current ride, ask about our **Auto Lease Buyout** options.

Visit AmericanHeritageCU.org/Auto to apply for a pre-approval[10] today.

BULLETIN BOARD

Webinars

Planning For the Holidays
November 10, 2026 - 12 PM

Homeownership Options
November 17, 2026 - 12 PM

Put Your Debt On A Diet
November 18, 2026 - 12 PM

Scams and Fraud
November 18, 2026 - 6 PM

Veterans Day
November 11, 2026 - All American Heritage branches and offices will be closed in observance of Veterans Day.

November Purse & Power Tool Bingo
November 13, 2026 | 7 – 10 PM

Thanksgiving Day Closure
November 26, 2026 - All American Heritage branches and offices will be closed in observance of Thanksgiving

Grand Illumination
November 28, 2026 through New Year's Day – Members and the community are welcome in the evenings to take family photos and enjoy the lights.

Visit **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

American Heritage
Investment & Retirement Center

*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

JOIN OUR AWARD-WINNING TEAM!

We're hiring! Immediate openings include:

- ★ East Norriton Branch Manager
- ★ PAT Member Service Representative
- ★ Contact Center Member Advisor
- ★ Partnership Account Manager

Apply today! **AmericanHeritageCU.org/Careers**

Scan QR Code To View Openings

DISCLOSURES

Offers valid as of 11/1/2026. All rates and offers are subject to change without prior notice.

1. Offer valid as of 10/1/26 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 10/1/26 and 12/31/26. After 12/31/26, 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 stores, 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 $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. Cash Reward Mastercard: Balances, purchases, cash advances, and balance transfers are subject to 13.49-17.99% variable Annual Percentage Rate (APR), the APR will vary with the market based on the Prime Rate. Platinum Preferred Mastercard: Balances, purchases, cash advances, and balance transfers are subject to 9.99% APR. Approval for an American Heritage Mastercard depends on your creditworthiness and other factors. Other restrictions may apply. We reserve the right to cancel, modify, or extend any offer at any time without notice. Primary Share Account with a minimum balance of $15 to be eligible. Visit AmericanHeritageCU.org/forms-disclosures-and-fees to see account Terms and Conditions for information on fees. Not a member? Join today.

4. VantageScore credit scores are used for consumer transparency. Your displayed VantageScore credit score is provided for educational use and may vary when your score is based on data from a different consumer reporting agency or calculated at a different time. Your lender may use a different scoring model or version of the VantageScore credit score model. Loan rates are not solely determined based off of your VantageScore credit score. A full credit report will need to be pulled to determine the qualified rate. For more information visit www.vantagescore.com

5. NO PURCHASE NECESSARY TO ENTER OR WIN: Void in U.S. Territories, including Guam, Puerto Rico and where prohibited. Open only to Mastercard cardholders from a participating financial institution prior to 10/15/26 who are legal permanent residents physically located in one (1) of the 50 U.S. or DC and legal age of majority. PIN-based debit, International, Corporate, and transactions processed on a non-Mastercard operated network are ineligible. Ends 1/15/27.

Your use of the Sweepstakes is subject to the existing Master Terms and Conditions or Master Services Agreement (as the case may be) entered between you and Mastercard. If there is no such Terms and Conditions, then you and Mastercard will be bound by the Global Services Agreement available here. Personal data may be processed in accordance with Mastercard's Privacy Notice.

The Sweepstakes is provided in connection with AN 4682 Community Growth Fund for Issuers in the U.S. Region and is Market Wide. This service is valued at 12% of the annual collection

6. 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 11/1/26. Offer valid on loan applications received through 12/31/26. 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.

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. Visit AmericanHeritageCU.org/forms-disclosures-and-fees to see 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 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. Promotion effective as of October 5, 2026, and is subject to be cancelled, extended, or changed without notice. Borrowers of promotional refinance or purchase offer may skip first two payment cycles and then make consecutive monthly payments based on the term selected. Interest starts accruing on the date the funds are disbursed. Less or no principal may be deducted from the first payment(s) made after the skipped payment cycles. Offer is not automatically applied to the loan, borrower must request to enroll at time of signing. Not a member? Join today.

10. All loans are subject to credit qualification, credit worthiness, and other factors. All rates, promotions and offers are subject to change without notice.

This Credit Union is Federally Insured By NCUA
Equal Opportunity Lender | American Heritage NMLS #433838

ESI EXCESS SHARE INSURANCE Provides up to an additional $250,000 of IRA Share Insurance