

A Newsletter for Members of American Heritage Credit Union

Mortgages MY WAY

YOUR HOME AT THE RIGHT PRICE

Put your hard-earned money where it belongs... back in your pocket. Lower your payment and save on interest, all with no closing costs¹ when you refinance with American Heritage.

REFINANCE TODAY! NO CLOSING COSTS¹

Apply now! Visit
AmericanHeritageCU.org/Mortgage

HISTORICALLY LOW RATES

2.875%
APR²

10-Year Fixed
Mortgage

3.625%
APR²

30-Year Fixed
Mortgage

ARE YOU LOOKING TO SELL YOUR HOME QUICKLY?

Our friendly agents are here to help you. Our top-rated listing agents will sell your home professionally for less.

Visit AmericanHeritage.RealEstate or call 855.525.7900 to connect with an agent!



4.5%
Broker Fee³

TUSKEGEE AIRMEN

Members of the Greater Philadelphia Chapter of Tuskegee Airmen attended the Car Show and shared the history of those who participated in the Tuskegee Experience as air and ground crew operations and support in the Army AIR Corps during World War II.



Read more about this year's Car Show inside!



WE OFFER **YOU** THE **RIGHT** FINANCIAL SOLUTIONS BECAUSE YOU'RE **FAMILY**.





Thanks for joining us!

17TH ANNUAL CAR SHOW AND MEMBER APPRECIATION DAY!

Thank you to all the credit union members and the community who came out and enjoyed our 17th Annual Car Show and Member Appreciation Day! Over 300 cars were on display and we had over 7,500 attendees!

Through your donations, we were able to raise \$25,000 for the Kids-N-Hope Foundation to continue carrying out our mission to support child health and life services.



Thanks for participating!

1,200 SPOKES FOR HOPE!

Last month, the Kids-N-Hope Foundation and Riders For A Cause hosted the first 1,200 Spokes for Hope Tour, Bike-A-Thon. Riders took part in virtual rides leading up to the in-person ride and Celebration Event at Capital Health Medical Center – Hopewell. Riders, event sponsors, and donors helped raise over \$75,000.

For upcoming Kids-N-Hope Foundation events, visit KidsNHope.org or call 215-969-2938.

PHILADELPHIA PHILLIES GIVEBACK

Get back to the ballpark this summer with discounted member tickets for the Phillies!

Purchase your tickets today at www.phillies.com/AMHFCU.

Our password to purchase is **AMHFCU**.



Can You Sing?
YOU COULD PERFORM LIVE AND
WIN \$500

We are proud to announce the start of our 2021 Grand Illumination Singing Contest. We're seeking this year's performer to kickoff the festivities at our campus and tree lighting event on November 27th.

To enter, upload a video of you singing "God Bless America" a cappella. You can compete as an individual or in a group of up to 4 singers. Submit your video from now to September 24th.



Visit ahcu.co/Sing to learn more.



WELCOME ANN'S CHOICE SENIOR LIVING RESIDENTS!

Our newest branch located inside Ann's Choice in Warminster, PA has welcomed many residents to the Credit Union Family! We are excited to provide our newest members with our "people helping people" service.



NEW ABINGTON BRANCH!

Our new branch located in Abington, PA will open this fall! We are excited to continue serving our members in the Montgomery County area.

The Abington branch will be located at 1359 Old York Road, Abington, PA 19001.

SERVICES:

- ★ 24 Hour Surcharge-FREE ATM
- ★ Lucy Change Coin Counting
- ★ Instant Issue Credit/Debit Cards
- ★ Drive-Thru
- ★ Night Deposit
- ★ Re-PIN Credit/Debit Cards

HOURS:

- ★ Monday–Wednesday 8a.m. – 5p.m.
- ★ Friday 8a.m. – 7p.m.
- ★ Thursday 8a.m. – 6p.m.
- ★ Saturday 9a.m. – 3p.m.

Home Buying MY WAY



GET A MORTGAGE WITH US AND SAVE MORE AS A FIRST-TIME HOMEOWNER!

BUY YOUR FIRST HOME WITH AMERICAN HERITAGE REALTY

Our realty agents can help you find your dream home! Members will receive a \$250 Home Depot gift card when they purchase their home through an agent.⁴

Visit [AmericanHeritage.RealEstate](#) or call 855.525.7900 to connect with an agent!

\$250

Home Depot Gift Card⁴

\$500

Closing Cost Credit⁵

FIRST-TIME HOMEBUYER CREDIT

Plus, first-time homebuyers are eligible to receive up to a \$500 Closing Cost Credit.⁵

Visit [AmericanHeritageCU.org/FTH](#) to apply easily today!

FIRST-TIME HOME BUYER'S GUIDE

Buying your first home can be stressful. Our comprehensive guide can help you every step of the way - before, during, and after buying your home.

Visit [ahcu.co/HBGuide](#) to start your homebuying journey today!



GET BEHIND THE WHEEL WITH US

BUY A NEW OR USED CAR

Our experts can help you find and finance your motor vehicle. Get pre-approved⁶ for your auto loan today!

AS LOW AS
2.74% APR⁶
Up To 63 Months

REFINANCE YOUR AUTO LOAN

Get behind the wheel with us and save more each month.

NO PAYMENTS
For the First Two Months⁷

AS LOW AS
2.99% APR⁷
For 75 Months

Visit [AmericanHeritageCU.org/Auto](#) to learn more!

Or talk to one of our auto loan experts by calling 888.553.1234.

THE RIGHT COVERAGE FOR THE ROAD AHEAD

We have partnered with insurance providers to ensure that you get the right coverage for your vehicle and lifestyle. Affordable insurance and warranty options include:

- ★ Liberty Mutual Insurance presented by TruStage[®] Insurance⁸
- ★ Debt Protection, Mechanical Breakdown Protection (MBP), and Guaranteed Asset Protection (GAP)

Visit [AmericanHeritageCU.org/AutoInsurance](#) to learn more.



HOW CAN A HOME EQUITY LOAN OR LINE OF CREDIT HELP YOU?

Increasing home values mean more funds you could use! And with fall right around the corner, home improvement season is in full swing. Whether you're repairing a roof, redesigning a room, or tackling some of life's challenges, we can provide you with predictable payments and funding in one lump sum!

HOME EQUITY LOANS
AS LOW AS
2.49% APR⁹
For 36 Months

HOME EQUITY LINES OF CREDIT
AS LOW AS
3.74% APR¹⁰
Up To 90% LTV

Apply now! [AmericanHeritageCU.org/HomeEquity](#)

SCORECARD REWARDS WINNER

CONGRATULATIONS TO KATHLEEN DEPALMA!

Kathleen is one of our ScoreCard Rewards Sweepstakes winners and received a Versa 3[™] Health and Fitness GPS Smart Watch. Thank you for your continued membership and trust in American Heritage.





Back to School Shopping Can Be Rewarding!

CASH REWARD MASTERCARD®



No Balance Transfer Fees
& No Annual Fees

Get rewarded for school expenses. Earn some extra cash on the things you purchase all school year long, and it's as easy as 3-2-1!¹¹

3% CASH BACK¹¹

On Groceries, Gas,
Pharmacy, & Essentials

2% CASH BACK¹¹

On Travel, Dining,
Ride Sharing & Hospitality

1% CASH BACK¹¹

On Everything Else

PLUS, EARN A
\$150 BONUS¹²

Vacation & Holiday Spending Done Right!

PLATINUM PREFERRED MASTERCARD®



No Balance Transfer Fees
& No Annual Fees

Whether you're taking a trip, starting on your holiday shopping, trying to pay off or consolidate debt, this card has you covered.

**FIRST 9
MONTHS 0%
APR¹³**

On Balances Transfers
& Purchases

**9.99%
APR¹³**

On Balances Transfers
& Purchases Thereafter

**EARN 1 SCORECARD
REWARDS POINT
FOR EVERY \$1 SPENT**

PLUS, EARN
**15,000
BONUS SCORECARD
REWARDS POINTS¹⁴**

To apply for our Platinum Preferred Mastercard or Cash Rewards Card, visit AmericanHeritageCU.org/CreditCards.

SUPPORTING MUSIC THERAPY ❤ **\$0.01 PER PURCHASE DONATED TO THE KIDS-N-HOPE FOUNDATION**

Congratulations! To Our July Sweepstakes Winner BERNADETTE NOLEN

2022 Grand Vacation SWEEPSTAKES

**USE YOUR AMERICAN HERITAGE CREDIT OR DEBIT CARD
FOR A CHANCE TO WIN A FREE \$15,000 VACATION!**

Members will be entered into the Sweepstakes when they use their debit or credit card between July 1, 2021 through October 31, 2021. Our Grand Prize Drawing will take place at our Grand Illumination event on November 27, 2021. Additional cash prizes will be awarded to 8 lucky winners!

HOW TO ENTER: Use your American Heritage Credit Card or Debit Card to make a purchase in-store, online or through Mobile Wallet and you will automatically receive 1 entry in the Sweepstakes per transaction¹⁵.

ONE GRAND PRIZE WINNER

\$15,000

In Travel
Gift Cards

Redeem for the vacation of your choosing.
Winner selected at Grand Illumination.

FOUR SECOND
PLACE WINNERS

\$1,000

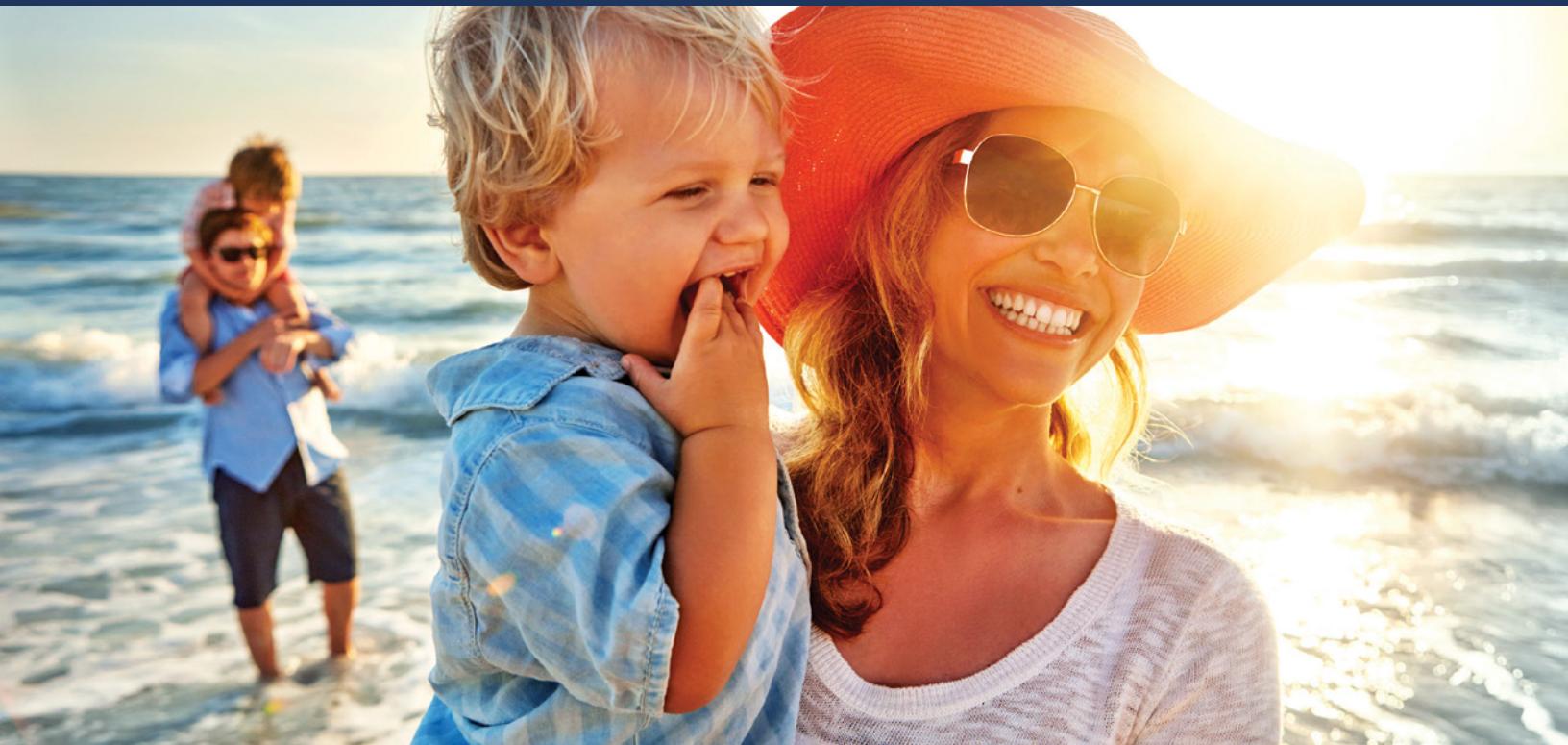
Winners selected at
Grand Illumination.

FOUR THIRD
PLACE WINNERS

\$1,000

One winner
chosen monthly.

★ For the full list of rules and eligibility requirements, visit AmericanHeritageCU.org/Sweepstakes. ★



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 2% ★

Speak with an IRC representative today!

215.969.2967 ★ AmericanHeritageCU.org/IRC



*Consult your tax advisor.

American Heritage Investment & Retirement Center (IRC), located at American Heritage Credit Union, helps members organize their financial life and plan for the future. Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, which is not an affiliate of the credit union. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America.

BULLETIN BOARD

Webinars

Credit Reports and Credit Scores: Getting the Most Mileage from Credit

September 1, 2021 - 12p.m.

Who Would Steal My Identity?

September 7, 2021 - 12p.m.

Social Security and Your Retirement

September 8, 2021 - 6p.m.

Income for Life

September 15, 2021 - 6p.m.

Ovarian Cancer Awareness

September 21, 2021 - 6p.m.

Understanding Money and Credit

September 29, 2021 - 6p.m.

Labor Day

September 6, 2021 - All branches and office locations will be closed in observance of Labor Day.

Columbus Day

October 11, 2021 - All branches and office locations will be closed in observance of Columbus Day.

26th Annual Golf Classic

October 25, 2021 - Shotgun Start at 11a.m.

Grand Illumination

November 27, 2021 through New Years

Stay up to date online at AmericanHeritageCU.org/Calendar

DISCLOSURES

Offers valid as of 9/1/21. All offers are subject to change without prior notice.

1. The No Closing Cost Mortgage Refinance offer applies to loans with a completed application date between July 27, 2021 through September 30, 2021. Rates and promotions effective as of July 27, 2021 and are subject to be cancelled, extended or changed without notice. The following No Closing Cost Interest Rates and payment samples are based on a \$200,000 conventional loan up to \$548,250, a 95% Loan-to-Value, a minimum 660 or better FICO score, and a Debt-to-Income ratio no higher than 45%; 30-year conventional 3.625% (\$912.10 monthly payment); 20-year conventional 3.375% (\$1,147.11 monthly payment); 15-year conventional 3.125% (\$1,393.22 monthly payment); 10-year conventional 2.875% (\$1,919.70 monthly payment); For rates on loans greater than \$548,250, please contact us. If you do not meet the stated criteria, other mortgage refinance programs may be available to you. Members who have refinanced a home under our previous No Closing Cost Mortgage Refinance program within six months prior to today are not eligible to apply for current No Closing Cost Mortgage Refinance program. Mortgage loan approvals are subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts. Each tax situation is unique, consult a tax and/or legal advisor for advice and information concerning your particular situation. Your rates may vary based on LTV, credit score or loan amount. Loan rates are posted daily at AmericanHeritageCU.org and subject to change without prior notice. The mortgage loan payment obligations will be greater if taxes, homeowners insurance, or private mortgage insurance are included.

2. The No Closing Cost Mortgage Refinance option: a) the borrower pays no closing costs, however taxes may need to be escrowed and property insurance is required; b) there is no cash out available; c) offer is only available for primary and secondary residences and does not include rental or investment properties. Choosing an origination fee option will increase the final APR. Other restrictions may apply, please contact an American Heritage Credit Union lender at 215-969-0777 for details. This credit union is federally insured by NCUA. Equal Housing Lender. Membership Eligibility Required.

3. 4.5% listing offer: 2.5% broker fee paid to buyer agent and a 2% list fee. All real estate commissions are negotiable. American Heritage Realty is an affiliate of First Heritage Realty Alliance.

4. American Heritage Realty is an affiliate of First Heritage Realty Alliance. Offer valid as of April 1, 2021 and subject to change or cancellation without notice. Member must purchase home through American Heritage Realty or 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. American Heritage Credit Union is insured by the NCUA. 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.

5. 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 nonrecurring 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. Equal Housing Lender. Available to members in good standing; Must have an American Heritage Savings Account with a minimum balance of \$15 to be eligible.

6. Annual Percentage Rate (APR) for members who choose to make loan payments via payroll deduction or automatic payment from an American Heritage Federal Credit Union account. APR is increased by .25% without payroll deduction or automatic payment. Rate available for automobile models 2018-2021. Rates for this product are determined by an evaluation of applicant credit. Sample Monthly Payment: \$22 for every \$1000 borrowed at 3.74% APR at 48 months. Your rate may vary from the rate shown. Your payment may vary. Rates current as of 6/1/2021 and are subject to change without notice. Auto Loan rates available for vehicles not previously financed at American Heritage Federal Credit Union.

7. Rates and promotions effective as of January 1, 2021 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 offer will skip first two payment cycles and then make 75 consecutive monthly payments. Sample Monthly Payment: \$14.64 for every \$1000 borrowed at 2.99% APR at 75 months. Monthly payment (per \$1,000) examples are based on longest term in each range. Your payment may vary. Auto Loan rates available for vehicles not previously financed at American Heritage Credit Union.

8. TruStage® Auto Insurance program is offered by TruStage® Insurance Agency, LLC and issued by leading insurance companies. Discounts are not available in all states and discounts vary by state. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union.

9. Annual Percentage Rate (APR): 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 Monthly Payment: \$28.86 for every \$1000 borrowed at 2.49% APR at 36 months (Up to 80% LTV). Membership eligibility required. Equal Housing Lender. Insured by NCUA.

10. Annual Percentage Rate for the Gold Home Equity Line of Credit Rate is as low as 51 basis points below the highest prime rate as published in the Money Rates Section of the Wall Street Journal in effect on the last business day of each calendar month of each year. Rate cannot fall below 3.74% APR or exceed 14.99% APR. Minimum Payment Example: If you made only the minimum monthly payment and took no other credit advances it would take 10 years 1 month to pay off a credit advance of \$10,000 at an Annual Percentage Rate of 3.74%. During that period, you would make 120 payments of \$100.00 and one (1) final payment of \$2.25. Maximum Rate and Payment Example: If you had an outstanding balance of \$10,000, the minimum payment at the maximum Annual Percentage Rate of 14.99% would be \$139.89. This annual percentage rate could be reached at the time of the 1st payment. 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. Homeowners Insurance and Flood Insurance, if applicable is required. Closing costs may apply for certain non-owner-occupied properties and interest-only loans. Recording fees may apply in certain counties.

11. 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. Essential merchants defined as gasoline, grocery stores, home improvement, pharmacies, dairy, 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. Equal Opportunity Lender.

12. 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.

13. Introductory 0.00% 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 the 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. Equal Opportunity Lender.

14. To qualify for 15,000 Scorecard Rewards points, 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.

15. A purchase is a signature or PIN-based point of sale transaction. ATM transactions do not qualify. For complete details visit www.AmericanHeritageCU.org/Sweepstakes.

Federally Insured by NCUA
NMLS # 433838

