

# The PATRIOT

December 2019



CREDIT UNION

A Newsletter for Members of American Heritage Credit Union



**PLATINUM PREFERRED MASTERCARD®**

**1.99%**

Introductory APR\* for the first 9 months.

**9.99%**

APR\* Thereafter



Transfer your balance with a new way to consolidate and pay down debt.



**CERTIFICATE & SAVINGS SPECIALS**

**2.00%** APY\*\*

9-Month Fixed Certificate or IRA

**HIGH YIELD SAVINGS**

**MONEY MARKETS**

**YOUTH ACCOUNTS**



**CASH REWARD MASTERCARD®**



**EARN 5% CASH BACK™** AT MAJOR RETAILERS!

**3%** Cash Back on gas **2%** Cash Back on restaurants **1%** Cash Back on everything else you buy

**\$150 BONUS REWARD™** WHEN YOU SPEND \$1,500 IN THE FIRST 90 DAYS

The Cash Reward Mastercard® gives you cash back on everything you buy.

## REVOLUTIONS ARE BORN HERE

We Help Make Them Possible Every Day.

*Happy Holidays from all of us at American Heritage to you and your family!*

Visit our Red Lion Road campus throughout December to experience our Winter Wonderland Light Display!

2060 Red Lion Road  
Philadelphia, Pa 19115



**MORTGAGES**

**FREE** PRE-APPROVAL<sup>†</sup>

EARN UP TO A **10%** CASH REWARD<sup>††</sup>

There are many options when it comes to mortgages and home ownership. We're here to help with whatever your situation might be.

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



## Make Your Amazon Smile For Kids-N-Hope

American Heritage would like to encourage you to use **Amazon Smile** to support the **Kids-N-Hope Foundation** this holiday season. Amazon will donate a percentage of the price of your eligible Amazon purchases to the charity of your choice at **NO COST TO YOU!**



To set up your Amazon Smile account to donate to our very own Kids-N-Hope Foundation, please visit [AHCU.co/Smile](http://AHCU.co/Smile). Once signed in, you will see that you now support Kids-N-Hope and can start shopping! American Heritage and Kids-N-Hope thank you in advance!

## Flag Retirement Center at American Heritage

American Heritage Credit Union will receive your old, worn, torn and faded American flag and properly retire it in a dignified manner outlined by the United States Flag Code. You can deliver your American flag to one of the following branch locations:



- **Bellmawr**
- **Hunting Park**
- **Perkasie**
- **Bridge Street**
- **King of Prussia**
- **Quakertown**
- **Carriage House**
- **Langhorne**
- **Rhawn Street**
- **Cherry Hill**
- **Lansdale**
- **South Street**
- **East Norriton**
- **Limerick**
- **Stowe**
- **Feasterville**
- **Market Street**
- **Horsham**
- **New Britain**

Celebrate!

# 12-12-12 HOLIDAY LOAN

## 12.12.12 Holiday Loan

Borrow up to **\$1,200** at  
**12% APR<sup>+++</sup>** up to **12 Months**

For Details Visit: [AmericanHeritageCU.org/HolidayLoan](http://AmericanHeritageCU.org/HolidayLoan)

Forbes 2019

BEST-IN-STATE  
CREDIT UNIONS

Powered by STATISTA

SECOND CONSECUTIVE YEAR

FORBES BEST-IN-STATE CREDIT UNIONS

## Winter Home Equity Ideas

RATES AS LOW AS

# 2.49%

APR<sup>\*\*\*\*</sup>

Up to 36 Months



**An American Heritage Home Equity Loan or Line of Credit** gives you an easy way to get the cash you need at a great rate, with affordable payments and a variety of loan options.

Whether you want to cook up a new kitchen, add a family room, upgrade your master bathroom or pay down debt... we can help! Talk with us today to get the cash you need by calling **844.AMH.LEND** or you can apply online at [AmericanHeritageCU.org/HomeEquity](http://AmericanHeritageCU.org/HomeEquity).

## Holiday Club Savings Account

The Easy Way to Budget for the Holidays

American Heritage wants you to enjoy your holidays to the fullest. Throughout the year deposit as little as \$5.00 per week and by the time the holidays arrive, you'll have hundreds of dollars saved up for holiday giving. Funds in your Holiday Savings Account are automatically transferred to your Primary Savings Account on the first day in October.



If you need access to funds in your Holiday Savings account before October 1st, simply contact your American Heritage representative for assistance. You are allowed one withdrawal per year. Once you make an early withdrawal, your Holiday Savings account will close, but you can open a new one after October 1st.

## MEMBER DISCOUNT

### AMERICAN HERITAGE NIGHTS

## Philadelphia 76ers

Seating will be located in:  
**The Mezzanine Level**

**Discounted Tickets** (Includes 76ers gift)  
Each member who purchases through the below link will receive a 76ers gift which can be redeemed at the group sales table outside 111/112 prior to the end of the 3rd quarter!

**\$3 from each ticket sold will benefit the**  
**Kidz-N-Hope Foundation**

- **vs. Toronto Raptors**  
Sun., Dec. 8th @ 6:00PM
- **vs. Brooklyn Nets**  
Wed., Jan. 15th @ 7:00PM
- **vs. New York Knicks**  
Thurs., Feb. 27th @ 7:00PM
- **vs. Detroit Pistons**  
Wed., March. 11th @ 7:30PM

TO PURCHASE TICKETS VISIT: [AmericanHeritageCU.org/Sixers](http://AmericanHeritageCU.org/Sixers)

Purchase tickets right  
in the branch for  
**\$10 EACH!**

 A savings of up to  
\$9 per ticket!

[www.amrevmuseum.org](http://www.amrevmuseum.org) [Ask for details](#)

## eNotices and Important Steps

If you are currently enrolled in Online Teller, you will no longer receive paper notifications for items such as overdrafts, returned checks and other account maintenance. In our efforts to reduce paper and improve security, you will now receive a text message and an email to notify you of an available alert.



You can also easily view an alert at the top of your Mobile Teller app or Online Banking session that will provide you with that notice directly. If you don't already have eStatements, we encourage you to go paperless on your statements as well!

## Protecting Yourself - eAlerts & Card Controls

If you have a credit or debit card with American Heritage we offer a valuable privacy benefit in our **Card Controls**. This safety feature allows you to activate a debit card, submit a travel notification, manage overdraft privilege, deactivate a lost or stolen card, change authorization limits and much more.

**eAlerts** are text or email messages sent to your phone, mobile or desktop device that let you know important information. Messages include direct deposit received, low balance in your account, when checks clear and much more!

Check out all of our 24/7 services at [AmericanHeritageCU.org/Mobile](http://AmericanHeritageCU.org/Mobile) to make mobile security with American Heritage a breeze.

## Trust American Heritage Realty to Find your New Home!



Buy and/or Sell your Home with American Heritage Realty

Earn up to a **10% Cash Reward**\*\* based on your agent's commission by using one of our American Heritage Realty agents when you buy a home.

Plus, you can earn an additional **10% Cash Reward**\*\* off your American Heritage Realty agent's commission when you sell your home with American Heritage Realty.

To Get Started Call American Heritage Realty at 855.525.7900 or visit [AmericanHeritageCU.org/HomeConnection](http://AmericanHeritageCU.org/HomeConnection).

## The Perfect Holiday Gift!



Are you looking for a holiday gift to make that special someone say "Wow"? Then stop by any American Heritage branch and get a Visa® Gift Card, the perfect gift for everyone.

Visa Gift Cards are prepaid cards that can be used at any retail or online merchant that accepts Visa. You can purchase the gift card for only \$2.50 and it is available in denominations from \$10 to \$1,000. Get yours today and spread some holiday cheer!

## ScoreCard® Reward Points



It seems like holiday shopping never ends. Make sure you are using your **American Heritage Independence Debit Card** or your **American Heritage Platinum Mastercard®** for all of your holiday shopping to earn ScoreCard® Reward Points.

Every time you make a purchase, you are that much closer to earning flights, hotel and resort stays, appliances, home improvements, apparel, jewelry, and much more!

Don't be the only one giving gifts this holiday season. Use your American Heritage Independence Debit Card or American Heritage Platinum Mastercard and let the gifts come to you! For more information on how to earn ScoreCard® Rewards, visit [AHCU.co/ScoreCard](http://AHCU.co/ScoreCard).

# SCORECARD®

## Give the Gift of Membership!



Give the gift that keeps on giving, American Heritage Membership! As a member of American Heritage, you can extend membership to your family!

We want to help your family and friends reach their financial goals all while providing them with service that is impeccable.





## Take a Deep Breath

RETIREMENT DOESN'T HAVE TO BE STRESSFUL

**We're here to help**  
with Insurance & Investments



American Heritage Investment & Retirement Center (IRC), located at American Heritage Federal Credit Union, helps members organize their financial life and plan for the future. Securities sold, through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer. CBSI is under contract with the financial institution to make securities available to members. Trust Services available through MEMBERS Trust Company. **The representative may also be a financial institution employee that accepts deposits on behalf of the financial institution.** 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. FR011103-1BA9

To learn more and get started visit  
[AmericanHeritageCU.org/IRC](http://AmericanHeritageCU.org/IRC) today.



## Auto Sales Tips For the New Year

Buying a car comes with many decisions, so it's important to be informed. Here at American Heritage, we're dedicated to helping you make the best choice possible and helping you attain your dream car!

Before making any kind of commitment, we have a few tools that may be helpful for you in planning for this big purchase. By using our online calculator, you can feel confident in your estimation. Even if you are building your credit score we still have finance options for you. American Heritage is committed to giving you the lowest and most competitive interest rate to purchase your new or used vehicle.

What are you waiting for?

Get Started by visiting [AmericanHeritageCU.org/Auto](http://AmericanHeritageCU.org/Auto) today!

## Discount Franklin Institute Tickets



We are happy to announce that American Heritage Credit Union has formed a new partnership with the Franklin Institute. Members of the credit union may now purchase tickets for entrance to the Franklin Institute for \$15 a ticket, a savings of \$8 per person. For a listing of participating branches please navigate to [AmericanHeritageCU.org](http://AmericanHeritageCU.org).

## Disclosures

American Heritage Credit Union is not responsible for misprinted or outdated information. All rates and promotions are subject to change without notice.

- \* Annual Percentage Rate (APR). The 1.99% APR introductory rate and 9.99% standard rate apply to the Platinum Preferred Mastercard®. 1.99% APR introductory rate is effective for the first nine billing cycles for qualifying members on purchases, balance transfers and cash advances made during that time. After the introductory period expires, standard APR is 9.99% for purchases, balance transfers and cash advances. Must have an American Heritage Savings Account with a minimum balance of \$15 to be eligible. Approval for a Platinum Preferred Mastercard® depends on creditworthiness and other factors. Your rate may vary. Rates are subject to change without notice. For full details, visit [AmericanHeritageCU.org/Mastercard](http://AmericanHeritageCU.org/Mastercard).
- \*\* Annual Percentage Yield (APY). Rates listed paid on \$1000 minimum balance. \$500 minimum balance Share and IRA Certificates available at 0.10% lower Annual Percentage Yield. A penalty will or may be imposed for early withdrawal. Rates accurate as 11/01/19.
- \*\*\* Offer available for American Heritage Credit Union Cash Reward card members only: Earn 5% cash reward bonus for transactions at specific retailers from 11/01/19 through 12/31/19. Retailer purchases are those made at merchants classified with selected merchant category codes. For a full list of merchant category codes, visit [AmericanHeritageCU.org/CashReward](http://AmericanHeritageCU.org/CashReward). 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. This credit union is federally insured by NCUA. 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.
- \*\*\*\* 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.
- † All loans are subject to credit qualification, credit worthiness and other factors. All rates, promotions and offers are subject to change without notice.
- †† While you are free to select your own real estate broker and mortgage lender for your real estate transaction, we offer our members a 10% Cash Reward off your American Heritage Realty agent's commission when you choose to work with one of our American Heritage Realty agents to buy a home. 10% Cash Reward may not be combined with any other special offer, discount or promotion. All offers are subject to change without prior notice. The Home Connection Program is offered in Pennsylvania, New Jersey and Delaware. If you also choose to sell your home with American Heritage Realty, an additional 10% Cash Reward is available off your American Heritage Realty agent's commission. All offers are subject to change without prior notice. Seller's Cash Reward is not available in the state of New Jersey.
- ††† Annual Percentage Rate (APR) Rates for this product are determined by an evaluation of applicant credit. Sample Monthly Payment: \$106.62 for every \$1200 borrowed at 12.00% APR for 12 months. Rates effective as of 11/1/19 and are subject to change. Your payment may vary. Approval is subject to creditworthiness and other factors, and requires active direct deposit to American Heritage account. All rates and promotions are subject to change without notice.
- †††† Annual Percentage Rate (APR) includes a discount of 0.25% for members who choose to make loan payments via payroll deduction or automatic payment from an American Heritage Credit Union account. Rates for this product are determined by an evaluation of applicant credit, term, loan-to-value (LTV) and other factors. Your rate may vary from the rate shown. Homeowners insurance is required and flood insurance may be required. Rates current as of 11/01/19 and are subject to change without notice.

## BULLETIN BOARD

### Holiday Schedule:

#### Christmas Eve

Tuesday, December 24, 2019

All Offices Closing at 1pm

#### Christmas Day

Wednesday, December 25, 2019

All Offices Closed

#### New Years Eve

Tuesday, December 31, 2019

All Offices Closing at 3pm

#### New Years Day

Wednesday, January 1, 2020

All Offices Closed

### Seminar / Webinar Schedule:

#### Are You Prepared?

Tuesday, December 10, 2019

5:30pm - 6:30pm

@ Market Street Branch

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

## Members Can Save with Sprint!

All American Heritage members are automatically qualified for rewards on Wireless Plans through Sprint!

To learn more, visit:

[AmericanHeritageCU.org/MemberDiscounts](http://AmericanHeritageCU.org/MemberDiscounts)



24 Hour/7 Day Account Access • NYCE ATM Network • Contact Center: 215.969.0777 • Phone Teller: 215.969.8200 • Online Teller: [AmericanHeritageCU.org](http://AmericanHeritageCU.org)

Federally Insured by NCUA  
NMLS # 433838

