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!

MONEY MARKETS
YOUTH ACCOUNTS

2.00% APY*
9-Month Fixed Certificate or IRA

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.

FREE PRE-APPROVAL†
CASH REWARD
MASTERCARD®

EARN 5% CASH BACK AT MAJOR RETAILERS!

2060 Red Lion Road Philadelphia, Pa 19115

REVOLUTIONS ARE BORN HERE
We Help Make Them Possible Every Day.

There are many options when it comes to mortgages and home ownership. We're here to help with whatever your situation might be.
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. 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
- Bridge Street
- Carriage House
- Cherry Hill
- East Norriton
- Feasterville
- Horsham
- Hunting Park
- King of Prussia
- Langhorne
- Lansdale
- Limerick
- Market Street
- New Britain
- Perkasie
- Quakertown
- Rhawn Street
- South Street
- Stowe

Winter Home Equity Ideas

RATES AS LOW AS 2.49% APR†††
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.

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 Kids-N-Hope Foundation

To purchase tickets visit: AmericanHeritageCU.org/Sixers
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 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.

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.
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 the most competitive interest rate to purchase your new or used vehicle.

What are you waiting for?

Get Started by visiting 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.

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: 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.

** Annual Percentage Yield (APY). Rates listed paid on $1000 minimum balance. $500 minimum balance Share and IRA CD. Rate paid on $1500 minimum balance IRA CD. ** 0.10% lower Annual Percentage Yield. A penalty will or may be imposed for early withdrawal. Rates accurate as 11/01/19.

†† 24 Hour/7 Day Account Access • NYCE ATM Network • Contact Center: 215.969.0777 • Phone Teller: 215.969.8200 • Online Teller: AmericanHeritageCU.org

NMLS # 433838
Federally Insured by NCUA

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. (CBS), member FINRA/NASD, a registered broker/dealer. CBS 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.

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