

A Newsletter for Members of American Heritage Credit Union

AMERICAN HERITAGE THANKS OUR HEROES



AMERICAN HERITAGE THANKS OUR HEROES

American Heritage paid tribute to local healthcare workers and their associates with a special airplane “thank you” flyover to show the Credit Union’s gratitude for their front line efforts during the COVID-19 Pandemic. The plane featured an “**American Heritage Thanks Our Heroes**” banner, which was flown over healthcare facilities and hospitals that serve as workplace partners of American Heritage, as well as nearby American Heritage branches that directly serve those facilities’ workers and local members.

FLIGHT PATH LOCATIONS



HELPING YOU BUY OR SELL YOUR HOME AT THE RIGHT PRICE

American Heritage Realty provides our members with a full-service real estate agency that is owned and operated by American Heritage Credit Union.



★ **10% MEMBER REWARD** ★

★ **4.5% BROKER FEE** ★

Buying A Home

We are here to assist you in your home buying process. From finding the home of your dreams to finding the right home loan for you, we can help you from start to finish.

When you buy a home with an American Heritage Realty agent, you can earn up to **10% Cash Reward**¹ based on your agent’s commission.

Mortgage rates are historically low, so why not take the opportunity to refinance your home or purchase a new one?



Selling Your Home

Looking to sell your current home? Our team has in-depth knowledge of the local market and a ready customer base for your property.

List Your Home for Less

Are you ready to list your home, but looking to pay less? American Heritage Realty offers you full service listing at the right price.

Our top rated listing agents will sell your home quickly and professionally for a **4.5% broker fee**².

Schedule your appointment today to speak with one of our listing specialists.

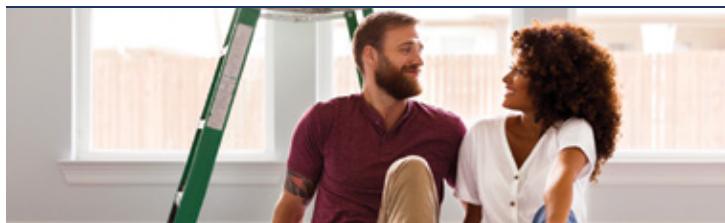
If you are ready to buy or sell your home call **267.525.7900** or visit **www.AHFR.com**

THE KIDS-N-HOPE FOUNDATION'S 1ST ANNUAL LABOR OF LOVE

This month, The Kids-N-Hope Foundation kicked off its first virtual fundraising event. This new event is paving the way for the Kids-N-Hope Foundation's future virtual events, which benefit child life services and pediatric music therapy programs in local area hospitals within American Heritage Credit Union's Workplace Partnership Program.

Participants have been fundraising individually or with a team leading up to the 7-day long event. Event Riders and Striders chose pre-designed virtual courses or chose their own course or distance to take part in the event.

To contribute or to learn more about the Labor of Love, visit www.KNHLaborofLove.org.



HOW CAN A HOME EQUITY LOAN HELP YOU?

With less families able to take vacations, many are turning to home improvement projects instead. A Home Equity Loan from American Heritage can provide you with the finances you need to tackle your project plans with predictable payments and no surprises so you can focus on what's important, your home.

We offer Home Equity Loans with fixed interest rates for as low as **2.49% APR³** for 36 months!

That means we can provide you with a set amount of funds in one lump sum, predictable monthly payments over the life of the loan, and the ability to use the loan for more of life's challenges like debt consolidation, tuition and more.

Learn more & apply online at AmericanHeritageCU.org/HomeEquity

YOUR CLOSEST BRANCH IS RIGHT IN THE PALM OF YOUR HAND - EARN UP TO \$40⁴ WHEN YOU USE IT!

American Heritage offers a variety of free digital services to meet your needs all from the comfort of your home.

Mobile Teller App

Whether you're at home, at work, or on vacation, enjoy 24/7 account access right on your phone.

- ★ All the features of our Online Teller in our free* app
- ★ Deposit checks from anywhere with eDeposit⁵
- ★ See your balance at a glance with Fast Balances
- ★ Use ePay to easily make person-to-person transfers to friends and family.

eStatements

Make the switch to eStatements. Simply login to your Online Teller account and click on the "eStatement" tab under the "Member Services" tab to enroll today.

- ★ Get an email notification when your monthly eStatement is available.
- ★ Securely view current and past statements online.

Get a **\$5 Bonus** when you activate eStatements by October 31, 2020.⁴

Online Bill Payer

Save time and postage by paying your bills online with just a few clicks. Log in to our Online Teller to get started.

- ★ Manage all your bills in one place
- ★ Help avoid late fees by scheduling payments

Get a **\$10 Bonus** for enrolling in Bill Pay and making 5 qualifying payments by October 31, 2020.⁴



eDeposits

Deposit checks anywhere with eDeposit.

- ★ Use the free eDeposit service inside our Mobile Teller app to deposit a check
- ★ Set up direct deposit of your payroll, pension or social security

Deposit checks anywhere with eDeposit and **earn \$25!⁴**

Online Teller

Easy and secure access to your accounts from your computer or mobile device – no branch required.

- ★ Check account balances
- ★ Monitor activity with free eStatements
- ★ Set up eAlerts to keep track of your account
- ★ Transfer funds and pay bills
- ★ View your FICO[®] Score

QuickPay

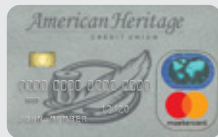
Make your American Heritage loan payments quickly through our online payment portal. Using QuickPay, you can expedite payments, review previous payment history and make both recurring and non-recurring payments using your card or directly from another financial institution.

Automated Phone Teller

Our automated Phone Teller helps you access your account and conduct business 24/7 when you call 800.635.7466.

DEBT CONSOLIDATION IS WITHIN YOUR REACH

Our Platinum Preferred Mastercard can help you lower your payments and potentially save hundreds on interest with our **3.99% APR⁹** Balance Transfer for Life offer.



Platinum Preferred Mastercard[®]

3.99% APR⁹ Balance Transfer for Life

9.99% APR⁹ On Purchases

No Balance Transfer Fee

No Annual Fee

You can earn one ScoreCard[®] Rewards point for every dollar you spend.

	Balance Transfer Amount	Annual Percentage Rate	Annual Interest Payment	Balance Transfer Fee
Big Banks	\$5,000	15.99%	\$799.50	3%=\$150
American Heritage	\$5,000	3.99%	\$199.50	No Fee

Sample "Big Bank" rate is national average credit card rate on CreditCards.com rate report as of 5/13/20.

ONLINE TELLER SECURITY UPDATE

Our Online Teller service will receive a security upgrade this month.

As of September 16, 2020, the login authentication process will change. On the same date, your Security Questions and Answers will need to be changed and updated. Your Online Teller username and password combination will not change, but you may be asked to enter a code sent via text message or an automated call when you log in.



HIT THE ROAD WITH A LOWER MONTHLY PAYMENT

Get behind the wheel with American Heritage. Refinance your motor vehicle loan with us to start saving today.

No Payments for the First Two Months⁵

As low as **2.99% APR⁵** up to 75 Months

When you refinance a new or used vehicle with us, you get more than a new loan. We also offer Mechanical Breakdown Protection, Guaranteed Asset Protection, and other peace of mind options.

Whether you're refinancing the car you have or buying a new one, let our car shopping assistance program and professional team be your guide.

Apply online at AmericanHeritageCU.org/Auto or talk to one of our auto loan experts by calling **888.553.1234**.

You can save on insurance too!

Get discounted insurance with our partner **Liberty Mutual**, who make it possible to get quality protection, affordable rates, 24/7 claims service and online convenience.

Visit AmericanHeritageCU.org/AutoInsurance to learn more.



BACK TO SCHOOL DOESN'T HAVE TO BREAK THE BANK

School is expensive, especially when your home space must become your school space. We want to help you get the resources you need to succeed this year, all while keeping it affordable. American Heritage has two helpful offers for our members to get their home classroom and equipment ready.

Our Cash Rewards Mastercard[®] can help you earn some extra cash on the things you purchase every day!

You can earn you up to **3% cash back⁶** on essential purchases at supermarkets, wholesale clubs, gasoline, home improvement stores and more.

Plus, you can receive up to **2% cash back⁶** on all other purchases and earn a **\$150⁷ bonus reward!**

A simpler way to borrow for your school-related needs is through a personal loan.

Our Personal Loan rates are as low as **8.74% APR⁸** with terms up to 120 months.

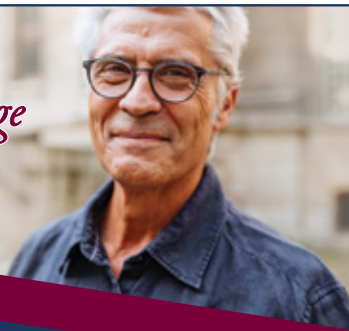
With a personal loan, you can afford to take education back into your own hands.

#GETCOINMOVING

Local businesses are experiencing the effects of the national coin shortage. The #GetCoinMoving is a national movement that aims to bring awareness in hopes of recirculating and restoring the coin levels back to normal. American Heritage makes it easy for you to help!

You can help by bringing your loose change to an American Heritage branch where we can count it for FREE and turn it into bills, deposit it right into your savings account or donate it to our Kids-N-Hope Foundation!





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% ★

Talk to an IRC representative today!
Call **215.969.2967** or visit **AmericanHeritageCU.org/IRC**

*Consult your tax advisor.

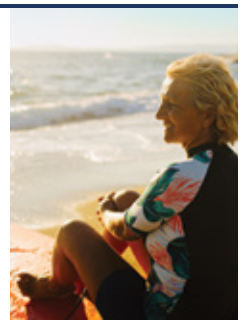
American Heritage Investment & Retirement Center (IRC), located at American Heritage Credit Union, helps members organize their financial life and plan for the future. Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, 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. FR-3207450.1-0820-0922

MAXIMIZE YOUR MONEY

Plan for a big purchase, the vacation of a lifetime, or a great retirement. Open a Certificate or IRA account to earn the most from your savings.

1.15% APY¹⁰ for a 48 month term

1.25% APY¹⁰ for a 60 month term



DISCLOSURES

All rates and promotions are subject to change without notice.

**Internet service provider fees and 3rd party fees for message and data plans may apply.

1. 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.

2. 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. Members of American Heritage Credit Union can receive a 10% Member Reward of commission paid. The 4.5% reduced listing offer is not eligible for 10% Member Reward.

3. 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.

4. The eDeposit application is available to qualified members only.

Enroll in eStatements between August 1, 2020 through October 31, 2020 and receive \$5.00 deposited to your Share Savings account on your next statement cycle. Offer limited to one (1) \$5.00 reward per account. Not available to any members who have previously received the eStatement bonus in 2020. Offer subject to change or cancellation without notice.

Enroll in, and use Bill Pay between August 1, 2020 through October 31, 2020. Receive \$10 deposited to your Share Savings account when you make 5 payments through Online Teller or Mobile Teller platforms within 60 days. Total payments must amount to at least \$75. Final payment must be debited from your American Heritage account by 11:59 pm on October 31, 2020. Reward will be posted within 14 days of meeting requirements. Offer limited to one (1) \$10.00 reward per account and valid for new Bill Pay users only. Offer subject to change or cancellation without notice.

To receive \$25 electronic deposit bonus: Member must make at least \$100 in electronic deposits to an American Heritage share or checking between August 1, 2020 and October 31, 2020. Qualifying electronic deposits are considered regularly recurring ACH or direct deposits from payroll, pension, Social Security or other government agency as well as mobile deposits of a non-American Heritage Credit Union check through American Heritage Credit Union Mobile Teller app. Person-to-person transfers, or transfers between American Heritage accounts or accounts you have at other financial institutions or brokerage does not qualify for bonus. Offer not valid on accounts that have a previous ACH, Direct Deposit or Mobile Deposit between January 1, 2020 and July 31, 2020. The \$25 bonus will be deposited into member's share account by November 30, 2020.

5. Offers valid as of 7/01/2020. 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.

6. Offer available for American Heritage Credit Union Cash Reward cardmembers only: Earn 3% cash reward bonus for transactions at specific retailers effective 4/1/20. 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. 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.

7. 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.

8. All personal loans subject to credit and income review.

9. The 3.99% Annual Percentage Rate (APR) on Balance Transfers and Cash Advances is a Discounted Rate that will be in effect on the amount from the time of the posting of the balance transfer to your card account until that specific balance is paid in full. Platinum Preferred Mastercard® must be opened on or before December 31, 2020 to take advantage of this offer. Available to balances transferred and cash advances posted to your American Heritage Mastercard between Mastercard receive date and 6 months after Mastercard receive date. Your standard APR will be 9.99% for purchases from the Mastercard receive date, as well as balance transfers and cash advances performed after the promotional period. 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 qualifications. Existing Platinum Cardholders must meet eligibility requirements including but not limited to payment history and creditworthiness. Rates and promotions effective as of April 1, 2020 and are subject to be extended or changed without notice. 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. For current rates, fees, and other cost information, or to inquire about eligibility, please contact American Heritage Credit Union at 215-969-0777. Offer available to all new Platinum Preferred Mastercard holders. 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.

10. 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 effective as of 7/24/20 and are subject to change. Not a member? Join today.

BULLETIN BOARD

Webinars

Rollovers: What Are Your Options?

September 2, 2020 – 6 p.m.

Avoiding Fraud and Scams

September 3, 2020 – 6 p.m.

Bringing the Museum of the American Revolution to You!

Revolutionary Women: Writing About War

September 9, 2020 – 6 p.m.

Budgeting for the Rest of Us

September 10, 2020 – 12 p.m.

Bringing the Museum of the American Revolution to You! Then and Now: Military Families During the Revolution and Today

September 23, 2020 – 6 p.m.

Labor of Love, Virtual Ride or Stride

September 6, 2020 • 12 a.m.

Labor Day

September 7, 2020 • All branches and office locations will be closed in observance of Labor Day.

25th Annual Golf Classic

October 12, 2020 • Flights starting at 7 a.m. & 1 p.m.
Visit **KNHGolfClassic.com** to learn more.

Columbus Day

October 12, 2020 - All branches and office locations will be closed in observance of Columbus Day.

Stay up to date online at **AmericanHeritageCU.org/Calendar**

Federally Insured by NCUA
NMLS # 433838

