

The PATRIOT

September 2023



A Newsletter for Members of American Heritage Credit Union

Kids-N-Hope
Foundation

CORNHOLE 2023 Tourney



SEPTEMBER 13 | 6 PM | RED LION ROAD CAMPUS

Join the Kids-N-Hope Foundation to enjoy a day of cornhole, food, raffle baskets, a 50/50 raffle, and more!

Enter the tournament for a chance to win a cash prize! The tournament will be a Round Robin format with a single elimination playoff. Registration is \$50 per team.

1st Place Prize



\$1,200

2nd Place Prize



\$500

3rd Place Prize



\$300

Visit AHCU.co/Cornhole to register and to learn more!

THE GIVE BACK SWEEPSTAKES

OVER \$75,000 IN MEMBER GIVEAWAYS¹

American Heritage has awarded members \$37,000 in prizes so far. Congratulations to our second quarter winners!

SWEEPSTAKES WINNERS:

\$1,000 July Winner – LAQUAYAH REAVES

Quarterly Vacation Winner – CHRISTINA WILLIAMS



**Grand Prize
2024 Chevy Trax
Giveaway¹**

Visit AmericanHeritageCU.org/GiveBack to learn how you can enter for your chance to win.

¹2024 Chevrolet Trax" by Media.Chevrolet.com is licensed under CC BY-NC 3.0 (creativecommons.org/licenses/by-nc/3.0/). Photo has been edited for prize car likeness.

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



START THE NEW SCHOOL YEAR WITH AMERICAN HERITAGE!

MAKE YOUR BACK-TO-SCHOOL SHOPPING REWARDING

Get rewarded for everything you need this school year including books, backpacks, supplies, uniforms and clothes, lunches, and electronic devices.



CASH REWARD MASTERCARD®

No Balance Transfer Fees & No Annual Fees

You can earn cash back on everything you buy for the upcoming school year.

- ★ **Up To 3% Cash Back²** On Every Purchase
- ★ Plus, earn a **\$150 Bonus Reward³** when you spend \$1,500 in the first 90 days.

AmericanHeritageCU.org/CashBack



PLATINUM PREFERRED MASTERCARD®

No Balance Transfer Fees & No Annual Fees

Manage your spending and earn ScoreCard Rewards Points every time you shop!

- ★ **First 9 Months 0% APR⁴** On Purchases & Balance Transfers
- ★ **9.99% APR⁴** On Purchases & Balance Transfers Thereafter
- ★ Plus, Earn **15,000** Bonus ScoreCard Rewards Points⁵

AmericanHeritageCU.org/CreditCards

BANKING WITH A HEART ❤️ \$0.01 donated to the Kids-N-Hope Foundation for every transaction made with an American Heritage Debit or Credit Card.



SHREDDER EVENT

OCTOBER 14 | 9 AM - 11:30 AM | 4 BRANCH LOCATIONS

Bring a maximum of 4 file boxes or equivalent sized bags to our Carriage House, Quakertown, Horsham, or Lansdale branches. Business documents and magazines will not be accepted. All tape or ties are to be removed from the boxes or bags prior to getting in line so they are ready to go.

Visit AHCu.co/ShredderDay to learn more.



2023 PURSE & POWER TOOL BINGO

The Kids-N-Hope Foundation raised \$8,000 during the Summer Purse and Power Tool Bingo event! Over 120 attendees enjoyed a night of bingo, raffles, and time with friends and families all while supporting the Foundation's mission to fund music therapy programs and other child life services.

WINTER BINGO SAVE THE DATE

NOVEMBER 10 | 7 PM | RED LION ROAD CAMPUS



2ND ANNUAL RECYCLING FOR READERS

Each year, over 640,000 tons of books, or roughly 320 million books, are sent to landfills in the United States. To help combat this issue, American Heritage's Green Team Committee held a used book drive in June and July. Associates donated 2,029 books, which benefited 16 local daycares, libraries, and community centers throughout the regions we serve.

GET REWARDED FOR ALL YOUR BUSINESS PURCHASES



BUSINESS CASH REWARD MASTERCARD®

No Balance Transfer Fees & No Annual Fees

We can help give your business added purchasing power and financial flexibility!

- ★ **1.5% Cash Back⁶** on Every Purchase
- ★ Up to 10 Cards Available with Business & Employee Name
- ★ Plus, earn **\$500 Cash Rewards⁷** when you spend \$5,000 in the first 90 days.

Visit [AHCU.co/BusinessCC](https://www.ahcu.co/BusinessCC) to learn more about our business credit card options.



Remember the 4 Ps to fight fraud!

- 📞 Are they **PRETENDING** to be an organization you know?
- 📞 Is there a **PROBLEM** you need to fix?
- 📞 Is there **PRESSURE** to act right now?
- 📞 Are they asking you to **PAY** someone or for something?

If your answer is **yes** to any of these questions, then the call is probably a scam. And when in doubt, **JUST HANG UP!**



FIRST-TIME HOMEBUYERS CAN RECEIVE UP TO \$750 TOWARDS HOMEBUYING COSTS!

- ★ Up to **\$500 First-Time Homebuyer Closing Cost Credit⁸**
- ★ Buy Through One of Our Realtors and receive a **\$250 Gift Card⁹ To The Home Depot®**

Visit [AmericanHeritageCU.org/FTH](https://www.AmericanHeritageCU.org/FTH) to easily apply today!



Buying your first home can be stressful. Our comprehensive **home buyer's guide** can help you every step of the way! Our guide is broken into three parts: before, during, and after you buy your home.

Visit [AHCU.co/HomebuyingGuide](https://www.AHCU.co/HomebuyingGuide) to start your homebuying journey today!

GIVING MORE MEMBER BENEFITS!

Your credit union membership is your ticket to saving big on a variety of events, attractions, services, and products. Enjoy discounted tickets to local attractions like the Philadelphia Zoo, select Philadelphia Phillies games, which support the Kids-N-Hope Foundation, car rentals to help you get to your next destination, and much more.

Visit [AHCU.co/Discounts](https://www.AHCU.co/Discounts) for the full list of options and to receive your discount codes today!



CREDIT UNION
TRAVEL

Save on 1.2 million brand-name hotels worldwide, and book flights, car rentals, cruises, and more — all in one place with Credit Union Travel.

Sign up for free at
credituniontravel.com/cu/american-heritage



AUTO LOAN LEASE BUYOUT

Should you buy out your auto lease? It may be a smart decision if:

- ★ You're happy in your current leased vehicle
- ★ You want to avoid the hassle of car shopping
- ★ Your vehicle is fairly priced
- ★ Plus, enjoy **NO PAYMENTS for the first two months¹⁰** on a 75-month term loan.

[AmericanHeritageCU.org/Auto](https://www.AmericanHeritageCU.org/Auto)



TACKLE FALL HOME IMPROVEMENT OR CONSOLIDATE DEBT!

Whether you plan to upgrade your home's appliances, renovate the kitchen, or even consolidate your high balance debt, a home equity loan or line of credit could be right for you!

- ★ Receive funds in one lump sum with a Home Equity Loan. Rates as low as **5.99% APR¹¹ for 36 Months**.
- ★ Draw money multiple times with the Platinum Home Equity Line of Credit. Rates as low as **7.24% APR¹² Up To 80% LTV**.

[AmericanHeritageCU.org/HomeEquity](https://www.AmericanHeritageCU.org/HomeEquity)



WE'RE HIRING

Join our award-winning team! Whether you're interested in our Contact Center, in-branch service, or a position behind the scenes, there's a career here for you.



Scan QR Code To
View Openings

PHILADELPHIA BUSINESS JOURNAL



Awarded Best Places To Work
for 17 years!

Immediate openings include:

- ★ Assistant Branch Managers
- ★ Contact Center Supervisor
- ★ Virtual Member Experience Advisors

Apply today! AmericanHeritageCU.org/Careers

BULLETIN BOARD

Webinars

Priorities, Setting Goals, Income, and Expenses

September 12, 2023 - 12:00 PM

Understanding Your Rollover Options

September 13, 2023 - 6:00 PM

Couples and Money September 20, 2023 - 12:00 PM

First-Time Homebuyers September 20, 2023 - 6:00 PM

Rethinking Portfolio Diversification August 26, 2023 - 6:00 PM

Labor Day

September 4, 2023 - All branches and office locations
will be closed in observance of Labor Day.

Kids-N-Hope Foundation's 28th Annual Golf Classic

October 2, 2023

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

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



*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
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DISCLOSURES

Offers valid as of 9/01/2023. All offers are subject to change without prior notice.

1. Offer valid as of 01/01/2023. Restrictions apply. All offers are subject to change without prior notice. Visit AmericanHeritageCU.org/GiveBack for complete details.

2. 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. 3% Cash Back on Essentials: Merchants defined as gasoline, grocery stores, home improvement, pharmacies, dairy, or meat locker. 2% Cash Back on Travel: Merchants defined as restaurants, cafes, fast food chains, airlines, ride sharing and hotels. 1% Cash Back on all other purchases. 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.

3. 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.

4. 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. See account Terms and Conditions for information on fees. Not a member? Join today.

5. To qualify for 15,000 ScoreCard Rewards points, you must make \$1,500 or more in net purchases with your American Heritage Platinum Preferred 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.

6. Purchases made through third-party technologies such as P2P or mobile wallets may not receive 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. See account Terms and Conditions for information on fees. Not a member? Join today. Equal Opportunity Lender.

7. To qualify for the \$500 statement credit, you must make \$5,000 or more in net purchases with your American Heritage Business Cash Reward Mastercard or Business Low Rate Mastercard 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 \$500 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 \$500 per Account.

8. 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 non-recurring 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. Available to members in good standing; must have an American Heritage Savings Account with a minimum balance of \$15 to be eligible.

9. Offer valid as of January 1, 2023, and subject to change or cancellation without notice. Member must purchase home through 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. 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. American Heritage Credit Union is an owner of First Heritage Realty Alliance, LLC. American Heritage Credit Union is not a real estate company.

10. Rates and promotions effective as of June 13, 2023, and are subject to be cancelled, extended or changed without notice. Rates for this product are determined by an evaluation of applicant credit. Borrowers of promotional refinance or purchase offer will skip first two payment cycles and then make 75 consecutive monthly payments. Membership eligibility required. Not a member? Join today.

11. Rates and promotions effective as of August 1, 2023, and are subject to be cancelled, extended, or changed without notice. Annual Percentage Rate (APR) is increased by .25% without payroll deduction or automatic payment. Rates for this product 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 Home Equity Loan Monthly Payment: \$30.44 for every \$1,000 borrowed at 5.99% APR at 36 months (Up to 80% LTV). Membership eligibility required. Not a member? Join today.

12. Rates and promotions effective as of August 1, 2023, and are subject to be cancelled, extended, or changed without notice. Annual Percentage Rate (APR) is increased by .25% without payroll deduction or automatic payment. Rates for this product 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 Platinum Fixed-Rate HELOC (3DP/5A) Payment Example: \$19.92 for every \$1,000 borrowed at 7.24% APR at 60 months (Up to 80% LTV). Minimum monthly payment amount is \$20. Borrower has a 36-month draw period from loan opening date to advance funds from line of credit. Membership eligibility required. Not a member? Join today.

This Credit Union is Federally Insured By NCUA

Equal Opportunity Lender | American Heritage NMLS #433838

