

The PATRIOT

September 2024



A Newsletter for Members of American Heritage Credit Union



2024 Grand Journey SWEEPSTAKES



**YOU COULD
WIN A \$10,000
DREAM VACATION**
of your choice with CU Travel when
you use your American Heritage
Debit or Credit Card!

The Sweepstakes begins on September 1, 2024 and ends on October 31, 2024.

For sweepstakes rules and eligibility, visit [AHCU.co/Sweepstakes](https://ahcu.co/Sweepstakes).

COVERING ALL YOUR HOMEBUYING NEEDS

TAKE ADVANTAGE OF OUR COMPETITIVE RATES

**WE OFFER MORTGAGE RATES THAT ARE
LOWER THAN THE NATIONAL AVERAGE!**

View current rates at AmericanHeritageCU.org/Rates

WE CAN HELP WITH EVERY STEP OF YOUR HOMEOWNERSHIP JOURNEY!



My CU Home Connection™ is a complimentary one-stop, full-service real estate program that helps members search, buy, sell, and save on their next home!

You'll receive a **20% cash reward** from realty agent's commission, a **\$500 lender credit**, and **non-title fees waived**² when you buy a home with My CU Home Connection! Additional benefits of the

program include First Heritage Realty Alliance's market tools and access to a team of local, experienced real estate agents.

Register for My CU Home Connection to become eligible for all program benefits at no cost or obligations by visiting AmericanHeritageCU.org/HomeConnection.



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



SHREDDER EVENT

OCTOBER 5 | 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, magazines, and electronics will not be accepted. To maximize efficiency, all tape or ties must be removed from the boxes or bags prior to taking your spot in line.

Visit [AHCU.co/ShredderDay](https://ahcu.co/ShredderDay) to learn more.



2024 PURSE & POWER TOOL BINGO

The Kids-N-Hope Foundation raised \$11,500 during the Summer Purse and Power Tool Bingo event! Over 160 attendees enjoyed a night of bingo, raffles, and time with friends and family all while supporting the Foundation's mission to fund music therapy programs and other child life services.

WINTER BINGO SAVE THE DATE

NOVEMBER 8 | 7 PM | RED LION ROAD CAMPUS



TAKE ADVANTAGE OF MEMBER BENEFITS!

We are excited to offer our members a variety of exclusive benefits, including family-friendly options such as discounted tickets to the Pennsylvania Renaissance Faire and Arden Theatre Co., among other attractions!

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



AMERICAN HERITAGE RECEIVES ACCOLADES FROM SEVERAL LOCAL AND INDUSTRY OUTLETS

We are honored and proud to be the recipients of several recent recognitions, including being named a Best-in-State Credit Union by Forbes for 2024, a Best Places to Work by Philadelphia Business Journal, and a Best Credit Union to Work for by American Banker.

These awards are a testament to the incredible efforts and accomplishments of our entire American Heritage team, and a reflection of the deep gratitude we have for our members and the communities we proudly serve.



Sweepstakes

WIN A LUXURY ALL-INCLUSIVE VACATION FOR TWO! Using your Credit Union Travel membership, you can **enter for a chance to win a \$2,500 vacation!**³

- ★ **Earn 1 entry** for every hotel night booked from now through September 30, 2024
- ★ **Earn 2 entries** for every hotel night booked using your American Heritage credit or debit card!

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



START THE SEMESTER STRONG WITH US!

As you begin your college career or are returning for your next semester, remember to take advantage of American Heritage's digital and convenient services!



Scan QR Code
To Download
The Zogo App

Download the **Zogo** app to boost your personal financial literacy! Create your FREE account with access code **AHCU** and complete bite-sized educational modules to earn points that can be exchanged for gift cards to popular retailers such as Starbucks, Target, Amazon, and more!

You can also set up and utilize our eServices that give you control of your finances anywhere you go, including:

- ★ Online Teller
- ★ Card Controls
- ★ Mobile App
- ★ Mobile Wallets
- ★ Mobile Check Deposits
- ★ eNotices

Visit **AmericanHeritageCU.org/Mobile** to learn more.

Members also have access to over 5,300 other credit unions across the country with the Shared Branching Network and over 30,000 ATMs in the CO-OP network. All you need is your American Heritage account number and a valid state-issued ID.

REWARD YOURSELF



CASH REWARD MASTERCARD®

*No Balance Transfer Fees
& No Annual Fees*

Whether you're planning your next weekend trip, shopping for this week's groceries, or just buying your morning coffee, get rewarded for every transaction.

- ★ **3% Cash Back⁴** On Gas, Groceries, & Essentials
- ★ **2% Cash Back⁴** On Travel & Dining
- ★ **1% Cash Back⁴** On Everything Else
- ★ Plus, Earn a **\$150 Bonus Reward⁵**

Apply now! **AmericanHeritageCU.org/CashReward**

THIS CARD DOES IT ALL



PLATINUM PREFERRED MASTERCARD®

*No Balance Transfer Fees
& No Annual Fees*

Help pay down your debt by consolidating your high balances from other institutions or plan a big purchase and pay it back within nine months.

- ★ **First 9 Months 0% APR⁶** On Purchases & Balance Transfers
- ★ **9.99% APR⁶** Thereafter
- ★ Plus, Earn **15,000 Bonus ScoreCard Rewards Points⁷**

Apply today! **AmericanHeritageCU.org/Platinum**

ACCESS QUICKPAY THROUGH ONLINE TELLER

Borrowers can now access QuickPay through Online Teller, allowing you to pay your American Heritage loan using an account or debit card from an external financial institution.

With an Online Teller account, members can also:

- ★ Check account balances and transfer funds
- ★ Manage all of your bills and payments in one place
- ★ Use ePay to easily make person-to-person transfers to friends and family
- ★ View your FICO Score

Visit **AmericanHeritageCU.org** to log in or register online.

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% APR⁸** for **36 Months**.
- ★ Draw money multiple times with the Platinum Home Equity Line of Credit. Rates as low as **7.24% APR⁹** Up To **80% LTV**.

AmericanHeritageCU.org/HomeEquity



AUTO LOANS

Our lease buyout, auto purchase, and refinance options are available with **no payments for the first two months!**¹⁰

AmericanHeritageCU.org/Auto

PROTECT YOURSELF AGAINST PHISHING

Phishing is the act of sending e-mails, texts, or other messages claiming to be a reputable company or a colleague with the intent of seeking information such as credit card numbers, social security information, or other personal information.

You can **protect yourself from phishing attacks** by not engaging in the act the communication asks you to do, whether that be clicking on a malicious link or replying with the requested information. Depending on the platform or program you are using, consider changing your password or enabling two-factor authentication on your account.

As your financial institution, American Heritage will never contact you out of the blue to ask for sensitive information such as your account details or online password.

If you believe you've been targeted by a phishing email or other scam related to your American Heritage account, please reach out to our Contact Center at **215-969-0777**.

BULLETIN BOARD

Webinars

Rollover Planning September 3, 2024 - 6:00 PM

Rethinking Diversification September 10, 2024 - 6:00 PM

Identifying Scams & Frauds September 11, 2024 - 12:00 PM

Using Credit Wisely: Curves Ahead September 17, 2024 - 6:00 PM

Put Your Debt on a Diet September 18, 2024 - 12:00 PM

Managing Income & Expenses September 19, 2024 - 12:00 PM

What to Do When the Income Decreases
September 25, 2024 - 12:00 PM

Kids-N-Hope Foundation's 29th Annual Golf Classic
September 30, 2024

Shredder Event October 5, 2024

Grand Illumination November 30, 2024

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

WE'RE HIRING!

Join our team! Immediate openings include:

- ★ Northeast Philadelphia Branch Manager
- ★ Hunting Park Assistant Branch Manager
- ★ Virtual Member Experience Advisors

Apply today! AmericanHeritageCU.org/Careers



Scan QR Code To
View Openings

DISCLOSURES

Offers valid as of 9/1/2024. All offers are subject to change without prior notice.

1. Restrictions Apply. All offers are subject to change without prior notice. Visit AHCU.co/Sweepstakes for complete details.

2. Title services and title benefit available for homes purchased in Pennsylvania and New Jersey.

3. Entry period begins July 01, 2024 and ends September 30, 2024. Restrictions apply. All offers are subject to change without prior notice. Visit credituniontravel.com/cu/american-heritage for complete details.

4. How to earn Cash Back: Purchases made through third-party technologies such as P2P or mobile wallets may not receive a 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, or 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.

5. 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.

6. 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.

7. 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.

8. Rates and promotions effective as of January 1, 2024, 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.

9. Rates and promotions effective as of January 1, 2024, 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.

10. Rates are subject to be cancelled, extended, or changed without notice. Borrowers of promotional refinance or purchase offer will skip first two payment cycles and then make consecutive monthly payments based on your term. Interest still accrues during no payment period. Membership eligibility required. Not a member? Join Today.

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

This Credit Union is Federally Insured By NCUA

Equal Opportunity Lender | American Heritage NMLS #433838

