

A Newsletter for Members of American Heritage Credit Union



## STEP INTO YOUR FIRST OR YOUR NEXT HOME WITH US!

Earn A  
**20%**  
CASH REWARD<sup>1</sup>

Whether you are a first-time buyer or looking for your next, we want to help you purchase your home! We're proud to offer some of the **lowest mortgage rates in the region**, alongside our comprehensive **My CU Home Connection™ Program**. As a homebuyer, you'll earn a **20% cash reward<sup>1</sup>**, receive a **\$500 lender credit**, and have **non-title fees waived<sup>2</sup>**. You're in the right hands with our team of local experts!

Start searching for your first home today! [AmericanHeritageCU.org/HomeConnection](http://AmericanHeritageCU.org/HomeConnection)



## FULFILL YOUR SAVINGS GOALS WITH A CERTIFICATE

Hoping to buy a new car? Saving for a down payment on a home? American Heritage is proud to offer Certificates to help you reach both short and long-term savings goals! We're proud to offer a range of terms and high earnings averages, allowing you to make the most of your funds.

Open a Certificate today! [AmericanHeritageCU.org/Certificates](http://AmericanHeritageCU.org/Certificates)



## 2025 PURSE & POWER TOOL BINGO

The Kids-N-Hope Foundation is thrilled to have raised more than \$25,500 so far in 2025 through its Purse & Power Tool Bingo events. Don't miss your last chance to attend this fun community event in 2025!

### WINTER BINGO SAVE THE DATE

November 14 | 7 PM | Red Lion Road Campus

PHILADELPHIA  
BUSINESS JOURNAL



## AMERICAN HERITAGE NAMED TO BEST PLACES TO WORK LIST FOR 2025

We are thrilled to have once again been named to Philadelphia Business Journal's list of Best Places to Work for 2025! This is our nineteenth year in a row receiving this prestigious award. Receipt of this recognition is a testament to the dedication and compassion of our tremendous associates.

## ENJOY MEMBER BENEFITS THIS FALL!

This fall, take advantage of our member benefits to create lasting memories for you and your family! Step back in time and enjoy the ambience of the Pennsylvania Renaissance Faire, or grab a seat to one of Arden Theatre Company's productions.

Visit [AHCU.co/Discounts](http://AHCU.co/Discounts) to explore our full list of member benefits and receive your discount codes.

## WANT TO MAKE YOUR CARD TRANSACTIONS MORE SECURE?

You may be familiar with mobile wallets, where your cards are stored in a "wallet" application on your mobile phone, watch, or tablet. But have you heard of tokenization? This process offers added security by using a 'token' for transactions instead of your card details, when stored in a mobile wallet. To tokenize your card, you'll need to add it to your device's mobile wallet, and from there a token will be generated. Most major credit card providers, such as Mastercard, support tokenization.

### TOKENIZATION:

- ★ Provides better safety and security.
- ★ Lowers the risk of fraud.
- ★ Leads to fewer transactions being declined by banks or other financial institutions.

Visit [AmericanHeritageCU.org/Security](http://AmericanHeritageCU.org/Security) to learn more on how to keep your account secure.



## SHREDDER EVENT

OCTOBER 4 | 9:00 - 11:30 AM | 3 BRANCH LOCATIONS

Bring a maximum of 4 file-size boxes or bags to our Carriage House, Horsham, or Quakertown branches. Business documents, magazines, and electronics will not be accepted. All tape and ties must be removed from the boxes or bags prior to taking your spot in line.

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

### MEMBER TESTIMONIAL

“

Fantastic experience! I've been with American Heritage for years, and they have great customer service and a variety of options for everyone.

”

American Heritage Member  
Perkasie Branch

## WE'VE GOT YOUR HOME IMPROVEMENTS COVERED!

Don't wait any longer to finally complete those home improvements you've put off! With a home equity line of credit, you can take advantage of your home's current value and complete these projects. Or, you could even use these funds to pay for school tuition, consolidate bills, or go on a dream vacation!

For additional flexibility and the ability to draw funds multiple times, consider our **Platinum Fixed-Rate Home Equity Line of Credit**, with rates as low as **6.24% APR<sup>3</sup> Up to LTV**.

Visit [AmericanHeritageCU.org/HomeEquity](http://AmericanHeritageCU.org/HomeEquity) to get started today!



## EARN REWARDS FOR YOUR SPENDING!

Make your school shopping more rewarding this month and throughout the whole year! From Cash Back to ScoreCard® Rewards, you'll earn more with every purchase.



### CASH REWARD MASTERCARD®

No Balance Transfer Fees  
& No Annual Fees

- ★ **3% Cash Back<sup>4</sup>** On Essentials Like Gas & Groceries
- ★ **2% Cash Back<sup>4</sup>** On Travel & Dining
- ★ **1% Cash Back<sup>4</sup>** On Everything Else
- ★ Plus, earn a **\$150 Bonus Reward<sup>5</sup>**

Apply now! [AmericanHeritageCU.org/CashReward](http://AmericanHeritageCU.org/CashReward)



### PLATINUM PREFERRED MASTERCARD®

No Balance Transfer Fees  
& No Annual Fees

- ★ **First 9 Months 0% APR<sup>6</sup>** On Balance Transfers and Purchases
- ★ **9.99% APR<sup>6</sup>** Thereafter
- ★ Plus, Earn **15,000 Bonus ScoreCard® Rewards Points<sup>7</sup>**

Apply today! [AmericanHeritageCU.org/Platinum](http://AmericanHeritageCU.org/Platinum)

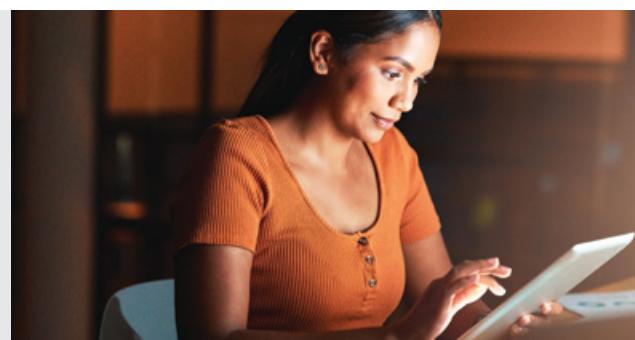
**BANKING WITH A HEART** ❤ \$0.01 donated to the Kids-N-Hope Foundation for every transaction made with an American Heritage Debit or Credit Card.

## WHAT WILL YOU ACHIEVE WITH A PERSONAL LOAN?

From planning a wedding to consolidating debt and everything in between, Personal Loans with American Heritage can help you achieve your goals. We're proud to offer low interest rates and a wide range of terms, allowing you to focus on and fulfill your goals.

Use our Loan Calculator tools and apply today!

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



## HIT THE OPEN ROAD WITH AN AUTO LOAN!

Let us help you find your next ride with an Auto Loan. We offer loans for new and used vehicles (including motorcycles and recreational vehicles) that come with low monthly payments, competitive interest rates, and terms up to 84 months. We also provide refinancing solutions and lease buyout options.

Learn more and start a loan pre-approval application today! [AmericanHeritageCU.org/Auto](http://AmericanHeritageCU.org/Auto)



## BULLETIN BOARD

### Webinars

**Credit Reports and Credit Scores**  
September 2, 2025 - 12:00 PM

**Priorities, Setting Goals, Income, and Expenses**  
September 8, 2025 - 6:00 PM

**Managing Credit**  
September 16, 2025 - 12:00 PM

**The 3 Transitions to Retirement**  
September 23, 2025 - 6:00 PM

**Pay for College**  
September 23, 2025 - 12:00 PM

**Golf Classic**  
Kids-N-Hope Foundation's 30th Annual Golf Classic  
September 29, 2025

**Shredder Event**  
October 4, 2025

**Grand Illumination**  
November 29, 2025

Visit [AmericanHeritageCU.org/Calendar](http://AmericanHeritageCU.org/Calendar) to stay up to date.

## 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](http://AmericanHeritageCU.org/IRC)**



## JOIN OUR AWARD-WINNING TEAM!

We're hiring! Immediate openings include:

- ★ East Norriton Branch Manager
- ★ East Norriton Member Experience Advisor
- ★ Member Solutions Representative (Collector)
- ★ Virtual Member Experience Advisor

Apply today! [AmericanHeritageCU.org/Careers](http://AmericanHeritageCU.org/Careers)



Scan QR Code To  
View Openings

## DISCLOSURES

Offers valid as of 9/1/2025. All rates and offers are subject to change without prior notice.

1. My CU Home Connection™ is available to you through a participating credit union membership. Cash Rewards are available to members who register to use My CU Home Connection™ and who use a qualified real estate agent in the My CU Home Connection™ network to buy or sell their home. It is not a requirement to use any or all of the service provider partners in order to earn the realty cash rewards. Cash rewards amounts are dependent on the commissions paid to the agent. The credit union may have specific rules on how cash rewards will be paid. Cash rewards are void where prohibited by law or the lender.

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

3. Rates and promotions effective as of January 1, 2025 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. Payment Example: \$19.45 for every \$1,000 borrowed at 6.24% 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. Homeowners Insurance and Flood Insurance, if applicable, is required. Closing costs may apply for certain non-owner-occupied properties and interest-only loans. Recording fees may apply in certain counties. Membership eligibility required. Not a member? Join Today. NMLS #433838

4. 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. 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. Equal Opportunity Lender.

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 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 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.

\*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



Provides up to an  
additional \$250,000  
of IRA Share Insurance

