

A Newsletter for Members of American Heritage Credit Union



KIDS-N-HOPE FOUNDATION CELEBRATES ITS 30TH ANNIVERSARY

The Kids-N-Hope Foundation is proud to celebrate its 30th anniversary. Bruce K. Foulke, President & CEO of American Heritage, started the Kids-N-Hope Foundation following a visit to Children's Seashore House of Children's Hospital of Philadelphia. The Foundation supports pediatric health and life services, such as music therapy, in local hospitals and not-for-profit organizations. To date, more than \$5.1 million has been raised and more than 10,000 kids have been helped. We thank all our tremendous supporters for their generosity and kindness over the last 30 years!

Visit KidsNHope.org to learn more about the foundation, fundraising events, and ways to show your support.



CELEBRATING AMERICA
250
SWEEPSTAKES

**YOU COULD WIN
A MISSISSIPPI
RIVER CRUISE!**

When you use your American Heritage debit or credit card from now through October 31, 2026,¹ you'll be automatically entered into our Celebrating America 250 Sweepstakes! Two lucky winners will be chosen to win a Mississippi River Cruise, including excursions, airfare, and more, courtesy of CU Travel and American Cruise Lines.

Visit AHCU.co/Sweepstakes for sweepstakes rules and eligibility.



USE OUR LOAN CALCULATOR TOOLS!

Are you curious to know what your monthly mortgage payment could be? Or maybe you want to know if you should lease or buy your next car? We have calculator tools designed to help answer these very questions and many more! These simple tools help give you an idea of how much you can truly afford with these decisions.

Head to AmericanHeritageCU.org/Calculators to use these tools today.



ATM & DRIVE-THRU SERVICE NOW AVAILABLE IN LEHIGH VALLEY!

We're continuing to ramp up our presence in the Lehigh Valley! We now have a 24-hour ATM and Drive-Thru service available on site at **1120 Cedar Crest Boulevard in Allentown** for your convenience. Late this year, full branch services and operations will begin at this site.

Visit AmericanHeritageCU.org/Allentown for Drive-Thru hours.

FALL SHREDDER EVENT²

**SATURDAY, OCTOBER 10, 2026
9 AM - 11:30 AM**

**CARRIAGE HOUSE, HORSHAM,
AND QUAKERTOWN BRANCHES**

Limit of 4 file-sized boxes or equivalent-sized bags per person. No magazines or electronics will be accepted. All tape and ties must be removed from boxes and bags prior to getting into line.

Visit AHCU.co/ShredderDay for details.

MEMBER TESTIMONIAL

“Everyone is always polite and professional, and there's never a long wait. I highly recommend becoming a member.”

American Heritage Member ★ Glendora Branch

A SMARTER WAY TO MANAGE YOUR FINANCES



PLATINUM PREFERRED MASTERCARD®

*No Balance Transfer Fees
& No Annual Fees*

Our **low-rate credit card** can help you **save money on interest** and gain greater control over your budget. New cardholders can take advantage of an **Introductory 0% APR³** for the first 9 months, and **9.99% APR³** thereafter. Offering the perfect opportunity if you're hoping to consolidate debt or plan a big purchase.

Visit AmericanHeritageCU.org/Platinum to apply today!



BE REWARDED FOR ALL YOUR PURCHASES



CASH REWARD MASTERCARD®

*No Balance Transfer Fees
& No Annual Fees*

Use your American Heritage Cash Reward Mastercard to get rewarded for every transaction! You can earn **3% Cash Back⁴** on essentials like groceries and gas. You can earn **2% Cash Back⁴** on dining and travel. For everything else, you'll earn **1% Cash Back⁴**.

Plus, new cardholders can earn a **\$150 Bonus Reward** by spending \$1,500 in the first 90 days!⁵

Visit AmericanHeritageCU.org/CashReward to apply today!



HERE FOR EVERY STAGE OF HOMEOWNERSHIP

Homebuyers, Earn A

**20%
CASH REWARD⁶**

Whether you're **buying your first home**, **looking for your next**, or **selling a home**, our comprehensive **My CU Home Connection[®]** program has the resources and benefits you need.

Homebuyers can enjoy benefits like a 20% Cash Reward,⁶ **competitive interest rates**, and access to a team of agents who have been helping homeowners for more than 60 years. Sellers can take advantage of a 20% savings on listing broker fees⁶ when working with an authorized agent.

Eligible buyers and sellers can **earn approximately \$600 to \$6,000+ in Realty Cash Rewards** and additional discounts at closing depending upon the final sales price and transaction details.⁶

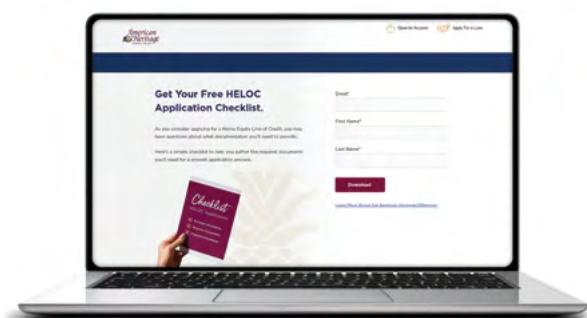
Visit **AmericanHeritageCU.org/HomeConnection** to get started today!



FIND YOUR NEXT CAR WITH AN AUTO LOAN

Our Auto Loans come with **flexible terms** and **low rates**, plus you can now enjoy **No Payments for the First Two Months!**⁷ If you're hoping to stick with the car you love, and its lease is nearing the end, consider an **Auto Lease Buyout**.

Apply today for an Auto Loan: **AmericanHeritageCU.org/Auto**



HOME EQUITY APPLICATION CHECKLIST

Home equity, or the portion of your home that you own outright, is an excellent tool that you can use in a variety of ways. With home equity, you can complete home renovations, go on a dream vacation, or even consolidate bills. If you're considering tapping into your home equity, download our Home Equity Application Checklist to ensure you have everything you need!



Scan the QR Code to download the checklist, and gather the required documents you'll need for a smooth application process.



MAINTAIN PEACE OF MIND WITH A PERSONAL LOAN

Personal Loans with American Heritage are a great way to handle the finances that come with the ups and downs of life. You can expect a **consistent monthly payment**, a **variety of terms** to choose from, and a **low rate**.

Apply online in minutes: **AmericanHeritageCU.org/PersonalLoans**

BULLETIN BOARD

Webinars

Planning for the Holidays

September 16, 2026 - 12:00 PM

Rollover Planning

September 16, 2026 - 6:00 PM

Business Credit

September 23, 2026 - 12:00 PM

Scams and Fraud

September 23, 2026 - 6:00 PM

Labor Day Closure

September 7, 2026 - All branches and offices will be closed in observance of Labor Day.

Kids-N-Hope Foundation Cow Chip Bingo & Community Day

September 12, 2026 | 11 AM – 3 PM

Golf Classic

September 28, 2026

Columbus Day Closure

October 12, 2026 - All American Heritage branches and offices will be closed in observance of Columbus Day.

Visit AmericanHeritageCU.org/Calendar to stay up to date.

JOIN OUR AWARD-WINNING TEAM!

We're hiring! Immediate openings include:

- ★ Account Services Representative
- ★ King of Prussia Full-Time Member Experience Advisor
- ★ Full-Time Call Center Member Advisor
- ★ Limerick Assistant Branch Manager

Apply today!

AmericanHeritageCU.org/Careers

Scan QR Code To
View Openings



DISCLOSURES

Offers valid as of 9/1/2026. All rates and offers are subject to change without prior notice.

1. Entry period begins July 01, 2026 and ends October 31, 2026. Restrictions apply. All offers are subject to change without prior notice. Visit AHC.U.Sweepstakes for complete details.

2. First come, first served. Limited Availability. We reserve the right to limit the amount of materials.

3. 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. Visit AmericanHeritageCU.org/forms-disclosures-and-fees to see Terms and Conditions for information on fees. Not a member? Join today.

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 stores, 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. Visit AmericanHeritageCU.org/forms-disclosures-and-fees to 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. Realty cash rewards are available to individuals who register with My CU Home Connection® and use a qualified real estate agent within the My CU Home Connection® network to buy or sell a home. Use of the My CU Home Connection® realty service and network agent is required to qualify for Realty Cash Rewards. Individuals are not required to use any mortgage, title, or other affiliated service providers in order to receive Realty Cash Rewards.

7. Promotion effective as of January 01, 2026, and are subject to be cancelled, extended, or changed without notice. Borrowers of promotional refinance or purchase offer may skip first two payment cycles and then make consecutive monthly payments based on the term selected. Interest starts accruing on the date the funds are disbursed. Less or no principal may be deducted from the first payment(s) made after the skipped payment cycles. Offer is not automatically applied to the loan, borrower must request to enroll at time of signing. 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



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

