



# Merger Instruction Manual



A Guide to Simplify Your New Account

# A message from our CEO



Dear Member,

**Welcome to American Heritage Credit Union.** I am confident that you will find we are a revolutionary organization – positively different from other financial institutions you’ve encountered. This is because we are member-owned, not-for-profit, and fully committed to providing the right solutions to support your financial freedom. Best of all? We treat our members like family.

We know that banking isn’t one-size-fits-all. That’s why we take the time to get to know our members on a personal level, so we can offer the right guidance and solutions for your current financial situation and long-term goals. From free checking accounts to mortgages, auto loans, and personalized investment strategies, our full-service credit union has the resources you need for every step of your financial journey.

We also make it a priority to give back to the communities where our members and employees live and work. It’s the reason we host events and fundraisers throughout the year. And it’s why we started the Kids-N-Hope Foundation, which has raised more than \$3.1 million to help local hospitals serve children in our community. It is one of the many ways we work to support our neighbors and strengthen our communities.

Now that you are part of the family, as we like to say, I invite you to take full advantage of your membership by exploring the many valuable products, services, and unique benefits we offer. If you have any questions, please don’t hesitate to call or visit one of our many branches. You can even email me directly at [CEO@AMHFCU.org](mailto:CEO@AMHFCU.org).

Thank you for trusting American Heritage with your financial needs, and welcome to our Credit Union family.

A handwritten signature in black ink that reads "Bruce K. Foulke". The signature is written in a cursive, flowing style.

**Bruce K. Foulke**  
President and CEO

## DEBIT SERVICES

### When will I receive my new card?

Your new American Heritage Debit Card was mailed during the week of November 3, 2023. Delivery normally takes 10-12 business days and will be delivered to the address on file by November 15. If you have not received your card, please contact our Member Concierge Service at 215.992.0225.

### What if I haven't received my new card(s)?

If you have not received your card(s) by November 20, please call us at 215.992.0225.

### What is my PIN?

A four-digit, randomly assigned Personal Identification Number (PIN) was mailed during the week of November 6 and should be received between November 16-18. Note that this comes as a separate, unmarked mailer for security reasons. Please keep this in a safe place and do not discard it.

### How do I change my PIN?

On or after December 1, you can select your own Personal Identification Number (PIN) by visiting any of our branch locations or calling 833.541.0780 from your primary phone number.

### What if I haven't received my PIN Mailer?

If you have not received your PIN mailer by December 1, call 833.541.0780 from your account's primary phone number. Please have your card number ready.

### Do I have to activate my new card?

Yes. Using the number affixed to the card you may activate your Debit card but may not begin using it until Friday, December 1.

### When can I use my new card?

Upon activation, your new American Heritage Debit Card will be available for use starting at 10:00 a.m. on December 1.

### What if my card doesn't work?

If you are having trouble with your card, verify that you have activated the card (see above) and that you are using the correct PIN. If you are still having issues, please contact our Member Concierge Service at 215.992.0225.

### When does my Trouvaille card stop working?

Your Trouvaille Card will be de-activated on December 1 by 12 p.m. and you will no longer be able to use that card.

### What do I do with my old card?

After December 1, you may destroy the card yourself or bring it to your local branch to securely dispose of it.

**What if I have automatic payments on my Debit Card?**

If you have any recurring payments, such as utilities, subscriptions, streaming services, gym membership, EZ Pass, etc. applied to your current card(s), make sure to update your payment information with your new card information after December 1 to avoid any payment delays.

**Where can I use my Debit Card?**

Your American Heritage Debit Card can be used at any merchant that accepts Mastercard, as well as over 30,000+ ATMs worldwide in the CO-OP network. Members are allowed unlimited withdrawals each month at American Heritage ATMs and up to 10 withdrawals at other machines.

**Will I still be able to access the Card Valet service?**

No. Debit card transactions performed with your American Heritage card will not appear in the Card Valet Mobile App post-merger. However, American Heritage offers a variety of Card Control services available through the Mobile Teller App.

**Important Dates:**

November 3, 2023: Debit Card is mailed

November 6, 2023: Debit Card PIN is mailed

November 13-15, 2023: Debit Card is delivered

November 16-18, 2023: Debit Card PIN is delivered

December 1, 2023: American Heritage Debit Card is active by 10 a.m. Make sure to activate your card by calling the number affixed to the card.

December 1, 2023: Trouvaille Debit Card is de-activated at 12 p.m.

## CHECK/ACH SERVICES

Effective December 1, your checking account at Trouvaille will be converted to an American Heritage Checking Account. If you used checks with Trouvaille, American Heritage has already ordered checks for you with your new American Heritage account number and the proper routing and transit number, at no cost to you.

### **When will I receive my new checks?**

A supply of 80 free checks was mailed during the week of November 6. Delivery normally takes 10-12 business days and should be delivered to the address on file by November 18.

### **What if I haven't received my new checks?**

If you have not received your checks by November 20, please call us at 215.992.0225.

### **How do I order more checks?**

After December 1, you can login to Online/Mobile Teller to place an order for additional checks or call the American Heritage Concierge Group at 215.992.0225.

### **When can I start using the new checks?**

You may start using the new checks on December 1. You should discontinue using your Trouvaille checks as of November 30.

### **What do I do with my old checks?**

Please be sure to destroy your Trouvaille checks after December 1. You are welcome to bring old checks into your local American Heritage branch and discard via our secure document disposal.

### **What happens to checks I have written against my Trouvaille account?**

American Heritage will continue to clear checks through February 4, 2024; however, after the December 1 date, all transactions should be conducted using your American Heritage checking account.

### **How do I get a copy of a check written on my Trouvaille account?**

You may contact our Concierge Desk at 215.992.0225 to obtain copies of Trouvaille checks.

**What if I have direct deposit or automatic payments to my checking account?**

After December 1, please contact your payroll department and/or any service provider with whom you have an automatic debit or third-party bill pay relationship to provide them with your new account information.

You will need American Heritage’s ABA Routing and Transit Number (236082944) and your 13-digit account number, found on the bottom of your new American Heritage checks or on the letter provided in this Welcome Kit.

You can also find this information through our Online/Mobile Teller under Member Service > View MICR / Routing Number.

If you need assistance updating your Social Security or pension direct deposit, please visit your local branch or call our Member Concierge Service at 215.992.0225.

American Heritage Credit Union will continue to post Direct Deposit or Auto Debit transactions linked to your Trouvaille account number to your American Heritage account number through February 4, 2024; however, you will want to provide third-party service providers with your new information to keep your records up-to-date.

To The Order Of: _____	\$: _____	
		Dollar
	Memo: _____	Void
⑆ 2 3 6 0 8 2 9 4 4 ⑆ ⑆ 2 3 4 5 6 7 8 9 ⑆ 2 3 4 ⑆ 0 0 4 4		

Routing Number
Checking Account Number

**I have a recurring deposit that I authorized Trouvaille to withdrawal from another financial institution and deposit into my Trouvaille account by completing the ACH Debit Authorization Agreement Form. Will this deposit continue to be processed?**

No. After December 1, please contact any third party service providers/other financial institutions with whom you have an automatic debit to update your transfer arrangement with your new checking account information.

**Important Dates:**

**November 6, 2023:** New checks are mailed

**November 16-18, 2023:** New checks are delivered

**December 1, 2023:** American Heritage Checking Account is active

**February 4, 2024:** Check clearing stopped on Trouvaille Accounts

**February 4, 2024:** Incoming direct deposits and automatic debits/payments to Trouvaille accounts stopped

## DIGITAL SERVICES

### ONLINE/MOBILE TELLER

American Heritage has an extremely robust Online Teller that you will be able to begin using on Friday, December 1 after 10 a.m. Access information regarding Online Teller and/or the Mobile Teller app is included below.

#### **Can I still access my accounts via the Trouvaille Online Banking?**

The Trouvaille Online Banking Platform will not be available after 2:00 p.m. on Thursday, November 30.

#### **What is my login for the American Heritage Online Teller or Mobile App?**

If you previously used Trouvaille's Online Banking service, your Online/Mobile Teller login information has been provided in your Welcome Kit. If you are a first-time user, enrollment instructions can be found below.

#### **Can I change my user name?**

Yes. Upon log in, go to Member Services > Change User ID and follow the prompts.

#### **Did my password change?**

Yes. On December 1, you may log in to the American Heritage system using your new username and the a temporary password containing a string of characters followed by the last (8) digits of the Primary Member's Social Security number. Your login information can be found on the cover letter included with this Welcome Kit. You will be prompted to change your password after you log in.

#### **How do I enroll in Online/Mobile Teller?**

If you have used Trouvaille's Online Banking prior to October 13, 2023, you are automatically enrolled for American Heritage Online access with temporary credentials. If you have never used the service or enrolled after October 13, then you will need to use the self-registration feature on the American Heritage website or on American Heritage app.

If you are a new user, you are able to register for American Heritage Online Teller by visiting AmericanHeritageCU.org on or after December 1. To register, you will need your new American Heritage account number and other personal information. Your login credentials will be used for your Online access, as well as the mobile app.

If you need assistance registering for Online/Mobile teller, please call our Member Concierge Service at 215.992.0225.

#### **What is my login for Mobile Teller app?**

Your login and password for Mobile Teller and Online Teller are the same. Current users will be given a temporary UserID and Password to gain access to the Online and Mobile Teller services. The first time you login, you will be prompted to change your password. You also have the option to change your UserID under the Member Services tab once you login.

### How do I enroll in the Mobile Teller app?

If you have already enrolled in American Heritage's Online Teller, your login and password is the same to access Mobile Teller. If you are a first-time user, download the American Heritage app via the Apple Store or Google Play, select "Register" and follow the on-screen prompts. To register, you will need your new American Heritage account number and other personal information. Your login credentials will be used for your Online access, as well as the Mobile Teller app.



### Can I access account information through the TARA Voice Response System?

No. Trouvaille's "TARA" Voice Response System will be disabled after 2:00 p.m. on November 30. On or after December 1, you can call 800.635.7466 with your account number ready to access American Heritage's Phone Teller.

### I was enrolled for e-statements with Trouvaille. Will I continue to receive e-statements?

No. You will need to go to American Heritage's Online Teller service and register for e-statements. Select Member Service -> eStatements -> Choose Account Statements - eStatements and confirm your email address for delivery.

#### **Important Dates:**

**October 13, 2023:** Final day to create a transferrable login for Trouvaille's Home Banking

**November 30, 2023:** Trouvaille's Online Banking and TARA Voice Response will be deactivated after 2:00 p.m.

**December 1, 2023:** American Heritage Online, Mobile and Phone Teller access available for use after 10:00 a.m.



## GENERAL QUESTIONS

### **Will I receive a new account number?**

Yes. Your new account number has been provided in this packet. You can use this number to access your American Heritage account on or after December 1, 2023.

### **How will my Certificate interest be paid?**

Trouvaille will post the interest from the Certificate to your account with the effective date of November 30. After that, your Certificate interest will be paid monthly.

### **What happens if I already have an account at American Heritage?**

Trouvaille accounts will be treated as their own entity and accounts will not be merged. You may choose to move funds from one account to the other after the merger by visiting your local branch or calling an American Heritage Video Advisor Network Associate (VANA). To learn more about VANA, visit [AmericanHeritageCU.org/VANA](https://AmericanHeritageCU.org/VANA).

### **Is the current branch on Wissahickon Ave staying open?**

No, the branch on Wissahickon Ave. will be closing effective November 30 at 2:00 p.m. The closest American Heritage branch is located at 2620 W. Hunting Park Ave, Philadelphia, PA 19129 and is open Monday - Friday from 8 a.m. to 5 p.m and Saturday from 9 a.m. to 3 p.m.

To view details of our 30+ local offices, visit [AmericanHeritageCU.org/locations](https://AmericanHeritageCU.org/locations)

### **Does American Heritage offer Travel Cards?**

Yes. American Heritage offers a reloadable TravelMoney card. To learn more, visit [AmericanHeritageCU.org/accounts/prepaid-card](https://AmericanHeritageCU.org/accounts/prepaid-card).

Please note, to add funds to your reloadable travel card, visit [www.cumoney.com](https://www.cumoney.com) to register your card or download the CUMONEY mobile app.

### **Why am I getting a paper statement from Trouvaille if I had e-statements?**

Regardless of the e-statement setup, all Trouvaille members will be receiving a final paper statement during December 2023.

### **How can I get copies of my Trouvaille statements/account history?**

Please contact our Member Concierge Service at 215.992.0225.

### **Does American Heritage offer Christmas and Vacation Clubs similar to Trouvaille?**

Yes, American Heritage does offer the same Club accounts. Trouvaille posted Club dividends annually, while American Heritage will post Club dividends on a monthly basis. Please note any accrued dividends will be posted to your Trouvaille Club account on November 30, 2023. American Heritage does not automatically issue checks for Christmas Club accounts. These funds will remain in the Club account until the member requests a withdrawal.

## LOAN SERVICES

### How do I make a loan payment?

Payments can be made in a variety of ways:

- Transferring payment funds from your American Heritage Checking or Savings, to your loan account, using the American Heritage Online Teller or Mobile Teller App
- Selecting “Pay a Loan” on the homepage of AmericanHeritageCU.org
- Mailing a check payment to  
AMERICAN HERITAGE CREDIT UNION  
2060 Red Lion Road, PO Box 52458  
Philadelphia, PA 19115
- Visiting a local branch.

### Is my monthly due date changing?

No. After December 1, 2023, all loan payments are made to American Heritage on their regularly scheduled date(s).

### My current loan payment is automatically transferred from a 3rd party institution. Will my payment transfer continue?

No. To have your loan automatically paid from another institution to your American Heritage loan, you will need to enroll in our QuickPay service. On or after December 1, visit AmericanHeritageCU.org and click on “Pay a Loan” at the top of our website to setup your new payment.

### Are Terms and Conditions of my loan changing?

No. The rates and terms on your loans will remain the same as they are now, and we will honor the conditions of any variable rate loans you currently have. Your payment amounts, due dates and other rate information will be outlined on your American Heritage statements.

Change can be hard and here at American Heritage we want to make the transition as seamless and easy as possible. This Merger Instruction Manual is designed to help you make the most of your Credit Union membership and make sure you are informed every step of the way.

## Important Dates to Remember

Life is busy and we know that you have a million daily things to remember, so we have listed out all the key dates for your transition to your new American Heritage Credit Union account.

If you still have any questions please visit [AmericanHeritageCU.org/Trouvaille](https://AmericanHeritageCU.org/Trouvaille) or give us a call at 215.969.0225.

### **November 3, 2023**

- Debit Card is mailed

### **November 6, 2023**

- New checks are mailed

### **November 6, 2023**

- Debit Card PIN is mailed

### **November 13-15, 2023**

- Debit Card is delivered

### **November 16-18, 2023**

- New checks are delivered

### **November 16-18, 2023**

- Debit Card PIN is delivered

### **November 30, 2023**

- Trouvaille's Online Banking and TARA Phone Response Systems deactivated at 2:00 p.m.

### **December 1, 2023 (10:00 a.m.)**

- American Heritage Checking Account is active
- American Heritage Online, Mobile and Phone Teller access available for use after 10:00 a.m.
- American Heritage Bill Pay System available for use after 10 a.m.
- American Heritage Debit Card is active by 10 a.m.

### **December 1, 2023 (12:00 p.m.)**

- Trouvaille Debit Card is de-activated

### **February 4, 2024**

- Incoming direct deposits and automatic debits/payments to Trouvaille accounts stopped
- Check clearing stopped on Trouvaille Accounts

# We offer **YOU** the **RIGHT** financial solutions because you're **FAMILY**.

## Have a question? Our friendly team is ready to help.

### Contact Center

Phone: **215.969.0777**

Toll-Free: **800.342.0008**

Email: **GeneralInfo@AMHFCU.org**

Our Contact Center team is available Monday through Friday from 7:00 a.m. to 8:00 p.m., and Saturday from 9:00 a.m. to 3:00 p.m., EST.

Through our partnership with the CU Service Center Call Center, you can obtain balance information, perform transfers between your accounts, and make loan payments 24 hours a day, 7 days a week.

### Video Advisor (VANA)

**Monday - Friday 8:00 AM - 7:00 PM**

**Saturday 9:00 AM - 3:00 PM**

You can use Video Advisor with your computer's internet browser if you have webcam and microphone use enabled. If using your smartphone or tablet, you must download the Video Teller app to use this feature.

### Text Chat

Text us at **264328 "AMHFCU"** to chat with a Member Advisor. We can help with basic, non-account specific questions when you are on-the-go.

### Apply for Membership

Phone: **215.969.0777** or **800.342.0008**

Online: **AmericanHeritageCU.org**

In person: **Visit a branch**

### Check Our Rates

Visit **AmericanHeritageCU.org/Rates** or call **215.969.0777**, extension 2

### American Heritage Realty

Call **855.525.7900**

### American Heritage Investment & Retirement Center

Phone: **215.969.2967**

Online: **AmericanHeritageCU.org/IRC**

In person: **Visit a branch**

### Get Account Information

Online Teller: **AmericanHeritageCU.org**

Phone Teller: **800.635.7466**

Mobile App: Download from your app store or visit **AmericanHeritageCU.org/Mobile**

### Schedule an Appointment

Visit **AmericanHeritageCU.org/locations** to schedule an in-person appointment at select branch locations.

### Report a Lost or Stolen Debit Card, ATM Card, or Credit Card

Call **800.991.4965**

### American Heritage Routing/ Transit Number:

**236082944**