

Instruction Manual



A Guide to Simplify Your New Account

A message from our CEO



Dear Member,

I am pleased to welcome you, as a LINKBANK customer, to our American Heritage Family. On behalf of our entire team, we are excited to serve you and show you what makes American Heritage different from other financial institutions. As a member, you will soon get to experience our commitment to you firsthand.

American Heritage was just recently named a Best-in-State Credit Union by Forbes, and was recognized by Philadelphia Business Journal, American Banker, and other organizations for our philanthropy, membership outreach, and for being an outstanding workplace.

We believe in people helping people. Last year, we paid our members more than \$100 million in dividends, and we never surcharge members or non-members at our ATMs. In addition to our free financial wellness programs and community events, we consistently donate our time and energy to education, healthcare and financial wellness initiatives throughout the region. Founded by American Heritage, our Kids-N-Hope Foundation has contributed over \$4.4 million to the Children's Hospital of Philadelphia Music Therapy Program and other pediatric health and life services since its formation.

Enclosed is your American Heritage Welcome Kit, which includes information regarding your accounts and services, as well as our full suite of technologies, branch locations, discounts, and other convenient services that make American Heritage unique. This booklet outlines several time-sensitive updates that we encourage you to review prior to March 31, 2025, to help make the transition as easy as possible. We look forward to helping you improve your financial well-being.

In the meantime, you can visit AmericanHeritageCU.org/LINKBANK, our exclusive web page for our new members who are joining us from LINKBANK, where you can view helpful account transition information and learn more about our many financial solutions and unique membership benefits. I invite you to take full advantage of your membership by exploring all that we have to offer. We can't wait to serve you!

You can visit AmericanHeritageCU.org/LINKBANK or contact our **LINKBANK Member Concierge line at 215.992.0225** for assistance with your acquisition-related questions. As the CEO, on behalf of our team we look forward to offering you the right financial solutions because you're family.

Welcome to American Heritage Credit Union!

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

General Questions

Must I become a Member?

Yes, credit unions are member-owned cooperatives, so membership is required to open a personal account. For more information on how to join the American Heritage Family, please refer to the Notice to LINKBANK Customers FDIC letter that was sent by LINKBANK at the end of February; Page 2, section labeled "Becoming a Member". You must complete our Membership Form which is accessible at AmericanHeritageCU.org/LINKBANK.

Will my savings insurance change from FDIC to NCUA?

Yes, both the Federal Deposit Insurance Corporation (FDIC) and the National Credit Union Administration (NCUA) insure financial institutions with the backing of the government. The FDIC provides insurance for bank deposits, the NCUA insures credit union deposits. You can be sure that your money is in good hands. The National Credit Union Administration (NCUA), a government agency that regulates credit unions, insures your savings up to \$250,000. Here at American Heritage, members' IRAs and IRA Term Share Certificates also have \$250,000 of additional coverage through the Excess Share Insurance Corporation (providing up to \$500,000 in insurance for members' retirement savings).

Additional Information about Your American Heritage Account:

All credit unions are owned and controlled by their members. A share (savings) account is your financial share of the credit union, which gives you ownership and a democratic say in how the organization is run. This is different from being a bank customer, where your checking or savings account is not connected to having a financial stake in the business. More details can be found in the Notice to LINKBANK Customers FDIC letter.

Your membership may contain many different products, but on your membership card, you will only see your primary checking and share (savings) account numbers. For more information about your other accounts, please visit a local branch, log into your American Heritage Online Teller or Mobile Teller account or call our Member Concierge Service at 215.992.0225.

DEBIT SERVICES

When will I receive my new card?

Your new American Heritage Debit Card was mailed during the week of March 10, 2025. Delivery normally takes 10-12 business days and should be delivered to the address on file by March 31, 2025. 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 March 31, 2025, please call our Member Concierge Service at 215.992.0225.

What is my PIN?

A four-digit, randomly-assigned Personal Identification Number (PIN) was mailed to you separately. Please keep this in a safe place. After April 1, 2025, you can select your own Personal Identification Number (PIN) by visiting any of our branch locations or calling 833.541.0780.

What if I haven't received my PIN Mailing?

If you have not received your PIN mailing by April 1, 2025, call 833.541.0780 from your account's primary phone number on or after April 1, 2025. 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 April 1, 2025.

When can I use my new card?

Upon activation, your new American Heritage Debit Card will be available for use starting at 11:00 AM on April 1, 2025.

What is the limit on my new card?

Debit Card Limits are: ATM = \$504; PIN Point of Sale= \$3,000 and Signature Point of Sale = available balance.

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 LINKBANK Card stop working?

Your LINKBANK Card will be de-activated on Monday, March 31, 2025 after nightly processing runs estimated to be 8:00 PM.

How will I know what LINKBANK card this Debit card replaces?

There will be a neon yellow sticker on the card carrier that will provide the last 4 digits of the LINKBANK card.

What do I do with my old LINKBANK Debit card?

After April 1, 2025, 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 old LINKBANK Debit card??

If you have any recurring payments, such as utilities, subscriptions, streaming services, gym membership, E-ZPass, etc. applied to your current card(s), make sure to update your payment information with your new card information after April 1, 2025 to avoid any payment delays.

Important Dates:

March 10, 2025: Debit Card is mailed

March 20 - 31, 2025: Debit Card is delivered

March 31, 2025: LINKBANK Debit Card is de-activated after nightly processing runs estimated to be 8:00 PM.

April 1, 2025: American Heritage Debit Card is active by 11:00 AM. Make sure to activate your card by calling the number affixed to the card.

CHECK/ACH SERVICES

Effective April 1, 2025, your checking account at LINKBANK will be converted to an American Heritage Checking Account.

When will I receive my new checks?

For Consumer Accounts, a supply of 60 free checks will be mailed on March 6, 2025, and should be delivered to the address on file by Thursday, March 20, 2025.

Business/Commercial accounts, are being provided a \$50.00 promotional credit towards their first check order when order is placed with our vendor, Harland Clarke. Please visit [AHCU.co/OrderChecks](https://www.AHCU.co/OrderChecks) to order your checks. Costs greater than \$50.00 will be debited from the member's new American Heritage Checking Account on April 1, 2025.

What if I haven't received my new checks?

If you have not received your checks by April 1, 2025, please call the Member Concierge Service at 215.992.0225.

How do I order more checks?

After April 1, 2025, you can login to Online/Mobile Teller to place an order for additional checks or consumer check orders call the Member Concierge Service at 215.992.0225, for business checks please call Commercial Operations' number at 215.969.2883.

When can I start using the new checks?

You may start using the new checks on Tuesday, April 1, 2025. You should discontinue using your LINKBANK checks as of Tuesday, April 1, 2025.

What do I do with my old LINKBANK checks?

Please be sure to destroy your LINKBANK checks after April 1, 2025. You are welcome to bring old checks into your local American Heritage branch and discard via our secure document disposal.

What if a check I wrote has not cleared before April 1, 2025?

American Heritage will continue to clear checks drawn from your LINKBANK account through May 31, 2025.

After April 1, 2025, when writing a check, please begin using your new American Heritage checks.

How do I get a copy of a check written on my LINKBANK account?

You may contact our Member Concierge Service at 215.992.0225 to obtain copies of LINKBANK checks.

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


When you receive your new checking account information, 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 ACH number, found on the bottom of your new American Heritage checks. You can also find this information on your Account Card in this welcome Packet or through our Online/Mobile Teller under:

Your Name > Other Options > View Account Card.

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 to your account through May 31, 2025; 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: <i>Void</i>
⑆ 2 3 6 0 8 2 9 4 4 ⑆ 1 2 3 4 5 6 7 8 9 1 2 3 4 ⑆ 0 0 4 4	
Routing Number	Checking Account Number

Important Dates:

March 6, 2025: New checks are mailed

March 10 - 20, 2025: New checks are delivered

April 1, 2025: American Heritage Checking Account is active

May 31, 2025: Check clearing stopped on LINKBANK Accounts

May 31, 2025: Incoming direct deposits/automatic payments to LINKBANK accounts stopped

DIGITAL SERVICES

ONLINE/MOBILE TELLER

American Heritage has an extremely robust Online Teller that you will be able to begin using on Tuesday, April 1, 2025, available after 11:00 AM. Access information regarding Online Teller and the Mobile Teller app is included below.

Can I still access my accounts via the LINKBANK Online Banking?

Your previous access to LINKBANK's Online Banking Platform will not be available after 5:00 PM on March 31, 2025.

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

If you previously used LINKBANK's Online Banking service, your Online/Mobile Teller login information has been provided in your Welcome Kit. Please note for Business/Commercial accounts, only the Primary Account holder will be registered. If you are a first-time user, login instructions can be found below. You will be prompted to change your password after you log in.

Can I change my user name?

Yes, upon login, go to Account Name > Profile > Change User ID and follow the prompts. For Mobile Teller, click More > Profile Details > Change User ID and follow the prompts.

Did my password change?

Yes. On April 1, 2025, you may log in to the American Heritage system using your new login information which has been provided in your Welcome Kit. You will be prompted to change your password after your first log in.

How do I enroll in Online/Mobile Teller?

If you have used LINKBANK's Online Banking prior to January 31, 2025, you are automatically enrolled for American Heritage online access with the credentials found in this kit. If you have never used the service or signed up after January 31, 2025, then you will need to use the self-registration feature on the American Heritage website or on American Heritage app. You will need your 10-digit American Heritage Account Number for self registration. Your login credentials will be used for your Online Teller access, as well as our Mobile Teller App.



If you need assistance registering for Online/Mobile Teller, please call our Member Concierge Service at 215.992.0225. If you are registering a Business, please contact our Commercial Operations at 215-969-2883 for assistance.

Can I access account information through Telephone Banking/Phone Teller?

Yes. Call 800.635.7466 with your 10-digit account number ready. LINKBANK's Telephone Banking will be disabled after 5:00 PM on March 31, 2025.

Important Dates:

January 31, 2025: Final day to create a transferrable login for LINKBANK's Home Banking

March 31, 2025: LINKBANK's Online/Mobile Banking and LINKBANK's Telephone banking will be deactivated after 5:00 PM.

April 1, 2025: American Heritage Online, Mobile and Phone Teller access available for use after 11:00 AM.

BILL PAYER

Will my payees and/or recurring payments be transferred to the new system?

Yes, since both LINKBANK and American Heritage use the same Bill Payer provider, we will be converting all bills after 12:00 PM on Tuesday, April 1, 2025. You will see all payees and scheduled payments upon your first login to American Heritage Online Teller or Mobile Teller.

For Business accounts utilizing LINKBANK's Business Bill Pay platform, please note all payees, scheduled payments and history will transfer over to American Heritage's Consumer Bill Pay platform

Please login to Online Teller via AmericanHeritageCU.org on April 1, 2025 to review your current bills to make sure everything is set up correctly. If you need assistance with your Bill Pay accounts, please call our Member Concierge Service at 215.992.0225 or visit your local branch.

Can I add a new bill to be paid?

Starting at 5:00 PM on Monday, March 31, 2025, the LINKBANK Bill Pay system will be unavailable to make additions, changes or cancellations. No changes to payees or scheduled payments on LINKBANK's Bill Pay system will be allowed after 5:00 PM on March 31, 2025. Payments scheduled prior to March 31, 2025 will be processed as usual. Please make sure you have scheduled all your upcoming bills prior to this date.

Will my scheduled payments be processed?

Any payments scheduled prior to March 31, 2025 will be paid. After March 31, 2025 at 5:00 PM, no additions, changes or cancellations can be made using the LINKBANK Bill Pay service. Payments scheduled to be paid between March 31 and April 1, 2025 cannot be edited or canceled after 5:00 PM on March 31, 2025.

Important Dates:

March 31, 2025: Last day to schedule/edit payments on LINKBANK's Bill Pay System

March 31, 2025: Bill Pay System is unavailable for additions/edits/cancellations after 5:00 PM

April 1, 2025: American Heritage Bill Pay System available for use after 12:00 PM

eALERTS

What will happen to my eAlerts and/or Transaction Alerts?

American Heritage offers eAlerts, which are text or email messages that notify you of account updates of your choosing, such as low balance alerts, debit/credit authorization alerts, and many others. However, we will unfortunately NOT be able to transfer eAlerts for LINKBANK customers.

You can set up your eAlerts with American Heritage easily through Mobile Teller or Online Teller by navigating to the eAlerts tab:

Mobile Teller :

Log into Mobile Teller click More > eAlerts

Online Teller:

Log into Online Teller click Services > Account Communication Management > eAlerts

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 starting on April 1, 2025.

How will my Certificate or Certificate IRA interest be paid? Will it continue to be monthly?

Your Certificate or IRA Certificate interest will continue to be paid monthly.

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

LINKBANK 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.

Are the current LINKBANK locations staying open?

The following locations will remain open with the following hours and services.

Evesham Branch	
Address: 145 North Maple Ave, Marlton, NJ 08053	
Branch Hours: Monday-Friday: 8:30 AM – 5:00 PM Saturday: CLOSED Sunday: CLOSED	Drive-Thru Hours: Monday-Friday: 8:30 AM – 5:00 PM Saturday: CLOSED Sunday: CLOSED
Branch Services: 24 Hour Surcharge-FREE ATM • Drive-Thru • Cash Advance Lucy Change (Coin Counting) • Instant Issue Credit/Debit Cards Re-PIN Credit/Debit Cards • Online Appointments/Online Queueing	

Liberty Bell Plaza Branch

Address: 2099 Route 70 East, Cherry Hill, NJ 08003

Branch Hours:

Monday-Friday: 8:30 AM – 5:00 PM
 Saturday: CLOSED
 Sunday: CLOSED

Drive-Thru Hours:

Monday-Friday: 8:30 AM – 5:00 PM
 Saturday: CLOSED
 Sunday: CLOSED

Branch Services:

24 Hour Surcharge-FREE ATM • Drive-Thru
 Safe Deposit • Online Appointments/Online Queueing

Moorestown Branch

Address: 227 West Camden Ave, Moorestown, NJ 08057

Branch Hours:

Monday-Friday: 8:30 AM – 5:00 PM
 Saturday: CLOSED
 Sunday: CLOSED

Drive-Thru Hours:

Monday-Friday: 8:30 AM – 5:00 PM
 Saturday: CLOSED
 Sunday: CLOSED

Branch Services:

24 Hour Surcharge-FREE ATM • Drive-Thru
 Safe Deposit • Online Appointments/Online Queueing

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.

How do I make a Mortgage or Home Equity Loan Payment?

You will be receiving a letter from Midwest Loan Services, our home loan servicing company with instructions for making a one-time or recurring payment.

How do I make a Business Loan payment?

You will be receiving a letter from Member Business Financial Services (MBFS), our business loan servicing company, on instructions on how to make a one-time or recurring payment.

Is my monthly due date changing?

After April 1, 2025, 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 log into your online American Heritage account to access our QuickPay service. On or after April 1, 2025, visit AmericanHeritageCU.org and click on “Pay My Loan” at the top of our website to setup your new payment.

Are Terms and Conditions of my loan changing?

The rates and terms on your home equity, mortgage, consumer, business and vehicle/auto 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. **Home Equity Line of Credit** holders will be contacted about changes to making an advance. **Business Loans** will be serviced by Member Business Financial Services, and you will receive a statement separate from American Heritage Credit Union. **1st Mortgages & HELOCs** will be serviced by Midwest, and you will receive a statement separate from American Heritage Credit Union.

Change can be hard, but we at American Heritage want to make the transition as seamless and easy as possible. This 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 many 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/LINKBANK or give us a call at 215.992.0225.

March 6, 2025

- New checks are mailed

March 10, 2025

- Debit Card is mailed

March 10 - 20, 2025

- New checks are delivered

March 20 - 31, 2025

- Debit Card is delivered

March 31, 2025

- LINKBANK's Online/Mobile Banking and LINKBANK's Telephone banking Systems will be deactivated at 5:00 PM
- Last day to schedule/edit payments on LINKBANK's Bill Pay System
- Bill Pay System is unavailable for additions/edits/cancellations after 5:00 PM
- LINKBANK Debit Card is de-activated estimated to be 8:00 PM

April 1, 2025

- American Heritage Online, Mobile and Phone Teller access available for use after 11:00 AM
- American Heritage Debit Card is active by 11:00 AM
- American Heritage Bill Pay System available for use after 11:00 AM
- American Heritage Checking Account is active

May 31, 2025

- Incoming direct deposits/automatic payments to LINKBANK accounts stopped
- Check clearing stopped on LINKBANK Accounts

Always at Your Service

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

Contact Center

Phone: **215.969.0777**
Toll-Free: **800.342.0008**
Email: **MemberServices@amhfcu.org**

Our Contact Center team is available Monday through Friday from 7:00 AM to 7:00 PM, and Saturday from 9:00 AM to 3:00 PM, EST.

Manage and check your balances, reset your password, and more with Gigi. You can expect prompt answers and solutions to the questions you may have. As a conversational AI tool, Gigi is constantly evolving, becoming more informed every day to unique member needs.

Commercial Operations

Phone: **215.969.2883**
Email: **commercialoperations@amhfcu.org**

Video Advisor

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**
Gigi: **215.969.0777**

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**



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

American Heritage Credit Union

2060 Red Lion Road, Philadelphia, PA 19115

Phone: 215.969.0777 | 800.342.0008

Federally Insured by NCUA | Equal Housing Lender
Equal Opportunity Lender | NMLS # 433838
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ESI
EXCESS SHARE
INSURANCE

Provides up to an
additional \$20,000
of BIA Share Insurance