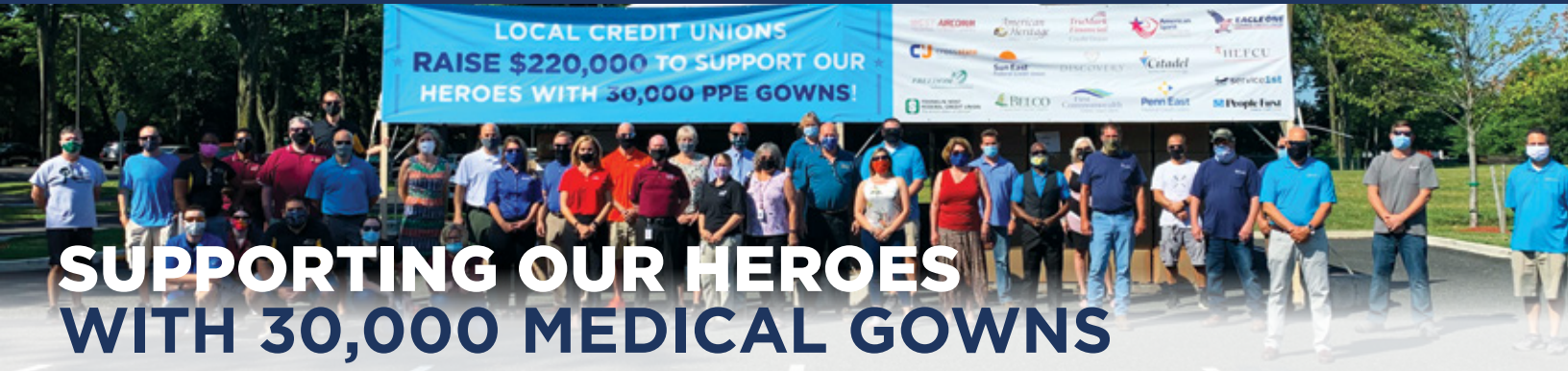


A Newsletter for Members of American Heritage Credit Union



SUPPORTING OUR HEROES WITH 30,000 MEDICAL GOWNS

Not-for-Profit Financial Institutions Joined Forces to Protect Front-Line Medical Professionals

17 regional credit unions and credit union partners have jointly raised more than \$220,000 to collectively purchase and donate 30,000 Personal Protective Equipment (PPE) medical gowns to healthcare facilities throughout Pennsylvania, New Jersey and Delaware.

Representatives from the 17 credit unions came together at the American Heritage main campus in Philadelphia on Wednesday morning, July 15, to pack the PPE materials into a fleet of vehicles from all contributing credit unions.

The 30,000 gowns were then distributed by each credit union to dozens of local hospitals, skilled nursing centers, and other healthcare facilities.

“For many years, we have worked with local hospitals to raise millions for their pediatric therapy programs. We recently donated 50,000 PPE facemasks to our local hospital partners. Many local hospitals have told their credit union partners that they are still in need of PPE gowns as they continue to help our region recover, and it is our duty to help them,” said Bruce K. Foulke, our President & CEO.

Watch our video about the donation day: [AHCU.co/GownDonation](https://www.AHCU.co/GownDonation)

HELPING YOU BUY OR SELL YOUR HOME AT THE RIGHT PRICE

American Heritage Realty is a full service real estate agency owned and operated by American Heritage Credit Union.



★ **10% MEMBER REWARD¹** ★

★ **4.5% BROKER FEE²** ★

Buying A Home

If you are in the market to buy a home, we are here to assist you. From finding the perfect home to finding the right home loan we can help you from start to finish.

Buy your home with an American Heritage Realty agent to earn up to **10% Cash Reward¹** based on your agent's commission.

With mortgage rates at historic lows, now is a great time to refinance your home or purchase a new one.

Selling Your Home

Do you need to sell your current home? With our in-depth knowledge of the local market and a ready customer base for your property, we are your best choice.

List Your Home for Less

Are you ready to list your home? Why pay more? American Heritage Realty offers you full service listing for less!

Our top rated listing agents will sell your home quickly and professionally for a **4.5% broker fee²**.

Schedule your appointment today to speak with one of our listing specialists.

If you are ready to buy or sell your home call **267.525.7900** or visit www.AHFR.com



7-DAY EVENT 9/6 - 9/12

Join us for our Labor of Love fundraising event this September.

Learn more about our first-ever virtual ride or stride inside.

JOIN US FOR OUR INAUGURAL VIRTUAL RIDE OR STRIDE

Join us for our Labor of Love Ride or Stride this September. During this 7-day virtual event you can ride or stride daily at your own pace and on your own schedule.

We have created 6 virtual courses, varying from 3 to 160 miles. You can bike or walk these distances or your own course/distance anywhere and anytime. If you would like to walk or ride one of our pre-designed courses, create a **Wellworks For You** account to select your course and keep a record of your progress.* Use the hashtag **#KNHLaborOfLove** to post pictures along the way.

Registrants can commit to 1 of the 6 virtual courses or walk/ride their own course. There is a minimum fundraising goal of \$50 to participate. After registering, you can participate with a team or as an individual. All proceeds benefit the Kids-N-Hope Foundation.

Register online at [KNHLaborOfLove.org](https://www.knhlaboroflove.org)

Visit [WellworksForYouLogin.com](https://www.wellworksforyou.com) to create an account and register for one of the pre-designed virtual courses! Enter the Company ID 12418.



HIT THE ROAD WITH A LOWER MONTHLY PAYMENT

Get behind the wheel with American Heritage. Refinance your motor vehicle loan with us to start saving today.

No Payments for the First Two Months³

As low as **2.99% APR³** up to 75 Months

When you refinance a new or used vehicle with us, you get more than a new loan. We also offer Mechanical Breakdown Protection, Guaranteed Asset Protection, and other peace of mind options.

Whether you're refinancing the car you have or buying a new one, let our car shopping assistance program and professional team be your guide.

Apply online at [AmericanHeritageCU.org/Auto](https://www.AmericanHeritageCU.org/Auto) or talk to one of our auto loan experts by calling **888.553.1234**.

You can save on insurance too!

Get discounted insurance with our partner **Liberty Mutual**, who make it possible to get quality protection, affordable rates, 24/7 claims service and online convenience.

Visit [AmericanHeritageCU.org/AutoInsurance](https://www.AmericanHeritageCU.org/AutoInsurance) to learn more.



INCOME FOR LIFE

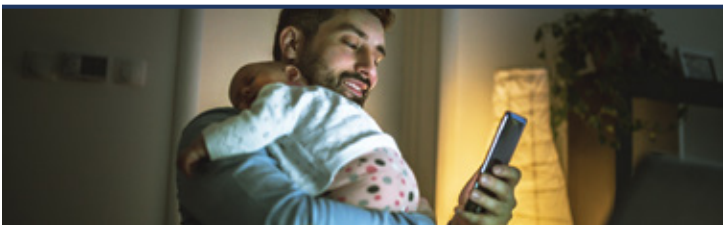
If you are saving for retirement, nearing retirement, or living in retirement, an annuity can help. Annuities allow you to receive a steady income for your entire life, starting now or during retirement. Certain annuities even give you the option to grow your money first. With annuities you can manage, defer and reduce taxes.* A death benefit payment also offers protection for your family.

★ OFFERING RATES ABOVE 2% ★

Talk to an IRC representative today!
Call **215.969.2967** or visit [AmericanHeritageCU.org/IRC](https://www.AmericanHeritageCU.org/IRC)

*Consult your tax advisor.

American Heritage Investment & Retirement Center (IRC), located at American Heritage Credit Union, helps members organize their financial life and plan for the future. Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, which is not an affiliate of the credit union. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America. FR-3207450.1-0820-0922



YOUR CLOSEST BRANCH IS RIGHT IN THE PALM OF YOUR HAND - EARN UP TO \$40⁴ WHEN YOU USE IT!

American Heritage offers a variety of free digital services to meet your needs all from the comfort of your home.

Mobile Teller App

Whether you're at home, at work, or on vacation, enjoy 24/7 account access right on your phone.

- ★ All the features of our Online Teller in our free** app
- ★ Deposit checks from anywhere with eDeposit⁵
- ★ See your balance at a glance with Fast Balances
- ★ Use ePay to easily make person-to-person transfers to friends and family.

eStatements

Make the switch to eStatements. Simply login to your Online Teller account and click on the "eStatement" tab under the "Member Services" tab to enroll today.

- ★ Get an email notification when your monthly eStatement is available.
- ★ Securely view current and past statements online.

Get a **\$5 Bonus** when you activate eStatements by October 31, 2020.⁴

Online Bill Payer

Save time and postage by paying your bills online with just a few clicks. Log in to our Online Teller to get started.

- ★ Manage all your bills in one place
- ★ Help avoid late fees by scheduling payments

Get a **\$10 Bonus** for enrolling in Bill Pay and making 5 qualifying payments by October 31, 2020.⁴

eDeposits

Deposit checks anywhere with eDeposit.

- ★ Use the free eDeposit service inside our Mobile Teller app to deposit a check
- ★ Set up direct deposit of your payroll, pension or social security

Deposit checks anywhere with eDeposit and **earn \$25!**⁴

Online Teller

Easy and secure access to your accounts from your computer or mobile device - no branch required.

- ★ Check account balances
- ★ Monitor activity with free eStatements
- ★ Set up eAlerts to keep track of your account
- ★ Transfer funds and pay bills
- ★ View your FICO[®] Score

QuickPay

Make your American Heritage loan payments quickly through our online payment portal. Using QuickPay, you can expedite payments, review previous payment history and make both recurring and non-recurring payments using your card or directly from another financial institution.

Automated Phone Teller

Our automated Phone Teller helps you access your account and conduct business 24/7 when you call 800.635.7466.

ONLINE TELLER SECURITY UPDATE

Your account security is our main priority. As a result, our Online Teller service will be receiving a security upgrade next month.

Currently, the Personal Image and accompanying text you selected are used for a secure login. As of September 16, 2020, the login authentication process will change. On the same date, your Security Questions and Answers that you personally selected when activating your account will need to be changed and updated. Your Online Teller username and password combination will not change, but you may be asked to enter a code sent via text message or an automated call when logging in.

TWO GREAT CREDIT CARD OFFERS TO HELP MAKE FINANCIAL LIVES BETTER

This is an ideal time to consolidate debt and lower your payments. We've created a **3.99% APR**,⁵ no-fee, Balance Transfer for Life program to help you save hundreds each month.

Or, choose the American Heritage Cash Rewards Card and get **3% Cash Back** on your essential purchases.

	Balance Transfer Amount	Annual Percentage Rate	Annual Interest Payment	Balance Transfer Fee
Big Banks	\$5,000	15.99%	\$799.50	3%=\$150
American Heritage	\$5,000	3.99%	\$199.50	No Fee

Sample "Big Bank" rate is national average credit card rate on CreditCards.com rate report as of 5/13/20.

Platinum Preferred Mastercard[®]

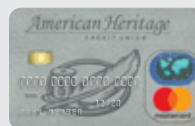
3.99% APR⁵ Balance Transfer for Life

9.99% APR⁵ On Purchases

No Balance Transfer Fee

No Annual Fee

You can earn one ScoreCard[®] Rewards point for every dollar you spend.



Cash Rewards Credit Card

3% Cash Back⁶ On Supermarkets, Pharmacies, Gasoline, and Home Improvement Stores

2% Cash Back⁶ On Restaurants

1% Cash Back⁶ On Everything Else You Buy

Plus, \$150 Bonus Reward when you spend \$1,500 in the first 90 days.⁷





EARN UP TO \$200* WHEN YOU OPEN A FREE CHECKING ACCOUNT

Spend, save and make payments with our free⁹ checking and mobile options. American Heritage offers a variety of checking accounts and services to meet your needs and fit your lifestyle.

Open a **free checking account**.⁸

Set up a direct deposit of \$500 or more per month and use your debit card 25 times or more within the first three months and **you can earn an extra \$200**.⁹

For more details visit AmericanHeritageCU.org/Checking200



MAXIMIZE YOUR MONEY

Plan for a big purchase, the vacation of a lifetime, or a great retirement. Open a Certificate or IRA account to earn the most from your savings.

1.15% APY⁰ for a 48 month term

1.25% APY⁰ for a 60 month term

BULLETIN BOARD

Webinars

First Time Homebuyer Mortgage Webinar

August 4, 2020 • 12 p.m.

Health is Wealth Part 3: Decrease Your Cancer Risk, Naturally

August 6, 2020 • 12 p.m.

Options for Managing College Debt

August 13, 2020 • 12 p.m.

Health is Wealth Part 4: Five Things You Can Do to Get Better Sleep

August 18, 2020 • 12 p.m.

Retirement Income Webinar

August 20, 2020 • 12 p.m.

Professional Development Webinar - Job Interviewing Tips

August 27, 2020 • 12 p.m.

Blood Drive

August 13, 2020 • 9 a.m. - 2 p.m.

By appointment only, schedule online at RedCrossBlood.org using sponsor code AMHFCU

Labor of Love, Virtual Ride or Stride

September 6, 2020 • 12 a.m.

Labor Day

September 7, 2020 • All branches and office locations will be closed in observance of Labor Day.

25th Annual Golf Classic

October 12, 2020 • Flights starting at 7 a.m. & 1 p.m.

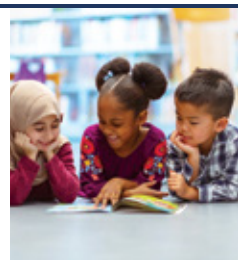
Stay up to date online at AmericanHeritageCU.org/Calendar

BECOME A BOOK BUDDY

Throughout August, you can donate \$3 to help get books into the hands of children & promote literacy with our Books for Kids Program!

To learn more visit

AmericanHeritageCU.org/BooksForKids



DISCLOSURES

All rates and promotions are subject to change without notice.

** Internet service provider fees and 3rd party fees for message and data plans may apply.

1. While you are free to select your own real estate broker and mortgage lender for your real estate transaction, we offer our members a 10% Cash Reward off your American Heritage Realty agent's commission when you choose to work with one of our American Heritage Realty agents to buy a home. 10% Cash Reward may not be combined with any other special offer, discount or promotion. All offers are subject to change without prior notice. The Home Connection Program is offered in Pennsylvania, New Jersey and Delaware.

2. 4.5% listing offer: 2.5% broker fee paid to buyer agent and a 2% list fee. All real estate commissions are negotiable. American Heritage Realty is an affiliate of First Heritage Realty Alliance. Members of American Heritage Credit Union can receive a 10% Member Reward of commission paid. The 4.5% reduced listing offer is not eligible for 10% Member Reward.

3. Offers valid as of 7/01/2020. Annual Percentage Rate (APR) for members who choose to make loan payments via payroll deduction or automatic payment from an American Heritage Credit Union account. APR is increased by .25% without payroll deduction or automatic payment. Rates for this product are determined by an evaluation of applicant credit. Your rate may vary from the rate shown. Borrowers of promotional refinance offer will skip first two payment cycles and then make 75 consecutive monthly payments. Sample Monthly Payment: \$14.64 for every \$1000 borrowed at 2.99% APR at 75 months. Monthly payment (per \$1,000) examples are based on longest term in each range. Your payment may vary. Auto Loan rates available for vehicles not previously financed at American Heritage Credit Union.

4. The eDeposit application is available to qualified members only.

Enroll in eStatements between August 1, 2020 through October 31, 2020 and receive \$5.00 deposited to your Share Savings account on your next statement cycle. Offer limited to one (1) \$5.00 reward per account. Not available to any members who have previously received the eStatement bonus in 2020. Offer subject to change or cancellation without notice.

Enroll in, and use Bill Pay between August 1, 2020 through October 31, 2020. Receive \$10 deposited to your Share Savings account when you make 5 payments through Online Teller or Mobile Teller platforms within 60 days. Total payments must amount to at least \$75. Final payment must be debited from your American Heritage account by 11:59 pm on October 31, 2020. Reward will be posted within 14 days of meeting requirements. Offer limited to one (1) \$10.00 reward per account and valid for new Bill Pay users only. Offer subject to change or cancellation without notice.

To receive \$25 electronic deposit bonus: Member must make at least \$100 in electronic deposits to an American Heritage share or checking between August 1, 2020 and October 31, 2020. Qualifying electronic deposits are considered regularly recurring ACH or direct deposits from payroll, pension, Social Security or other government agency as well as mobile deposits of a non-American Heritage Credit Union check through American Heritage Credit Union Mobile Teller app. Person-to-person transfers, or transfers between American Heritage accounts or accounts you have at other financial institutions or brokerage does not qualify for bonus. Offer not valid on accounts that have a previous ACH, Direct Deposit or Mobile Deposit between January 1, 2020 and July 31, 2020. The \$25 bonus will be deposited into member's share account by November 30, 2020.

5. The 3.99% Annual Percentage Rate (APR) on Balance Transfers and Cash Advances is a Discounted Rate that will be in effect on the amount from the time of the posting of the balance transfer to your card account until that specific balance is paid in full. Platinum Preferred Mastercard[®] must be opened on or before August 31, 2020 to take advantage of this offer. Available to balances transferred and cash advances posted to your American Heritage Mastercard between Mastercard receive date and 6 months after Mastercard receive date. Your standard APR will be 9.99% for purchases from the Mastercard receive date, as well as balance transfers and cash advances performed after the promotional period. Must have an American Heritage Savings Account with a minimum balance of \$15 to be eligible. Approval for a Platinum Preferred Mastercard depends on creditworthiness and other qualifications. Existing Platinum Cardholders must meet eligibility requirements including but not limited to payment history and creditworthiness. Rates and promotions effective as of April 1, 2020 and are subject to be extended or changed without notice. 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. For current rates, fees, and other cost information, or to inquire about eligibility, please contact American Heritage Credit Union at 215-969-0777. Offer available to all new Platinum Preferred Mastercard holders. 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.

6. Offer available for American Heritage Credit Union Cash Reward cardmembers only: Earn 3% cash reward bonus for transactions at specific retailers effective 4/1/20. Retailer purchases are those made at merchants classified with selected merchant category codes. For a full list of merchant category codes, visit AmericanHeritageCU.org/CashReward. 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. Membership eligibility required. All credit card accounts subject to approval. Member must be in good standing with a minimum of a \$15 deposit in their Primary Share Account. Not a member? Join today.

7. 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.

8. Overdraft and return item fees may apply.

9. Offer valid as of January 1, 2020 through September 30, 2020. All offers are subject to change without prior notice. Offer valid for specified checking accounts only. Set up a direct deposit in the cumulative amount of \$500.00 or more in each of the following full three statement cycles following the month of account opening and receive \$50 per statement cycle for a maximum of \$150 in bonus awards. Receive an additional \$50 bonus when 25 or more cumulative debit card transactions are made during the first three full statement cycles following account opening. For example, if account is opened in January 2020, account holder must make \$500 or more cumulative direct deposits of \$500 in the months of February, March and April 2020, as well as at least 25 debit card purchases during those months to qualify. Bonuses will be awarded at end of 90 day promotional period. Purchases only, ATM withdrawals are not eligible. Offer valid for specified checking accounts and by invitation only. American Heritage reserves the right to cancel, modify or extend this offer at any time without notice. Member must be in good standing with a minimum \$15 deposit in the primary share account. Members receiving incentives may be responsible for paying taxes on the incentives. May not be combined with other promotions. Offer subject to change without notice. Limit (1) per household. Employees and their family, business and fiduciary accounts are not eligible. Overdraft or returned item fees may apply. Membership eligibility required.

10. Annual Percentage Yield (APY). Rates listed paid on \$1000 minimum balance. \$500 minimum balance Share and IRA Certificates available at 0.10% lower Annual Percentage Yield. A penalty will or may be imposed for early withdrawal. Rates effective as of 7/24/20 and are subject to change. Not a member? Join today.

Federally Insured by NCUA
NMLS # 433838

