

The PATRIOT

December 2020



A Newsletter for Members of American Heritage Credit Union



Join us for a virtual magic and storytelling extravaganza starring Jon Dorenbos, from America's Got Talent and former Philadelphia Eagles Long Snapper! The event will be held on December 18th from 7:30pm to 9:00pm and will feature a 45-minute magic show followed by a live Q&A session with Jon.

Tickets for this event are \$25 per household. All proceeds from this event will benefit the Kids-N-Hope Foundation, The Children's Hospital of Philadelphia's Music Therapy Program, and Salus University's Looking Out for Kids Charity.

To purchase your ticket for this magical event, visit ahcu.co/magic

PRESENTED BY:



GIANT

BENEFITING:



LOOKING OUT FOR KIDS



Nothing shines like American Heritage during the holiday season. Due to COVID-19 restrictions, we are not able to host our annual in-person holiday event, but our main campus will be enhanced with the most decorations and holiday lights to date.

From November 23rd until New Years, families are invited to drive through campus and enjoy more than 400,000 lights from the comfort and safety of the car, at no cost to you.

Our main campus is located at 2060 Red Lion Road, Philadelphia, PA 19115. You can enter through our Red Lion Road or Jamison Road entrances and parking is available for socially distant photos. Our lights will shine daily beginning at dusk on November 23rd.

Our Drive Through Grand Illumination is our gift to the community, and we hope you can still give a gift to our Kids-N-Hope Foundation through online donations at www.kidsnhope.org.

To watch our President & CEO's holiday message to the community, visit AHCU.co/HolidayMessage.

TAKE A MUSEUM TOUR FROM HOME!

American Heritage invites members to a Virtual Tour Series of the **Museum of the American Revolution** at no cost to you!

Join the virtual tour Wednesday, December 16th at 3 p.m.

Visit ahcu.co/moardec to register.



1.25% APY¹

15-MONTH IRA & CERTIFICATE

1.15% APY²

11 MONTH JUMBO IRA
& CERTIFICATE minimum \$100,000



WE OFFER *YOU* THE **RIGHT** FINANCIAL SOLUTIONS BECAUSE YOU'RE **FAMILY**.





LET US HELP MAKE THE HOLIDAYS EASY!

We want to help make the holidays more affordable and safer for you and your family.

12/12/12 Holiday Loan

You can borrow up to **\$1,200** at a fixed interest rate of **12%³** with a maximum term of 12 months.

Mobile Check Deposit

Deposit your checks at your convenience! Whether you're on the go, snowed in, or just staying safe, our free **eDeposit⁴** program allows you to deposit a check using our Mobile Teller app right into your account from your smartphone.

Cash Rewards Mastercard

Increase your spending power and your rewards. **Earn 3% cash back⁵ on everything** you buy!

ScoreCard[®] Rewards

Get the most out of every dollar you spend.

Earn points that can be redeemed for merchandise and travel when you use your American Heritage Independence Debit Card or American Heritage Platinum Mastercard[®].



SUPPORT KIDS-N-HOPE THROUGH EVERYDAY PURCHASES

Our Kids-N-Hope Foundation supports children's health and life services organizations and non-profits and provides financial support for the Music Therapy Program at the Children's Hospital of Philadelphia. Our Foundation hosts a variety of fundraising events but is always in need of our community's donations to continue funding these important and essential services. Here are 3 ways you can support Kids-N-Hope through your everyday purchases!

Shop on AmazonSmile

With the AmazonSmile program, you can help raise money for the Kids-N-Hope Foundation whenever you shop on Amazon. Set Kids-N-Hope as your Smile organization and remember to shop at [Smile.Amazon.com](https://www.smile.amazon.com) to contribute.

A Penny A Purchase

American Heritage will donate \$0.01 to the Kids-N-Hope Foundation for every purchase you make using an American Heritage Credit Card.

Cash Rewards Mastercard

The cashback you earn using your Cash Rewards Mastercard can be donated to the Kids-N-Hope Foundation.

Your amazon shopping and American Heritage credit card purchases can have a direct impact on the pediatric patients who rely on the services our Kids-N-Hope Foundation supports!



COMMUNITY CONTRIBUTIONS

11th Annual Books for Kids Program

Through the contributions made by our members, associates and Board of Directors, our Books For Kids Program was able to collect over \$11,000 and donate more than 5,300 books to local hospitals, community centers and special care facilities throughout the Delaware Valley. A special book donation was given to the Reach Out and Read Program at the Children's Hospital of Philadelphia, which promotes early literacy and school readiness in pediatrics.

Ridge Crest Holiday Drive

Employees of American Heritage took part in our annual Adopt-A-Family Holiday Drive which benefited Ridge Crest Pediatric Services in Sellersville, PA. Ridge Crest is a non-profit home that serves children and young adults who need specialized support throughout Lehigh and Delaware Valleys. The Holiday Drive collected a variety of items to assist residents with their basic needs.

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.

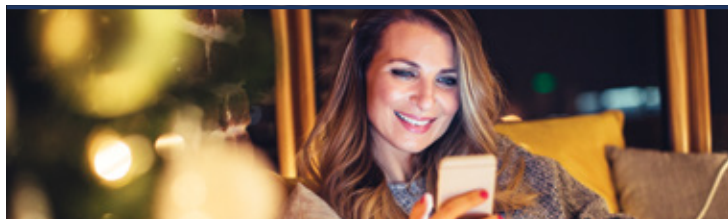
★ OFFERING RATES ABOVE **2%** ★

Talk with an IRC representative today!
215.969.2967 ★ 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-3210946.1-0820-0922



YOUR HOME AT THE RIGHT PRICE

American Heritage Realty provides our members with a full-service real estate agency that is owned and operated by American Heritage Credit Union.



Selling Your Home

Looking to sell your current home? Our team has in-depth knowledge of the local market and a ready customer base for your property.

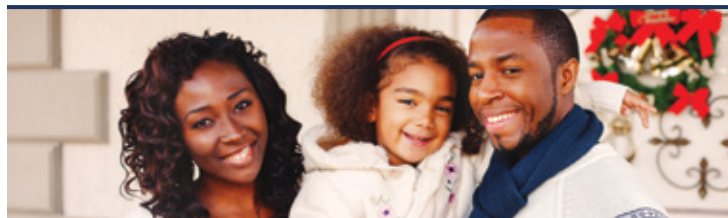
List Your Home for Less

Are you ready to list your home, but looking to pay less? American Heritage Realty offers you full service listing at the right price.

Our top rated listing agents will sell your home quickly and professionally for a **4.5% broker fee**⁶.

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

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



REFINANCE YOUR MORTGAGE WITH NO CLOSING COSTS!⁷

You can refinance your mortgage through American Heritage with no closing costs from now through the end of the year!⁴ Lower your monthly payment and reduce interest!

3.375% APR⁷ for a **10-year fixed** mortgage

3.99% APR⁷ for a **30-year fixed** mortgage

Apply now! Visit AmericanHeritageCU.org/Mortgage



HOLIDAY DEBT CONSOLIDATION

Looking to consolidate your remaining debt?

Home Equity Loans

We offer Home Equity Loans with fixed interest rates for as low as **2.49% APR⁸** for 36 months.

You can get funding in one lump sum with predictable payments over the life of a loan.

Credit Card Balance Transfer

Our Platinum Preferred Mastercard can help you lower your payments and could potentially save you hundreds on interests with our special low rate.

3.99% APR⁹ Balance Transfer for Life

9.99% APR⁹ on purchases There is no balance transfer fee & no annual fee.

SPIRIT OF GIVING FOOD DRIVE

Our seventh annual Holiday Food Drive was a success! This would not have been possible without the donations made by our members, employees, and community partners. Because of your generosity, 14 local food banks and pantries across Montgomery, Philadelphia, Bucks and Camden counties have received much-needed food donations for the holiday season.



VIRTUAL ANNUAL MEETING

American Heritage Credit Union held its Annual Meeting virtually on November 18, 2020. At the meeting, Clara Glenn, Jennifer Hannigan, and John Fafara were re-elected to serve three-year terms on the Board of Directors. Additionally, we are pleased to welcome Kathleen Kinslow to our Board of Directors.

Learn more, visit AmericanHeritageCU.org/AnnualMeeting.



MARKET EAST BRANCH OPENING!

Our new branch in Philadelphia, PA is scheduled to open Monday, December 7th to further serve our members in Center City. The branch is located at 714 Market Street, Philadelphia PA 19106.

Services:

- ★ Surcharge-FREE ATM
- ★ Lucy Change (Coin Counting)
- ★ Instant Issue Credit/Debit Cards
- ★ Personal Automated Teller (PAT)

Branch Hours:

- ★ Monday – Wednesday
8 a.m. – 5 p.m.
- ★ Thursday 8 a.m. – 6 p.m.
- ★ Friday 8 a.m. – 6 p.m.

STAY UPDATED ON BRANCH ACCESS

As local health officials continue to provide updates on accessibility and crowd sizes at places of public accommodation, our branch lobby access may be limited from time to time.

Visit AmericanHeritageCU.org/Update, our COVID-19 Response Page, to learn the latest on branch accessibility.

We encourage you to use our full suite of digital and virtual solutions, including Online Teller, Mobile Teller with eDeposit, our drive-thru PAT machines which feature live tellers via video, Phone Teller, and Better Lobby appointment scheduling.

BULLETIN BOARD

Webinars

Avoiding Fraud and Scams December 1, 2020 – 12 p.m.

Don't Go Broke (Over the Holidays) December 3, 2020 – 6 p.m.

First-Time Homebuyer Mortgage December 9, 2020 – 12 p.m.

Christmas Eve

December 24, 2020 – All branches and offices will close at 1 p.m. in observance of Christmas Eve.

Christmas Day

December 25, 2020 – All branches and offices will be closed in observance of Christmas Day.

New Year's Eve

December 31, 2020 – All branches and offices will close at 3 p.m. in observance of New Year's Eve.

New Year's Day

January 1, 2021 – All branches and offices will be closed in observance of New Year's Day.

Stay up to date online at AmericanHeritageCU.org/Calendar

DISCLOSURES

All rates and promotions are subject to change without notice.

1. 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. 15-month Certificate/IRA only available to residents of Pennsylvania, New Jersey and Delaware, as well as existing members of American Heritage Credit Union. Rates effective as of 11/13/20 and are subject to change. Not a member? Join today.

2. Annual Percentage Yield (APY). Rates listed paid on \$100,000 minimum balance. Share and IRA Certificates available at lower Annual Percentage Yield for balances under \$100,000. A penalty will or may be imposed for early withdrawal. 11-month Jumbo special only available to residents of Pennsylvania, New Jersey and Delaware, as well as existing members of American Heritage Credit Union.

3. Annual Percentage Rate (APR) Rates for this product are determined by an evaluation of applicant credit. Sample Monthly Payment: \$106.62 for every \$1200 borrowed at 12.00% APR for 12 months. Rates effective as of 10/26/2020 and are subject to change. Your payment may vary. Approval is subject to creditworthiness and other factors, and requires active direct deposit of employment payroll or social security/pension benefits to American Heritage account. All rates and promotions are subject to change without notice.

4. Internet service provider fees and 3rd party fees for message and data plans may apply. The eDeposit application is available to qualified members only.

5. Offer available for American Heritage Credit Union Cash Reward cardmembers only: Earn 3% cash reward bonus for transactions from 11/01/2020 through 1/31/21. 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. 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. Membership eligibility required. Equal opportunity lender. This credit union is federally insured by NCUA.

6. 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.

7. 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.

8. Annual Percentage Rate (APR): Annual percentage rates on these products are determined by an evaluation of applicant credit, collateral valuations, length of term and other considerations. Your rate may vary from the rate shown. Sample Monthly Payment: \$28.86 for every \$1000 borrowed at 2.49% APR at 36 months (Up to 80% LTV). Membership eligibility required. Equal Housing Lender. Insured by NCUA.

9. 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 December 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.

Federally Insured by NCUA
NMLS # 433838

