

A Newsletter for Members of American Heritage Credit Union

Convenience MY WAY



INTRODUCING VIDEO ADVISOR, LIVE SERVICE FROM ANYWHERE!

Get face-to-face American Heritage service on your smartphone, tablet, or computer with Video Advisor. Can't get to a branch but need more assistance than a simple phone call can provide? No problem. Video Advisor connects you to one of our helpful Member Representatives to assist you with all of your account needs and questions.

Services available with Video Advisor's live video chat feature:

- ★ Become a member
- ★ Apply for a loan or credit card
- ★ Check mortgage rates and apply
- ★ Learn about and set up our other eServices
- ★ Set up a new account
- ★ Check loan application status
- ★ Electronically sign documents

Available Hours:

Monday to Friday: 8:00 a.m. – 7:00 p.m. | Saturday 9:00 a.m. – 3:00 p.m.

Try Video Advisor today, visit AmericanHeritageCU.org/VideoAdvisor

THE KIDS-N-HOPE FOUNDATION ACHIEVES \$2 MILLION IN DONATIONS!

The Kids-N-Hope Foundation has achieved the milestone of having distributed \$2 million since its inception in 1996 to Children's Hospital of Philadelphia. This milestone was reached after The Foundation distributed \$265,000 to CHOP on December 9, 2020 as part of its annual round of giving.

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 Children's Hospital of Philadelphia. Music therapy is the applied use of music by a certified music therapist to target clinical goal areas with music-based strategies to promote positive health outcomes.

American Heritage and The Foundation are dedicated to making a difference in the lives of children, and we are so proud of the work done by our associates, members and foundation supporters who have helped us reach this outstanding achievement.



Kids-N-Hope
Foundation





President's MESSAGE

Dear Fellow Members,

First and foremost, I want to thank every member, associate and community that trusted and supported American Heritage throughout this past year. These uncertain times brought on hardships and changes that will continue to affect our world as we move into the new year. But I trust that our American Heritage team will continue adapting and serving our members safely.

We constantly take necessary precautions to keep both our members and associates safe, including limited branch access, and offer our members new and virtual ways to conduct their finances. In the new year, we are excited to launch Video Advisor to bring the live service of American Heritage into your home.

We've celebrated new milestones in the recent months, including the opening of our new Wayne Branch, being named to the Best Credit Unions to Work for list by the Credit Union Journal, and have made some remarkable impacts in our community.

Our Kids-N-Hope Foundation donated \$265,000 to Children's Hospital of Philadelphia to support its Music Therapy Program and has reached the \$2 million mark in total donations to the hospital since its inception. We've had wonderful success in our supporting events including our 25th Annual Golf Classic which raised over \$120,000, our Spirit of Giving Food Drive which collected over 12,000lbs of food, our Books for Kids program donated more than 5,300 books, Jon Dorenbos hosted our Kids-N-Hope Foundation Got Magic extravaganza, and our Drive Through Grand Illumination brought thousands of community members to the campus to brighten up the season.

We have learned so much from the past year and will use the insight and understandings we have gained to better serve our members, whether that be in-person or virtually. On behalf of everyone here at American Heritage, we wish you all a happy and healthy New Year!

God bless you, stay safe and God bless America.

Sincerely,

Bruce K. Foulke *President/CEO*

BOARD OF DIRECTORS

Gary Weyhmuller *Chairman*

James Brownlow II *Vice-Chairman*

Bruce K. Foulke *Treasurer*

Jennifer Hannigan *Secretary*

John Fafara

Clara Glenn

Kathleen Kinslow

Juan Lopez

Kenneth Wong

SUPERVISORY COMMITTEE

Michael Guntick

Anthony Kuczykowski



COVID-19 UPDATES

To protect our members and associates, lobby services have recently been available by appointment only. We are continuing to provide drive-thru service and PAT machine accessibility for member transactions wherever available.

As local health conditions evolve, we encourage you to visit [AmericanHeritageCU.org/update](https://www.AmericanHeritageCU.org/update) to view up-to-date information on branch accessibility. Visit [AmericanHeritageCU.org/Locations](https://www.AmericanHeritageCU.org/Locations) for daily updates on branch hours and access.

Members can take advantage of our virtual, online and contactless services to conduct their normal transactions. Not only can these tools help you save time, but they can also be effective in maintaining social distancing.

VIDEO ADVISOR: Get face-to-face service from virtually anywhere! A Member Representative will be able to assist you with your account needs and questions.

MOBILE TELLER APP: Perform a variety of transactions, including mobile deposit of checks, remote bill payment and transfers and set up eAlerts. You can download our Mobile Teller app from the Apple Store or the Google Play store.

ONLINE TELLER: Perform similar transactions to the Mobile Teller app and activate your eStatements to reduce your exposure to mail flow and related contamination risks.

DEPOSIT CHECKS: Our free eDeposit¹ program allows you to deposit a check using our Mobile Teller app right into your account from your smartphone.

PAT MACHINE: Use PAT (Personal Automated Teller) as both an ATM and a teller! Perform cash deposits and withdrawals, transfers, loan payments, and account reviews.

ACCOUNT FORMS: Members now have the ability to make a variety of changes to their accounts remotely through our Account Request Forms. A quick and easy way to make updates while eliminating the need to visit a branch or send personal information through the mail.

BILL PAY: Manage all your bills and payments in one place. Avoid late fees by scheduling payments in advance or setting up recurring payments.

CONTACTLESS MOBILE PAYMENTS: Load an American Heritage debit or credit card into Apple Pay, Google Pay or Samsung Pay, and simply use your tap and go mobile wallet at accepting retailers.

VIRTUAL ANNUAL MEETING

TUESDAY, APRIL 20 AT 5:00PM

Information on registering and participating in the Annual Meeting will be posted in March.

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



RETIREMENT PLANNING, A NEW YEAR'S RESOLUTION TO KEEP

The start of a new year is a chance to plan for the future and reach new milestones. One resolution that should be at the top of your list is retirement planning. If you are one of the 70 million millennials in the U.S., the benefits of starting your retirement planning early are immense. No matter where you are on your financial journey, this time of year is a great opportunity to educate, outline, and refresh your retirement plans.

To set yourself up for financial success, our top recommendations are:

- ★ Think about what retirement looks like for you and how much money is needed to maintain your desired lifestyle
- ★ Don't wait. Set up your retirement savings account ASAP
- ★ Saving and Budgeting will set the foundation for financial success.

To read more, visit ahcu.co/RetirementResolutions

A great way to jump start your retirement savings and get more out of your money is to open a Certificate or IRA Account. Don't forget, you can make a contribution to your IRA account by the April 15 tax filing deadline for the prior tax year. Start earning today!

1.02%
APY²
20-Month Certificate or IRA

★
1.15%
APY³

11-Month Jumbo Certificate or IRA Minimum \$100,000



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 FEE⁴.

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!⁵

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!

3.00% APR⁵ for a 10-YEAR FIXED Mortgage

3.75% APR⁵ for a 30-YEAR FIXED Mortgage

Apply now! Visit AmericanHeritageCU.org/Mortgage

DEBT CONSOLIDATION

Personal Loan

A simple way to borrow for your debt consolidation.

Rates are as low as **8.74% APR⁶** with terms up to 120 months.



Credit Card Balance Transfer

Our Platinum Preferred Mastercard[®] can help you lower your payments and potentially save hundreds on interest.

3.99% APR⁷ Balance Transfer for Life

9.99% APR⁷ on Purchases Thereafter

No Annual Fees & No Balance Transfer Fees

Home Equity Loans

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

That means we can provide you with funding in one lump sum with predictable payments over the life of a loan.

GET MORE BACK IN THE NEW YEAR

With the Cash Rewards MasterCard you can earn more cash back on the money you're already spending. Get rewarded for all of your everyday purchases including supermarkets, online retailers, gas stations, and more!



EARN 3% CASH BACK⁹ back anywhere you shop!

\$150 BONUS REWARD⁹ when you spend \$1,500 in the first 90 days.

No Annual Fees & No Balance Transfer Fees

CECILIA B GRADY ANNUAL SCHOLARSHIP PROGRAM

We're awarding 30 high school seniors a \$1,000 scholarship. Scholarship recipients will be awarded based on scholarly merits, community and school involvement, a letter of recommendation, and essay. The application period begins February 1, 2021 and ends on March 31, 2021.

Students should visit AmericanHeritageCU.org/Scholarship to begin the application process or read the full list of submission materials or eligibility requirements.

AmericanHeritageU LAUNCHING!

Your trusted source for all your financial education needs. Giving you access to the following tools:

- ★ On-demand Content
- ★ Guided Online Learning
- ★ Financial Counseling
- ★ Fresh Start Account
- ★ Virtual and In-person Webinars

For more information, visit AmericanHeritageCU.org/AHU

HELP YOUR EMPLOYEES ACHIEVE FINANCIAL WELLNESS

At American Heritage, we partner with over 800 companies in the Philadelphia area and beyond to offer credit union membership, benefits and service to their employees.

To become a Workplace Partner or to learn more about the benefits of our Workplace Partner Program, contact Business Development at **215.992.0226** or email amhfcucare@amhfcu.org.

Welcome to the Family NEW WORKPLACE PARTNERS

- ★ ManorCare Health Services
- ★ Merion Golf Club

BULLETIN BOARD

Webinars

Understanding the Emerging COVID-19 Vaccines
January 13, 2021 – 6 p.m.

First-Time Home Buyer January 19, 2021 – 12 p.m.

Breast Cancer Awareness January 19, 2021 – 6 p.m.

Income Retirement Planning January 26, 2021 – 6 p.m.

Men: Prostate Cancer Screening and You
January 27, 2021 – 6 p.m.

Martin Luther King, Jr. Day

January 18, 2021 - All branches and office locations will be closed in observance of Martin Luther King, Jr. Day.

Stay up to date online at AmericanHeritageCU.org/Calendar

DISCLOSURES

All rates and promotions are subject to change without notice.

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

2. 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. 20-month Certificate/IRA only available to residents of Pennsylvania, New Jersey and Delaware, as well as existing members of American Heritage Credit Union. Not a member? Join today.

3. 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.

4. 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.

5. The No Closing Cost Mortgage Refinance offer applies to loans with a completed application date between January 1, 2021 through March 31, 2021. Rates and promotions effective as of January 1, 2021 and are subject to be cancelled, extended or changed without notice. The following No Closing Cost Interest Rates and payment samples are based on a \$200,000 conventional loan up to \$548,250, a 95% Loan-to-Value, a minimum 660 or better FICO score, and a Debt-to-Income ratio no higher than 45%: 30-year conventional 3.75% (\$926.23 monthly payment); 20-year conventional 3.50% (\$1,159.92 monthly payment); 15-year conventional 3.25% (\$1,405.34 monthly payment); 10-year conventional 3.00% (\$1,931.21 monthly payment); For rates on loans greater than \$548,250, please contact us. If you do not meet the stated criteria, other mortgage refinance programs may be available to you. Mortgage loan approvals are subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts. Each tax situation is unique, consult a tax and/or legal advisor for advice and information concerning your particular situation. Your rates may vary based on LTV, credit scores or loan amount. Loan rates are posted daily at AmericanHeritageCU.org and subject to change without prior notice. The mortgage loan payment obligations will be greater if taxes, homeowners insurance, or private mortgage insurance are included. The No Closing Cost Mortgage Refinance option: a) the borrower pays no closing costs, however taxes may need to be escrowed and property insurance is required; b) there is no cash out available; c) offer is only available for primary and secondary residences and does not include rental or investment properties. Choosing an origination fee option will increase the final APR. Other restrictions may apply, please contact an American Heritage Credit Union lender at 215-969-0777 for details. This credit union is federally insured by NCUA. Equal Housing Lender. Membership Eligibility Required.

6. Personal loans subject to credit and income review.

7. 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 March 31, 2021 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 January 1, 2021 and are subject to be cancelled, 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, to inquire about eligibility, or to be removed from this offer, 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. For full details, visit AmericanHeritageCU.org.

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. Offer available for American Heritage Credit Union Cash Reward cardmembers only. Earn 3% cash reward bonus for transactions made through March 31, 2021. 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. This credit union is federally insured by NCUA. 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. 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.

Federally Insured by NCUA
NMLS # 433838

