

A Newsletter for Members of American Heritage Credit Union

American Heritage U

## Financial EDUCATION

### PROVIDING YOU WITH THE TOOLS FOR FINANCIAL WELLNESS.

AmericanHeritageU is your trusted source for all your financial education needs. Our new online learning platform allows credit union and community members of all ages to achieve their financial goals.

AmericanHeritageU gives you access to the following tools:

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

For more information, visit [AmericanHeritageCU.org/AHU](https://AmericanHeritageCU.org/AHU).



## Home Buying MY WAY

### BUYING YOUR FIRST HOME

#### FIRST FRONT DOOR PROGRAM<sup>1</sup> KICKS OFF APRIL 5TH

For every \$1 you contribute, FFD will provide \$3 in assistance, up to \$5,000.

GET UP TO  
**\$5,000**  
For a Down Payment<sup>1</sup>

#### FIRST TIME HOMEBUYER CREDIT

First-time Homebuyers are eligible to receive up to a \$500 Closing Cost Credit<sup>2</sup> through American Heritage

RECEIVE  
UP TO A  
**\$500**  
Closing Cost Credit<sup>2</sup>

### AMERICAN HERITAGE REALTY

Providing our members with a full-service real estate agency! Our agents can help you find a new home this Spring.

With historically-low mortgage rates, get a FREE Mortgage Pre-Approval and begin home shopping today!

Connect with American Heritage Realty today, call **215.969.0777** or visit [www.AHFR.com](https://www.AHFR.com).



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



# Credit Cards MY WAY

## PLATINUM PREFERRED MASTERCARD®



No Balance Transfer Fees  
& No Annual Fees

### EASILY TRANSFER YOUR BALANCES AND SAVE MONEY!

Limited-time offer to consolidate your debt, save on interest, and lower your payments. Potentially saving you hundreds in interest payments.

**3.99%** APR<sup>3</sup>

Balance Transfer for Life

**9.99%** APR<sup>3</sup>

On Purchases Thereafter

	Big Banks	American Heritage
Balance Transfer Amount	\$5,000	<b>\$5,000</b>
Annual Percentage Rate	16.69%	<b>3.99%</b>
Annual Interest Payments	\$834.50	<b>\$199.50</b>
Balance Transfer Fee	3%=\$150	<b>No Fee</b>

Sample "Big Bank" rate is national average credit card rate on CreditCards.com rate report as of 01/01/21.

## CASH REWARD MASTERCARD®



No Balance Transfer Fees  
& No Annual Fees

### EARN MORE CASH BACK ON EVERYDAY PURCHASES!

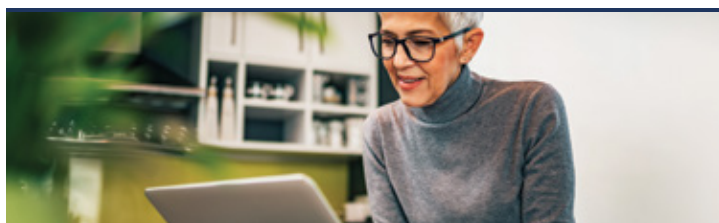
Now you can earn more cash back on the money you're already spending. Get rewarded for all of your purchases at supermarkets, online retailers, gas stations, and more!

**3% CASH BACK<sup>4</sup>**  
On All Purchases

PLUS, EARN A  
**\$150 BONUS<sup>4</sup>**

To apply for our Platinum Preferred Mastercard or Cash Rewards Card, visit [AmericanHeritageCU.org/CreditCards](https://AmericanHeritageCU.org/CreditCards).

Along with these great credit card benefits, **we will donate \$.01 to The Kids-N-Hope Foundation for every purchase you make** using any of your American Heritage Credit or Debit Cards!



## TAX TIME TIPS

### DIGITAL ACCESS

You can access your 1099 IRS tax forms easily from Online Teller or Mobile Teller by logging in and clicking the "IRS Tax Forms" tab.

The fastest way to receive your tax return is by using direct deposit into your American Heritage account. You'll need your full 13-digit account number from your checks or on Online Teller/Mobile Teller, and our routing number (236082944).

### IRA CONTRIBUTION

You have until Thursday, April 15, 2021 to maximize your 2020 IRA contribution.

### PROTECTING YOUR INFORMATION

- ★ Never reply to any emails regarding your federal or state tax returns/bills
- ★ Don't provide personal information via any such emails
- ★ Forward any tax scam emails to [phishing@irs.gov](mailto:phishing@irs.gov)
- ★ Delete the email



## GO FAR WITH AMERICAN HERITAGE

**GET BEHIND THE WHEEL WITH US - REFINANCE YOUR MOTOR VEHICLE LOAN TODAY AND START SAVING.**

**NO PAYMENTS**  
For the First Two Months<sup>5</sup>

AS LOW AS  
**2.99%** APR<sup>5</sup>  
For 75 Months

Looking for a new car? Make American Heritage your first stop. Start by using our online shopping service, where you can research your vehicle, get upfront pricing, lock in your savings, and avoid the time and frustration of negotiating at the dealership.

Visit [AmericanHeritageCU.org/Auto](https://AmericanHeritageCU.org/Auto) to learn more or talk to one of our auto loan experts by calling **888.553.1234**.

Plus, get the right coverage for the road ahead with affordable insurance and warranty options:

- ★ Liberty Mutual Insurance presented by TruStage<sup>6</sup> Insurance<sup>6</sup>
- ★ Debt Protection, Mechanical Breakdown Protection (MBP), and Guaranteed Asset Protection (GAP)

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



## NEW BRANCHES AND REOPENINGS!

Our new, full-service branches in Fairless Hills and Market East are officially open to better serve our members in the Bucks County and Center City regions.



**FAIRLESS HILLS** *We've Moved!*  
501 S. Oxford Valley Road,  
Fairless Hills, PA.

- ★ Monday–Wednesday 8 a.m. – 5 p.m.
- ★ Thursday 8 a.m. – 6 p.m.
- ★ Friday 8 a.m. – 7 p.m.
- ★ Saturday 9 a.m. – 3 p.m.

**Extended Drive-Thru Hours!** Monday–Friday 8 a.m. – 7 p.m. | Saturday 9 a.m. – 3 p.m.



**MARKET EAST** *Grand Opening!*  
714 Market Street,  
Philadelphia, PA.

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

### SERVICES AT BOTH BRANCHES:

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

**Our public branch lobbies have returned to normal hours, with no appointments necessary.** Facemasks are required and social distancing guidelines will be in effect. Our members are encouraged to continue using online services and remote account access, as well as the drive-thru, to limit contact with staff and other members.

For more information about our branch locations, hours, and services, visit [americanheritagecu.org/locations](http://americanheritagecu.org/locations).



## YOUR HOME AT THE RIGHT PRICE

Put your hard-earned money where it belongs... back in your pocket. With rates at historic lows, you can lower your payment and save on interest, all with no closing costs<sup>7</sup> when you refinance with American Heritage.

★ **REFINANCE TODAY!**  
**NO CLOSING COSTS<sup>7</sup>** ★

**3.00%**  
APR<sup>8</sup>  
10-Year Fixed Mortgage

**3.75%**  
APR<sup>8</sup>  
30-Year Fixed Mortgage

Apply now! Visit [AmericanHeritageCU.org/Mortgage](http://AmericanHeritageCU.org/Mortgage)



## KICKING OFF THE FIRST 25 MILES IN MY SHOES WALK

**April 11 through April 17, 2021**



This 7-day virtual event invites participants and foundation supporters to walk 25 miles at their own pace either with a team or individually.

Leading up to and during the week-long event, participants are encouraged to meet their personal fundraising goal while helping The Foundation reach its \$60,000 event goal. This event and all proceeds raised will directly benefit The Foundation and the programs it supports.

For more event information and to register today, visit [www.KNHWalk.org](http://www.KNHWalk.org) or call 215-969-2938.

## MEET VANA

VANA (Video Advisor Network Associates) is our new Video Advisor service that provides members with a virtual face-to-face experience and also offers later hours – making it the perfect solution for busy schedules.



### AVAILABLE HOURS:

- ★ Monday–Friday 8:00 a.m. – 7:00 p.m.
- ★ Saturday 9:00 a.m. – 3:00 p.m.

To hear about the benefits of this new service from the experts of VANA, visit [ahcu.co/MeetVANA](http://ahcu.co/MeetVANA).

Download the Video Advisor app, launch the service from the Mobile Teller app, or visit [AmericanHeritageCU.org/VideoAdvisor](http://AmericanHeritageCU.org/VideoAdvisor).



## 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 is open now and closes on March 31, 2021.**

Students should visit [AmericanHeritageCU.org/Scholarship](http://AmericanHeritageCU.org/Scholarship) to begin the application process or read the full list of submission materials or eligibility requirements.

# 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%** ★

Speak with an IRC representative today!  
**215.969.2967** ★ [AmericanHeritageCU.org/IRC](http://AmericanHeritageCU.org/IRC)



\*Consult your tax advisor.

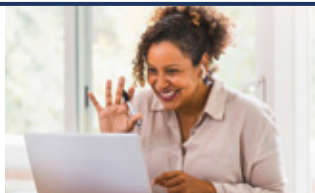
American Heritage Investment & Retirement Center (IRC), located at American Heritage Credit Union, helps members organize their financial life and plan for the future. Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, 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

## VIRTUAL ANNUAL MEETING

**TUESDAY, APRIL 20 AT 5:00PM**

Our Annual Meeting will take place virtually for the safety of our members, associates and the Board of Directors. Annual Reports, documents, and meeting registration will be accessible 30 days prior to the meeting.

Information about the meeting can be found at  
[AmericanHeritageCU.org/AnnualMeeting](http://AmericanHeritageCU.org/AnnualMeeting).



## UPCOMING SHREDDER EVENT!

**MAY 8TH FROM 9AM - 11:30AM**

Protect your identity and safely dispose of your personal documents at our Shredder Event. Stop by our Carriage House, East Norriton, Feasterville, or Quakertown branch and bring up to four boxes or bags of paper to shred.

If you plan to attend, we ask that you follow our list of safety rules and guidelines which can be found at [ahcu.co/ShredderDay](http://ahcu.co/ShredderDay).



### BULLETIN BOARD

#### Webinars

##### Women and Investing

March 2, 2021 - 6:30 p.m.

##### Cecilia B. Grady Scholarship Overview

March 6, 2021 - 10 a.m.

##### First-Time Home Buyer

March 9, 2021 - 12 p.m.

##### Scams and Frauds

March 10, 2021 - 6 p.m.

##### Credit Reports and Credit Scores

March 23, 2021 - 12 p.m.

#### Virtual Annual Meeting

April 20, 2021 - 5:00 p.m. To learn more, visit [AmericanHeritageCU.org/AnnualMeeting](http://AmericanHeritageCU.org/AnnualMeeting).

#### Shredder Event

May 8, 2021 - 9-11:30 a.m. at our Carriage House, Feasterville, East Norriton and Quakertown Branches

Stay up to date online at [AmericanHeritageCU.org/Calendar](http://AmericanHeritageCU.org/Calendar)

## DISCLOSURES

Offers valid as of 3/1/2021. All offers are subject to change without prior notice.

1. First Front Door grants are provided by FHLBank Pittsburgh through a network of lenders.
2. The American Heritage Credit Union First-time Homebuyer Program is a lender credit for specified mortgages funded with American Heritage Credit Union. Up to a \$500 lender credit will be given at the time of closing, subject to qualification. Offer valid for first-time home purchase transactions only. If closing costs exceed \$500, the balance will be paid by the borrower. The lender credit can only be used for non-recurring closing costs including title insurance and recording fees. This credit cannot be applied toward down payment, prepaid items or recurring costs, such as property taxes and insurance. Borrowers cannot receive program credit as cash back. Valid for borrowers who have not owned a home in the previous three years. Available for primary occupancy homes located in Pennsylvania, New Jersey or Delaware. May be combined with certain community grant programs. Not available with all loan products, please ask an American Heritage Credit Union mortgage lender for details. American Heritage Credit Union may discontinue this offer at any time without prior notice. Equal Housing Lender. Available to members in good standing; Must have an American Heritage Savings Account with a minimum balance of \$15 to be eligible.
3. 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 June 30, 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](http://AmericanHeritageCU.org).
4. Offer available for American Heritage Credit Union Cash Reward cardmembers only. Earn 3% cash reward bonus for transactions made through June 30, 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.
5. Rates and promotions effective as of January 1, 2021 and are subject to be cancelled, extended or changed without notice. 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.
6. TruStage® Auto Insurance program is offered by TruStage® Insurance Agency, LLC and issued by leading insurance companies. Discounts are not available in all states and discounts vary by state. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union.
7. 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.
8. No Closing Cost Mortgage Refinance – Rates as Low as 3.00% APR. 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 3.00% (\$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](http://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.

Federally Insured by NCUA  
NMLS # 433838

