

A Newsletter for Members of American Heritage Credit Union

## Spirit OF Giving FOOD DRIVE



Join us this holiday season as we host our seventh annual Holiday Food Drive to help families in need within our community. Now through November 20th, our branches will be collecting non-perishable food donations to help us reach our 20,020 pound goal!

Donation drop-off baskets will be located inside all our branch locations. All donated goods will go to various organizations and food banks that serve our community. Some donations in need are:

- ★ Canned Stew & Soup
- ★ 100% Juice
- ★ Whole Grain Pasta & Rice
- ★ Oatmeal & Breakfast Cereal
- ★ Canned Tuna or Meat
- ★ Canned Fruit & Vegetables
- ★ Peanut Butter & Jelly
- ★ Cooking Oil

**BRING YOUR DONATIONS TO YOUR LOCAL BRANCH TODAY!**

The Spirit of Giving Food Drive Benefits:

**PHILABUNDANCE**  
Driving hunger from our communities

**FOOD BANK OF SOUTH JERSEY**  
Food • Nutrition • Sustainability

**Daily Bread Community Food Pantry**

**FAMILY SERVICE**

**VNA Philadelphia**  
Home Health • Palliative Care • Hospice

**MANNA on main street**

**PENNRIDGE FISH**

**QUAKERTOWN Food Pantry**

**Cherry Hill Food Pantry**

**UPPER MERION AREA COMMUNITY CUPBOARD**

**BRYN MAWR AVENUE CHURCH OF GOD FOOD PANTRY**

**BETHEL COMMUNITY CHURCH OF POTTSWOM**

**Seeds of Hope Community Food Pantry**

**MARTHA'S CHOICE MARKETPLACE**  
CATHOLIC SOCIAL SERVICES  
FOOD, NUTRITION, AND FAMILY

### GET MORE OUT OF YOUR MONEY!

Are you planning to take a trip, finally making that big purchase, or want a great retirement?

Open a High-Yield Savings, Certificate of Deposit or IRA account today and earn the most from your savings.

★ **0.50% APY<sup>1</sup>** HIGH-YIELD SAVINGS ★

★ **1.25% APY<sup>2</sup>** 15-MONTH IRA OR CERTIFICATE ★



### WE'RE COMING TO THE MAIN LINE!

Our new branch in Wayne, PA opens Monday, November 2nd to better serve our members in Delaware County. The branch is located at 536 W Lancaster Ave, Wayne, PA 19087.

#### 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. – 7 p.m.
- ★ Saturday 9 a.m. – 3 p.m.





## 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%<sup>3</sup>** with a maximum term of 12 months.

### Cash Rewards Mastercard

Increase your spending power and your rewards. **Earn 3% cash back<sup>4</sup> on everything** you buy!

### Mobile Check Deposit

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

### Holiday Debt Consolidation

Looking to consolidate your remaining debt? Our **Platinum Preferred Mastercard** can help you lower your payments and could potentially save you hundred on interests with our special low rate.

**3.99% APR<sup>5</sup>** Balance Transfer for Life

**9.99% APR<sup>5</sup>** on purchases

There is no balance transfer fee & no annual fee. Plus, you can earn one ScoreCard® Rewards point for every dollar you spend.

Don't let this holiday season break the bank. Learn more about our offers at [AmericanHeritageCU.org](https://AmericanHeritageCU.org).



## OUR HOLIDAY GIFT TO THE COMMUNITY

Due to the COVID-19 pandemic, our annual Grand Illumination has been cancelled for the safety of our members and the community. To keep spirits up this holiday season, we're inviting the community to visit our free drive through holiday light display.

From November 23rd to New Years, stop by the American Heritage Credit Union main campus at 2060 Red Lion Road Philadelphia, PA 19115 any evening and enjoy more than 400,000 lights without leaving your car.



## EARN UP TO \$200<sup>6</sup> WHEN YOU OPEN A FREE<sup>7</sup> CHECKING ACCOUNT

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

Open a **free<sup>7</sup> checking account**.

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.<sup>6</sup>**

For more details visit [AmericanHeritageCU.org/Checking200](https://AmericanHeritageCU.org/Checking200)

## SAVING MORE WHILE WORKING FROM HOME

Working from home has its challenges but it can help you save in a variety of ways, some of which you might already be doing! Working from home might mean cutting commute costs, less ordering out for lunch, and not needing to purchase a new fall wardrobe.



You can save even more by monitoring your utility usage of your new "home office," find deals on supplies you may need for your work, and by keeping your budget on track.

For more tips and to read the full article, visit [AHCU.co/WFH](https://AHCU.co/WFH)

## 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](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



## 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 months<sup>8</sup>

As low as **2.99% APR<sup>8</sup>** 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](http://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.

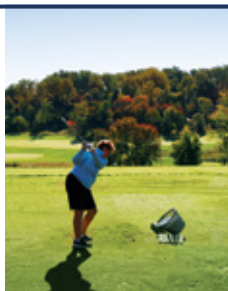
Visit [AmericanHeritageCU.org/AutoInsurance](http://AmericanHeritageCU.org/AutoInsurance) to learn more.

## 25TH ANNUAL GOLF CLASSIC

Our 25th Annual Golf Classic raised over \$120,000 for the Kids-N-Hope Foundation and the child life services it supports.

Participants and Foundation supporters spent the day on the green golfing and taking part in skills contests. Participants as well as the community were also able to take part in an online silent auction with over 60 items up for bid.

For more information on the Kids-N-Hope Foundation and future events, visit [www.kidsnhope.org](http://www.kidsnhope.org).



## 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<sup>9</sup>**.

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](http://www.AHFR.com)

## REFINANCE YOUR MORTGAGE WITH NO CLOSING COSTS!<sup>10</sup>

You can refinance your mortgage through American Heritage with no closing costs from now through the end of the year!<sup>8</sup> Lower your monthly payment and reduce interest!

**3.375% APR<sup>8</sup>** for a **10-year fixed** mortgage

**3.99% APR<sup>8</sup>** for a **30-year fixed** mortgage

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



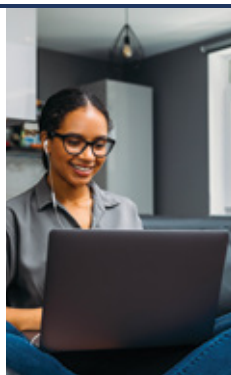


## VIRTUAL ANNUAL MEETING

On Wednesday, November 18, 2020 at 5pm, American Heritage will hold its Annual Meeting. Due to the CDC guidelines, and with the approval of the NCUA, we will safely have our annual meeting virtually.

The Annual Report, which includes all Board Committee reports, can be found on our website. Annual meeting attendees will be required to pre-register on our website. A registration link and additional meeting documents can be found on our website.

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



## TAKE A MUSEUM TOUR FROM HOME!

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

Join the virtual tour on two dates:

Monday, November 23rd at 7 p.m.

Visit [ahcu.co/moarnov](https://ahcu.co/moarnov) to register.

Wednesday, December 16th at 3 p.m.

Visit [ahcu.co/moardec](https://ahcu.co/moardec) to register.



### BULLETIN BOARD

#### Webinars

##### First-time Home Buyer

November 5, 2020 – 12p.m.

##### Car Buying Webinar

November 10, 2020 – 6p.m.

##### Show Me My Money

November 12, 2020 – 6p.m.

##### Navigating Financial Troubles

November 17, 2020 – 12p.m.

##### Babies and Budgets

November 19, 2020 – 12p.m.

##### From College to the Workplace

November 24, 2020 – 6p.m.

#### Veterans Day

November 11, 2020 – All branches and office locations will be closed in observance of Veterans Day.

#### Virtual Annual Meeting

November 18, 2020 – 5 p.m.

#### Drive-Through Grand Illumination Begins

November 23, 2020

#### Thanksgiving Day

November 26, 2020 – All branches and office locations will be closed in observance of Thanksgiving Day.

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

## DISCLOSURES

All rates and promotions are subject to change without notice.

1. Annual Percentage Yield (APY): APY for balances \$10,000 and greater. Maximum deposit amount \$1,000,000. Limit one High Yield Savings Account per member. \$10,000 minimum opening deposit. \$10 monthly service fee is waived if the daily balance is \$10,000 or more. Account holder may withdraw funds once per monthly statement cycle via check, transfer or withdrawal, \$25 fee for each additional withdrawal per statement cycle. Fees may reduce earnings. Rates and fees accurate as of 10/23/20 and are subject to change.

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. Rates effective as of 11/1/20 and are subject to change. Not a member? Join today.

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. 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.

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 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.

6. Offer valid on consumer checking accounts opened between October 1, 2020 through December 31, 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 October 2020, account holder must make \$500 or more cumulative direct deposits of \$500 in the months of November 2020, December 2020 and January 2021, 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. If you have already received the \$200 new checking bonus during 2020, you are not eligible. 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.

7. Overdraft and return item fees may apply.

8. 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.

9. 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.

10. The No Closing Cost Mortgage Refinance offer applies to loans with a completed application date between January 1, 2020 through December 31, 2020. We reserve the right to modify this offer without prior notice. The following No Closing Cost Interest Rates and payment samples are based on a \$200,000 conventional loan and a \$510,400 jumbo loan, 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 3.99% (\$954 monthly payment); 20-year conventional 3.75% (\$1,186 monthly payment); 15-year conventional 3.50% (\$1,430 monthly payment); 10-year conventional 3.375% (\$1,966.03 monthly payment); 30-year jumbo 4.125% (\$2,474 monthly payment); 15-year jumbo 3.75% (\$3,712 monthly payment). 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.

Federally Insured by NCUA  
NMLS # 433838

