

A Newsletter for Members of American Heritage Credit Union

Spirit of Giving FOOD DRIVE



BRING YOUR DONATIONS TO YOUR LOCAL BRANCH TODAY!

Join us this holiday season as we host our eight annual Holiday Food Drive to help families in need within our community. Now through November 27th, our branches will be collecting non-perishable food donations to help us reach our 20,000 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

THE SPIRIT OF GIVING FOOD DRIVE BENEFITS:

PHILABUNDANCE
Driving hunger from our communities

Daily Bread Community Food Pantry

WAYNECHURCH
A United Methodist Community

NEW BRITAIN BAPTIST CHURCH FOOD PANTRY

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

VNA Philadelphia
Home Health • Palliative Care • Hospice

Cherry Hill Food Pantry

FOOD BANK OF SOUTH JERSEY
Food • Nutrition • Sustainability

FAMILY SERVICE

MANNA on main street

BETHEL COMMUNITY CHURCH OF POTTSTOWN

QUAKERTOWN Food Pantry

Seeds of Hope Community Food Pantry



UPPER MERION AREA COMMUNITY CUPBOARD

BRYN MAWR AVENUE CHURCH OF GOD FOOD PANTRY

PENNRIDGE FISH

Realty Services MY WAY



LOOKING TO BUY OR SELL A HOME? WE CAN HELP!

HOME BUYING

Our realty agents can help you find your dream home! Members will receive a \$250 Home Depot gift card when they purchase their home through an American Heritage Realty agent.¹

\$250

Home Depot Gift Card¹

SELLING YOUR HOME

Would you like to sell your home quickly? Our friendly agents are here to help you. Our top-rated listing agents will sell your home professionally for less.

4.5%

Broker Fee²

Visit AmericanHeritage.RealEstate or call 855.525.7900 to connect with an agent!



President's MESSAGE

Dear Fellow Members,

Though the past year and half has been difficult for our members, the community, and even our team, I trust that American Heritage has been there to help bring our members peace of mind when it comes to their finances, and that our continued assistance and relief programs have helped our credit union family navigate through this challenging time. I am so proud of the work our staff has done to remain resilient, flexible, and dedicated to our members' needs and believe this commitment is what defines the American Heritage difference.

Throughout the past few months, we have made great strides in our community outreach efforts and continued to grow and provide outstanding service to more of our members than ever before.

This past quarter, we welcomed new members and have grown our membership to 230,000 with \$3.7 billion in assets. We opened our newest branch inside Ann's Choice Senior Living in Warminster, PA, which will exclusively serve it's over 2,000 residents and employees. We also have a new branch location opening in Abington, PA this fall to continue serving our members in the Montgomery County region.

Our commitment to serving our members did not go unnoticed. American Heritage was named one of the 2021 Best-in-State Credit Unions by Forbes. Additionally, The Philadelphia Business Journal named American Heritage as a finalist for the 2021 Best Places to Work Extra Large category and was named as a top three finalist in the 2021 Healthiest Employers Program in the medium category.

Our service doesn't stop at our membership, as we are just as committed to bettering our communities in many ways. Our 17th Annual Car Show and Member Appreciation Day raised \$25,000 to celebrate the 25th Anniversary of the Kids-N-Hope Foundation. Our first-ever 1,200 Spokes for Hope also raised \$75,000 for both the Foundation and our partnering organization for the event, Riders For A Cause.

Additionally, we partnered with the Philadelphia Phillies to offer a member giveback of discounted tickets to a variety of Phillies home games this season. Our 2022 Grand Illumination Sweepstakes is coming to an end this month, but we have already given away thousands in cash prizes.

This month, we kicked off our 8th Annual Spirit of Giving Food Drive to restock the shelves and help feed local families at food banks and organizations throughout our community. We will also host the 26th Annual Golf Classic this month which benefits the Kids-N-Hope Foundation each year through the support of our sponsors, business partners, event donors, and of course our golfers.

In the upcoming months, we are excited to bring our community together once again to celebrate the holiday season with our month-long Grand Illumination. We will kickoff the celebration on November 27th, where we illuminate our campus with over 400,000 lights, enjoy songs of the season, and will give away our grand prize of a \$15,000 vacation to end our 2022 Grand Vacation Sweepstakes.

As always, I would like to thank our members for consistently choosing American Heritage for your financial needs. I know that as we continue to grow our team and our membership, we will not lose the American Heritage service standard you have come to know and expect. We will continue to provide members with the products and services needed to help navigate their financial journeys, especially the challenging times. To that end, I'd also like to thank and express my gratitude to our staff who have shown their commitment to the 'people helping people' movement.

God bless you, stay safe and healthy, and God bless America.

Sincerely,

Bruce K. Foulke

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

Juan Lopez

Michael Guntick

Anthony Kuczykowski

HELP YOUR EMPLOYEES ACHIEVE FINANCIAL WELLNESS

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 amhfcucares@amhfcu.org.



HOLIDAY BUDGETING TIPS

We've pulled our best budgeting blog tips to help you stay on track this holiday season:



1. Start Saving Earlier for Holiday Shopping: Put aside money each month and keep it out of reach to start saving.
2. Create a Realistic Budget and Priority List: Create a list of the most important people you plan to shop for and decide a realistic spending limit. Pay directly from your checking account to stay on budget and not overspend.
3. Shop Smart: Make sure you research any and all promotions, coupons and sales that can help you spend less on the items you already plan to purchase.

To learn more about holiday budgets and other financial wellness topics, visit AmericanHeritageCU.org/Blog.

12TH 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 \$7,800 and donate more than 2,600 books to local hospitals, community centers and special care facilities throughout the Delaware Valley.

A special book donation will be given to the Reach Out and Read Program at Children's Hospital of Philadelphia, which promotes early literacy and school readiness in pediatrics.

We're Hiring

Join our award-winning team! Whether you're interested in our contact center, in-branch service, or a position that's behind the scenes, there's a career for any interest at American Heritage.

Visit AmericanHeritageCU.org/careers and apply today!



2021 BEST PLACES TO WORK
PHILADELPHIA BUSINESS JOURNAL



2021 HEALTHIEST EMPLOYERS
PHILADELPHIA BUSINESS JOURNAL

MEMBER SERVICES

1 DIGITAL SERVICES

BILL PAYER
CARD CONTROLS
EDEPOSIT ★ EPAY
FICO® SCORE ★ LIVE CHAT
MEMBERSHIP CARD
MY MONEY MANAGER

2 CONTACT CENTER, VANA & PAT

COMPLETE A LOAN PAYOFF
FILE A DISPUTE
HELP FROM A REPRESENTATIVE
LOAN INSURANCE INFORMATION

3 IN-PERSON MEMBER SERVICE

3RD PARTY CASHIER'S CHECK
ESTATE ACCOUNT
POWER OF ATTORNEY



SERVICES AVAILABLE ANYWHERE

ACTIVATE DEBIT CARD
ADD/REMOVE BENEFICIARY
ADD/REMOVE JOINT OWNER
ADDRESS CHANGES
CANCEL LOST/STOLEN CARD

ENROLL IN ESTATEMENTS
IRA DISTRIBUTIONS
IRA ROLLOVERS
LOAN PAYOFFS
RESTRICT CARD LIMITS

TRANSFER FUNDS
VIEW ACCOUNT HISTORY
VIEW BALANCES
VIEW MEMBERSHIP CARD
WIRE TRANSFERS

Visit AmericanHeritageCU.org/Locations to find your nearest branch and information about their services.



Saturday NOV 27

7 P.M. - 8 P.M. 2060 Red Lion Rd | Philadelphia, PA 19115

KICKOFF EVENT

Start the holiday season with us! Join us as we illuminate our campus with over 400,000 lights. Immediately following the illumination, we will have a firework symphony to light the night sky while attendees enjoy the sounds of the holidays.

- More than 400,000 Lights
- Two 40 Foot Christmas Trees
- Live Fireworks Display
- Seating for 16,000 People
- Philadelphia Boys Choir
- New Jersey Fifes and Drums
- Ben Franklin and Betsy Ross

Bring a canned food item to help us meet our goal of 20,000 lbs for Philabundance!

For more details, visit AmericanHeritageCU.org/GI

Vote for your favorite singer to open the event at ahcu.co/sing now!

2022 Grand Vacation SWEEPSTAKES

Members will be entered into the Sweepstakes when they use their debit or credit card between July 1, 2021 through October 31, 2021. Our Grand Prize Drawing will take place at our Grand Illumination event on November 27, 2021. Additional cash prizes will be awarded to 8 lucky winners!

HOW TO ENTER: Use your American Heritage Credit Card or Debit Card to make a purchase in-store, online or through Mobile Wallet and you will automatically receive 1 entry in the Sweepstakes per transaction³.



Last Month to Enter!

USE YOUR AMERICAN HERITAGE CREDIT OR DEBIT CARD FOR A CHANCE TO WIN A FREE \$15,000 VACATION!

ONE GRAND PRIZE WINNER

\$15,000 In Travel Gift Cards

Redeem for the vacation of your choosing. Winner selected at Grand Illumination.

FOUR SECOND PLACE WINNERS **\$1,000** Winners selected at Grand Illumination.

FOUR THIRD PLACE WINNERS **\$1,000** One winner chosen monthly.

★ For the full list of rules and eligibility requirements, visit AmericanHeritageCU.org/Sweepstakes. ★

Congratulations! To Our August Sweepstakes Winner **BRITTANY WELSH**

GET REWARDED

CASH REWARDS MASTERCARD®

Whether you are shopping for this week's groceries, fall essentials or anything in between, we want to reward you for the money you are already spending.



No Balance Transfer Fees & No Annual Fees

3% CASH BACK⁴

On Groceries, Gas, Pharmacy, & Essentials

2% CASH BACK⁴

On Travel, Dining, Ride Sharing & Hospitality

1% CASH BACK⁴

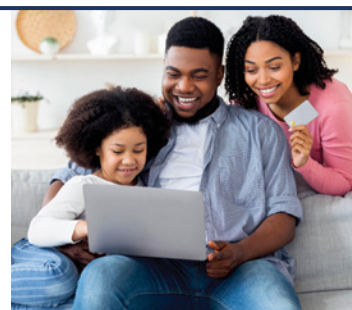
On Everything Else

PLUS, EARN A **\$150 BONUS⁵**

HOLIDAY READY

PLATINUM PREFERRED MASTERCARD®

Start your holiday shopping, make a new year's resolution to pay off or consolidate debt, or earn Scorecard Rewards for your own holiday treat with this card.



No Balance Transfer Fees & No Annual Fees

FIRST 9 MONTHS 0% APR⁶

On Balances Transfers & Purchases

9.99% APR⁶

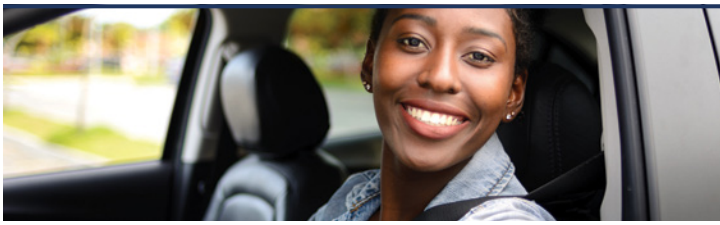
On Balances Transfers & Purchases Thereafter

EARN 1 SCORECARD REWARDS POINT FOR EVERY \$1 SPENT

PLUS, EARN **15,000 BONUS SCORECARD REWARDS POINTS⁷**

To apply for our Platinum Preferred Mastercard or Cash Rewards Card, visit AmericanHeritageCU.org/CreditCards.

SUPPORTING MUSIC THERAPY ♥ \$0.01 PER PURCHASE DONATED TO THE KIDS-N-HOPE FOUNDATION



GET BEHIND THE WHEEL WITH US

BUY A NEW OR USED CAR

Our experts can help you find and finance your motor vehicle. Get pre-approved⁸ for your auto loan today!

AS LOW AS **2.74%** APR⁸
Up To 63 Months

REFINANCE YOUR AUTO LOAN

Get behind the wheel with us and save more each month.

NO PAYMENTS
For the First Two Months⁹

AS LOW AS **2.99%** APR⁹
For 75 Months

Visit AmericanHeritageCU.org/Auto to learn more!
Or talk to one of our auto loan experts by calling **888.553.1234**.

THE RIGHT COVERAGE FOR THE ROAD AHEAD

We have partnered with insurance providers to ensure that you get the right coverage for your vehicle and lifestyle. Affordable insurance and warranty options include:

- ★ Liberty Mutual Insurance presented by TruStage[®] Insurance¹⁰
- ★ Debt Protection, Mechanical Breakdown Protection (MBP), and Guaranteed Asset Protection (GAP)

Visit AmericanHeritageCU.org/AutoInsurance to learn more.



HOW CAN A HOME EQUITY LOAN OR LINE OF CREDIT HELP YOU?

Increasing home values mean more funds you could use! Fall is the perfect time to start your home improvement projects before the winter season begins. Whether you're repairing a roof, redesigning a room, or tackling some of life's challenges, we can provide you with predictable payments and funding in one lump sum!

HOME EQUITY LOANS
AS LOW AS **2.49%** APR¹¹
For 36 Months

HOME EQUITY LINES OF CREDIT
AS LOW AS **3.74%** APR¹²
Up To 90% LTV

Apply now! AmericanHeritageCU.org/HomeEquity

GOLF CLASSIC SILENT AUCTION!

Our 26th Annual Golf Classic will take place on October 25th. Our Silent Auction is available online and is open to our members and the community.

The auction is open now and will close at 5:00p.m. on Monday, October 25th.

Visit ahcu.co/silentauction to view and bid on items. There are 50 items to bid on. Good Luck!



Home Ownership **MY WAY**

GET A MORTGAGE WITH US AND SAVE MORE AS A FIRST-TIME OR CURRENT HOMEOWNER!

FIRST-TIME HOMEBUYER CREDIT

Plus, first-time homebuyers are eligible to receive up to a \$500 Closing Cost Credit.¹³ Visit AmericanHeritageCU.org/FTH to apply easily today!

RECEIVE UP TO A **\$500**
Closing Cost Credit¹³

YOUR HOME AT THE RIGHT PRICE

Put your hard-earned money where it belongs... back in your pocket. Lower your payment and save on interest, all with no closing costs¹⁴ when you refinance with American Heritage.

REFINANCE TODAY!

NO CLOSING COSTS¹⁴

HISTORICALLY LOW RATES
2.875% APR¹⁵
10-Year Fixed Mortgage

3.625% APR¹⁵
30-Year Fixed Mortgage

Visit AmericanHeritageCU.org/Mortgage to refinance with us!

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



*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

DISCLOSURES

Offers valid as of 10/1/21. All offers are subject to change without prior notice.

1. American Heritage Realty is an affiliate of First Heritage Realty Alliance. Offer valid as of April 1, 2021 and subject to change or cancellation without notice. Member must purchase home through American Heritage Realty or First Heritage Realty Alliance. Limit one gift card per household. Offer valid on a home purchased in Pennsylvania, New Jersey and Delaware. Member must be in good standing with a minimum \$15 deposit to receive offer. Members receiving incentives may be responsible for paying taxes on the incentives. American Heritage Credit Union is insured by the NCUA. This offer is not redeemable at The Home Depot® stores. American Heritage Credit Union will provide welcome gift card to member within 60 days of closing. American Heritage Credit Union is not affiliated with The Home Depot®. The Home Depot® is not a sponsor of this promotion. The Home Depot is a registered trademark of Home Depot Product Authority, LLC. All rights reserved.
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.
3. A purchase is a signature or PIN-based point of sale transaction. ATM transactions do not qualify. For complete details visit www.AmericanHeritageCU.org/Sweepstakes.
4. How to earn Cash Back: Purchases made through third-party technologies such as P2P or mobile wallets may not receive higher reward depending upon how the technology platform is configured to process the purchase. American Heritage is not responsible for codes used by merchants. Essential merchants defined as gasoline, grocery stores, home improvement, pharmacies, dairy, or meat locker. Travel merchants defined as restaurants, cafes, fast food chains, airlines, ride sharing and hotels. 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. See account Terms and Conditions for information on fees. Not a member? Join today. Equal Opportunity Lender.
5. 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.
6. Introductory 0.00% APR for purchases and balances for 9 months from credit card open date. Balances and purchases are subject to standard 9.99% APR thereafter. Approval for a Platinum Preferred Mastercard depends on creditworthiness and other qualifications. 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. Offer available to all new qualified Platinum Preferred Mastercard holders. Existing Platinum Preferred Mastercard cardholders in good standing with no outstanding balance may be eligible for 0% APR depending upon current promotional enrollments. Existing Platinum Preferred Mastercard holders may visit a branch or contact us at 215-969-0777 to learn more. 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. Equal Opportunity Lender.
7. To qualify for 15,000 Scorecard Rewards points, 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. Annual Percentage Rate (APR) for members who choose to make loan payments via payroll deduction or automatic payment from an American Heritage Federal Credit Union account. APR is increased by .25% without payroll deduction or automatic payment. Rate available for automobile models 2018-2021. Rates for this product are determined by an evaluation of applicant credit. Sample Monthly Payment: \$22 for every \$1000 borrowed at 3.74% APR at 48 months. Your rate may vary from the rate shown. Your payment may vary. Rates current as of 6/1/2021 and are subject to change without notice. Auto loan rates available for vehicles not previously financed at American Heritage Federal Credit Union.
9. 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.
10. 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.
11. 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.
12. Annual Percentage Rate for the Gold Home Equity Line of Credit Rate is as low as 5.1 basis points below the highest prime rate as published in the Money Rates Section of the Wall Street Journal in effect on the last business day of each calendar month of each year. Rate cannot fall below 3.74% APR or exceed 14.99% APR. Minimum Payment Example: If you made only the minimum monthly payment and took no other credit advances it would take 10 years 1 month to pay off a credit advance of \$10,000 at an Annual Percentage Rate of 3.74%. During that period, you would make 120 payments of \$100.00 and one (1) final payment of \$22.5. Maximum Rate and Payment Example: If you had an outstanding balance of \$10,000, the minimum payment at the maximum Annual Percentage Rate of 14.99% would be \$139.89. This annual percentage rate could be reached at the time of the 1st payment. 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. Homeowners Insurance and Flood Insurance, if applicable is required. Closing costs may apply for certain non-owner-occupied properties and interest-only loans. Recording fees may apply in certain counties.
13. The American Heritage Credit Union First-time Homebuyer Credit promotion 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 dosing, 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 nonrecruiting 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.
14. 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.
15. The No Closing Cost Mortgage Refinance offer applies to loans with a completed application date between July 27, 2021 through December 31, 2021. Rates and promotions effective as of July 27, 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 3.625% (\$912.10 monthly payment); 20-year conventional 3.375% (\$1,147.11 monthly payment); 15-year conventional 3.125% (\$1,393.22 monthly payment); 10-year conventional 2.875% (\$1,919.70 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. Members who have refinanced a home under our previous No Closing Cost Mortgage Refinance program within six months prior to today are not eligible to apply for current No Closing Cost Mortgage Refinance program. 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.

BULLETIN BOARD

Webinars

Homeowners Insurance 101 October 5, 2021 - 12 p.m.

Benefits of Pet Care Services October 6, 2021 - 6 p.m.

Continuing Education: Filling for FAFSA

October 12, 2021 - 12 p.m.

Three Transitions into Retirement October 12, 2021 - 6 p.m.

When the Income Decreases but the Bills Don't

October 13, 2021 - 12p.m.

Managing Your Student Loan Debt October 26, 2021 - 12 p.m.

Shredder Event

October 9, 2021 - 9:00 a.m. - 11:30 a.m.

Carriage House, Perkasio, Abington, & Cherry Hill Branches

Columbus Day

October 11, 2021 - All branches and office locations will be closed in observance of Columbus Day.

26th Annual Golf Classic

October 25, 2021 - Shotgun Start at 11 a.m.

Veterans Day

November 11, 2021 - All branches and office locations will be closed in observance of Veterans Day.

Thanksgiving Day

November 25, 2021 - All branches and office locations will be closed in observance of Thanksgiving Day.

Grand Illumination

November 27, 2021 through New Years

Stay up to date online at AmericanHeritageCU.org/Calendar

Federally Insured by NCUA
NMLS # 433838

