

A Newsletter for Members of American Heritage Credit Union

## MEMBER APPRECIATION DAY & CAR SHOW

MARK YOUR CALENDARS FOR SATURDAY, MAY 18TH!

**10 AM – 3 PM** Rain Date: Sunday, May 19th

Join us at our Red Lion Road campus in Northeast Philadelphia and enjoy more than 300 classic, muscle, and modern show cars!

Visit over 40 vendors at our craft show, get a bite to eat, and listen to the live broadcast from BIG 98.1! Bring the family for a variety of activities — our Family Fun Zone includes a petting zoo, games, an inflatable slide, and more.

Don't forget to stop by the Membership Tent for a free lunch ticket, our way to say "Thank You" for being a member!

**WANT A CHANCE TO WIN ONE OF THE 75 CAR SHOW TROPHIES?**

Register your car or car club today at [AHCU.co/CarShow](https://www.ahcu.co/CarShow).

Pre-registration - \$15 | Day of - \$20 Pre-Registration ends on May 16, 2024



All proceeds from the day will benefit the Kids-N-Hope Foundation!

## FIRST-TIME HOMEBUYERS CAN RECEIVE UP TO \$15,000 TOWARDS HOMEBUYING COSTS!



We're here to help you get into your first home. We've partnered with the Federal Home Loan Bank of Pittsburgh to make the First Front Door Program available once again. This program provides qualified first-time homebuyers with an opportunity to receive a First Front Door grant of up to \$15,000<sup>1</sup> when you contribute \$1,500 or more towards your down payment.

First Front Door funding officially begins on April 16, 2024, however members can apply now for a free pre-qualification to begin home shopping. Your application now will automatically serve as your grant application as well!

In order to expand access and provide additional opportunities for minority and first-generation first-time homebuyers, the FHLBank has offered additional grant programs for qualified applicants.

Visit [AmericanHeritageCU.org/FFD](https://www.AmericanHeritageCU.org/FFD) to learn more or to apply today!

## PRESIDENT'S MESSAGE



*Dear Fellow Members,*

We are proud to continually build upon our extensive products, services, and educational resources to help our members navigate their financial journey.

We are always looking to provide beneficial programs to help our members reach their financial goals and success. We are partnering once again with the FHLBank to bring the First Front Door grant to our members looking to purchase their first home. In addition to our new My CU Home Connection Program, we are hoping our members will take advantage of these financial programs to help them achieve homeownership.

We also are continuously looking to provide educational resources, especially on ways to stay vigilant against frauds and scams. Our upcoming Shredder Event on April 13th provides our members with an opportunity to safely dispose of their sensitive documents. Our Learning Center has a variety of self-service tools, blogs, and webinars that cover various fraud topics. We also partner with Zogo, a financial wellness app that rewards you for learning!

We hope you all are enjoying the warmer weather Spring has to offer, and we hope to see you all at our upcoming community events! Our Kids-N-Hope Foundation held its first Purse and Power Tool Bingo of the year, which successfully raised over \$8,000 to continue supporting children's health and life services throughout our region. The Foundation is also hosting the annual Rhapsody and Rhythm Walk-A-Thon & 5K this month to get participants up and moving for a worthwhile cause. We are also thrilled to be welcoming our credit union members and community to our main campus for our 20th annual Car Show and Member Appreciation Day!

I'm honored to celebrate my 45th Anniversary as President and CEO of American Heritage. I am so proud of the work our credit union family has done throughout my time here. From our humble beginnings as the Budd Company Workers Federal Credit Union, with just \$4 million in assets and 4,000 members, we have seen tremendous growth and surpassed many milestones these past 45 years as American Heritage Credit Union now has \$4.8 billion in assets and over 310,000 members. I want to thank all our members for continuing to place your trust in American Heritage.

As always, we are committed to serving each and every one of our members through our credit union offerings and impactful community initiatives.

Thank you, stay safe and healthy, and God Bless America.

*Bruce K. Foulke*

Bruce K. Foulke *President/CEO*



### WHEREVER YOU ARE IN YOUR HOMEOWNERSHIP JOURNEY, WE CAN HELP!

My CU Home Connection is a complimentary one-stop, full-service real estate program to help members search, buy, sell, and save on their next home!

Receive cash rewards, benefits, and discounts for selling or buying a home with My CU Home Connection! Additional benefits of the program include First Heritage Realty Alliance's market tools and access to a team of local, experienced real estate agents.

Register for My CU Home Connection to become eligible for all program benefits at no cost or obligations by visiting [AmericanHeritageCU.org/HomeConnection](https://AmericanHeritageCU.org/HomeConnection).

## EARN CASH BACK<sup>2</sup>



### CASH REWARD MASTERCARD®

*No Balance Transfer Fees & No Annual Fees*

Whether you're planning your next vacation, taking a trip to the grocery store, or just buying your morning coffee, get rewarded for every transaction.

- ★ **3% Cash Back<sup>2</sup>** On Gas, Groceries, & Essentials
- ★ **2% Cash Back<sup>2</sup>** On Travel & Dining
- ★ **1% Cash Back<sup>2</sup>** On Everything Else

Apply now! [AmericanHeritageCU.org/CashReward](https://AmericanHeritageCU.org/CashReward)

## THIS CARD DOES IT ALL



### PLATINUM PREFERRED MASTERCARD®

*No Balance Transfer Fees & No Annual Fees*

Help pay down your debt by consolidating your high balances from other institutions or plan a big purchase and pay it back within nine months.

- ★ **First 9 Months 0% APR<sup>3</sup>** On Purchases & Balance Transfers
- ★ **9.99% APR<sup>3</sup>** Thereafter
- ★ Plus, Earn **15,000** Bonus ScoreCard Rewards Points<sup>4</sup>

Apply today! [AmericanHeritageCU.org/Platinum](https://AmericanHeritageCU.org/Platinum)

## AVOID BECOMING A VICTIM OF FRAUD

Fraud comes in a variety of forms and from surprising places. Be aware of phishing phone calls, text messages, or emails that may ask you to provide personal information like passwords or PINs. American Heritage will never contact you and ask for such information!

### TEST YOUR KNOWLEDGE OF SCAMS BY PLAYING ZOGO!

There are over a dozen modules on topics like investment fraud, online shopping fraud, and credit fraud to help you sharpen your fraud stopping skills!



Scan to download the Zogo app!  
Use code AHCU.

## WE'RE HIRING!

Join our team! Immediate openings include:

- ★ Controller
- ★ Branch Management
- ★ Virtual Member Experience Advisors

Apply today! [AmericanHeritageCU.org/Careers](https://AmericanHeritageCU.org/Careers)



Scan QR Code To View Openings



## CEO CLUB!

Celebrating 25-Year Service Anniversary with American Heritage Credit Union

**SUZI WOLF**

Member Experience Advisor I

## 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 5% ★

Speak with an IRC representative today!

**215.969.2967** ★ [AmericanHeritageCU.org/IRC](https://AmericanHeritageCU.org/IRC)



\*Consult your tax advisor.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. American Heritage Credit Union and The American Heritage Investment & Retirement Center are not registered as a broker-dealer or investment advisor. Registered representative of LPL offer products and services using American Heritage Investment & Retirement Center, and may also be employees of American Heritage Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, American Heritage Credit Union or American Heritage Investment & Retirement Center. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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## WALK-A-THON & 5K

**APRIL 7 - APRIL 13**

Join us for our Kids-N-Hope Foundation's virtual Walk-A-Thon & 5K.

Visit [KNHWalk.org](https://KNHWalk.org) to register as an individual, team, or to donate today!



## SUPPORT THE HOME TEAM!

Head down to the Wells Fargo Center or Citizens Bank Park to cheer on your Philadelphia Teams!

Members can purchase discounted tickets at [AmericanHeritageCU.org/Sports](https://AmericanHeritageCU.org/Sports). A portion from each ticket will benefit the Kids-N-Hope Foundation.



## DINE AND GIVE 20% TO KIDS-N-HOPE

Support Kids-N-Hope by visiting the Iron Hill Brewery & Restaurant on April 18th! Participating Locations: Huntington Valley, Maple Shade, & North Wales

Flyer must be presented to participate in program. Visit [AHCU.co/IronHill](https://AHCU.co/IronHill) to view the flyer and present it at the restaurant location.

## SPRING INTO HOME IMPROVEMENTS

If you've built up equity in your home, you can use that equity as a loan to help fund your home improvement projects, consolidate debt, or cover large payments. Whether you're remodeling a room, repairing the exterior of your home, or tackling some of life's challenges, get peace of mind with fixed monthly payments!

- ★ Receive funds in one lump sum with a Home Equity Loan. Rates as low as **5.99% APR<sup>5</sup>** for **36 Months**.
- ★ Draw money multiple times with the Platinum Home Equity Line of Credit. Rates as low as **7.24% APR<sup>6</sup>** **Up To 80% LTV**.

[AmericanHeritageCU.org/HomeEquity](https://AmericanHeritageCU.org/HomeEquity)

## TAX TIME TIPS

Your Tax Forms (Forms 1098, 1099, or 5498) can be accessed through Online Teller. Log in and click on the "IRS Tax Forms" tab to view or download your forms.

Interested in opening an IRA or contributing to an existing IRA prior to the April 15th deadline? Check out our competitive Certificate and IRA rates today!

Visit [AmericanHeritageCU.org/Savings](https://AmericanHeritageCU.org/Savings) for the latest savings rates.

# Welcome to the Family! NEW WORKPLACE PARTNER

Leaders of Tomorrow Early Learning Academy

## BULLETIN BOARD

### Webinars

**Put Your Debt on a Diet**  
April 3, 2024 - 12:00 PM

**Social Security and Your Retirement**  
April 3, 2024 - 6:00 PM

**Obtaining a Vacation Home or Rental Property**  
April 9, 2024 - 6:00 PM

**Understanding Medicare**  
April 10, 2024 - 6:00 PM

**Financially Preparing for Emergencies**  
April 17, 2024 - 12:00 PM

**Financially Planning for Vacation**  
April 17, 2024 - 6:00 PM

**What to do When the Income Decreases**  
April 23, 2024 - 12:00 PM

### April Shredder Event

April 13, 2024 - 9:00 AM to 11:30 AM  
Branch Locations: Carriage House, Quakertown,  
Horsham, Lansdale

**Annual Meeting** April 16, 2024

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

## NOTICE TO MEMBERS

### UPDATE TO THE MEMBERSHIP AND ACCOUNT AGREEMENT

We may terminate your membership in American Heritage Credit Union in one of three ways. The first way is through a special meeting. Under this option, we may call a special meeting of the members, provide you with an opportunity to be heard, and obtain a two-thirds vote of the members present at the special meeting in favor of your expulsion. The second way to terminate your membership is under a nonparticipation policy given to each member that follows certain requirements. The third way to terminate your membership is by a two-thirds vote of a quorum of the directors of the credit union "for cause." "Cause" is defined as follows: (A) a substantial or repeated violation of American Heritage Credit Union's Membership and Account Agreement; (B) a substantial or repeated disruption, including dangerous or abusive behavior, to the credit union's operations; or (C) fraud, attempted fraud, or a conviction of other illegal conduct that a member has been convicted of in relation to American Heritage Credit Union, including in connection with our employees conducting business on behalf of us. Before the board votes on an expulsion, American Heritage Credit Union must provide written notice to your mail address (or email, if applicable) on record or personally provide the written notice. American Heritage Credit Union must provide the specific reasons for the expulsion and allow you an opportunity to rebut those reasons through a hearing if you choose. It is your responsibility to keep your contact information with American Heritage Credit Union up to date, and to open and read notices from the credit union. Unless American Heritage Credit Union determines to allow otherwise, there is no right to an in-person hearing with the board. If you fail to request a hearing within 60 calendar days of receipt of the notice, you will be expelled. You may submit any complaints about your pending expulsion or expulsion to the National Credit Union Association's Consumer Assistance Center if the complaint cannot be resolved with the credit union. American Heritage Credit Union will confirm any expulsion with a letter with information on the effect of the expulsion and how you can request reinstatement. Expulsion or withdrawal from membership does not relieve a member of his/her/its liability to American Heritage Credit Union, and American Heritage Credit Union may demand immediate repayment of the money you owe to us after expulsion, subject to any applicable contract terms and conditions. For additional information on expulsion and a copy of our expulsion policy, see Article XVI of our Bylaws.

## BOARD OF DIRECTORS

Gary Weyhmuller *Chairman*

James Brownlow II *Vice-Chairman*

Bruce K. Foulke *Treasurer*

Jennifer Hannigan *Secretary*

John Fafara

Clara Glenn

Kathleen Kinslow

James Thompson

Kenneth Wong

## SUPERVISORY COMMITTEE

Michael Guntick *Chairman*

Anthony Kuczykowski

Evaleen DeMarco

## DISCLOSURES

Offers valid as of 4/1/2024. All offers are subject to change without prior notice.

1. All offers are subject to change without prior notice. First Front Door grants are provided by FHLBank Pittsburgh through a network of lenders.

2. How to earn Cash Back: Purchases made through third-party technologies such as P2P or mobile wallets may not receive a 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.

3. Introductory 0.00% Annual Percentage Rate (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.

4. To qualify for 15,000 ScoreCard Rewards points, you must make \$1,500 or more in net purchases with your American Heritage Platinum Preferred 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 ScoreCard Rewards bonus points, 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 15,000 ScoreCard Rewards per Account.

5. Rates and promotions effective as of January 1, 2024, and are subject to be cancelled, extended, or changed without notice. Annual Percentage Rate (APR) is increased by .25% without payroll deduction or automatic payment. Rates for this product 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 Home Equity Loan Monthly Payment: \$30.44 for every \$1,000 borrowed at 5.99% APR at 36 months (Up to 80% LTV). Membership eligibility required. Not a member? Join Today.

6. Rates and promotions effective as of January 1, 2024, and are subject to be cancelled, extended, or changed without notice. Annual Percentage Rate (APR) is increased by .25% without payroll deduction or automatic payment. Rates for this product 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 Platinum Fixed-Rate HELOC (3DP/5A) Payment Example: \$19.92 for every \$1,000 borrowed at 7.24% APR at 60 months (Up to 80% LTV). Minimum monthly payment amount is \$20. Borrower has a 36-month draw period from loan opening date to advance funds from line of credit. Membership eligibility required. Not a member? Join Today.

This Credit Union is Federally Insured By NCUA  
Equal Opportunity Lender | American Heritage NMLS #433838

