

A Newsletter for Members of American Heritage Credit Union

COVERING ALL YOUR HOME BUYING & SELLING NEEDS



Presented by American Heritage Credit Union

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! Homebuyers can earn realty cash rewards, hundreds in mortgage lender credits, and have ancillary title fees waived. And, sellers can save thousands in real estate fees through the program.

Additional benefits of the program include First Heritage Realty Alliance's market tools, access to a team of local, experienced real estate agents, and gift cards to The Home Depot® for members utilizing the program's mortgage services.

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

HELP FOR FIRST-TIME HOMEBUYERS

We're here to help you get into your first home. We 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 \$15,000¹** 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!

Visit AmericanHeritageCU.org/FFD





ONE MONTH LEFT!

CECILIA B. GRADY ANNUAL SCHOLARSHIP PROGRAM

WE'RE AWARDING 30 MEMBERS WHO ARE HIGH SCHOOL SENIORS WITH A \$1,000 SCHOLARSHIP EACH. Recipients will be awarded based on scholarly merits, community and school involvement, a letter of recommendation, and essay.

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

The application deadline is **March 31, 2024.**



PURSE & POWER TOOL BINGO

MARCH 22, 2024 | 7 PM - 10 PM

Community Room
American Heritage Main Campus
2060 Red Lion, Philadelphia, PA 19115
Purchase tickets now at AHCU.co/Bingo



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 to register as an individual, team, or to donate today!



WE'RE HIRING!

Immediate openings include:

- ★ Controller
- ★ Assistant Branch Managers
- ★ Virtual Member Experience Advisors

Apply now! AmericanHeritageCU.org/Careers

Scan QR Code To View Openings



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 for the latest savings rates!
- ★ If you're expecting a tax refund, receive it faster with Direct Deposit. At the time of filing, all you need to do is provide the following information: our routing number (236082944) and your 13-digit American Heritage account number, which can be found on your checks or in Online Teller under the "Member Service" tab.



SHREDDER EVENT

APRIL 13 | 9 AM - 11:30 AM | 4 BRANCH LOCATIONS

Bring a maximum of 4 file boxes or equivalent sized bags to our Carriage House, Quakertown, Horsham, or Lansdale branches. Business documents and magazines will not be accepted. All tape or ties are to be removed from the boxes or bags prior to getting in line so they are ready to go.

Visit AHCU.co/ShredderDay to learn more.

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!

Some common types of fraud include:

PHONE SCAMS: Account holders at many institutions are being victimized by fraudulent calls from scammers posing as bank or credit union employees. They even call or text from a number that appears to be a valid number from the financial institution. In these instances, they pretend to be investigating fraudulent charges on your account and ask you to “verify” your card and account so that transactions can be blocked. If you receive such a call, DO NOT provide card numbers, expiration dates, CVV codes or passwords.

SOCIAL ENGINEERING: Criminals and scammers take advantage of the generosity, ignorance, or carelessness of an individual to gain access to sensitive information or a secure location. This can be done in the form of repeated calls or questioning, asking someone to hold a door, or asking targeted questions.

IDENTITY THEFT: Criminals may steal someone else’s personal information to apply for credit or open accounts in the victim’s name. Identity theft is a devastating crime that causes great harm to one’s personal finances and credit future.

As technology evolves, new scams will continue to evolve too, so it is key to protect yourself and your information. Continue to remain vigilant for unexpected or unauthorized changes. Dispose of sensitive and confidential information. Don’t disclose private information including answers to security questions. Don’t share photos of driver’s licenses or ID cards on social media.

Visit AmericanHeritageCU.org/Member-Security to learn more.

CEO CLUB!

Celebrating 25-Year Service Anniversary with American Heritage Credit Union

MARY LOU DENZLER: AVP of Consumer Lending

CAROLYN DONAHOE: VP of Closing/Post Closing and Servicing at First Heritage Mortgage Services, LLC.



EARN CASH BACK²



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 Back²** On Gas, Groceries, & Essentials

★ **2% Cash Back²** On Travel & Dining

★ **1% Cash Back²** On Everything Else

Apply now! 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% APR³** On Purchases & Balance Transfers

★ **9.99% APR³** Thereafter

★ Plus, Earn **15,000** Bonus ScoreCard Rewards Points⁴

Apply today! AmericanHeritageCU.org/Platinum

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% APR⁵** for **36 Months**.

★ Draw money multiple times with the Platinum Home Equity Line of Credit. Rates as low as **7.24% APR⁶** Up To **80% LTV**.

AmericanHeritageCU.org/HomeEquity

DRIVING HOME IN STYLE

Now is the perfect time to purchase, refinance, or buy out your leased vehicle with **no payments for the first two months!**⁷

AmericanHeritageCU.org/Auto



BULLETIN BOARD

Webinars

Rollover Planning

March 5, 2024 - 6:00 PM

Keeping Debt Under Control

March 6, 2024 - 12:00 PM

Identifying Scams and Frauds

March 13, 2024 - 12:00 PM

Building Savings: Ready for the Road Ahead

March 14, 2024 - 12:00 PM

Rethinking Portfolio Diversification

March 19, 2024 - 6:00 PM

Setting Up Your Business with the IRS & State

March 20, 2024 - 12:00 PM

Priorities, Setting Goals, Income, and Expenses

March 25, 2024 - 6:00 PM

Annual Meeting

April 16, 2024

20th Annual Car Show & Member Appreciation Day

May 18, 2024

Stay up to date online at AmericanHeritageCU.org/Calendar.

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



*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

DISCLOSURES

Offers valid as of 3/1/2024. 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.

7. Rates are subject to be cancelled, extended, or changed without notice. Borrowers of promotional refinance or purchase offer will skip first two payment cycles and then make consecutive monthly payments based on your term. Interest still accrues during no payment period. Membership eligibility required. Not a member? Join Today.

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

