**Annual Percentage Rate (APR).** The 1.99% APR introductory rate and 9.99% standard rate apply to the Platinum Preferred Mastercard®. 1.99% APR introductory rate is effective for the first nine billing cycles for qualifying members on purchases, balance transfers and cash advances made during that time. After the introductory period expires, standard APR is 9.99% for purchases, balance transfers and cash advances. 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 factors. Your rate may vary. Rates and terms are subject to change without notice. For full details, visit AmericanHeritageCU.org/Mastercard.

We’ve been helping members get the money they need before there even were credit cards. Today, our Platinum Preferred Mastercard® lets you turn everyday shopping into big rewards.

With our card there are **NO annual fee or balance transfer fees.** Plus, save on holiday purchases or consolidate debt with a **1.99% Introductory APR* for the first nine months, and then 9.99% APR* thereafter.**

In addition to no balance transfer fees, you can earn one ScoreCard® Reward point for every dollar you spend – use your points for airfare, travel rewards, brand-name merchandise, gift cards and more!

Combine that together with our other great Mastercard benefits and you have the tools you need for both paying off debt as well as buying power on new purchases. Talk to us about all our great credit card options.

**Stop By** Your Local Branch
**Call** 888.553.1234
**Visit** AmericanHeritageCU.org/Mastercard

*Rates as low as 1.99% Introductory APR* for the first 9 months. **APR* Thereafter** 9.99%
We Help Make It Possible Every Day.

EARN 5%
CASH BACK*
AT MAJOR RETAILERS!

No Annual or Balance Transfer Fees!

American Heritage wants to reward you. Now you can earn more cash back on the money you’re already spending. When you use your American Heritage Cash Reward Mastercard® from October 1, 2019 through December 31, 2019 you will receive 5% Cash Back* at your favorite retailers like Amazon, Target, Walmart, Macy’s and many more!

Plus, you will still get:

• 3% Cash Back on Gas
• 2% Cash Back on Restaurants
• 1% Cash Back on Everything Else You Buy
• $150 Bonus Reward when you spend $1,500 in the first 90 days**
• No Annual Fee or Balance Transfer Fees

Getting a Cash Reward Mastercard is easy, so apply today! And then when you’re out and about, remember to reach for your American Heritage Cash Reward Mastercard and get up to 5% Cash Back!*

Stop By Your Local Branch
Call 888.553.1234
Visit AmericanHeritageCU.org/CashReward

*Offer available for American Heritage Credit Union Cash Reward cardmembers only. Earn 5% cash reward bonus for transactions at specific retailers from 10/01/19 through 12/31/19. Retailer purchases are those made at merchants classified with selected merchant category codes. For a full list of merchant category codes, visit AmericanHeritageCU.org/CashReward. 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. Not a Member? Join today.