American Heritage CEO & COO Visit Post-Dorian Bahamas

President & CEO, Bruce K. Foulke, and Chief Operating Officer, Scott McCaw, at the behest of the World Council of Credit Unions (WOCCU), performed a humanitarian trip to credit unions in the Bahamas that were impacted by Hurricane Dorian.

On Wednesday, September 11, Foulke and McCaw arrived in the Bahamian Islands and observed the severe damage to the islands’ infrastructure as a result of the hurricane. They met with employees and members of the Public Workers’ Co-operative Credit Union Ltd. Branch in Freeport and provided damage assessment in order to facilitate global support from the credit union movement. Additionally, Foulke and McCaw provided counsel and aid to their fellow credit union colleagues so that they can resume operations as soon as possible and offer much-needed economic assistance to their members in this difficult time.

“Despite all of the logistical challenges facing the credit unions in the Bahamas – no electricity, no water, and no computers and no water, the employees of those credit unions are working tirelessly and selflessly to serve their members,” stated Foulke. “The deep bond between the credit union staff and their members is more evident than ever in these difficult times, and the women and men of the Bahamian credit unions are demonstrating the finest moment in our movement’s philosophy of people helping people.”

The Worldwide Foundation for Credit Unions has set up a donation page at www.doglobalgood.org/give to help provide relief for the immediate needs of Bahamian credit union members and staff, as well as to address long-term building needs in The Bahamas. Please select “Project Storm Break” to direct your contribution to Hurricane Dorian relief efforts.

American Heritage CEO & COO Visit Post-Dorian Bahamas

President & CEO, Bruce K. Foulke, and Chief Operating Officer, Scott McCaw, at the behest of the World Council of Credit Unions (WOCCU), performed a humanitarian trip to credit unions in the Bahamas that were impacted by Hurricane Dorian.

On Wednesday, September 11, Foulke and McCaw arrived in the Bahamian Islands and observed the severe damage to the islands’ infrastructure as a result of the hurricane. They met with employees and members of the Public Workers’ Co-operative Credit Union Ltd. Branch in Freeport and provided damage assessment in order to facilitate global support from the credit union movement. Additionally, Foulke and McCaw provided counsel and aid to their fellow credit union colleagues so that they can resume operations as soon as possible and offer much-needed economic assistance to their members in this difficult time.

“Despite all of the logistical challenges facing the credit unions in the Bahamas – no electricity, no water, and no computers and no water, the employees of those credit unions are working tirelessly and selflessly to serve their members,” stated Foulke. “The deep bond between the credit union staff and their members is more evident than ever in these difficult times, and the women and men of the Bahamian credit unions are demonstrating the finest moment in our movement’s philosophy of people helping people.”

The Worldwide Foundation for Credit Unions has set up a donation page at www.doglobalgood.org/give to help provide relief for the immediate needs of Bahamian credit union members and staff, as well as to address long-term building needs in The Bahamas. Please select “Project Storm Break” to direct your contribution to Hurricane Dorian relief efforts.
Dear Members,

I am very excited to report that as of September 30, 2019, American Heritage Credit Union’s membership is approaching 200,000, and our assets are close to $2.7 billion. The banking and financial services landscape continues to change rapidly, and more families and businesses are choosing American Heritage to be their financial partner.

Despite our growth, our mission to enhance the lives of our members and the communities we serve has never been more evident this year. This quarter, we were excited to open new branches in Horsham and Cherry Hill. These new locations are serving their neighborhoods with state of the art technology, new digital delivery channels, and the same outstanding, personalized and consultative service our members expect and deserve.

This quarter, our Kids-N-Hope Foundation donated NAO the Robot to Children’s Hospital of Philadelphia, which will entertain and educate the patients in their Music Therapy Program. And, the World Council of Credit Unions asked me and our COO, Scott McCaw, to visit the Bahamas in the wake of Hurricane Dorian to lead efforts for support, counsel and fundraising to get the island’s credit unions back functioning.

I am extremely grateful to our employees and our members for the continued generosity they demonstrate to the communities we serve. And, others are taking note as well. Forbes recently named us a Best in State Credit Union for the second consecutive year.

Throughout the Delaware Valley, individuals, families and businesses are seeing the value of our service level, as well as the innovative solutions we provide to help them finance or save for their homes, vehicles, business, and other life needs.

On behalf of the employees and Board of Directors of American Heritage, thank you for being a member and for helping us continue to be a best-in-state credit union!

Sincerely,

Bruce K. Foulke
President/CEO

---

**Kids-N-Hope Foundation Donates Robot to CHOP**

On Thursday, September 5, 2019, American Heritage Credit Union’s (American Heritage) President & CEO, Bruce Foulke, and Senior Vice President of Business Development, Dorian Smith, presented NAO, an interactive emotional support robot, to Douglas Hock, Executive Vice President and Chief Operating Officer of the Children’s Hospital of Philadelphia (CHOP).

NAO is a robot designed to use artificial intelligence to improve the healthcare experience for patients and families at CHOP. NAO has the ability to sing, dance, speak multiple languages, and engage intelligently with those who interact with it. CHOP initially plans to use the robot as a welcoming tool, one that will regularly participate in the hospital’s music therapy program and live television shows. Soon, it will participate in a Bingo program, calling out the numbers and announcing the names of children who win. CHOP has plans in the future to use NAO for bedside visits, helping to motivate children to participate in activities or complete therapy sessions.

Continue reading about NAO and American Heritage’s CHOP donation on our website at [AHCU.co/NAO](AHCU.co/NAO).

**Books for Kids Program Donates Over $16,000**

American Heritage’s Books for Kids program helped raise money to purchase books that were donated to local hospitals and children’s facilities. Thanks to donations from Credit Union members, we raised over $16,000. Thank you for your generosity!

**Welcome to American Heritage!**

We would like to welcome the following Workplace Partners and their employees to the American Heritage family.

- **Delia Maria Home Health Care Agency**
- **GD Correctional Services, LLC**
- **Greater Philadelphia YMCA**
- **Nazareth Hospital**
- **Salus University**
- **SDI Inc.**

**CEO award for 25 Years of Service**

We would like to congratulate Sabrina Smith, Market Street’s Assistant Branch Manager, who was recently inducted into our “CEO 25-Year Club.”

Thank you Sabrina for your hard work, dedication, and loyalty to American Heritage, our members and the Credit Union philosophy of “People Helping People.”
Discount Franklin Institute Tickets
We are happy to announce that American Heritage Credit Union has formed a new partnership with the Franklin Institute. Members of the credit union may now purchase tickets for entrance to the Franklin Institute for $15 a ticket, a savings of $8 per person. For a listing of participating branches please navigate to AmericanHeritageCU.org.

Score BIG with ScoreCard®'s Sweepstakes
ScoreCard® Rewards and American Heritage are thrilled to announce the 2019 ScoreBIG Sweepstakes. Cardholders of the American Heritage Platinum Mastercard® and American Heritage Independence Debit Card are automatically entered to win one of 15 prizes from August 1 to October 31, 2019. You’re automatically entered just for being a cardholder!

For sweepstakes rules and complete prize details visit: ScoreCardRewards.com
To review your ScoreCard Reward Points click on the Card Services tab in your Online Teller or Mobile Teller.

Flag Retirement Center at American Heritage
American Heritage Credit Union will receive your old, worn, torn and faded American flag and properly retire it in a dignified manner outlined by the United States Flag Code. Please inquire at your local branch for details.

Card Controls & eAlerts
If you have a credit or debit card with American Heritage we offer a valuable privacy benefit in our Card Controls. This safety feature allows you to activate a debit card, submit a travel notification, manage overdraft privilege, deactivate a lost or stolen card, change authorization limits and much more. eAlerts are text or email messages sent to your phone, mobile or desktop device that let you know important information. Messages include direct deposit received, low balance in your account, when checks clear and much more! Check out all of our 24/7 services at AmericanHeritageCU.org/Mobile to make mobile security with American Heritage a breeze.

Have You Met PAT®?
During a recent branch visit, you may have been asked to try the PAT® (Personal Automated Teller) machine, a device that resembles an ATM but has a live Teller connected to it. Whether you decided to try it or not, you may have lingering questions about the machines and wonder why we’ve added them into our branches.

Learn more...
Please read more about our PAT® machine (and the friendly faces you’ll meet using it) in our article “More Than A Machine: Meet PAT®.” Continue reading on our website at AHCU.co/PAT. We hope to see you using PAT® in one of our branches soon!

Fall Home Equity Ideas
RATES AS LOW AS
2.49% APR††
Up to 36 Months
As the end of summer draws near, it may be the perfect time to look at ways to use the equity in your home to accomplish home improvement projects or financing needs. An American Heritage Home Equity Loan or Line of Credit gives you an easy way to get the cash you need at a great rate, with affordable payments and a variety of loan options.

Whether you want to cook up a new kitchen, add a family room, upgrade your master bath, pay down debt or take that much needed family holiday vacation. Talk with us today to get the cash you need by calling 844.AMH.LEND or you can apply online at AmericanHeritageCU.org/HomeEquity.

Trust American Heritage Realty to Find your New Home!
Buy and/or Sell your Home with American Heritage Realty
Earn up to a 10% Cash Reward‡ based on your agent’s commission by using one of our American Heritage Realty agents when you buy a home. Plus, you can earn an additional 10% Cash Reward‡ off your American Heritage Realty agent’s commission when you sell your home with American Heritage Realty.

To Get Started visit AmericanHeritageCU.org/HomeConnection or Call American Heritage Realty at 855.525.7900.

Important – eNotices are now live!
If you are currently enrolled in Online Teller, you will no longer receive paper notifications for items such as overdrafts, returned checks and other account maintenance. In our efforts to reduce paper and improve security, effective October 1, you will now receive a text message and an email to notify you of an available alert. You can also easily view an alert at the top of your Mobile Teller app or Online Banking session that will provide you with that notice directly. If you don’t already have eStatements, we encourage you to go paperless on your statements as well!

Take a Deep Breath
RETIREMENT DOESN’T HAVE TO BE STRESSFUL
We’re here to help
with Insurance & Investments
American Heritage Investment & Retirement Center (IRC), located at American Heritage Federal Credit Union, helps members organize their financial life and plan for the future. Securities sold, through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer. CBSI is under contract with the financial institution to make securities available to members. Trust Services available through MEMBERS Trust Company. The representative may also be a financial institution employee that accepts deposits on behalf of the financial institution.

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.

To learn more and get started visit AmericanHeritageCU.org/IRC today.
**Disclosures**

American Heritage Credit Union is not responsible for misprinted or outdated information. All rates and promotions are subject to change without notice.

* 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 12 months following your date of card issue and then the APR changes to the 9.99% APR. The APR for purchases, balance transfers and cash advances made during that time. After the introductory period expires, standard APR and 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 are subject to change without notice. For full details, visit AmericanHeritageCU.org/Mastercard.

** Annual Percentage Yield (APY). Rates paid on $1,000 minimum balance. 5.00% 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 accurate as 9/20/19.

*** Annual Percentage Yield: 0.80% APY for balances $10,000 and greater. Maximum deposit amount $1,000,000. Limit one High Yield Savings Account per member. $1,000,000 maximum opening deposit, requires new money only, defined as funds not currently on deposit at American Heritage Credit Union. $10 monthly service fee is waived if the daily balance is $10,000 or more. Accountholder may withdraw funds once per monthly statement cycle via check, transfer or withdrawal. 2.5% fee for each additional withdrawal per statement cycle. APY guaranteed not to fall below 1.80% APY before 12/31/19. Rates and fees are subject to change without notice. For full details, visit AmericanHeritageCU.org/CashReward.

**** Purchase tickets right in the branch for $10 EACH! A savings of up to $9 per ticket.

www.amrevmuseum.org

**FOR DUES**

**GRAND ILLUMINATION**

Tree Lighting Ceremony & Fireworks Symphony!

**FOR DUES**

**BULLETIN BOARD**

**Holiday Schedule:**
- **Columbus Day**
  - Monday, October 14, 2019
  - All Offices Closed

- **Veterans Day**
  - Monday, November 11, 2019
  - All Offices Closed

- **Thanksgiving Day**
  - Thursday, November 28, 2019
  - All Offices Closed

**Event Schedule:**
- **American Heritage Food Drive**
  - Monday, October 7 - Friday, November 22
  - All American Heritage Branches

- **Kids N Hope Book Fair**
  - Thursday, October 24, 2019
  - Barnes and Noble® Neshaminy Mall

- **24th Annual Golf Classic**
  - Monday, October 14, 2019
  - PineCrest Country Club

Join us for a round of golf, prizes, and silent auctions to raise money for the Kids-N-Hope Foundation. To learn more visit KNHGolfClassic.com

**6abc Dunkin’ Thanksgiving Day Parade**
- **Thursday, November 28, 2019**
  - Ben Franklin Parkway

**Seminar / Webinar Schedule:**
- **Income For Life Seminar**
  - Wednesday, October 9, 2019 | 6pm - 7pm
  - New Britain Branch

- **Housing Options for Seniors Seminar**
  - Tuesday, October 15, 2019 | 6pm - 8pm
  - Horsham Branch - Multipurpose Room

- **Social Security and You Seminar**
  - Wednesday, October 16, 2019 | 6pm - 7pm
  - Horsham Branch - Multipurpose Room

- **Social Security and You Seminar**
  - Thursday, October 17, 2019 | 11am - 12pm
  - Horsham Branch - Multipurpose Room

- **Income For Life Seminar**
  - Wednesday, October 23, 2019 | 6pm - 7pm
  - Market Street Branch

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

**FOR DUES**

**24 Hour/7 Day Account Access • NYCE ATM Network • Contact Center: 215.969.0777 • Phone Teller: 215.969.8200 • Online Teller: AmericanHeritageCU.org**

Federally Insured by NCUA
NMLS # 433838

24 Hour/7 Day Account Access • NYCE ATM Network • Contact Center: 215.969.0777 • Phone Teller: 215.969.8200 • Online Teller: AmericanHeritageCU.org

24 Hour/7 Day Account Access • NYCE ATM Network • Contact Center: 215.969.0777 • Phone Teller: 215.969.8200 • Online Teller: AmericanHeritageCU.org

24 Hour/7 Day Account Access • NYCE ATM Network • Contact Center: 215.969.0777 • Phone Teller: 215.969.8200 • Online Teller: AmericanHeritageCU.org