

Monthly Newsletter for Workplace Partners



Earn a Little Extra with 3% Cash Back¹ on Every Purchase!

From now through January 31, 2026, you can earn 3% Cash Back¹ with every tap, swipe, and purchase made with your Cash Reward Mastercard! Whether it's gas, groceries, or your morning coffee, you'll earn 3% Cash Back¹ on it all!

Level up your spending this holiday season:
AmericanHeritageCU.org/CashReward



Why Join American Heritage?

Joining a credit union isn't the same as joining any other financial institution. With American Heritage, you can expect:

- Fewer and lower fees
- Lower rates on loans
- Having a say in credit union matters, as membership means ownership
- Enjoy higher rates on savings, money market, and dividends-earning checking accounts than a bank.

Learn more about what joining American Heritage means at AmericanHeritageCU.org/Why



Hoping to Buy a Home This Year?

If buying your first home is on your list of goals for this year, we have the solutions you need to realize your dream and get your keys!

- A detailed First-Time Homebuyers Guide that walks you through each step of the homebuying process
- Access to My CU Home Connection™², a comprehensive homebuying program for buyers and sellers
- A team of trusted and reliable real estate agents who have your best interest at heart

Find your first home today! AHCU.co/FTHB



Saving, Investing, and Planning for Financial Freedom

What does the phrase "financial independence" mean to you? No matter your definition, there are strategies you can follow for reaching your goals, whether it's building an emergency fund for the here and now or saving for your family's legacy.

Scan the QR code to read more!



Riding into the New Year!

Whether it's the newest model or a car you've had your eye on for a while, we have Auto Loans and financing solutions for you!

- Competitive rates and low monthly payments
- Discounts on auto insurance and GAP insurance
- Plus, No Payments for 2 Months³

Get ready to hit the open road and learn more at AHCU.org/Auto



Financial Wellness Webinars

FREE EDUCATIONAL WEBINARS

Creating Wealth: Stocking Up for the Long Haul 1/6/26 @ 12 PM

Keeping Debt Under Control: Avoid Detours 1/6/26 @ 6 PM

Basic Banking 1/27/26 @ 12 PM

Building Savings: Ready for the Road Ahead 1/29/26 @ 12 PM

Priorities, Setting Goals, Income, and Expenses 1/29/26 @ 6 PM

Register Today! Visit AmericanHeritageCU.org/Events

CONTACT ME!



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BECOME A MEMBER!
Scan The QR Code Or Visit
AHCU.co/MemberApp



Learn more about American Heritage — Visit AmericanHeritageCU.org

Offers valid as of 12/15/2025. All offers are subject to change without prior notice. 1. Offer valid as of 10/1/25 and available for American Heritage Credit Union Cash Reward cardmembers only. How to earn Cash Back: Earn 3% cash reward bonus for all transactions made between 10/1/25 and 1/31/26. After 1/31/26, the Cash Reward program reverts to 3% Cash Back on Essentials (Gas, Groceries, Pharmacies, Home Improvement Stores), 2% Cash Back on Travel and Dining (Hotels, Airfare, Ride Shares, Restaurants), and 1% Back on Everything Else. 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. 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. 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. 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. Not a member? Join today. 2. My CU Home Connection™ is available to you through a participating credit union membership. Cash Rewards are available to members who register to use My CU Home Connection™ and who use a qualified real estate agent in the My CU Home Connection™ network to buy or sell their home. It is not a requirement to use any or all of the service provider partners in order to earn the realty cash rewards. Cash rewards amounts are dependent on the commissions paid to the agent. The credit union may have specific rules on how cash rewards will be paid. Cash rewards are void where prohibited by law or the lender. Please consult with your credit union for details that may affect you. Account with a minimum balance of \$15 to be eligible. 3. Rates and promotions effective as of November 14, 2025, 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 or purchase offer will skip first two payment cycles and then make 63 consecutive monthly payments. Sample Monthly Payment: \$18.08 for every \$1,000 borrowed at 4.99% APR at 63 months. Monthly payment (per \$1,000) examples are based on longest term in each range. Your payment may vary. Auto Loan refinance rates available for vehicles not previously financed at American Heritage Credit Union. Rates available for automobile model years 2022 to present. Not all applicants will be approved or receive the lowest rates stated. Interest will accrue during promotional deferred payment periods. Other rates and terms available for vehicles 2015 & earlier. Ask for details.