



## Am I a Good Candidate to Refinance My Mortgage?

As mortgage rates rise and fall over time, you may be wondering how you can take advantage of the market as a homeowner. You probably hear the term “mortgage refinancing” brought up often, especially when rates are lower than they typically would be. But what exactly is mortgage refinancing, and how do I know if I’m a good candidate?



Scan the QR code to read more!

## Exclusive Employee Benefit!

Earn up to **\$300**<sup>1</sup> when you open a checking account and complete these steps within 90 days:

- Set up a recurring direct deposit of \$500 or more per month to your Checking Account.
- Use your debit card 30+ times in the first 3 months.

Visit [AmericanHeritageCU.org/PartnerOffer](https://AmericanHeritageCU.org/PartnerOffer) for details.

## Level Up Your Savings Potential!

Certificates are an excellent option that allow your savings to grow and earn even more. They are a perfect option for both short and long-term goals, whether that be a wedding, starting your own business, or putting a down payment on a home. You can expect:

- A wide variety of terms, ranging from 3 to 60 months
- The ability to “bump up” with a higher rate once during your term

Lock in with current rates today!  
[AHCU.co/Certificates](https://AHCU.co/Certificates)

## Upcoming Events

### SHREDDER EVENT

May 9, 2026 | 9 AM – 11:30 AM

Carriage House Branch, Quakertown Branch, & Horsham Branch

Learn more at [AHCU.co/ShredderDay](https://AHCU.co/ShredderDay)

### 22ND ANNUAL MEMBER APPRECIATION DAY & CAR SHOW

May 16th | 10 AM – 3 PM  
(Rain Date: Sunday, May 17th)

American Heritage Main Campus  
2060 Red Lion Road, Phila., PA 19115

Enjoy 300+ cars, several craft show vendors, our Family Fun Zone, and more!

Learn more at [AHCU.co/CarShow](https://AHCU.co/CarShow)




*Krystal's Korner*

**KEEPING YOUR DEBT UNDER CONTROL: AVOID DETOURS**  
April 2, 2026 @ 6 PM

**PUT YOUR DEBT ON A DIET**  
April 14, 2026 @ 12 PM

**MANAGING CREDIT**  
April 22, 2026 @ 6 PM

**UNDERSTANDING THE UNITED STATES FINANCIAL SYSTEM**  
April 23, 2026 @ 12 PM

**CREATING WEALTH: STOCKING UP FOR THE LONG HAUL**  
April 28, 2026 @ 12 PM

Register Today!  
Visit [AmericanHeritageCU.org/Events](https://AmericanHeritageCU.org/Events)

## Secure a Grant for Your First Home!

Our First Front Door and KEYS programs will be opening soon and may supply you with a **grant worth up to \$15,000**<sup>2</sup> for your first home!

**First Front Door** – qualified first-time homebuyers who contribute **\$1,500 or more** towards home’s down payment and closing costs

**Keys** – first-generation, first-time homebuyers who contribute **\$1,500 or more** towards home’s down payment and closing costs

Apply for a pre-approval today at  
[AmericanHeritageCU.org/FFD](https://AmericanHeritageCU.org/FFD)

## BECOME A MEMBER!



**JOE LITTMAN**  
Partnership Account Manager  
Cell: 215.370.7088  
Email: [JLittman@amhfcu.org](mailto:JLittman@amhfcu.org)

Scan The QR Code Or  
Visit [AHCU.co/MemberApp](https://AHCU.co/MemberApp)



Smart choices. Real rewards. Join **ZOGO** now! Click [here](#) and use **AHCU** to sign up today.

Learn more about American Heritage — Visit [AmericanHeritageCU.org](https://AmericanHeritageCU.org)

Offers valid as of 03/15/2025. All offers are subject to change without prior notice. 1. Restrictions apply. Visit [AmericanHeritageCU.org/PartnerOffer](https://AmericanHeritageCU.org/PartnerOffer) for details. Not a member? Join today. 2. All offers are subject to change without prior notice. First Front Door grants are provided by FHLBank Pittsburgh through a network of lenders.