



THE HERITAGE PATRIOT

Monthly Member Newsletter

June, 1995

No Fee Seminar for Members

"College Planning 101"

The Plan America Center, located at the Credit Union, is holding a No-Fee Seminar for Members interested in information on investments and savings options for college education planning:

Tuesday, June 27th at 7:00 p.m.

Meet with Plan America Representative Jim McCrudden to learn about the variety of products that can help you save for your child's education. For more information, call the Plan America Center at 215-969-0964.

PLAN AMERICA* is a service of CUNA Brokerage Services, Inc., 5910 Mineral Point Road, Madison, WI 53705, Member NASD, SIPC. PLAN AMERICA Representatives are also licensed representatives of Century Life of America, an affiliate of CUNA Mutual Insurance Group. The products offered through the PLAN AMERICA PROGRAM: 1) are not federally insured; 2) are not obligations of the credit union; 3) are not guaranteed by the credit union or any affiliated entity; and 4) involve investment risks, including the possible loss of principal.

PLAN AMERICA.

24 Hour Rate Line

Want to know the current rates offered to members of American Heritage Federal Credit Union?

Just call the Rate Hotline at 215-969-0907 and use the extension numbers below to hear current investment and loan rates.

Service	Extension
Savings Account	5030
Term Share Certificates	5029
IRAs	5031
Money Market Account	5032
Loan Rates	5017
Home Equity Loans	5018
Auto Loans	5019
Personal Loans	5020
Mortgage	5021

Send Your Boss into 500 gallons of Strawberry Gelatin!



Members can "get even" with their co-workers while they help the Credit Union raise money for The Leukemia Society of America.

Send your boss or your co-workers into Gelatin at the

*2nd Annual Gelatin Olympics
Wednesday, June 14th
6:00 p.m.*

*The 94th Aero Squadron Restaurant,
2750 Red Lion Rd., Philadelphia*

At last year's event, members participated in the gelatin event and slid into a 500 gallon pool of strawberry gelatin to help AHFCU raise over \$11,000 for The Leukemia Society.

Sign Up for Gelatin!

If you would like information on how you can send your boss or yourself into gelatin at the 2nd Annual Gelatin Olympics, please contact the Credit Union Marketing staff at 215-969-2937.

Mortgage Pre-Approval Offer

Finding your dream home is much easier when you have a Mortgage Pre-Approval from the Credit Union.

With a Pre-Approval Certificate, you know what you can afford up front, before you start looking for your home. Plus, you can demonstrate that you have been guaranteed financing with the Credit Union. Buying the home of your dreams couldn't be easier!

Special Offer - First Time Home Buyers

American Heritage Federal Credit Union is helping members finance the home of their dreams, with a mortgage payment they can afford. As an added BONUS to First Time Home Buyers, the Credit Union is offering a special discount on the fee for a Pre-Approval Mortgage. During June and July, the Credit Union has discounted the fee from \$75 to \$55, to help First Time Buyers find out how much home they can really afford.

Contact our Mortgage Department for more information on our Home Loan Service and the special offer on Mortgage Pre-Approvals, 215-969-2822.

For current Mortgage Rates, call the Rate Line at 215-969-0907 and dial extension 5021.

No Fee Checking.....really!

Members who have a Share Draft/Checking Account at American Heritage understand the true meaning of "No Fees" on an account:

- No annual fee
- No monthly service fee
- No per check fee
- No minimum balance required



A Share Draft/Checking Account at American Heritage offers you the convenience of check writing . . . without the usage fees, and high balance requirements on accounts at other financial institutions.

If you don't have a "Fee-Free" check writing account with the services you need, call the Credit Union, 800-342-0008. We'll send you an application for our Share/Draft Checking Account . . . really!

The Money Market Advantage

Looking for a better interest rate on your money, without locking into a long term investment?

Consider the advantages of a Money Market Account at American Heritage. With a minimum of \$2,500, the Money Market Account offers a high APY of **4.50%**. You can make up to 5 withdrawals from your account each month without a fee or a penalty!

With an American Heritage Money Market Account, you get a high rate of interest on your investment dollar, and the ability to access the money when you need it. Starting your Money Market Account is easy . . . no complicated paper work or forms to complete. Just call or visit the Credit Union to open your account, 800-342-0008.

Money Market Account balance must exceed \$2,500 to earn dividends, which are calculated on the daily account balance and are posted monthly to the account. Withdrawal minimum is \$500. Withdrawals in excess of 5 per month will incur a fee. Rate current as of 5/31/95 and is subject to change.

It's A MasterCard Summer!

Make this summer sizzle by using MasterCard for your vacation and home project plans.

With NO Annual Fee and a low APR of **11.9%**, your Credit Union MasterCard is the only credit card you need.

ATM Cash Access with MasterCard

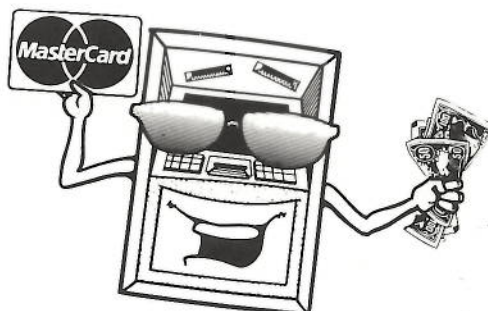
Now your MasterCard can help you get a CASH Advance at any ATM on the PLUS Network ANYWHERE in the world . . . without a transaction or usage fee! Getting the extra summer cash has never been easier!

With your MasterCard and your personal identification number (PIN) you can access \$100 to \$1,000 of your available limit at any accepting ATM. What could be more convenient?

Make this Summer Sizzle!

To receive information on using your MasterCard to access CASH at an ATM, or for an application to increase your credit limit, call the Credit Union at 800-342-0008.

We want to help you have a **Sizzling Summer** with all the benefits of your Credit Union MasterCard!



Office Locations

CENTRAL OFFICE

P.O. Box 52458
2060 Red Lion Road
Philadelphia, PA 19115
Telephone: (215) 969-0777
Toll Free: 1-800-342-0008
Fax (215) 676-6912

Mon. thru Fri. - 8:00 A.M. to 5:00 P.M.
Thursday - 8:00 A.M. to 6:00 P.M.

HUNTING PARK OFFICE

2340 West Hunting Park Ave.
Philadelphia, PA 19140-3898
Telephone: (215) 223-6879
Fax (215) 228-8530

Mon. thru Fri. - 8:00 A.M. to 4:30 P.M.

LANSDALE OFFICE

1801 North Broad Street
Lansdale, PA 19446-1141
Telephone: (215) 368-3685
Fax (215) 368-0931

Mon. thru Fri. - 8:00 A.M. to 5:00 P.M.
Thursday - 8:00 A.M. to 6:00 P.M.

KING OF PRUSSIA OFFICE

192 East DeKalb Pike
King of Prussia, PA 19406
Telephone: (610) 337-1818
Fax (610) 337-1914

Mon. thru Fri. - 8:00 A.M. to 5:00 P.M.

ELKINS PARK HOSPITAL*

60 East Township Line Rd.
Elkins Park, PA 19117
Telephone: (215) 663-6004
Tuesday - 9:30 A.M. to 1:00 P.M.

BUCKS COUNTY HOSPITAL*

225 Newtown Road
Warminster, PA 18974
Telephone: (215) 441-6819
Friday - 10:00 A.M. to 3:00 P.M.

DOYLESTOWN HOSPITAL*

595 West State Street
Doylestown, PA 18901
Telephone: (215) 345-2897
Thursday - 10:30 A.M. to 3:30 P.M.

CENTER CITY OFFICES

BLUE CROSS TOWER

1901 Market Street, Room 2505
Philadelphia, PA 19103-1400
Telephone: (215) 241-3226
Fax (215) 496-1389

Mon. thru Fri. - 8:00 A.M. to 4:00 P.M.
(Blue Cross Employees Only)

CHILDREN'S HOSPITAL OF PHILADELPHIA

34th Street & Civic Center Blvd., Room A42
Philadelphia, PA 19104
Telephone: (215) 590-1574
Fax (215) 590-3811

Mon. thru Fri. - 8:00 A.M. to 4:00 P.M.

CUSTOM HOUSE BUILDING

2nd & Chestnut Sts., Rm. 227
Philadelphia, PA 19106
Telephone: (215) 627-2117
Fax (215) 627-2966

Mon. thru Fri. - 8:00 A.M. to 4:00 P.M.

WILLIAM GREEN FEDERAL BLDG.

6th & Arch Sts., Rm. 4427
Philadelphia, PA 19106
Telephone: (215) 627-6972
Fax (215) 627-6048

Mon. thru Fri. - 8:00 A.M. to 4:00 P.M.

*Office is for deposits and loans only

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Please direct your comments to our Marketing
staff at the Central Office.