



### Committed to Members' Needs

- Free\* Checking
- High Yield Savings, Certificates/IRAs
- Credit Cards
- Vehicle Loans & Auto Buying Center
- First Time Homebuyer Program
- Realty Services: Buying & Selling
- Mortgage & Home Equity Loans
- Personal Service and Youth Accounts



### Convenient Services

- VANA - Virtual Video Advisor
- Mobile App & Online Banking
- 30,000+ Surcharge-free ATMs Across the U.S
- 30+ Local Branches
- Over 5,300 Shared Branches



### Credit Union Difference

- Not-For-Profit
- Owned By Members
- Higher Dividends on Shares
- Lower Rates for Loan



### Achieve Financial Independence

- Retirement and Investment Planning
- Free Credit Counseling
- Free Financial Education Webinars
- Zogo Financial Education App
- Debt Consolidation



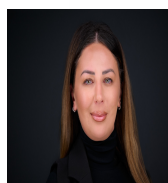
# EXCLUSIVE Employee Benefit!

As an employee of **KenCrest**, you're eligible to join today!



**EARN UP TO \$300\*\* WHEN YOU OPEN A CHECKING ACCOUNT!**

[AmericanHeritageCU.org/Partneroffer](http://AmericanHeritageCU.org/Partneroffer)



CONTACT ME!

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**Become A Member!**  
Scan The QR Code Or Visit [AHCU.co/Join-RZ](http://AHCU.co/Join-RZ)



\*Overdraft and other fees may apply. \*\*Restrictions apply. Visit [AmericanHeritagecu.org/PartnerOffer](http://AmericanHeritagecu.org/PartnerOffer) for details. Not a member? Join today.