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# Employee Benefits Package **2021**

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Great news! Employees can access account information at [empowermyretirement.com](https://empowermyretirement.com)

Participants who would like to access their account immediately will be able to authenticate their identity on the website. They will choose I do not have a PIN and provide the requested personal information. In addition, they will need to provide their contact information, create a username and password then click REGISTER. Please contact the Human Resources department with any questions at [hr@sdi.com](mailto:hr@sdi.com).

## **Pursuing your long-term financial independence begins now.**

Your SDI, Inc. Retirement Savings Plan can help you achieve the retirement you want – a future focused on what you want to do instead of what you have to do. Get started today and use the tools to help you invest for the retirement income you may need.

## **SAVING**

### **Know where your savings stand**

Knowing your estimated monthly income in retirement can help you better prepare for your future.

Your SDI, Inc. Retirement Savings Plan provides you with an easy-to-understand monthly estimate that:

- Gives you a savings goal
- Helps you plan for your future
- Shows how you compare with other savers

Use the online tool to:

- Easily model different savings scenarios.
- Take the next step to help boost your retirement income.
- Quickly adjust contributions and rebalance your portfolio.

## **Get the most out of your plan**

Take advantage of features available in your plan designed to help you get closer to your retirement goals.

- Easy payroll deductions so you can save with every paycheck
- Pretax contributions that reduce your current taxable income
- Ability to save up to \$19,500 in 2021
- Additional plan details, including when you become eligible to enroll, are available in the plan's Summary Plan Description and/or plan documents on the website

*If there are any discrepancies between this Enrollment Guide and the Plan Document, the Plan Document will govern.*

## **Begin your journey now**

Log on to: [empowermyretirement.com](https://empowermyretirement.com)  
For first-time access:

- Log on and select Register
- Choose the "I do not have a PIN" tab
- Follow the prompts to create your username and password

## **INVESTING**

### **An investment in your future**

One key to investing is choosing investments based on your age, your unique situation and your investing style.

### **Do-it-myself investor**

Your plan offers a range of investments that allows you to choose the mix of investments to fit your strategy.

## Help-me-do-it investor

You may want to simplify your approach when choosing an investment by considering a single pre-diversified target date fund based on when you expect to retire. Generally, the asset allocation of a target date fund will gradually become more conservative as the target date nears. The date in the fund's name represents when you plan to start withdrawing money (generally assumed to be at age 65). The principal value of the fund is not guaranteed at any time, including at the time of the target date and/or withdrawal.

## Do-it-for-me investor

Your plan also offers My Total Retirement™\*, which provides a personalized retirement strategy created by our experienced professionals potentially for additional fees. If you prefer to manage your own investments, you can choose online advice at no additional cost.\*

There is no guarantee provided by any party that participation in any of the Advisory Services will result in a profit or that the related account will outperform a self-managed portfolio invested without assistance.

## MANAGING

### Get information fast!

Provide your email address and sign up to receive electronic communications. Simply log on and follow these easy steps:

- *Click on your name in the upper right of the screen*
- *Go to Communication preference to make your election*

### Designate your beneficiary

Ensure you pass your plan benefits on to the people you intend. Log on to the website and follow these steps:

- *Choose your plan name*
- *Click on Beneficiaries*

*You can get more information about your plan, fees and investment choices at any time online.*

## CONTACT US

Call **1-800-338-4015** weekdays from 8:00 a.m. to 10:00 p.m. Eastern time.  
TTY: **800-345-1833**

Log on to: [empowermyretirement.com](https://empowermyretirement.com)  
For first-time access:

- *Log on and select Register*
- *Choose the "I do not have a PIN" tab*
- *Follow the prompts to create your username and password*

## Securities offered by GWFS Equities, Inc., Member FINRA/SIPC, marketed under the Empower brand.

GWFS is affiliated with Great-West Funds, Inc.; Great-West Trust Company, LLC; and registered investment advisers Advised Assets Group, LLC and Great-West Capital Management, LLC, marketed under the Great-West Investments™ brand. This material has been prepared for informational and educational purposes only and is not intended to provide investment, legal or tax advice.

\*Online advice and My Total Retirement™ are part of the Empower Retirement Advisory Services suite of services offered by Advised Assets Group, LLC, a registered investment adviser.

Rebalancing, diversification, and asset allocation do not ensure a profit and do not protect against loss in declining markets. Asset allocation and balanced investment options and models are subject to the risks of the underlying investments, which can be a mix of stocks/stock funds and bonds/bond funds.

Investing involves risk, including possible loss of principal.

All information contained on the website, in prospectuses, and in other investment option documents is offered in English. If needed, please have this information translated for your understanding.

**IMPORTANT:** The projections, or other information generated by the Empower participant experience and the Empower Lifetime Income Score regarding the likelihood of various investment outcomes, are hypothetical in nature. They do not reflect actual investment results and are not guarantees of future results. The results may vary with each use and over time.

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A wide range of benefits is available to eligible SDI employees and their dependents.

Enjoy access to health care coverage effective the 1st of the month following 60 days of employment.

**The offerings consist of:**

- *Medical*
- *Prescription drug*
- *Dental*
- *Vision care*
- *Short-term disability insurance*
- *Long-term disability insurance*
- *Critical illness insurance*
- *Accident insurance*
- *Hospital indemnity insurance*
- *Life insurance*
- *Accidental death & dismemberment benefits*

Please contact the Human Resources department with any questions at [hr@sdi.com](mailto:hr@sdi.com)

All SDI full-time regular employees receive one floating holiday per year, in addition to vacation and utility and the company's regular holidays.

This floating holiday allows employees to have additional paid leave to cover absences for personal reasons such as religious observances, or to supplement vacation, sick and holiday leave.

Floating holidays are available at each start of the new calendar year (January 1st). For new hires, initial start of their employment for their first year of employment, then at January 1st. They must be taken in the calendar year in which given. You may use floating holiday time for any reason.

Notice and prior approval from your manager is required for reasons other than illness, accident, or death in the family. Floating holiday hours remaining at the end of each calendar year will be forfeited. This benefit does not apply to Vice Presidents and above.

All SDI full-time regular employees are awarded 48 hours of paid utility time per calendar year.

This paid utility time is awarded at January 1st, to be prorated based on hire date the first year of employment.

You may use utility time for any reason.

Notice and prior approval from your manager is required for reasons other than illness, accident, or death in the family. Utility hours remaining at the end of each calendar year will be forfeited.

This benefit does not apply to Vice Presidents and above.



All SDI full-time regular employees receive paid vacation from time away from work.

**Employees are encouraged to use vacation during the year in which it was earned.**

## ELIGIBILITY

All regular full-time employees are eligible to earn paid vacation time.

Regular full-time employees are defined as those regularly scheduled to work 30 or more hours per workweek.

## ACCRUALS

Regular full-time employees regularly scheduled to work 40 hours per workweek accrue vacation time based on years of service and in accordance with the following schedule:

YEARS OF SERVICE	VACATION HOURS ACCRUAL RATE	ANNUALIZED HOURS	ANNUALIZED DAYS
0 - 4 years	3.08 hours per pay period	80 hours	10 days
5 - 9 years	4.62 hours per pay period	120 hours	15 days
10 - 19 years	6.15 hours per pay period	160 hours	20 days
20+ years	7.69 hours per pay period	200 hours	25 days

Regular full-time employees regularly scheduled for between 30 hours and 39 hours per workweek accrue vacation time, on a pro-rated basis, based on their regularly scheduled hours.

Vacation accruals are based upon scheduled hours up to a maximum of 80 scheduled hours in a pay period.

Vacation accruals are earned on a per pay period basis and are available for use in the pay period in which they are earned.

Employees become eligible for the next higher vacation accrual rate on the first day of the pay period following the completion of the last year of service under the current vacation accrual rate schedule.

Eligible employees begin accruing vacation from the date of hire or from the date of transfer into a vacation-eligible position.

For any approved unpaid leave of absence or time off, including but not limited to FMLA leave, state family or medical leave, or for waiting periods for approval of a workers' compensation claim, employees must use any accrued, unused vacation time concurrently with the unpaid leave to the extent permitted by law. Upon approval of a workers' compensation claim, accrued vacation time taken will be reinstated and available as accrued

vacation time depending on the length of the approved leave.

## MAXIMUM VACATION BALANCES

At any one point in time, employees are permitted to maintain maximum accrued vacation balances not to exceed the total annualized hours plus an additional 40 hours.

## CARRY-OVER BALANCES

Employees are permitted to carry over 40 hours on December 31st.

Any accrued time over 40 hours will be forfeited. Employees working in states that consider accrued vacation to be earnings that cannot be forfeited are not affected by this limit. A current list of these states will be provided annually.

This does not apply to Vice Presidents and above.



# 2021 Payroll Schedule

Pay Period	Pay date	Period Begin	Period End	Time Card Close
1	01/08/2021	12/19/20	01/01/21	1/5/2021
2	01/22/2021	01/02/21	01/15/21	1/19/2021
3	02/05/2021	01/16/21	01/29/21	2/2/2021
4	02/19/2021	01/30/21	02/12/21	2/16/2021
5	03/05/2021	02/13/21	02/26/21	3/2/2021
6	03/19/2021	02/27/21	03/12/21	3/16/2021
7	04/02/2021	03/13/21	03/26/21	3/30/2021
8	04/16/2021	03/27/21	04/09/21	4/13/2021
9	04/30/2021	04/10/21	04/23/21	4/27/2021
10	05/14/2021	04/24/21	05/07/21	5/11/2021
11	05/28/2021	05/08/21	05/21/21	<b>5/25/2021</b>
12	06/11/2021	05/22/21	06/04/21	6/8/2021
13	06/25/2021	06/05/21	06/18/21	6/22/2021
14	07/09/2021	06/19/21	07/02/21	7/6/2021
15	07/23/2021	07/03/21	07/16/21	7/20/2021
16	08/06/2021	07/17/21	07/30/21	8/3/2021
17	08/20/2021	07/31/21	08/13/21	8/17/2021
18	09/03/2021	08/14/21	08/27/21	<b>8/31/2021</b>
19	09/17/2021	08/28/21	09/10/21	9/14/2021
20	10/01/2021	09/11/21	09/24/21	9/28/2021
21	10/15/2021	09/25/21	10/08/21	10/12/2021
22	10/29/2021	10/09/21	10/22/21	10/26/2021
23	11/12/2021	10/23/21	11/05/21	11/9/2021
24	11/26/2021	11/06/21	11/19/21	11/23/2021
25	12/10/2021	11/20/21	12/03/21	12/7/2021
26	12/24/2021	12/04/21	12/17/21	<b>12/21/2021</b>

# 2021 Holiday Schedule

Friday, January 1<sup>st</sup> .....> **New Year's Day**

Monday, January 18<sup>th</sup> .....> **Martin Luther King, Jr. Day**

Monday, May 31<sup>st</sup> .....> **Memorial Day**

Monday, July 5<sup>th</sup> (observed) .....> **Independence Day**

Monday, September 6<sup>th</sup> .....> **Labor Day**

Thursday, November 11<sup>th</sup> .....> **Veterans Day**

Thursday November 25<sup>th</sup> .....> **Thanksgiving Day**

Friday, November 26<sup>th</sup> .....> **Day After Thanksgiving**

Friday, December 24<sup>th</sup> .....> **Christmas Eve**

Monday, December 27<sup>th</sup> (observed) .....> **Christmas Day**

Friday, December 31<sup>st</sup> .....> **New Year's Eve**

*In addition, each full-time SDI employee is awarded one (1) Floating Holiday per calendar year.*

***This schedule serves as a guideline. Each SDI location must work according to the holiday schedule of the customer.***

Your lifeline for navigating the healthcare and insurance maze – 24 hours a day, 7 days a week.

## **FIND THE RIGHT DOCTORS**

Health Advocate will locate the right hospitals, dentists and other leading healthcare providers anywhere in the country.

## **SCHEDULE APPOINTMENTS**

Health Advocate can help expedite the earliest appointments with providers, including hard-to-reach specialists, and arrange treatments and tests.

## **RESOLVE BENEFITS ISSUES**

Turn to Health Advocate for help resolving claims issues, untangling medical bills and coordinating benefits.

## **HELP IS JUST A PHONE CALL AWAY**

Health Advocate is the leading healthcare advocacy and assistance program nationwide. This benefit is available to you, your spouse, dependent children, parents and parents-in-law.

Health Advocate assists with services ranging from healthcare and insurance-related issues to providing one-on-one support for improving your health and well-being.

Registered nurses, medical directors and benefits and claims specialists are available to help give you peace of mind in navigating the healthcare system. Speak to a Health Advocate representative to:

- **Find the best doctors**, dentist, hospitals, other healthcare providers anywhere in the country
- **Expedite appointments** including hard-to-reach specialists; arranges for specialized treatments and tests
- **Help resolve insurance claims**; negotiate billing or payment arrangements
- **Assist with eldercare** such as finding adult daycare, assisted living and other related issues facing parents, parents-in-law
- **Obtain unbiased health information** about complex medical conditions to help you make informed decisions
- **Assist in the transfer** of medical records such as x-rays and lab results.
- **Work with insurance companies** to obtain appropriate approvals for needed services.
- **Help you make informed decisions** with researching conditions and treatment options, and facilitate second opinions.

**Please note: Health Advocate does not replace medical insurance.**

## **REACH OUT ANYTIME**

To reach a Health Advocate professional, call us at **866-695-8622** or visit [www.HealthAdvocate.com](http://www.HealthAdvocate.com) for more information.

Health Advocate can be accessed 24 hours, 7 days a week. Normal business hours are Monday – Friday between 8 am and 9 pm EST. After hours and during weekends, on-call staff is always available for assistance with issues that need to be addressed.

SDI cares about the health and well-being of its employees and recognizes that a variety of personal problems can disrupt their personal and work lives.

While many employees solve their problems either on their own or with the help of family and friends, sometimes employees need professional assistance and advice.

Through the **Employee Assistance Program (EAP)**, SDI provides access to confidential professional counseling services for help in confronting such personal problems as alcohol and other substance abuse, marital and other family and relationship difficulties, financial or legal troubles and emotional distress. The EAP is available to all employees and their immediate family members and offers problem assessment, short-term counseling, and referral to appropriate community and private services.

The EAP is available 24 hours a day, 365 days a year by calling 1-800-538-3546 or visiting [CignaBehavioral.com/CGI](http://CignaBehavioral.com/CGI). This service is free to you and your household members.

The EAP is strictly confidential and is designed to safeguard your privacy and rights. Information given to the EAP counselor may be released only if requested by you in writing. A Professional Code of Ethics guides all counselors. Personal information concerning employee participation in the EAP is maintained in a confidential manner. No information related to an employee's participation in the program is entered into the personnel file. Please see the EAP brochure or contact Human Resources for information.



## **Cigna Assistance Program – 24/7**

### **Life.**

Just when you think you have it figured out, along comes a challenge. But whether those challenges are big or small, your Life Assistance & Work/Life Support Program is available to help you and your family find a solution and restore your peace of mind.

### **Call us any time, any day.**

We're just a phone call away whenever you need us - at no cost to you. An advocate is ready to help assess your needs and develop a solution to help resolve your concerns. He or she can also direct you to an array of resources in your community and online tools.

### **Visit a specialist.**

For face-to-face assistance, you have 3 sessions available to you and your household members. Call us to request a referral.

### **Reward yourself.**

Access your **Healthy Rewards®\*** amenities program for discounts on a range of health and wellness services and products from participating providers.

### **Achieve Work/Life Balance.**



Get extra support for handling life's demands. Call for advice or a referral to a service in your community on topics such as:

- *Legal Consultation. Receive a 30-minute free consultation and up to a 25% discount on select fees.*
- *Parenting. Receive guidance on child development, sibling rivalry, separation anxiety, and much more.*
- *Senior Care. Learn about challenges and solutions associated with caring for an aging loved one.*
- *Child Care. Whether you need care all day or just after school, find a place that's right for your family.*
- *Pet Care. From grooming to boarding to veterinary services, find what you need to care for your pet.*
- *Temporary Back-up Care. Don't let an unplanned event get the best of you – find back-up childcare*

### **Self-service support – at your fingertips.**

Educational materials on work/life topics such as caregiving, daily living and working smarter are available online, including a savings center and relocation center.

### **Extra flexibility.**

For assistance with your search, we can email you. Include your email address when you request support via the web. It's just one more way for us to meet your needs.

### **Call us or reach Cigna online.**

**800.538.3543**

[www.cignabehavioral.com/CGI](http://www.cignabehavioral.com/CGI)

Click on the Healthy Rewards link to access discount information:

Username: **rewards** / Password: **savings**

\* Healthy Rewards® is a discount program. Some Healthy Rewards programs are not available in all states. A discount program is NOT insurance, and the member must pay the entire discounted charge.

“CIGNA” and the “Tree of Life” logo are registered service marks of CIGNA Intellectual Property, Inc., licensed for use by CIGNA Corporation and its operating subsidiaries. All products and services are provided exclusively by such operating subsidiaries and not by CIGNA Corporation. Such operating subsidiaries include International Rehabilitation Associates, Inc. (Intracorp), CIGNA Behavioral Health, Inc., vieliflife Limited, Connecticut General Life Insurance Company and HMO subsidiaries of CIGNA Health Corporation.

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## Important Employment & Income Verification Information

We have received your request for employment and/or income verification on a SDI Inc. employee. SDI Inc. uses The Work Number® to provide automated employment and income verifications on our employees. You have several options to get the information you need.

### Select the Verification You Need

- *Employment*
- *Income (Includes employment)*
- *Social Services*  
(Includes employment & income and additional pay period and/or benefits eligibility detail)  
Available only to qualifying government agencies

### Collect Required Information

- *SDI Inc.*
- *Employer Code: 26278*
- *Employee's social security number*
- *Salary key may be required (income verification requests only)*

### Obtain Verification Credentialed Verifiers:

- Visit [www.theworknumber.com](http://www.theworknumber.com) or
- Call **1-800-367-5690** (1-800-424-0253 TTY)
- *Billable to your account or credit card*

### Not registered?

- *Obtain a registration form to use The Work Number. Registration is a one-time process and takes approximately 5 minutes to complete the application*

## FREQUENTLY ASKED QUESTIONS

### Why does SDI Inc. use The Work Number to provide employment and income verifications?

- *The Work Number helps reduce SDI Inc. risk of liability in unknowingly providing sensitive employee data to a non-authorized verifier/requestor (Verifier).*

- *Verifiers get immediate, secure, convenient access to employer-provided payroll information, 24/7.*
- *The Work Number complies with The Fair Credit Reporting Act (FCRA) and other applicable laws. Verifiers provide a permissible purpose as defined by FCRA (see below) for employment verification requests. For income verification requests, they must additionally certify to The Work Number that they have consumer consent. However, The Work Number does not allow third-party collection agents to access employee income information.*

### What is Permissible Purpose?

- *An FCRA-compliant reason for requesting employment and/or income information. Common permissible purposes include: for the extension of credit, as part of an account review, for collection of an account, for employment purposes, or when ordered by a court. A permissible purpose is required for each employment or income data request.*

### What is Consumer Consent?

- *Consumer consent is the employee's authorization for access to his or her employment and/or income information. Consumer consent can be in the form of an ink signature, an electronic signature or, when required by an employer, a salary key. Verifiers must certify they have consumer consent for each income verification request.*
- *Generally, the consumer consents to the verification of his/her employment and/or income information when signing a loan application, lease agreement or other document. This consent is often valid for the life of the benefit or service (until the loan is repaid or the account is closed, etc.) and often extends to agents of the grantor so that the employee's information may be accessed not only for determining whether to grant the consumer the benefit or service, but for other permissible purposes as well.*

Welcome to the  
“**Grow Your Career at SDI**”  
Sharepoint site.

This internal intranet site was created to align to what we call our talent management strategy, which is about helping our teammates develop and grow here at SDI.

**The new site** provides one central point for you to see career path maps for each department and access the job descriptions for each role within each department. User access is a single sign-on.

Simply log in using your SDI credentials. The link for your reference is here:

<https://sdi2.sharepoint.com/teams/Marketing/SitePages/Home.aspx>

We recommend that you bookmark the above link and take a look around.

Feel free to bring us your ideas to help make SDI a better place to work!



Any employee interested in participating in the Educational Assistance Program should follow these guidelines:

**Contact Human Resources for an application to get started.**

- *Submit the application to Human Resources along with a copy of the course(s) on school letterhead and proof of payment method.*
- *Human Resources will notify the employee in writing if their course is eligible for reimbursement.*
- *Once grade(s) are received by employee, submit to Human Resources for the processing of reimbursement.*
- *Must have a 'C' or better grade for the course(s) to be eligible for reimbursement.*
- *Payment is issued the same method an employee's pay is set-up for (ex: direct deposit). Usually within 1-2 pay cycles.*

Please refer to the **Employee Handbook** under **Educational Assistance** heading for more details.

Should you have any questions, please contact Human Resources at **215-633-1923**

***SDI encourages employees to identify friends or acquaintances*** who are interested in employment opportunities and to refer qualified outside applicants for jobs.

An employee should obtain permission from the individual before making a referral and be certain not to make any commitments or oral promises of employment with SDI.

Employees should send the referral's name and contact information to [talentacquisition@sdi.com](mailto:talentacquisition@sdi.com) for review and consideration.

To facilitate the growth of a sales culture and create energy around new business development.

## Objective

Accelerate the rollout of SDI's Supply Chain-as-a-Service model (plug & play entrees into SDI's platform leading to fully integrated MRO business processes) through an aggressive employee incentive program.

- \$500 paid for each sales-qualified lead (J. Owens to qualify)
- Additional \$5,000 paid for each lead that turns into a signed contract
- Paid at the next regular payroll following the visit or signed contract

## Target Organization Profile

- Industry/vertical where SDI has experience, expertise, & credibility:
  - » Petrochemical
  - » Facilities Maintenance (NYDOE, AA)
  - » Industrial Manufacturing
  - » Pharma/Health
  - » Metals and Basic Materials
  - » Food & Beverage, etc.
- Multiple, geographically-dispersed portfolio or campus environment
- Asset-intensive organizations
- Large maintenance organization w/significant spend - more than \$5M in MRO spend annually at a single site
  - » Additional criteria, such as specifics for a storeroom only account, will be shared at the upcoming lunch and learn

## Lead Qualification Criteria

- Service that SDI provides (storeroom, procurement, engineering services, master data management, Enterprise MRO)
- Match the target organization profile above
- Managerial level or higher
- Direct responsibility for one or more areas of MRO supply chain
- Warm hand-off with accurate contact information (email, phone, title, etc.)

## Eligibility

All SDI employees are eligible to participate – with the exception of members of the Business Development team and Senior Leadership Team.

In order to track sales referrals, please contact Sales & Marketing Operations by emailing [Christine.Murphy@sdi.com](mailto:Christine.Murphy@sdi.com) with your lead information.

SDI is pleased to announce our new partnership with **TicketsatWork!**



Get access to **exclusive savings** on movie tickets, theme parks, hotels, tours, Broadway and Vegas shows & more.

Be sure to visit often as new products and discounts are constantly being added!

For customer service, please call **1-800-331-6483** or email: [customerservice@ticketsatwork.com](mailto:customerservice@ticketsatwork.com)

**Sign Up Today in 60 Seconds!**

Visit [www.ticketsatwork.com](http://www.ticketsatwork.com)

- Click on the “Become a Member” box at the top of the homepage.
- You will then be prompted to create an account with your email address and company code.
- Or, you can place your order by phone at **1-800-331-6483**
- Orders are taken from 8:30 a.m. - 12 a.m. 7 days a week (holidays included) Eastern Standard Time





All SDI employees in the U.S. are eligible for membership!

## MEMBER BENEFITS

### Discounts on:

- Enterprise Rent-A-Car
- Liberty Mutual Insurance
- Sprint
- ADT
- Turbo Tax
- Phillies/Flyers/76ers Tickets
- Low Mortgage Rates
- Low Rate Home Equity Loans/Line of Credit
- Low Rate Personal Loans
- Low Mastercard® Credit Card Rates
- Low Auto/Motorcycle Loan Rates
- Low Rate RV Loans
- Savings Accounts
- Checking Accounts
- Certificates
- Individual Retirement Accounts (IRAs)
- High Yield Savings

### Shared Branching

- You have access to your American Heritage account through 5,000+ Shared Branching locations across the United States

### You are able to:

- Deposit and withdraw funds
- Access account information
- Make a loan payment
- Find locations using our MobileBanking App

### ATMs

- You have access to 30,000 Surcharge-Free ATMs
- Available coast-to-coast
- Check balances
- Deposit and withdraw funds

### Account Management

- FREE Debit Card
- FREE Mobile App
- FREE Online Bill Payer
- FREE e-Statements
- FREE e-Alerts
- FREE e-Deposit
- FREE Notary Service
- FREE Financial Counseling
- FREE Financial Wellness Seminars
- FREE Mortgage Pre-Approval
- FREE Coin Counting

### Federally Insured by NCUA

- Full Service Mortgage Department
- Full Service Realty Department
- Investment & Retirement Center



35+ Local Branches | 30,000 FREE ATMs  
Member-Owned | Community-Focused

Call: **215.969.0777**, ext. 2721 | Cell: 215.435.7910  
Click: **AmericanHeritageCU.org**  
Visit: Your Local Branch

Questions? Contact:

**Bill Quinn**, CCUFC – Business Development  
Senior Partnership Account Manager  
American Heritage Federal Credit Union  
2068 Red Lion Rd, Philadelphia, PA 19115

Become a member today at: **[www.ahcu.co/join-bq](http://www.ahcu.co/join-bq)**  
Want the latest AMHFCU news?  
Visit **[www.Ahcu.co/Patriot](http://www.Ahcu.co/Patriot)**

SDI employees enjoy exclusive discounts – **up to 80%** – on 25,000 different CSPL items.

**Easy, convenient online shopping**

**FREE shipping on ALL catalog products**

## SAMPLE SAVINGS:

### **Scrubs Hand Cleaner Wipes**

List price: \$24.06  
Your cost: **\$8.07**  
You save 67%  
Item# 24WJ88



### **ProCell Battery, AA, 1.5V, 24-pack**

List price: \$13.49  
Your cost: **\$5.25**  
You save 56%  
Item 5LE23



### **Linear 33-Gallon/Clear - 250-pack**

List price: \$42.35  
Your cost: **\$16.38**  
You save 62%  
Item 4KN32



## TWO EASY WAYS TO SHOP:

**1)**

- Log onto [www.Grainger.com](http://www.Grainger.com)
- Enter account number **861895472**
- Enter your personal/home ship-to address
- Check out using your personal credit card

**2)**

- Visit your local branch
- Be sure to provide proof of employment (company ID, valid driver's license)
- Cash, credit card & personal checks all accepted