

Your ENHANCED DIGITAL BANKING EXPERIENCE

We are excited to announce the upcoming launch of our enhanced Digital Banking experience on **November 5TH, 2024.**

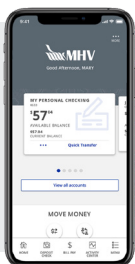
INTRODUCTION TO THE NEW PLATFORM

The new tools and features coming with our platform will help you to stay in control of your financial journey and manage your money with ease. With improved functionality and a user-friendly interface, you can confidently handle your banking needs from your smartphone, computer or tablet while enjoying the same experience on all devices. Redefine how you manage your money with our new platform.

IMPORTANT DATES TO KNOW

You will not be able to log in to Digital Banking (Desktop and Mobile App) starting **Monday, November 4TH at 11:30pm through 8AM on Tuesday, November 5TH.** Please review below dates for when additional services will be unavailable.

	Monday 10/28	Tuesday 10/29	Wednesday 10/30	Thursday 10/31	Friday 11/1	Saturday 11/2	Sunday 11/3	Monday 11/4	Tuesday 11/5	
Text Message Banking								Unavailable starting at 3PM	We Are Live at 8AM!	
Transfers – Internal & External								Unavailable starting at 3PM		
Zelle®				Unavailable starting at 7AM. Any existing scheduled payments will continue to process.						
Pay My MHV Loan			Unavailable starting at 4PM. See <i>Loan Payments</i> section for important information.							
Scheduled Recurring Transfers			Unavailable starting at 4PM. Anything scheduled prior to that will continue to process. You will not be able to cancel or add anything additional.							
Bill Pay	Unavailable starting at 7PM. Anything scheduled prior to that will continue to process. You will not be able to cancel or add anything additional.									
Quickbooks + Quicken	Unavailable starting at 7PM. Please backup/download your data prior to this date.									
Mobile Deposit								Unavailable starting at 3PM		



MHV Mobile App

Note: You will need to remove the current MHV Mobile App from your device and download the new and improved version from your app store after **8AM on Tuesday, November 5TH.** You will be unable to log in with the old app.

Federally Insured by NCUA



LOGGING IN FOR THE FIRST TIME

DESKTOP

1. Navigate to mhvcu.com and login with your current username and password
2. Next, a Secure Access Code (SAC) will be sent to your device*
3. After entering your SAC into the system, you will then be prompted to change your password
4. Next, you will be asked to accept the first-time login disclaimer
5. Select if you would like to register your web browser

MOBILE DEVICE

1. Download the new MHV App from the Apple App Store or Google Play Store
2. Login with your current username and password
3. Next, a Secure Access Code (SAC) will be sent to your device*
4. After entering your SAC into the system, you will then be prompted to change your password
5. Next, you will be asked to accept the first-time login disclaimer
6. Select if you would like to register your mobile device

* Your SAC code can be received by text, voice call or push notification. The options you will see when logging in for the first time will be based off what you have set up in Digital Banking today.

IS YOUR CONTACT INFO UP TO DATE?

By **October 28th**, please make sure your contact information is up to date within our current Digital Banking platform by going to [My Settings](#) and verifying your phone numbers are accurate. **This will ensure you will be able to receive a secure access code, allowing you to log in to Digital Banking when we go live.**

Personal information

JANE DOE
ID: ****7081

Primary email | [Edit](#) | jdoe@user.com

Login & Security

Username | [Edit](#) | [jdoe](#)

Password | [Edit](#)

Security options | [Edit](#) | [845-555-1212](tel:845-555-1212)



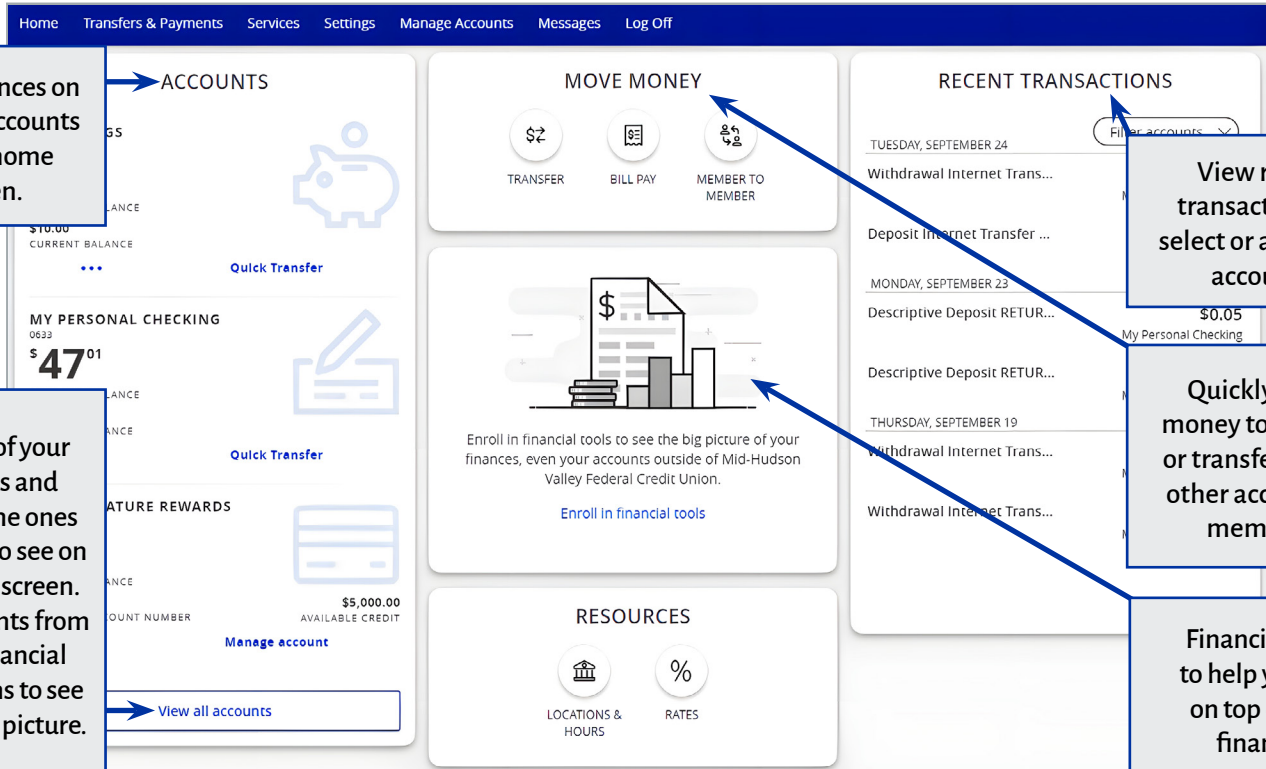
WE'RE HERE TO HELP

We know how valuable Digital Banking is to our members, so we are going to be extending support hours as follows:

• On **Saturday, November 2nd and Saturday, November 9th**, our Contact Center will be available from **9AM to 5PM**.

• On **November 5th**, our Contact Center will be opening at **8AM**. Contact Us at [845.336.4444](tel:845.336.4444).

NEW HOME SCREEN



- All accounts that you have transacting authority on as well as any accounts that were previously hidden will appear on the new platform. Go to **Manage Accounts** to unfavorited and hide accounts you do not wish to view on your home screen.
- 24 months of account history will be transferring over with up to 100 transactions displaying on each page.
- Your account nicknames will appear. To make changes or add new nicknames go to **Manage Accounts** and the select the account you wish to change.

THINGS TO KNOW

TRANSFERS

Any scheduled and recurring transfers will carry over. After logging in for the first time, double check they are correct in the new system under the **Transfers & Payments** tab. Cancelled or expired payments will not transfer.

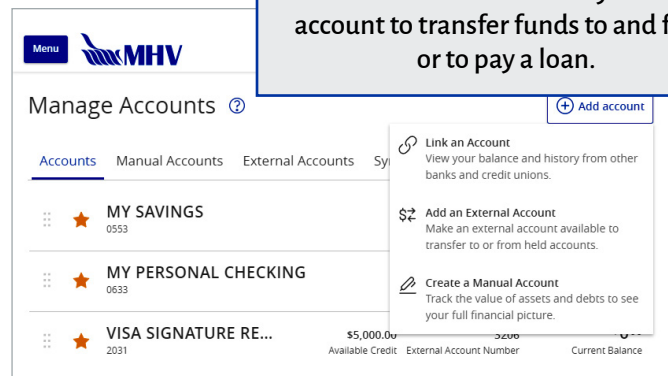
Setting up scheduled and recurring transfers will be unavailable starting on **October 30TH at 4PM**. Anything scheduled prior to that will continue to be processed. You will not be able to cancel or add anything additional from **4PM on October 30TH** through our new platform launch at **8AM on November 5TH**.

As a reminder, immediate transfers will be unavailable starting at **3PM on November 4TH** through the launch of our new platform at **8AM on November 5TH**.

EXTERNAL ACCOUNTS

All external accounts will need to be re-added to the new platform and can be added for several purposes.

Either **link** an account simply to view balance and account history or **add** an account to transfer funds to and from or to pay a loan.



LOAN PAYMENTS

Pay My MHV Loan will no longer be a payment option starting **Wednesday, October 30TH**. You will be able to use an external account to pay your loan on our new platform by first adding that account and then using it as the transfer from account to your loan account.

Any auto-payments set up from an MHV account to your MHV loan will continue as scheduled. If you have a payment scheduled from an external account, that will continue to process as scheduled through **November 4TH**. If a payment is scheduled for **November 5TH** or later, it will need to be re-established on our enhanced platform.



AS A REMINDER, you can also make a loan payment through our Online Payment Portal.

Visit our [Make a Loan Payment page](#) for more details.

www.mhvcu.com/loanpayment

BILL PAY

Access to Bill Pay will be unavailable starting at **7PM on October 28TH** and will resume after our launch at **8AM on November 5TH**. During this time, you will not be able to cancel, change or add any bill payments. Any payments added prior to **7PM on October 28TH** will process as scheduled. All existing payees and scheduled/recurring bill payments will migrate to the new platform.

Please note, eBills will process through **November 4TH** and **will not** carry over to the new system. eBills will need to be set up again after our system go-live.

QUICKBOOKS/QUICKEN

Quickbooks/Quicken will be unavailable beginning on **October 28TH**. Please backup/download your data prior to that date. You will need to deactivate and reconnect your accounts on or after **November 5TH**. Visit mhvcu.com/quickinfo for instructions based on your product and connectivity type.

ZELLE®

For Zelle users, your customer profile, tokens, account numbers, contacts, scheduled recurring payments and future dated payments will migrate over, however your transaction history will be lost. Please make note of any history you wish to keep.

As a reminder, the last day to access Zelle on our current Digital Banking platform is **October 31ST at 7AM**.

TEXT BANKING

If you are currently enrolled in Text Banking, you will need to re-enroll under **Settings**. Toggle the button to enable, enter your SMS Text number, and Agree to Terms before submitting.

If you would like to change your account name for Text Banking, you will need to do so under **Settings > Account Preferences**. If you choose to not change the name of your account, the name will default to the first 4 letters of your account name.

The Text Banking phone number is **226563**.

The screenshot shows the 'Account Preferences' page in the MHV mobile app. At the top, there is a 'Menu' icon and the MHV logo. Below the title, a note says 'Click anywhere on the account row if you would like to add or edit an account nickname or enable SMS/Text banking.' There is an '(optional)' search bar with the placeholder text 'Search by account label, name, nickname, number, or product type'. Under the 'Accounts' section, there is a list item 'My Savings 0553' with expand/collapse arrows. Below this, there are tabs for 'Details' and 'SMS/Text'. The 'SMS/Text Enrollment' section has a toggle switch that is turned on. At the bottom, there is a field for 'SMS/Text Display Name' with a 'SAVE' button and an edit icon.

FINANCIAL TOOLS

On our new system, Financial Tools, previously called MyMoney Trail, will need to be reestablished. To do so, please go to the Financial Tools widget on the home screen. You will be prompted through the steps on how to reconnect.



Enroll in financial tools to see the big picture of your finances, even your accounts outside of Mid-Hudson Valley Federal Credit Union.

[Enroll in financial tools](#)

PLEASE NOTE:

To add your external accounts to Financial Tools, the account must be linked or added manually.

ALERTS

All alerts will need to be enabled again on the new system.

WHAT'S NEW

Our upgraded platform is coming with new features and self-serve enhancements to help you bank like never before.

NEW FEATURES

- **ClickSwitch** - Transfer automatic payments and direct deposits to your MHV account easier than ever before.
- **CardSwap** - Easily add and manage your MHV debit or credit card as your primary payment source to your favorite subscription services.

SELF-SERVE ENHANCEMENTS

- **Contact Information Updates** - Update your physical address, phone number and email address without having to call or visit a branch.
- **Statements** - Through Digital Banking you will be able select whether you'd like to receive printed ¹ or eStatements. *NEW* Access your eStatements and eDocs from your Mobile App.
- **Member to Member Transfers** - Set up one-time or recurring transfers to other registered Digital Banking users you know and trust at the credit union. **Please note:** if you currently have access to deposit into another member's account, that set up will no longer work on the new platform. Please reconnect these as a Member-to Member Transfer on the new system.

DON'T WORRY!

While we have exciting features coming, Mobile Deposit, our Credit Card Portal and Bill Pay will still be available on our enhanced platform.

ONLINE ACTIVITY CENTER

View all transactions initiated in your Digital Banking through the Online Activity Center. Transactions that are displayed within the Online Activity Center are only those that have been performed through Digital Banking. In-branch, ATM and transactions made through our Contact Center will not appear in the Online Activity Center but will appear in your transaction history.

BUSINESS

For our current and future business members, we are excited to unveil the new business tools available with our improved platform:

- **ACH** - Use this payment method to send funds for Payroll or to pay vendors. Same day ACH will be available.²
- **Wires** - Need to send funds quickly? You can now initiate and send a wire without having to step into a branch.¹²
- **Positive Pay** - A check and ACH fraud prevention tool that allows a review of any checking account transactions not previously authorized.³
- **Zelle for Business** - Quickly and easily send and receive payments through your MHV Business Account. If you are a current Zelle user, your profile will migrate over. If you are a new user, you must enroll.

To have ACH, Wires or Positive Pay enabled in your Digital Banking, please be sure to visit your local branch for more information and to see if these solutions are a fit for your business.

The screenshot displays the MHV Business Banking interface. At the top, there is a 'Menu' button and the MHV logo. Below the logo, the text 'Business Banking' is visible. A search bar labeled 'Search page' is present. The main content area is divided into two sections: 'PAYMENTS & TRANSFERS' and 'BUSINESS MANAGEMENT'. Under 'PAYMENTS & TRANSFERS', there are three tiles: 'Positive Pay & ACH Reporting' (Manage Positive Pay and access ACH, Notices of Change or Return), 'Payments' (Setup & send ACH, Payroll & Wires), and 'Recipients' (Create & manage recipients of ACH, Payroll & Wires). Under 'BUSINESS MANAGEMENT', there is one tile: 'Authorized Users' (Add and manage user permissions).

IMPORTANT NOTE:
If you are a business member who currently uses External Funds Transfers, you will need to set up these services on your consumer profile.

¹ Fees may apply ² Please note that there will be cut off times that may affect the processing of your ACH or Wire transfers.

FAQs

Q: Will my session time out after a certain period of time?

A: Yes, sessions will time out after 15 minutes of inactivity.

Q: Do I have to enter a Secure Access Code (SAC) every time I log in?

A: No, once you enter your SAC, you have the option to register your computer or device. Once your computer or device is registered, you will skip the SAC requirement when you log in again. To register your browser or device, click, "Register Device."

Q: Will my already established direct deposits be affected?

A: No, the launch of our enhanced platform will have no effect on your existing direct deposits.

Q: Will I need to re-enroll in eStatements?

A: You will not have to re-enroll in eStatements. When the upgrade concludes, please verify your selections in Digital Banking to ensure that all selections are accurate within the new system.

Q: Are there minimum browser requirements for the new system?

A: Yes, you will need to use a recent version (current or previous two versions) of Google Chrome, Mozilla Firefox, Apple Safari or the latest version of Microsoft Edge.

Q: Will my account history transfer over?

A: Yes, 24 months of account history will transfer over.

Q: Will check images carry over?

A: Yes, they will appear in your transaction history.

Q: Will my account numbers or debit card change with the enhanced platform?

A: No, all account numbers and your debit card will remain the same.

Q: Can I still use Face ID/Touch ID with the new app?

A: Yes, both methods of verification will continue to work but will need to be enabled in the new app.

Q: What do I do if I forgot my Login ID or Password?

A: If you are viewing mhvfcu.com from your desktop or phone browser, select "Login Assistance." From there you will be able to select the forgot password or forgot login prompts. If you are on the MHV Mobile App, you can select the forgot password or forgot login prompts from the main login screen.

CHECKLIST

- Make sure your contact information is up to date
- Download MHV Mobile app on **Tuesday, November 5TH.**
- Confirm scheduled and recurring transactions are appearing correctly in the new system
- Confirm statement preferences are correct



Federally
Insured by
NCUA

For more information and important updates, please visit mhvfcu.com/digitalbanking

