

WELCOME
GUIDE

HERE FOR
——— *your* ———
FINANCIAL JOURNEY



WELCOME TO MHV

WELCOME

Thank you for choosing
Mid-Hudson Valley Federal Credit Union.

We pride ourselves on providing the financial guidance and services you need for every step of your journey.

From planned life events to the inevitable curveballs that life likes to throw, having a trusted financial partner makes your life a little bit easier.



LET'S GET STARTED

1

Activate Your MHV Visa Debit Card



Access your account at over 118,000 totally-free ATMs across the country. Use the Locations feature on the MHV Mobile App or visit mhvfcu.com to find the ATM nearest you.



Go Digital! Add your MHV Visa debit card to your Apple Pay, Samsung Pay, Google Pay or Microsoft Wallet to make easy and secure payments!



Shop securely with a contactless card and Visa's fraud protection. Your debit card is automatically enrolled in fraud alerts so you'll be notified of any suspicious activity.

2

Sign in to Online Banking and Download the Mobile App

Feature	Online Banking	Mobile App
Bill Pay	X	X
Zelle	X	X
eDocs & eStatements	X	
Mobile Check Deposit		X
Account to Account Transfers	X	X
myMoney Trail	X	X
Account Alerts	X	X
Pay Your MHV Loan or Credit Card	X	X

SCAN TO LEARN
MORE ABOUT
THESE TOOLS



3

Set Up Your Direct Deposit

Contact your payroll department to have your paycheck deposited directly into your MHV Checking Account.

MHV'S ROUTING NUMBER: 221976243

4

Review Your Overdraft Options

We know managing your checking account can sometimes be a balancing act. MHV offers several services to give you some peace of mind when the unexpected happens. Refer to the No Bounce Disclosure section of MHV's Membership Terms and Conditions for additional information.

5

Check Out the Tools and Resources Available at mhvfcu.com/learn



ARTICLES

From buying a car to understanding credit to managing debt, browse our articles page for the information you need.



VIDEOS + PODCAST

Subscribe to MHV's YouTube channel and Podcast for how-to's, financial tips and expert advice.



SEMINARS + WEBINARS

Join us for one of our free Financial Webinars or Seminars! Visit our website for all of our upcoming events.



SOCIAL MEDIA

Follow us on Facebook, Instagram & LinkedIn for quick financial tips, plus see behind-the-scenes pictures and videos and MHV's community involvement.

FIND MHV WHEREVER YOU ARE



Branch Locations

We have convenient Branch Locations across the Mid-Hudson Valley. Our branches are open from 9am to 5pm Monday through Friday, and 9am to 2pm on Saturday. Visit mhvfcu.com for locations.



Call Center

845.336.4444, x. 6000

Monday – Friday: 9am – 6pm

Saturday: 9am – 2pm



EARS Bank-by-Phone

24/7 Electronic Automated Response System to check account balance and recent transactions, make loan payments and transfer funds.

845.336.4444, dial 2



Chat

Chat with a Member Service Representative during our normal business hours through our website.

AFTER-HOURS VISA DEBIT CARD SERVICE

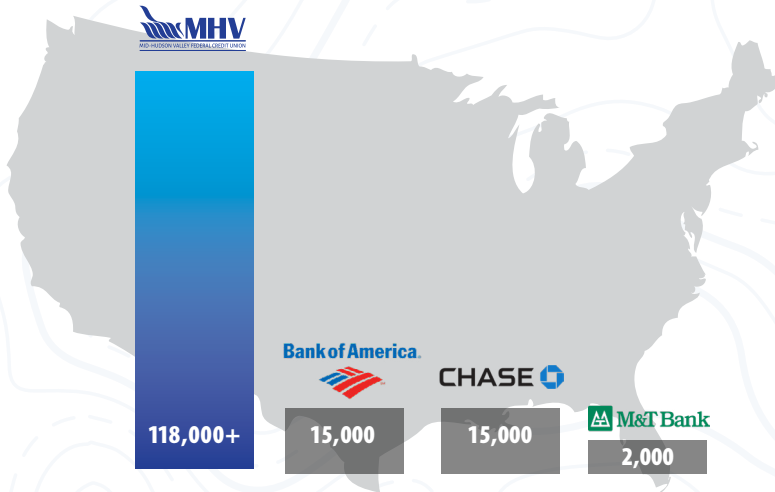
Member Service & Lost/Stolen Card: **866.820.8794**

Debit PIN Changes: **866.985.2273**



Totally-free ATMs

Thanks to our partnership with several ATM networks, MHV is proud to offer over **118,000 totally-free ATMs** across the country. ATMs can be located via the mobile app or on our website.



Be sure to look for these logos at retail stores like Target, CVS, and Speedway:



FINANCING YOUR JOURNEY



Buy My First Home

MHV makes the home buying process easy with affordable options and an in-house team of experts to guide you from pre-qualification to closing.



Car Shop with Confidence

Get the best deal by getting pre-approved for your MHV Auto Loan before heading to the dealership. You'll have peace of mind knowing you've locked in your financing and can enjoy rate discounts with MHV Auto Pay.



Protect Myself in an Emergency

An MHV Personal Line of Credit is an approved amount that you can access anytime you need it - up to your individual limit. As you pay down your balance, you can access available funds as needed.

Own a business or thinking about starting one?

Ask about MHV's Business Banking Solutions which include Business Free Checking, Business Debit & Credit Cards, Business Term Loans, Business Lines of Credit, Vehicle & Equipment Loans, Commercial Mortgages, Small Business Administration (SBA) Loans and more.

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Finance My Journey. Pay Down Debt

An MHV Personal Loan gives you the freedom and flexibility to consolidate your debt or pay for home improvements, medical expenses, vacations and more!

**Lower My Monthly Payment**

Refinance your auto loan to lower your monthly car payment, shorten your term, or reduce your rate.

**Use the Equity in My Home**

Put the value of your home to good use for home improvements, weddings or events, education expenses and more!

**Purchase Items with a Lower Interest Rate**

Experience the convenience and security of shopping, dining and travel with an MHV Visa Credit Card. MHV has different card choices depending on your spending style, all with no annual fee.

PLAN FOR YOUR FINANCIAL FUTURE

Insure

MHV partners with TruStage to offer members insurance through Liberty Mutual. Life, auto, home, renters, and AD&D coverage are available. Speak to a Member Service Representative to receive your quote!

Invest

The MHV Investment & Retirement Center gives you access to financial professionals whose expertise and knowledge will help you manage every step of your financial journey. Whether you're just starting out or facing retirement soon, our representatives will work with you to solidify your understanding of and plan for your individual situation.

**Investment Planning • Retirement Planning
Education Funding • Life Insurance Planning
Retirement Savings • Estate Conservation
Long Term Care • Mutual Funds • Stocks/Bonds**

**Call 845.336.4444 x. 3515 to
schedule a no-cost, no-obligation consultation today!**



Investment & Retirement Center

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Mid-Hudson Valley Federal Credit Union (MHV) and MHV Investment & Retirement Center **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using MHV Investment & Retirement Center, and may also be employees of MHV. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, MHV or MHV Investment and Retirement Center. Securities and insurance offered through LPL or its affiliates are:

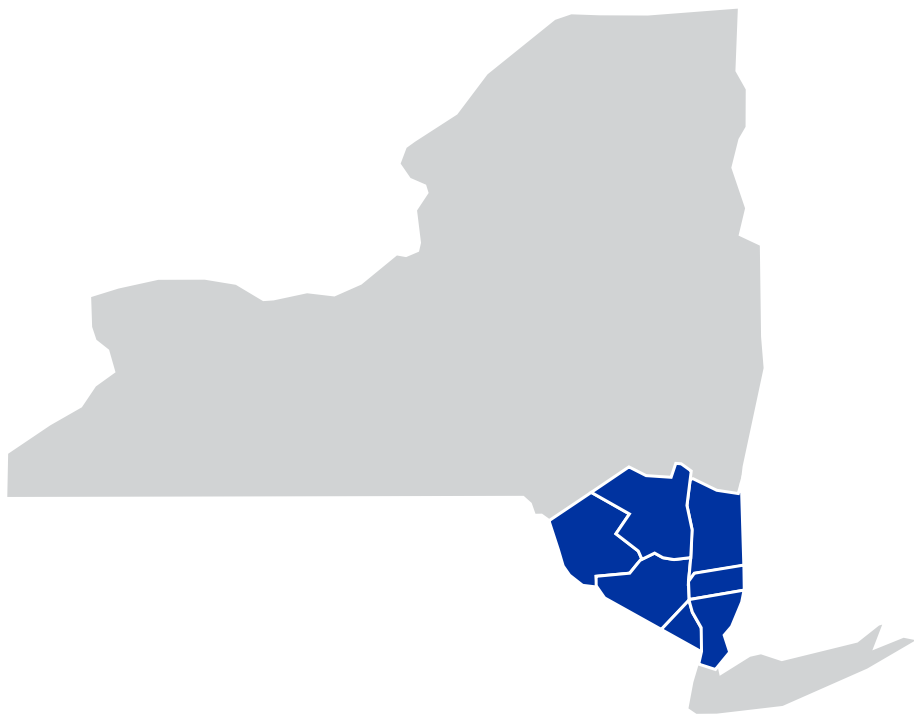
Not Insured by NCUA or
Any Other Government Agency

Not Credit Union Guaranteed

Not Credit Union Deposits or
Obligations

May Lose Value

GUIDING
YOUR FINANCIAL JOURNEY
across
THE HUDSON VALLEY.



*Visit mhvcu.com for Branch Locations and Holiday hours.

NMLS#411955
Federally Insured by NCUA
Equal Housing Lender
Welcome Guide Version 1 · 1/24

