



**WELCOME TO HVCU!**

**Conversion Weekend**

Friday, February 28 - Monday, March 3, 2025

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## Welcome (again!) to Hudson Valley Credit Union

With the completion of the merger of Catskill Hudson with Hudson Valley Credit Union, we are now ready to finalize the conversion of your accounts during the weekend of **Friday, February 28 - Monday, March 3, 2025**. This Conversion Weekend Guide explains what will happen during the conversion process and how it may impact you. Inside is a detailed calendar of the availability of services during conversion weekend to help you plan ahead, along with important information about online banking and funds availability. There is also a helpful checklist of actions you can take to ensure you experience a smooth transition.

Please review the guide and contact us with any questions or concerns at 845.463.3011, option 7.

We look forward to welcoming you as a new member of Hudson Valley Credit Union, and helping you achieve your vision of financial freedom!



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### Download the Welcome Guide and/or Member Guide

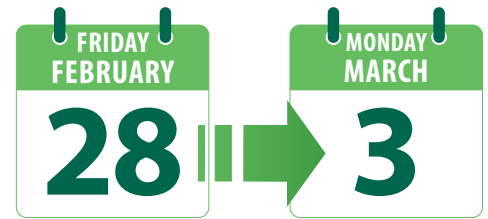
Scan code to view or download an online version of the Welcome Guide and/or the Member Guide previously sent to you.

The Welcome Guide provides an overview of HVCU and the Member Guide includes important information about our products and services, and the transition of your accounts.

Connect With Us!     

# CONVERSION TIMELINE

Catskill Hudson branch locations will close on Friday, February 28, 2025 at 3PM ET to prepare for account conversion, and will reopen as **Hudson Valley Credit Union** on Monday, March 3, 2025, at 8:30AM ET. In order to prepare for conversion weekend, please take note of the following key dates, so you can plan accordingly. As we approach the conversion weekend of Friday, February 28, 2025 - Monday, March 3, 2025, we appreciate your diligence in reviewing this guide, along with other conversion communications that have been sent previously.



**For the most up-to-date information, be sure to visit [hvcu.org/catskill-hudson](https://hvcu.org/catskill-hudson)**

## BRANCHES, ATMS & SERVICES

	Friday, February 28	Saturday, March 1	Sunday, March 2	Monday, March 3
<b>Converting Catskill Hudson Locations*</b>	Close at 3PM ET	Closed	Closed	Open at 8:30AM ET as HVCU
<b>Converting Catskill Hudson ATMs</b>	Full availability until 3PM ET Limited availability after 3PM ET, HVCU surcharge-free <a href="#">ATM networks</a> available	Limited availability – HVCU surcharge-free <a href="#">ATM networks</a> available	Limited availability – HVCU surcharge-free <a href="#">ATM networks</a> available	Available
<b>HVCU Locations</b>	No Catskill Hudson transactions	No Catskill Hudson transactions	No Catskill Hudson transactions	Transactions available at all HVCU branches – visit <a href="#">hvcu.org/branch-locations</a>
<b>HVCU ATMs</b>	Available, including HVCU surcharge-free <a href="#">ATM networks</a>	Available, including HVCU surcharge-free <a href="#">ATM networks</a>	Available, including HVCU surcharge-free <a href="#">ATM networks</a>	Available, including HVCU surcharge-free <a href="#">ATM networks</a>

## DEBIT/ATM CARDS

	Friday, February 28	Saturday, March 1	Sunday, March 2	Monday, March 3
<b>Debit/ATM Cards</b>	Use Catskill Hudson card A total of \$1,055 can be accessed with the card beginning at 3PM ET and through conversion weekend (see page 5 for details)	Use Catskill Hudson card A total of \$1,055 can be accessed with the card during conversion weekend (see page 5 for details)	Use Catskill Hudson card A total of \$1,055 can be accessed with the card during conversion weekend (see page 5 for details)	<b>Activate</b> and begin using HVCU Debit/ATM Card Catskill Hudson cards deactivated at 5AM ET

\*HVCU will consolidate two Catskill Hudson branches in Kingston and Middletown as of 3PM ET on Friday, February 28, 2025, with two nearby HVCU branches. Please visit [hvcu.org/locations](https://hvcu.org/locations) for HVCU branch addresses in Kingston and Middletown.

# CONVERSION TIMELINE

## PERSONAL AND BUSINESS ACCOUNTS

	Friday, February 28	Saturday, March 1	Sunday, March 2	Monday, March 3
<b>Internet Banking &amp; Mobile Banking</b>	Use Catskill Hudson services until 4PM ET	Unavailable	Unavailable	Use HVCU services
<b>External Transfers</b>	Use Catskill Hudson services until 4PM ET	Unavailable	Unavailable	Use HVCU services
<b>Bill Pay Transactions</b>	<b>Unavailable beginning 4PM ET on Thursday, February 27</b>	Unavailable	Unavailable	Use HVCU services
<b>Bill Pay Registration</b>	No new registrations	No new registrations	No new registrations	Use HVCU services
<b>Online Statements (eStatements)</b>	Unavailable	Unavailable	Unavailable	Enroll in HVCU <a href="#">eStatements</a>
<b>P2P Payments</b>	Unavailable	Unavailable	Unavailable	Use HVCU services
<b>Telephone Banking</b>	Use Catskill Hudson services until 3PM ET	Unavailable	Unavailable	HVCU's Telephone Banking through MAGIC available*

\*To request access to MAGIC, call us at 845.463.3011, option 7, or stop into any of our branches beginning on Monday, March 3, 2025. A member of our team will enable you to self-register for this service.

## IMPORTANT CONVERSION WEEKEND DETAILS

We are working diligently to make sure you have access to your new HVCU account(s) and funds as quickly as possible during conversion weekend. As previously noted, be sure to visit [hvcu.org/catskill-hudson](https://hvcu.org/catskill-hudson) for regular updates about the weekend timeline and for additional information on these topics.

Please note: You will be unable to open or close accounts during conversion weekend. If you would like to explore other options that may be available to you after conversion is complete, please visit your [local branch](#) or call our Contact Center (845.463.3011, option 7) and we would be happy to assist you further.

## ACCESSING FUNDS AND DEBIT CARD USE DURING CONVERSION WEEKEND

Your Catskill Hudson Mastercard® Debit or ATM Card can be used during conversion weekend. Beginning at 3PM ET on Friday, February 28, 2025 and until the morning of Monday, March 3, 2025, you can access a total of \$1,055 using your card as follows:

- The ATM withdrawal limit is \$305.
- Point of sale (POS)/PIN or signature based transaction limit is \$750.

Please see page 9 of this guide for more details about HVCU's standard transaction limits.

**You should activate and begin using your HVCU Visa® Debit or ATM card on Monday, March 3, 2025. If you use your debit card for automatic payments, you will need to provide your new card details to the respective merchants to avoid an interruption in service. Your Catskill Hudson Debit or ATM card will be deactivated at 5 AM ET on Monday, March 3, 2025.**

**WE ARE HERE  
TO HELP!**



**Contact Us for Support**

[hvcu.org/catskill-hudson](https://hvcu.org/catskill-hudson)

Live Chat Available!

**845.463.3011, option 7**



## UPDATE YOUR CONTACT INFORMATION!

If your address, phone number, or email address have changed recently, or if you don't currently have an email address on file with Catskill Hudson, please contact Hudson Valley Credit Union to update your information after Monday, March 3, 2025. This will help ensure you receive important information about your new relationship with HVCU.

# ONLINE SERVICES

## ONLINE SERVICES AT CATSKILL HUDSON

Catskill Hudson's online services will no longer be available beginning Friday, February 28, 2025 at 4PM ET. We have included important details about the online services transition below as well as in our Member Checklist on page 14 of this guide.

## ACCESSING ONLINE SERVICES AT HVCU

You can log into HVCU's online services beginning Monday, March 3, 2025. Visit [hvcu.org](https://hvcu.org) to log into Internet Banking or download our Mobile App from the [Apple App Store](#) or [Google Play](#). To log into online services for the first time, you will need your Catskill Hudson username and will be prompted to change your password. Both Internet and Mobile Banking use the same username and password to login, so you can use either system or both – the choice is yours.



### Q: What is the cutoff date for scheduling bill payments through Catskill Hudson's Bill Pay?

A: There will be no access to Catskill Hudson's Bill Pay service after 4PM ET, Thursday, February 27, 2025. However, it is highly recommended you discontinue using Catskill Hudson's Bill Pay immediately and make alternative arrangements until you are able to access HVCU's Bill Pay service after the conversion.

### Q: When can I enroll in Hudson Valley Credit Union's Bill Pay service?

A: If you are not currently a Bill Pay user at Catskill Hudson, you can enroll in Bill Pay at HVCU beginning Monday, March 3, 2025.

### Q: What do I do if I have eBills established through Catskill Hudson's Bill Pay?

A: In order for future eBill payments to be processed, it is imperative that you unenroll in eBills with Catskill Hudson's Bill Pay as soon as possible. If you fail to take action and do not unenroll in eBills, it could take up to 60 days to reestablish your eBills. You will need to schedule one-time payments to make any payments during the time your eBills are not active.

### Q: What do I need to do if I am currently using an account aggregator with Catskill Hudson's Online Banking?

A: If you added outside accounts to your online banking so you can see an all-in-one snapshot (other financial institutions, retirement/pension accounts, etc.), these will need to be reestablished. If you use another aggregator service, your new HVCU accounts will need to be added in place of Catskill Hudson accounts once you have access to HVCU's Internet Banking or Mobile Banking services. You will need to use your Internet Banking/Mobile Banking username and password in order to add HVCU into the account aggregator service.

### Q: Will the internal or external transfers I have scheduled in Catskill Hudson's online banking services be impacted?

A: Any internal or external transfers that you have established will occur as scheduled, however you will be unable to make any changes to your existing transfers. If you need to make an update to a scheduled transfer, please visit your local branch or call our Contact Center after Monday, March 3, 2025.

### Q: Does HVCU place a hold on checks that are deposited using the Mobile Banking app?

A: The first \$225 of a deposit is generally available immediately and the remainder of the deposit is available the second business day after the day of your deposit. Please refer to our [Truth in Savings & Account Agreement](#) for additional information.

### Business User Management

If you have more than one individual who helps manage the finances of your business, our Internet Banking and Mobile Banking systems allow you to have more than one user associated with your login.



Before Friday, February 28 at 4PM ET, record any authorized users who have access to Internet Banking and Mobile Banking at Catskill Hudson as they will need to be set up again once you have access to HVCU's online services. You can also grant authorized users permission to perform specific types of transactions. Once you are logged in to our services, visit the *Business Admin* feature to grant online access to others in your organization and manage the types of accounts and features they can access.

### ACH Transactions

ACH templates and recurring ACH payments will not be converted, however one-time payments and payees will. Please take note of any recurring payments and the details associated with any templates as these items will need to be reestablished in HVCU's online services.

## ADDITIONAL ONLINE SERVICES TO UPDATE



### Account Alerts

The existing balance and transaction alerts you may receive at Catskill Hudson will not transition to HVCU. You may enroll in HVCU's CUAAlerts service to monitor your account and loan activity beginning on Monday, March 3, 2025.



### eStatements

Download/archive your Catskill Hudson eStatements to ensure you have access to historical account history. Once you access Internet Banking or Mobile Banking at HVCU, you may enroll in eStatements.



### Bill Pay

Download/print your Catskill Hudson Bill Pay history, take note of your current payees, billing information, and recurring payments to confirm these details in HVCU's Bill Pay service post conversion.



### Internal or External Transfer Recipients

Take note of any internal or external accounts (including loans) you have set up at Catskill Hudson, as the accounts in HVCU's online services will need to be reestablished.



### Quicken/QuickBooks

If you are an existing Quicken user, you should download your current Catskill Hudson data before 4PM ET on Friday, February 28, 2025. On or after Monday, March 3, 2025, you will need to activate Hudson Valley Credit Union as your new financial institution.



### Account Nicknames

Any internal account nicknames you have set up in Catskill Hudson's Internet Banking or Mobile Banking services will not transition to HVCU. If you set up a nickname for an external transfer account(s), those nicknames will transition to HVCU. You can add account nicknames by going to *Settings* in HVCU's online services.

# ATM/DEBIT

## ACCOUNT ACCESS AND INFORMATION ABOUT ACCOUNTS THAT CAN BE ACCESSED AT ATMS

**Q: Can I use my Catskill Hudson ATM/Debit Card to access funds during conversion weekend?**

A: Your Catskill Hudson ATM or Debit Card will be active during conversion weekend. Please see page 5 of this guide for specific details about impacts to transaction limits during this time. You should activate and begin using your new HVCU Visa Debit or ATM Card beginning Monday, March 3, 2025.



**Q: What if my Catskill Hudson card is lost or stolen during conversion weekend?**

A: If your Catskill Hudson ATM or Debit Card is lost or stolen during conversion weekend, please notify us at 866.546.8273.

**Q: Will all of the Catskill Hudson branches that are becoming HVCU branches have ATM access after the conversion is complete?**

A: All converting Catskill Hudson branches will continue to have ATMs with the exception of the Middletown and Kingston locations as those branches will be consolidated with two nearby HVCU branches on Friday, February 28, 2025, at 3PM ET.

**Q: What is the expected arrival date of my HVCU ATM or Debit Card?**

A: If you have an ATM or Debit Card with Catskill Hudson, you will receive a new HVCU ATM or Debit Card in the mail by Friday, February 28, 2025. Your new HVCU Debit Card is accepted for payment anywhere you see the Visa logo.

**Q: How do I activate my new HVCU ATM or Debit Card?**

A: Your new card will arrive with instructions to call a toll-free number to activate the card and select your Personal Identification Number (PIN), on or after Monday, March 3, 2025. We recommend destroying your Catskill Hudson ATM and Debit cards on Monday, March 3, 2025.

**Q: What should I do if I do not receive my HVCU Visa Debit Card?**

A: If you have not received your new card by Friday, February 28, 2025, please call HVCU at 845.463.3011 and select option 7, or visit your local branch beginning on Monday, March 3, 2025, to have a card instantly issued to you.

**Q: What ATMs can I access with my HVCU ATM or Debit Card?**

A: HVCU members can access their accounts at over 85,000 surcharge-free ATMs. You can find these surcharge-free ATMs using our [locator tool](#).

**Q: What should I do if I have automatic payments connected to my Catskill Hudson Debit Card?**

A: Recurring payments, such as mobile phone bills, insurance premiums, utilities, subscription services, etc., must be updated with your new HVCU Visa Debit Card information on or after Monday, March 3, 2025, to avoid service interruption.

**Due to the conversion process taking place over the weekend of February 28, use of your Catskill Hudson Mastercard ATM or Debit Card will be limited. Please plan ahead and consider carrying alternative forms of payment.**



## TRANSACTION LIMITATIONS

The following are HVCU's standard card limitations that will apply following conversion weekend. Please refer to our [Fee Schedule](#) for additional information regarding network ATM fees.



### Fee Schedule

Scan code to view online.

Transaction Type	Transaction Limits*
ATM Withdrawal Limit	You can withdraw up to \$750 (combined HVCU-owned and non-HVCU ATMs) per card per day.
Signature-Based Transaction Limit	Your purchases and cash withdrawals at VISA participating merchant sites are limited to a combined total of \$5,000 per card per day or 11 transactions, whichever comes first.
Point of Sale (POS)/PIN Based Transaction Limit	You can purchase or withdraw up to \$1,000 per card per day, exclusive of ATM withdrawals.

\*Refer to the [Electronic Funds Transfer Disclosure & Agreement](#) for additional information.

## ATM ACCOUNT ACCESS

Members can access one designated savings account, checking account, and line of credit at an ATM. A tiered money market can also be accessed if there is no checking account associated with the membership, or in place of a checking account based on individual preference. Any subsequent accounts can be accessed by using Internet Banking, Mobile Banking, our audio response system MAGIC, by calling our Contact Center, or visiting a branch location.



# ACCOUNT TRANSITION

## PERSONAL LOANS AND LINES OF CREDIT

If you currently have an auto loan or line of credit at Catskill Hudson, it will automatically transfer to Hudson Valley Credit Union.

Your current rates and terms will not change unless otherwise notified in writing. Please keep an eye out for separate communications that will provide additional details about the transfer of your loan.

## AUTOMATIC PAYMENTS

Hudson Valley Credit Union will communicate your loan balance, payment(s) and due date(s) in your monthly bill or on your monthly statement. For your convenience, we recommend enrolling in automatic payments for your loan(s). Visit our website for a complete list of [loan payment options](#) available to you.



Beginning Saturday, March 1, 2025, you can begin mailing loan payments, including mortgage payments, to  
Hudson Valley Credit Union  
Attn: Deposit Operations  
P.O. Box 1071  
Poughkeepsie, NY 12602

Note: If you currently have automatic payments set up for your loan from a Catskill Hudson account, they will continue uninterrupted. If you have an automatic payment to a Catskill Hudson mortgage or loan that is set up from an account at another financial institution, you will need to contact that institution to provide your new HVCU account information after Friday, February 28, 2025. Automatic payments set up for your mortgage loan from your Catskill Hudson account will need to be reestablished.

## MORTGAGE & HOME EQUITY LOANS


If you have a mortgage or home equity loan with Catskill Hudson that is part of the transition, you will receive a formal communication through the mail that will provide additional details about the transfer of the loan.

You will receive a paper statement with your February transaction activity from Catskill Hudson. Your first HVCU statement will be for the month of March and will be received in early April. If you were enrolled in electronic statements at Catskill Hudson, you will need to reenroll in [eStatements](#) with HVCU beginning Monday, March 3, 2025. If you enroll in eStatements through Internet Banking or Mobile Banking, you will receive an email notification when your statement is ready for viewing.

The following are some key differences about HVCU statements to make note of:

- HVCU will consolidate all the accounts under your primary membership into one statement. If you have a personal and business relationship with HVCU, you will receive a separate consolidated statement for each membership type.
- If you have a mortgage with HVCU, you will receive a separate statement for that account.
- If you have nicknames on your accounts at Catskill Hudson, these nicknames will not appear on your HVCU statement(s).

Sample Statement



**Hudson Valley**  
CREDIT UNION

P.O. Box 1071 | Poughkeepsie, NY | 12602-1071  
845.463.3011 | hvccu.org

**January 2025 Statement of Accounts**

Member Account Number 123456  
Reporting Activity 01/01/25 - 01/31/25 Page 1 of 5

JANE A. SMITH  
123 MAIN STREET  
ANY TOWN, NY 12340 - 7891

**Account Balances At A Glance**

Share Accounts	Balance	YTD Dividends Earned
0000 SAVINGS	\$0.01	\$0.00
0001 HOLIDAY CLUB	\$0.00	\$0.00
0002 SAVINGS	\$0.00	\$0.00
0200 CLASSIC CHECKING	\$2000.00	\$0.00
0201 CLASSIC CHECKING	\$1.25	\$0.00
0203 HSA CHECKING INDIVIDUAL	\$0.00	\$0.00
0204 PREMIER CHECKING	\$11.77	\$0.00
<b>Share Totals</b>	<b>\$2013.03</b>	<b>\$0.00</b>

Loan Accounts	Balance	YTD Interest Charged
0104 DIRECT NEW VEHICLE FIXED	\$2.52	\$0.00
* MORTGAGE	\$0.00	\$0.00
* MORTGAGE	\$0.00	\$0.00
<b>Loan Totals</b>	<b>\$2.52</b>	<b>\$0.00</b>


**Checking ID 0200**

	Beginning Balance	Deposits	Withdrawals	Ending Balance
	\$1000.00	\$1500.00	\$500.00	\$2000.00

Tran Date	Description of Transaction	Withdrawals	Deposits	Balance
01/01/25	Starting Balance			<b>1000.00</b>
01/05/25	Deposit Transfer From SMITH, JOE XXXXXXXXXX Share 0000		500.00	1500.00
01/12/25	Deposit Transfer From ACME XXXXXXXXXX Share 0201		750.00	2250.00
01/22/25	Deposit Transfer From ACME XXXXXXXXXX Share 0201		750.00	3000.00

Federally Insured by NCUA



# CHECKING ACCOUNTS

HVCU will transition your Catskill Hudson checking account(s) during the conversion process. To learn more about the account transition, visit [hvcu.org/catskill-hudson](https://hvcu.org/catskill-hudson) to reference the Member Guide or for full checking account features visit [hvcu.org/checking-accounts](https://hvcu.org/checking-accounts).



## CHECKS

To help get you started, HVCU will mail you a complimentary set of 40 checks for your new personal and/or business checking account(s). Please begin using them as soon as possible after Friday, February 28, 2025. We recommend you shred your old Catskill Hudson checks.

**Q: Will fees change?**

A: HVCU's [Fee Schedule](#) as of July 1, 2024 is available on [hvcu.org](http://hvcu.org). While you may notice different terminology and intervals at which fees may be charged, it is HVCU's goal to keep total fee amounts the same or less than what was historically charged.

**Q: Will beneficiaries transfer with account(s)?**

A: Any previously designated beneficiaries will follow the account when integrated with HVCU's system.

**Q: Does HVCU offer Zelle?**

A: While we are not presently a Zelle partner, we do offer a free service called [HV\\$end](#) that allows you to send money to family, friends, and other individuals much like other payment services.

**Q: How do I link or transfer to my external accounts?**

A: Your external accounts can be linked within Internet Banking or Mobile Banking using the established online credentials for the other financial institution. Once these accounts have been linked, you can set up transfers to these external accounts by confirming two test deposits. Please visit our website for more information about [linking or transferring to external accounts](#).

**Q: Does HVCU post ACH credits early?**

A: At present, HVCU does not offer this service. For more information, please see our [Truth in Savings Disclosure & Account Agreement](#).

**Q: How do I dispute a transaction that processed before my account moved to HVCU?**

A: You may call HVCU or visit one of your local branches to submit your dispute paperwork after Monday, March 3, 2025.

**Q: What do I do if I lose my Visa Debit Card after hours?**

A: You may call our 24/7 toll-free number (800.468.3011) to report your HVCU Visa Debit Card lost.

**Q: Can I purchase foreign currency from HVCU?**

A: Yes, you may purchase foreign currency by accessing the Tools & Links menu within Internet Banking or Mobile Banking.

**Q: Is my Catskill Hudson credit card converting to HVCU?**

A: Your Catskill Hudson credit card is not converting to HVCU. Please continue to visit [elanfinancialservices.com](http://elanfinancialservices.com) for matters related to your credit card.

**Q: Where can I find information about HVCU's check hold policy?**

A: For information about our funds availability policy, please see our [Truth in Savings Disclosure & Account Agreement](#).

**Q: Who can join HVCU?**

A: Anyone who lives, works, worships, volunteers, or attends school in the New York State counties of Albany, Columbia, Dutchess, Greene, Orange, Putnam, Rensselaer, Rockland, Saratoga, Schenectady, Sullivan, Ulster, or Westchester is eligible for membership.

**Q: When can I set up transaction and card alerts and monitoring?**

A: HVCU offers both transaction alerts, called CUalerts and card monitoring. These will be available for set up through the *Card Mgmt & Acct Monitoring* menu in both Internet Banking and Mobile Banking after Monday, March 3, 2025.

**Q: Where can I go to find out more about HVCU?**

A: Visit our website or connect with us on social media.



# NEW MEMBER CHECKLIST

## BEFORE CONVERSION

- Review the Account Conversion Weekend schedule for key dates. (Pages 3 & 4)
- Refer to page 6 and 7 for items related to Catskill Hudson's online services.
  - Make note of any internal or external accounts (including loans) you have established.
  - Download/archive any Catskill Hudson's online statements (eStatements) you wish to save for future reference.
  - If you use online services to manage your business accounts at Catskill Hudson and have authorized users who have access to Internet Banking or Mobile Banking, make note of those users.
- It is highly recommended you discontinue using Catskill Hudson's Bill Pay immediately and make alternative arrangements until you have access to HVCU's Bill Pay service post the conversion. (Pages 6 & 7)
  - Unenroll in eBills as soon as possible and schedule one-time payments (including any scheduled recurring payments) until you are able to reenroll in these eBills post account conversion.
  - Download/print your bill pay history for future reference, and take note of your current payees, billing information, and recurring payments.
- Visit [hvcu.org/catskill-hudson](https://hvcu.org/catskill-hudson) for the most up-to-date information, and watch your email and mailbox for additional communications.

**WE ARE HERE  
TO HELP!**

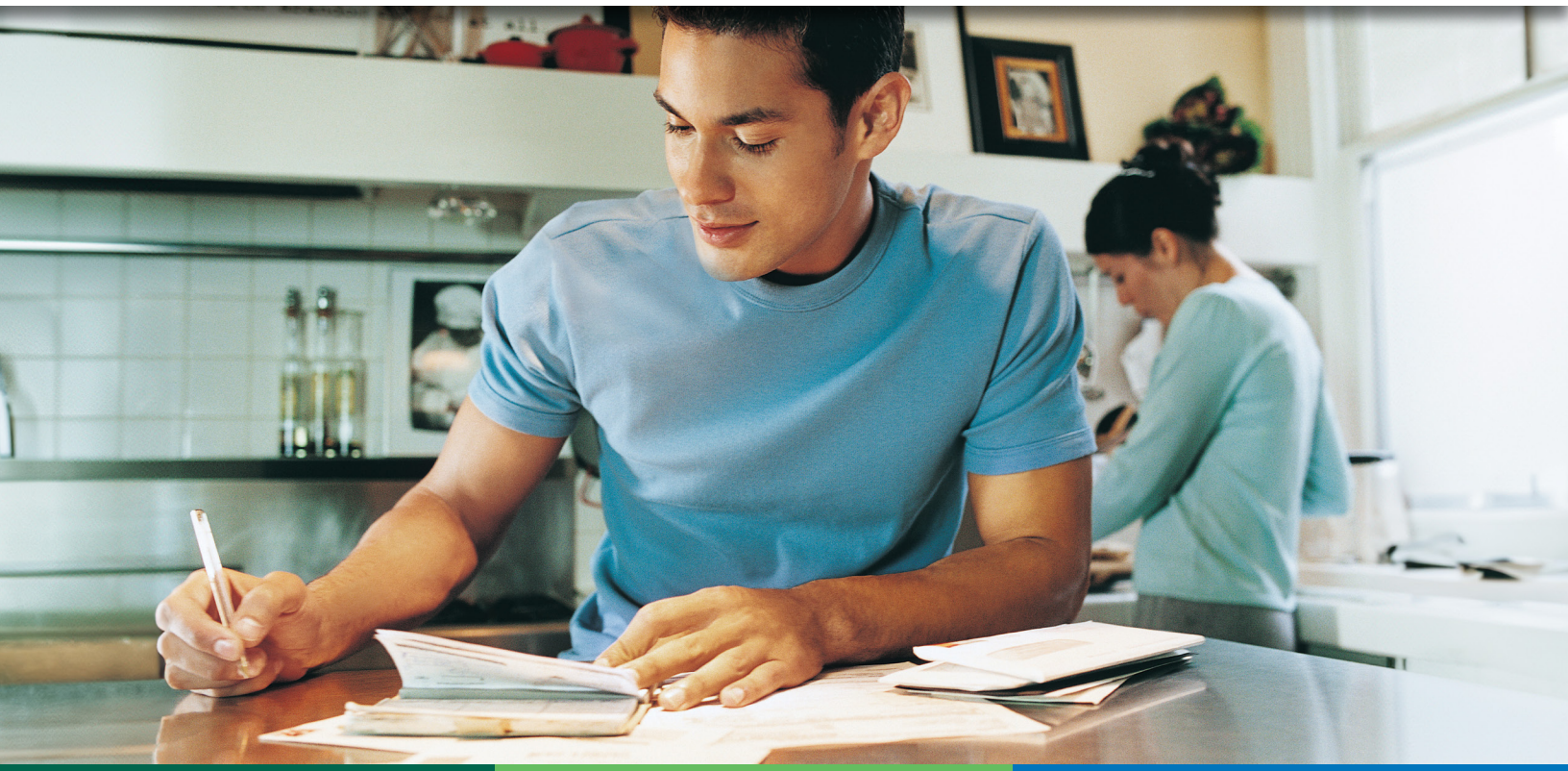


**Contact Us for  
Conversion Support**

[hvcu.org/catskill-hudson](https://hvcu.org/catskill-hudson)

Live Chat Available!

**845.463.3011, option 7**



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## AFTER CONVERSION

### BEGINNING FRIDAY, FEBRUARY 28, 2025

- Note Hudson Valley Credit Union's **routing number (221979363)** and your MICR account numbers if you need to make a change to your existing direct deposit(s) or electronic payments. Please see the [Member Guide](#) previously sent to you for additional information.
- Your Catskill Hudson Debit or ATM Card can continue to be used throughout conversion weekend. Please see page 5 for details about the card availability and transaction limits during that weekend.
- Use HVCU's complete branch and surcharge-free ATM networks. Visit [hvcu.org/locations](https://hvcu.org/locations) for more information.
- Begin using your complimentary supply of HVCU checks for your new personal and/or business checking account(s), and safely destroy or shred your Catskill Hudson checks.

### BEGINNING MONDAY, MARCH 3, 2025

- Activate and begin using your HVCU Visa Debit or ATM Card. Your Catskill Hudson card will be deactivated at 5AM ET. Provide your new Visa Debit Card information to any merchants or subscription services that were previously billing your Catskill Hudson card. As a best practice for security, destroy your Catskill Hudson ATM or Debit Card.
- Log into [Internet Banking](#) using your Catskill Hudson username and you will be prompted to change your password. Download HVCU's Mobile Banking app from the [Apple App Store](#) or [Google Play](#). Once you are logged in, refer to page 7 for additional information about online services.
- Update your contact information, if applicable. See page 5 for details.
- Visit your local branch or call 845.463.3011, option 7, if you have not received your HVCU Visa Debit or ATM Card.



## MARCH 2025

- Review your final Catskill Hudson statement which will include February transaction activity. As a reminder, if you had electronic statements at Catskill Hudson, your February statement will be sent to you in the mail. You will need to reenroll in eStatements at HVCU beginning Monday, March 3, 2025.
- Keep an eye out for ongoing communications about additional products and services you may benefit from in the future.

**Thank you for being part of Hudson Valley Credit Union.  
We look forward to a very bright financial future for all!**



845.463.3011 | [hvcu.org](http://hvcu.org)

Federally Insured by NCUA | Equal Housing Opportunity | NMLS 411348

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