



WELCOME GUIDE



Dear Catskill Hudson Bank Customers,

In January 2024, Catskill Hudson Bank announced a merger agreement with Hudson Valley Credit Union (HVCU), a Poughkeepsie-based financial cooperative serving more than 370,000 members. Each of our organizations recognized a strong financial partner is key to ensure a thriving and vibrant future for every customer and employee at both institutions, and so the transformation of our organizations into one is underway.

We are excited to begin introducing Catskill Hudson Bank customers to Hudson Valley Credit Union to ensure a smooth transition of your accounts and services. Our collective commitment to foster financial freedom is an incredible part of the dedicated work by both organizations. As you become a member, we are excited for you to experience what is often referred to as the “credit union difference” – and we are here to guide you along this new journey together.

You will find helpful information included with this letter about Hudson Valley Credit Union and what it means to be a member. As this transaction progresses, please look for additional communications, some with calls to action you can take to make the merger seamless. If you have questions before then, do not hesitate to contact our dedicated teams at your local Catskill Hudson Bank branches.

It is an exciting time to join a growing financial institution such as Hudson Valley Credit Union, and we share great optimism about this transition to ensure your financial needs are met well into the future!

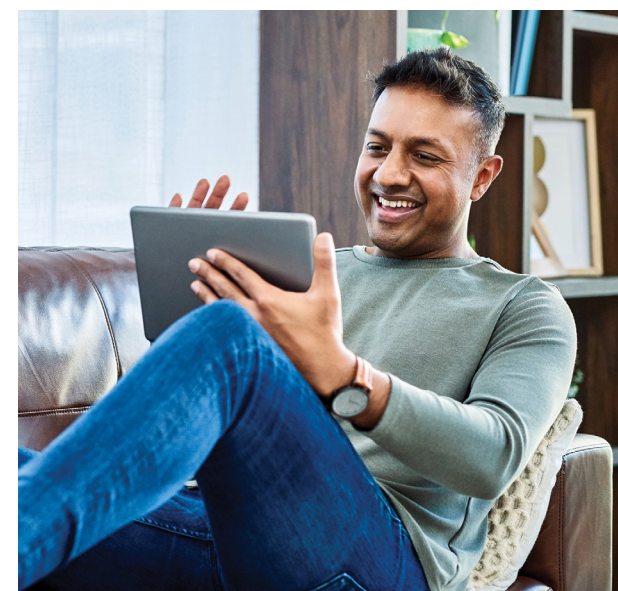
Sincerely,



Mario Martinez
Chairman & CEO
Catskill Hudson Bank



Jonathan W. Roberts
President & CEO
Hudson Valley Credit Union



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HVCU offers a wide range of products and services to meet the financial needs of consumers and businesses. We look forward to sharing more information with you soon. If you'd like to learn more about HVCU, visit [hvcu.org](https://www.hvcu.org).

Connect With Us!

ABOUT HVCU

At heart, Hudson Valley Credit Union is more than just a financial institution. Together with our members, we foster financial freedom by concentrating on three strategic pillars — People, Soundness and Growth. As your local financial cooperative, we embody the credit union difference to bring you an excellent member experience. Our purpose, impact, and core values are at the forefront of every decision we make and represent the driving force for the work we do and the outcomes we strive to achieve for you and our teams.



OUR PURPOSE

To partner in building successful futures for individual members, employees, and our entire community.

We have seen firsthand how we can impact members' financial lives when we focus on your unique needs, problems, or challenges. Whether you are buying your first home, building a business, looking ahead to retirement, or any one of life's milestones, we want to connect with you and build a relationship that supports your financial success.

OUR IMPACT

To foster financial freedom.

Financial freedom means different things to different people. For some it means being debt free, having enough saved for retirement, or being able to travel the world. With each interaction, we help our members understand and achieve their own financial freedom.

OUR CORE VALUES

Our core values define who we are as an organization and how we act as a group of professionals, committed to excellence for you — our members.

- We are honest, ethical, and respectful in our actions and interactions.
- We invest our time, talent, and resources to achieve an enduring, positive impact.
- We set ambitious goals and deliver exceptional results.
- We own our decisions and actions.
- We work as a team, strengthened by our diversity, to exceed expectations.

HUDSON VALLEY ROOTS

Hudson Valley Credit Union began in 1963 as IBM Poughkeepsie Employees Federal Credit Union, when a group at IBM had a vision to create a financial cooperative for their coworkers and families. With an emphasis always on being a fiscally responsible, sound, and secure cooperative, HVCU grew over the years to serve beyond IBM into our community. Today, with over \$7 billion in total assets, HVCU ranks among the top ten largest credit unions in New York State and the top 50 in the nation.

BEING A MEMBER OF HUDSON VALLEY CREDIT UNION

A credit union is a financial cooperative, so when you become a member of a credit union, you become part owner. HVCU is owned and organized by individuals like you. All "profits" are reinvested and returned to members in the form of higher savings rates, lower loan rates, better products/services, and stronger capital reserves. Members also have the right to vote in elections for the Board of Directors – a group of their fellow members who provide their time and talent to help govern the cooperative.

WHAT DRIVES US

HVCU's purpose, impact, and core values are at the forefront of every decision made. They are the driving force for our commitment to create an excellent member experience during every interaction.

WHO WE ARE IN THE COMMUNITY

Credit unions are deeply invested in giving back to the communities they serve. Last year, HVCU funded grants, scholarships, sponsorships, and donations totaling nearly \$1 million dollars. The credit union increased its annual charitable giving by 66%, developed a new grant process, and initiated the establishment of a charitable foundation by the end of 2024. HVCU looks forward to instituting the foundation to drive financial support for housing, food, education, and health-related initiatives, especially for underserved groups. We also provide a wide variety of financial literacy options free to members and the community at large.



The blue pins represent the current Catskill Hudson Bank branches. The green pins represent the current HVCU branches. Once the transition is complete, HVCU members may use any of the 41 branch locations.

ALBANY COUNTY:

- 1. **Colonie** – 98 Wolf Road
- 2. **Green Island** – 148 George Street
- 3. **Guilderland** – 1704 Western Avenue
- 4. **Latham** – 851 New Loudon Road

COLUMBIA COUNTY:

- 5. **Chatham** – 50-52 Main Street
- 6. **Hudson** – 561 Warren Street

DUTCHESS COUNTY:

- 7. **Arlington** – 4 Tucker Drive
- 8. **Beacon** – 324 Main Street
- 9. **Fishkill** – 6 Schuyler Boulevard
- 10. **Hopewell Junction** – 415 NY-376
- 11. **Hyde Park** – 4011 Albany Post Road
- 12. **LaGrange** – 155 Stringham Road
- 13. **Pleasant Valley** – 12 North Avenue
- 14. **Poughkeepsie** – 2373 U.S. 9
- 15. **Rhinebeck** – 6740 U.S. 9
- 16. **Wappingers Falls** – 11 Marshall Road

ORANGE COUNTY:

- 17. **Chester** – 87 Brookside Avenue
- 18. **Middletown** – 40 Lloyds Lane
- 19. **Middletown** – 643 Route 211 Suite 1
- 20. **Montgomery** – 30 Hawkins Drive
- 21. **New Windsor** – 265 Windsor Hwy
- 22. **Newburgh** – 953 NY-300

PUTNAM COUNTY:

- 23. **Brewster** – 1620 NY-22
- 24. **Carmel** – 2 Terrace Drive
- 25. **Mahopac** – 152 US-6

SARATOGA COUNTY:

- 26. **Halfmoon** – 7 Halfmoon Crossing
- 27. **Halfmoon** – 1685 U.S. 9
- 28. **Malta** – 2532 Route 9

SCHENECTADY COUNTY:

- 29. **Niskayuna** – 120 Mansion Boulevard
- 30. **Rotterdam** - 1925 Curry Road

SULLIVAN COUNTY:

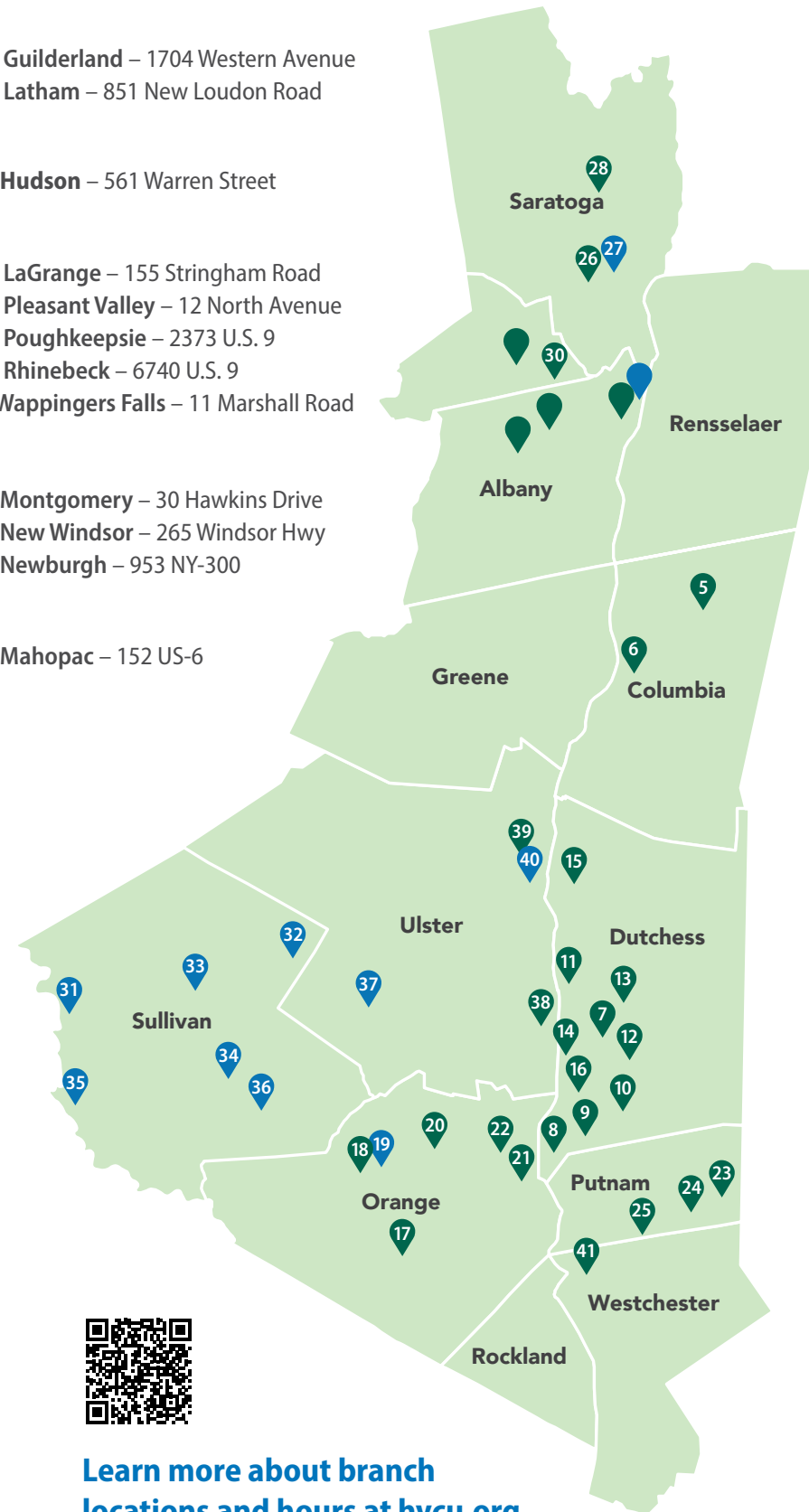
- 31. **Callicoon** – 9 Lower Main Street
- 32. **Grahamsville** – 279 Main Street
- 33. **Liberty** – 1987 State Route 52
- 34. **Monticello** – 4445 State Route 42
- 35. **Narrowsburg** – 122 Kirks Road
- 36. **Rock Hill** – 244 Rock Hill Drive

ULSTER COUNTY:

- 37. **Ellenville** – 103 Canal Street
- 38. **Highland** – 101 Tillson Avenue
- 39. **Kingston** – 1639 Ulster Avenue
- 40. **Kingston** – 101 Kings Mall Court

WESTCHESTER COUNTY:

- 41. **Cortlandt Manor** – 3160 East Main Street



Learn more about branch locations and hours at hvcu.org

OUR BOARD OF DIRECTORS

HVCU's board of directors are unpaid professionals who are also members of the credit union, governing our operations in the best interest of all members. They bring experience from a variety of backgrounds, industries, and geographies to ensure we remain a safe, sound, secure financial institution. Board members serve a three-year term, elected into office by their fellow members. Each year, our Nominating Committee coordinates the Election process, which culminates in an announcement at our Annual Meeting (typically held during the second quarter). Please watch our website and statement inserts for information on our next election cycle.



OUR LEADERSHIP TEAM

Hudson Valley Credit Union has a strong leadership team, led by our President and Chief Executive Officer Jonathan W. Roberts. With decades of banking experience, this group of professionals strives every day to maintain a workplace where staff are enthusiastic to serve and members can feel that enthusiasm.



EVP = Executive Vice President



845.463.3011 | hvcu.org

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