



MEMBER GUIDE

Personal and Business Accounts

WELCOME TO HUDSON VALLEY CREDIT UNION!

We are excited to announce that as of January 31, 2025, Hudson Valley Credit Union (HVCU) has successfully completed the acquisition by merger of Catskill Hudson Bank, and you are now a member of HVCU. We've seen firsthand how we can affect members' financial lives when we focus on their unique needs, goals, or challenges. Whether you are buying your first home, looking to grow your business, or facing one of life's milestones, we want to connect with you and build a relationship that supports your financial success.

Please note that your deposits, which were previously insured by the Federal Deposit Insurance Corporation (FDIC), are now insured by the National Credit Union Administration (NCUA) up to \$250,000 for each account ownership category. The NCUA is a federal agency created by the United States Congress that administers the National Credit Union Share Insurance Fund and offers similar deposit insurance to that of the FDIC.

The conversion of your Catskill Hudson Bank deposit and loan accounts into HVCU's systems will occur over the weekend of March 1-3, 2025. Until that time, you may continue to use your current products and services as usual.

In anticipation of the system conversion, this Member Guide provides a general overview of our products and services, and details about banking with a credit union. We encourage you to visit our website at hvcu.org to learn more about our products, services, and financial tools, and to stay informed of the latest news and offerings.



YOU'RE A MEMBER-OWNER!

As a member of Hudson Valley Credit Union, you're also an owner! Your primary savings account with a balance of \$0.01 establishes you as a Hudson Valley Credit Union member, and allows you to take advantage of great benefits such as higher savings rates, lower loan rates, and the right to vote in elections for the Board of Directors.



WE ARE HERE TO HELP!

If you have questions and would like to speak to someone in person, our branches are available for walk-in service and you can even save time by scheduling an appointment. You may also contact us via email, live chat, or by calling the Contact Center at 845.463.3011, Monday through Friday 8:00 am to 7:00 pm ET, or Saturday 9:00 am to 5:00 pm.



Scan the code or visit hvcu.org to learn more.

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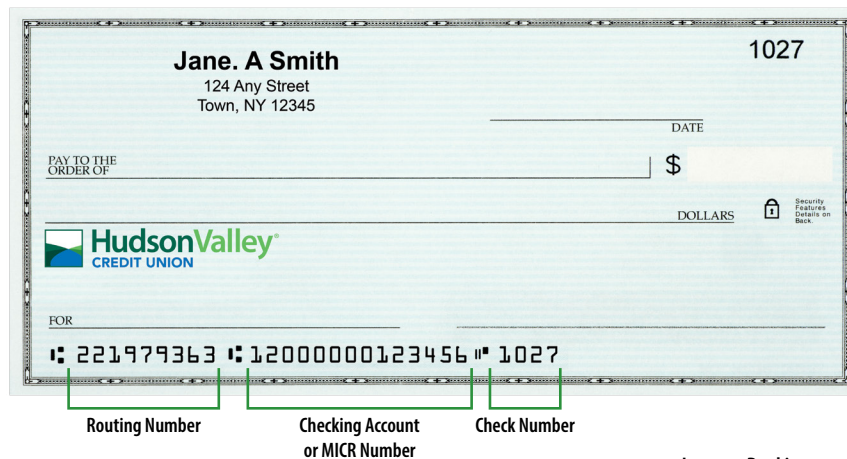
MEMBER & ACCOUNT NUMBERS

As a member of Hudson Valley Credit Union, you will be assigned a unique Member Number that will identify your overall membership. Your new HVCU Member Number and corresponding account number(s) are used whenever you conduct business on your accounts, whether in person, by phone, or when using Internet and Mobile Banking.

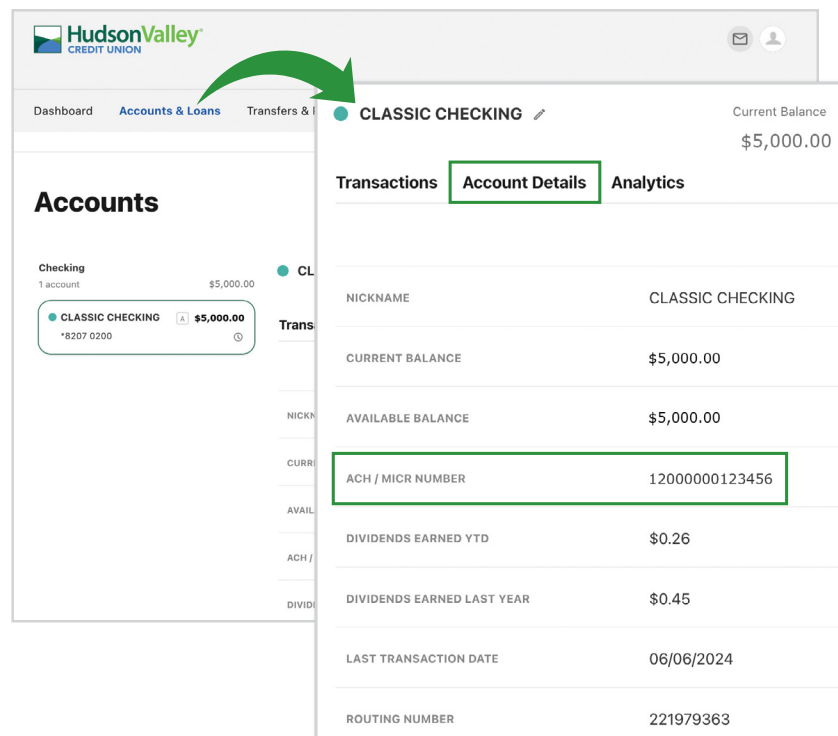
ACCOUNT DETAILS

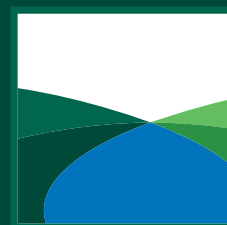
At the bottom of a paper check, you will see three groups of numbers. The first group is HVCU's routing number, the second group is your checking account or MICR number and the third is the actual check number, as noted in the illustration below. To set up direct deposit(s) or electronic payments from a checking account, you will need to provide HVCU's routing number and the MICR Account Number. This information is also available in Internet Banking and Mobile Banking in the Account Details (italicize) tab of a given account.

HVCU Routing Number: 221979363



Internet Banking





PERSONAL ACCOUNTS

An overview of our many solutions
for personal members.

PERSONAL ACCOUNTS

HVCU offers the most affordable options to help you save and manage your finances with ease.

CASH AT YOUR FINGERTIPS

Whether you are looking for a checking account that offers perks, rewards, and loan discounts, or just need an everyday account that provides all the essentials to do banking your way, we've got you covered with our Classic Checking and Premier Checking. Teen Checking Accounts are also available for members 13 - 17.

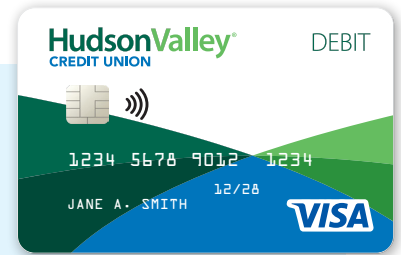
CLASSIC CHECKING

A basic checking account that gives you access to over 85,000 surcharge-free ATMs nationwide¹. Use Internet Banking and Mobile Banking to access your accounts 24/7, tap and pay for purchases with a contactless Visa Debit Card, and pay bills with our free Bill Pay service.

PREMIER CHECKING

Enjoy all the features of our Classic Checking plus exclusive account benefits, such as loan discounts, fee waivers, and bonus rewards.

Regardless of which checking account you choose, you can also set up overdraft protection from your savings, REDI-Cash Line of Credit, or home equity line of credit to avoid fees and overdrafts due to insufficient funds².



HVCU Visa® Debit Card

Hunt for bargains, plan an adventure, or just buy gas or groceries, your HVCU Visa Debit Card makes shopping easier. Use your card at millions of places – right around the corner, online, or all over the world. Plus, you'll earn HVCU Rewards! points on every signature-based transaction you make with your card.



As a member of HVCU, you have access to over [85,000 surcharge-free ATMs](#) in the Allpoint, Co-op, and Presto ATM networks. Scan the code to find an HVCU branch, surcharge-free ATM or Shared Service Center near you.



¹ ATM owner may assess a surcharge.

² Refer to the Fee Schedule for current overdraft fees due to insufficient funds.

SAVINGS ACCOUNTS

This is our basic membership account. You can access this account in person at our branches, through our telephone banking system MAGIC, via text banking, or by using our Internet Banking or Mobile Banking services. You can also open the savings vehicle as an Individual Retirement Account (IRA), subject to IRS restrictions.

PREMIER SAVINGS ACCOUNTS

Designed to help you achieve your financial goals faster by offering competitive percentage yields on higher balances.

TIERED MONEY MARKET ACCOUNTS

Enjoy a higher rate while maintaining liquidity of your funds with our tiered money market account. Open the account with a minimum of \$500 to get started. Earn even higher dividends at balances of \$10,000, \$50,000, \$100,000, and \$250,000.

CERTIFICATE ACCOUNTS

Our certificate accounts offer flexible fixed-rate terms and feature a low opening balance of \$500. Most certificates are available as IRAs. Higher rates are available for amounts of \$50,000 or more.

FLEX CERTIFICATE ACCOUNT

Our Flex Certificate offers a unique way for you to protect and grow your savings by combining the power of market investing with the safety of a certificate account. With a variable APY and a low minimum opening balance of just \$750, it truly is a certificate like no other.

HOLIDAY CLUB ACCOUNTS

Saving for holiday expenses or even a special trip? Our Holiday Club Account can help you achieve those goals. This account requires regular deposits of at least eight dollars a month, with additional deposits permitted. Each October 1, funds are automatically deposited into a checking or savings account.

HEALTH SAVINGS ACCOUNT (HSA)

An HSA can bridge the gap left by your High Deductible Health Plan, and make it easier to pay for medical expenses incurred by you, your spouse, or your dependents. Our HSA comes with a free Visa Debit Card, which provides a convenient way to pay for qualifying expenses on the go.



PERSONAL LOANS

VEHICLE FINANCING

Hudson Valley Credit Union puts you in the driver's seat with competitive auto and motorcycle loan rates, flexible terms, auto lease options, and expert guidance every step of the way. Easily apply for a vehicle loan online, at any branch, over the phone, or right at the dealership.

HOME EQUITY OPTIONS

The equity you've built in your home can help finance everything from home improvements, debt consolidation, major purchases, and more. We have three great options:

Interest-Only Home Equity Line of Credit

This variable rate credit line is perfect when you want the flexibility to access funds as you need them. It works similar to a credit card or personal line of credit, and you can even use the line as a source of overdraft protection for your checking account. Access your funds by visiting a branch, logging into Internet Banking or Mobile Banking or calling us at 845.463.3011.

Fixed-Rate Home Equity Loan

Get immediate access to funds for major projects. A Home Equity loan provides you with the security and predictability of a fixed monthly payment.

Flex Lock Home Equity Line of Credit

Combine the benefits of a fixed-rate Home Equity Loan and Home Equity Line of Credit into one convenient loan. Withdraw funds as you need them, and lock in the rate up to three times.



PERSONAL LOANS & LINES OF CREDIT

Signature Loan

A great option for large purchases, debt consolidation, or a family vacation. It's available to qualified borrowers at a competitive fixed rate.

Readi-Cash Line of Credit

A revolving line of credit that you can use for a variety of purposes, including overdraft protection³ for your checking account. Access your funds by visiting a branch, logging into Internet Banking or Mobile Banking or calling us at 845.463.3011.

³Signed overdraft coverage agreement required. Accessible during draw period only.



VISA SIGNATURE

Earn two HVCU Rewards! points for each dollar spent on qualified purchases. Enjoy exclusive benefits such as concierge service, luxury hotel reservations, premium shopping discounts, and special access to sporting and entertainment events.

VISA PLATINUM

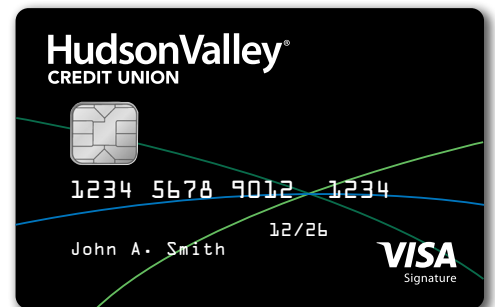
A low-rate credit card perfect for paying off high-interest accounts. A good option if you need to transfer balances or tend to carry a balance each month.

VISA PLATINUM CASH REWARDS

Best option for those who want to earn extra cash on purchases such as gas and groceries.

VISA PLATINUM REWARDS

Includes all the benefits of our standard Visa Platinum and allows you to earn one HVCU Rewards! point for every dollar spent on qualified purchases.



Redeem Visa Platinum and Signature rewards points for merchandise, travel, gift cards, cash back credits, charitable donations, and more.

HOME LOANS

MORTGAGES

For more than 60 years, we've helped members just like you achieve their goal of owning a home. Whether you're a first-time buyer or looking to upgrade, you will enjoy quick preapprovals and affordable rates.

VA MORTGAGES

The Veteran's Administration (VA) Home Loan program is one of the most powerful on the market for Veterans, Servicemembers, and military families. These government-backed loans come with significant benefits that open the doors of home ownership to qualifying members who need assistance obtaining financing. A VA Home Loan Certificate of Eligibility and a VA Funding Fee (waived for disabled veterans) is required for this product.

Our **Mortgage Loan Officers** are here to help make the loan process as smooth as possible for you, and can help you determine the best mortgage for your needs that also fits within your budget. They can also help you complete an application online, by phone, or in person.



[Scan to Meet the Team!](#)



PERSONAL ONLINE SERVICES

ACCESSING ONLINE SERVICES

Manage your day-to-day finances with user-friendly online banking tools. You'll have the freedom to do your banking safely and conveniently when and where you want with Internet Banking and Mobile Banking.

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.

Download our Mobile App from the [Apple App Store](#) or [Google Play](#).



ONLINE SERVICES FEATURES



Bill Pay

Securely receive, pay, and track all of your bills online with Internet Banking or on the go with our Mobile Banking app. Pay both personal and business payees.



Mobile Deposit

Save a trip to the branch and use your mobile device to deposit a check through our Mobile Banking app. Deposit checks securely and directly into your HVCU savings, checking or tiered money market accounts.



Mobile Wallet

Add your new HVCU Visa Debit Card to mobile wallets to make purchases conveniently through mobile apps and virtually anywhere you can swipe or tap your card.



CUAlerts

Keep track of your finances and monitor your account activity with CUAlerts*. This service monitors your account and loan activity through event-triggered email and text message notifications.



HV\$end

A free service that lets you securely send money to family, friends, and other individuals in the United States. Log into Internet Banking or Mobile Banking to access HV\$end and send a payment from your checking or savings account.



Card Management & Rewards

Enable card controls to block and unblock transactions on your HVCU Visa Debit Card, and access reward points earned for qualifying debit card transactions.

Visit hvcu.org/onlinebanking for additional information about our suite of digital banking tools.

*While there is no charge by HVCU to use CUAlerts, standard text message rates apply if you choose your mobile phone as a means of notification. Please check with your service provider and plan for your text message rates.

ACCOUNT TRANSITION

Our goal is to convert your accounts to Hudson Valley Credit Union accounts with comparable features, benefits and options. There may be differences in the features and benefits of your individual accounts. Please refer to the information below for details.

If you would like to explore other options that may be available to you after the 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.

PERSONAL CHECKING ACCOUNTS

Current Account Name/Type	New Account Name	HVCU Account Highlights
Direct Checking	Classic Checking	<ul style="list-style-type: none"> No monthly fee No average daily balance requirement Dividend-bearing Debit card rewards
Bank On Checking	Classic Checking	<ul style="list-style-type: none"> No Monthly Fee Dividend-bearing Check writing ability Debit card rewards Overdraft protection available (<i>fees may apply</i>)
Student Checking	Teen Checking/ Classic Checking* <i>(based upon primary owner's age)</i>	<ul style="list-style-type: none"> No monthly fee No average daily balance requirement Dividend-bearing Debit card rewards <p>*At conversion, Student Checking accounts with a primary owner age 18 or older will convert to Classic Checking.</p>
Interest Checking	Classic Checking	<ul style="list-style-type: none"> No monthly fee No average daily balance requirement Debit card rewards
Senior Checking	Classic Checking	<ul style="list-style-type: none"> No monthly fee No average daily balance requirement Dividend-bearing Debit card rewards One box of free checks annually if age 65+
E-Access Checking	Classic Checking	<ul style="list-style-type: none"> No monthly fee Check writing ability Dividend-bearing Debit card rewards
Comp Free Checking	Classic Checking	<ul style="list-style-type: none"> No monthly fee Dividend-bearing
Personal Preferred Interest Checking	Classic Checking	<ul style="list-style-type: none"> No monthly fee Dividend-bearing
50 And Better Checking	Classic Checking	<ul style="list-style-type: none"> No monthly fee Dividend-bearing One box of free checks annually if age 65+

PERSONAL SAVINGS ACCOUNTS

Current Account Name/Type	New Account Name	HVCU Account Highlights
Statement Savings	Savings	<ul style="list-style-type: none"> No monthly fee Dividend-bearing
Super Money Market	Tiered Money Market	<ul style="list-style-type: none"> No monthly fee No average daily balance requirement Transaction limitations apply (<i>fee for withdrawals and transfers exceeding 6 per month/per occurrence</i>)
Personal Money Market	Tiered Money Market	<ul style="list-style-type: none"> No monthly fee No average daily balance requirement Transaction limitations apply (<i>fee for withdrawals and transfers exceeding 6 per month/per occurrence</i>)
Holiday Club	Holiday Club	<ul style="list-style-type: none"> No monthly fee Dividend-bearing Required automatic monthly deposit of \$8 Account balance automatically transferred to primary savings every October
Livingston Manor Personal Statement Savings	Savings	<ul style="list-style-type: none"> No monthly fee Dividend-bearing
Personal or IRA Certificate of Deposit (CD)	Personal or IRA Certificate Account (CA)	<ul style="list-style-type: none"> HVCU will honor the terms and conditions of your Catskill Hudson Bank CD up to the first maturity date of the account

PERSONAL OVERDRAFT PROTECTION & PRIVILEGE PAY

OVERDRAFT OPTIONS

In situations when an overdraft can't be avoided, HVCU offers a variety of overdraft options to give you peace of mind when you need it. In addition to a savings account⁴, you can assign a Read-i-cash line of credit or home equity line of credit as overdraft sources. You'll need to apply for a line of credit if you would like to use one as an overdraft source.

PRIVILEGE PAY

Privilege Pay is a service that prevents your checks, ACH debits, and debit card transactions from being declined when you unintentionally overdraft and have insufficient funds in your checking or other overdraft sources. Privilege Pay creates a negative balance in your account, and each item is charged according to our [fee schedule](#)⁵. We then give you 30 days to repay that balance.

Personal Privilege Pay

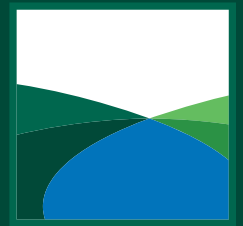
HVCU may pay items on one personal checking account up to a \$500 limit inclusive of fees. The fee charged for a Privilege Pay item is noted on our [Fee Schedule for Personal Accounts](#).

For additional terms and conditions of Overdraft Protection and Privilege Pay, please refer to our [Truth in Savings Disclosure & Account Agreement](#).



⁴Transactions from a savings account are subject to our Truth in Savings Disclosure and Account Agreement.

⁵A fee is assessed for each Privilege Pay item paid (maximum coverage of up to \$500), including Privilege Pay item fees as set forth in the Fee Schedule. Privilege Pay is a service executed at HVCU's discretion. You have 30 days to repay the negative balance however, we will withdraw funds from other accounts as early as the following day if funds are available to bring the negative balance current. If your account remains negative for more than 30 days, Privilege Pay will be suspended or revoked until your account returns to good standing. Privilege Pay is not available for estate, organizational, custodial, infant compromise, memorial, or guardian/conservator accounts.



BUSINESS ACCOUNTS

An overview of our many solutions
for business members.

BUSINESS ACCOUNTS

With financial solutions built for your business, we can deliver the resources you need to manage cash flow, grow your wealth, expand locations, and more. As a credit union—built on providing our members with the most affordable products and services—we strive to give you clear-cut guidance and unmatched service so you can focus on the things that matter most.

OPERATING ACCOUNTS

We offer two accounts to help manage the everyday expenses of your business.

Value Business Checking

For businesses that need a simple, easy-to-use business checking account.

Enhanced Business Checking

For businesses with moderate depository activity.

Business Visa Debit Card

Enjoy the convenience of a Visa Debit Card for you and your employees. Earn points for every qualified transaction you make when you use your HVCU Visa Debit Card. Points can be redeemed for a variety of rewards such as cash back, merchandise, travel, and more.



	Value Business Checking	Enhanced Business Checking
Average daily balance	\$2,500	\$7,500*
Monthly transactions (combined ACH/check transactions)	250	Unlimited*
Low balance fee	\$10	\$20
Cash processing	\$5,000	Unlimited*

*Enhanced product features available as of 2/21/25.

Our **Branch Managers** are regional business experts available at any one of our convenient locations. They can assist you with opening checking or savings accounts and obtaining financing. In addition, they can connect you with professionals who offer specialized assistance in protecting your company's assets with comprehensive insurance plans.



Scan to locate a branch!

Interest on Lawyers Account (IOLA) Checking

Manage your client's funds with ease, affordability, and tiered dividend rates. No minimum balance or monthly maintenance fees.

Cannabis Banking

Deposit banking services for licensed cannabis-related businesses in New York State. We serve dispensaries, cultivators, testing labs, armored car services, wholesalers, and CBD/Hemp businesses.

TIERED BUSINESS MONEY MARKET ACCOUNTS

Maintain liquidity while capitalizing on your reserves with a competitive high-yield savings account that has the flexibility of a checking account. Minimum opening deposit of \$500.

- Tiered balance amounts based on savings preferences
- Offers higher yields than traditional savings and certificate accounts
- No monthly maintenance fees

BUSINESS CERTIFICATE ACCOUNTS

Move your business forward with NCUA-insured Certificate Accounts that offer higher returns with a choice of terms to fit your cash flow needs. Opening deposits are as low as \$500, and higher returns are available for amounts of \$50,000 or more.

- Safe, secure way to yield higher returns based on higher balances
- Dividends compound daily and credited monthly
- Can be used as loan collateral

BUSINESS SAVINGS ACCOUNT

Hold funds aside in an easy-to-access business savings account.

- NCUA insured up to \$250,000
- Can be used for overdraft protection



BUSINESS FINANCING

Being in business means keeping up with market transformations, and to do that, you're going to need capital. Businesses that have been established for 2 or more years are eligible for financing through the credit union.

Business Line of Credit

Provides peace of mind with readily available capital for unforeseen business needs. Revolving credit ideal for short-term business expenses to help you manage your cash flow.

- Pay interest as funds are drawn from the line
- Renewable revolving term up to 5 years
- No annual fees

Business Term Loans

A one-time disbursement of funds for your business needs. Straightforward financing options for capital improvements, equipment purchases, commercial vehicles, and more.

- Flexible terms up to 5 years
- No pre-payment or payoff penalties

Commercial Real Estate

Purchase or refinance retail, office, multifamily, mixed-use, and industrial commercial properties. Conventional and investment real estate options. Financing for owner and non-owner-occupied properties.

- 5 or 10-year fixed and variable rate options
- Adjustable terms up to 15 years
- 25-year amortization

SBA Loans

Hudson Valley Credit Union works in partnership with the U.S. Small Business Administration (SBA) and local third-party lending affiliates to provide funding for startups and growing businesses. SBA 7(a) loans up to \$5 million and SBA 504 loans up to \$5.5 million are available.

- Financing for long-term fixed assets and operating capital
- Competitive terms with longer maturities
- Lower down payments
- Refinance business debt



Our **Commercial Relationship Managers** are committed to providing you—and thousands of other local businesses—the financial tools necessary to purchase or refinance your commercial real estate. From origination to close, our team works in tandem with commercial realtors and brokers to provide financial solutions that make sense.



[Scan to Meet the Team!](#)

CASH MANAGEMENT & PAYABLE SOLUTIONS



Business Visa Platinum Rewards Credit Card

The flexibility to control both spending and payments. Purchase inventory and supplies, cover operating expenses, and have access to short-term financing. No annual fees.



Remote Deposit Capture

Conveniently deposit checks into your HVCU Business Checking account from the comfort of your office with our Remote Deposit Capture (RDC) service. RDC will improve your cash flow, reduce the potential for fraud, and increase efficiency.



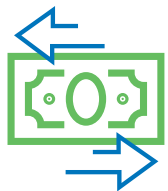
Merchant Services

Accept all the ways your customers prefer to pay. Our partner Heartland offers innovative payment and point-of-sale solutions for your business.



Payroll Services

Payroll, HR, and benefits for today's workplace. Choose the right level of technology and support for your business now—with the ability to grow as your needs change.



ACH & Wires

Manage your payables and receivables to optimize cash flow.



Online Banking

Effortlessly track your balances and manage your finances with Internet Banking and Mobile Banking anytime, anywhere – day or night.



eStatements

Go paperless—set up eStatements at no cost and get details on your accounts several days sooner than with paper statements.



Bill Pay

Securely receive, pay, and track all of your bills online – avoiding the need to write checks, mail bills, or pay for postage.

BUSINESS OVERDRAFT PROTECTION & PRIVILEGE PAY

OVERDRAFT OPTIONS

Running a business can be hectic. It's easy enough to make a miscalculation and before you realize it, you have insufficient funds in your account to cover your remaining transactions. That's why it's important to arrange for overdraft protection⁶ for your checking account to keep items from being returned. HVCU allows you to enroll a business savings account or Overdraft Line of Credit as a backup to your business checking account.

PRIVILEGE PAY

Business Privilege Pay is a courtesy overdraft protection service, and at HVCU's discretion, we may pay items up to \$1,500, including fees, when you unintentionally do not have enough funds in either your business checking account or other overdraft protection sources. Business Privilege Pay provides an additional level of protection for check writing, automatic bill payments, ACH transactions, and debit card transactions.

Business Privilege Pay

HVCU may pay each item on one business checking account up to \$1,500 in total items, including any Business Privilege Pay item fees. The fee charged for a Privilege Pay item is noted in our [Fee Schedule for Business Accounts](#).

For additional terms and conditions of Overdraft Protection and Privilege Pay, please refer to our [Business Account Agreement](#).



⁶Overdraft protection from a business savings account is subject to a fee in accordance with the [Fee Schedule for Business Accounts](#) and to the maximum number of transactions described in the transaction limitations section in HVCU's [Business Account Agreement](#). Privilege Pay is a service executed at HVCU's discretion.

BUSINESS ACCOUNT TRANSITION

Our goal is to convert your business accounts to Hudson Valley Credit Union business accounts with comparable features, benefits and options. There may be differences in the features and benefits of your individual business accounts. Please refer to the information below for details.

If you would like to explore other options that may be available to you after the 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.

BUSINESS CHECKING ACCOUNTS

Current Account Name/Type	New Account Name	HVCU Account Highlights
Business Regular Checking <i>(balance less than \$10,000 as of 2/28/25)</i>	Value Business Checking	<ul style="list-style-type: none"> • Monthly fee waived by maintaining an average daily balance of \$2,500 • 250 free monthly transactions • Debit card rewards
Business Regular Checking <i>(balance greater than \$10,000 as of 2/28/25)</i>	Enhanced Business Checking	<ul style="list-style-type: none"> • Monthly fee waived by maintaining an average daily balance of \$7,500 • Unlimited monthly transactions • Dividend-bearing • Debit card rewards
Small Business Checking	Value Business Checking	<ul style="list-style-type: none"> • Monthly fee waived by maintaining an average daily balance of \$2,500 • 250 free monthly transactions; lower fee for extra transactions • Cash processing fee may apply
Small Business Checking HM	Value Business Checking	<ul style="list-style-type: none"> • Monthly fee waived by maintaining an average daily balance of \$2,500 • 250 free monthly transactions; lower fee for extra transactions • Cash processing fee may apply
Business Interest Checking	Enhanced Business Checking	<ul style="list-style-type: none"> • Monthly fee waived by maintaining an average daily balance of \$7,500 • Unlimited monthly transactions • Dividend-bearing • Debit card rewards

BUSINESS ACCOUNT TRANSITION

BUSINESS CHECKING ACCOUNTS

Current Account Name/Type	New Account Name	HVCU Account Highlights
Business Personal Interest Checking	Business Tiered Money Market	<ul style="list-style-type: none"> No monthly fee No average daily balance requirement Transaction limitations apply (<i>fee for withdrawals and transfers exceeding 6 per month/per occurrence</i>)
IOLA Interest Checking	IOLA Checking	<ul style="list-style-type: none"> Dividend-bearing No minimum balance or monthly maintenance fees

BUSINESS SAVINGS ACCOUNTS

Current Account Name/Type	New Account Name	HVCU Account Highlights
Business Statement Savings	Business Savings	<ul style="list-style-type: none"> No monthly fee Dividend-bearing
Business Money Market	Business Tiered Money Market	<ul style="list-style-type: none"> No monthly fee No average daily balance requirement Transaction limitations apply (<i>fee for withdrawals and transfers exceeding 6 per month/per occurrence</i>)
Business SMM Tied to 3 Month FTN	Business Tiered Money Market	<ul style="list-style-type: none"> No monthly fee No average daily balance requirement Transaction limitations apply (<i>fee for withdrawals and transfers exceeding 6 per month/per occurrence</i>)
Business Super Money Market	Business Tiered Money Market	<ul style="list-style-type: none"> No monthly fee No average daily balance requirement Transaction limitations apply (<i>fee for withdrawals and transfers exceeding 6 per month/per occurrence</i>)
Certificate of Deposit (CD)	Business Certificate Account (CA)	<ul style="list-style-type: none"> HVCU will honor the terms and conditions of your Catskill Hudson Bank CD up to the first maturity date of the account.

SPECIAL BUSINESS CHECKING AND SAVINGS ACCOUNTS

Current Account Name/Type	New Account Name	HVCU Account Highlights
Public Funds Regular Checking ⁷	Value Business Checking	<ul style="list-style-type: none"> • Monthly fee waived by maintaining an average daily balance of \$2,500 • 250 free monthly transactions • Debit card rewards
Public Funds Interest Checking ⁷	Enhanced Business Checking	<ul style="list-style-type: none"> • Monthly fee waived by maintaining an average daily balance of \$7,500 • Unlimited monthly transactions • Debit card rewards
Public Funds Money Market ⁷	Business Tiered Money Market	<ul style="list-style-type: none"> • No monthly fee • No average daily balance requirement • Transaction limitations apply (<i>fee for withdrawals and transfers exceeding 6 per month/per occurrence</i>)
Public Funds Statement Savings ⁷	Business Savings	<ul style="list-style-type: none"> • No monthly fee • Dividend-bearing
Public Funds Super Money Market ⁷	Business Tiered Money Market	<ul style="list-style-type: none"> • No monthly fee • No average daily balance requirement • Transaction limitations apply (<i>fee for withdrawals and transfers exceeding 6 per month/per occurrence</i>)



If you have one of the following account types, you will enjoy the same product features at HVCU. You can also expect to receive additional communications about the transition of these accounts, including outreach from a member of our team.

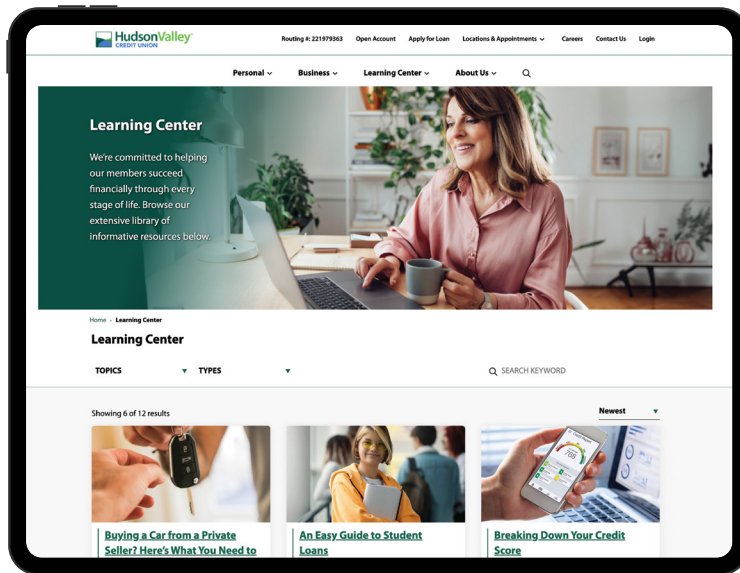
- Client Trust Business
- Client Trust Savings
- Lease Security Landlord Account

⁷Public Accounts are those that will be serviced by Hudson Valley Credit Union at the Green Island and Grahamsville Branches, pursuant to a Banking Development District as approved by the New York State Department of Financial Services.

ADDITIONAL PRODUCTS & SERVICES

INSURANCE SERVICES

[HVCU Insurance Services](#) has partnered with InsureOne® to provide you with personalized insurance solutions to meet your unique needs. With over 30 years of experience, InsureOne® is well equipped with the knowledge and resources to guide you through the complex world of insurance coverage. Whether you need auto, home, commercial, or any other type of insurance, licensed agents are on hand to create policies for your specific situation.



LEARNING CENTER

HVCU is committed to helping our members succeed financially through every stage of life. Browse our extensive library of informative resources at hvcu.org/learning-center. From helpful tips about fraud prevention, and webinars to help small business owners, to articles geared to help with budgeting and saving, we've got you covered!



Explore Resources!

Scan code to browse our Learning Center today.



FRAUD PROTECTION

Protecting our members, employees and communities from fraud is an ongoing priority for our Credit Union. **Please be aware that HVCU will never ask you to give us your one-time passcode, debit card PIN, or other Internet Banking credentials.** In addition, the following services are available to help you keep your accounts safe and secure.


- Monitor your savings and loan activity through event-triggered email and text message notifications with [CUAlerts](#).
- Go paperless and reduce your risk of identity theft by enrolling in eStatements.
- Enhance your fraud protection and avoid potential interruption in debit and credit card services by notifying us of your travel plans using My Travel Dates feature within Internet Banking or Mobile Banking.
- Enroll in Voice Biometric Identification, the fastest and most secure way to access your accounts via the Contact Center.

Visit the [Federal Trade Commission's website](#) for more advice and guidance about fraud protection, including how to file a claim.

Insurance products offered through InsureOne Insurance Services America, LLC and its affiliated companies identified on <https://www.insureone.com/affiliate-disclosure/>. Insurance products: 1) are not NCUSIF insured; 2) are not obligations of or guaranteed by the Credit Union or any affiliated entities; 3) involve investment risk, including possible loss of value. Insurance products not available in all states. Actual policy premium may vary based on driving records, garaging address, vehicle type, insurance coverage selected, and other underwriting factors. Other rates, service fees, restrictions, and charges may apply.

HVCU will send you a periodic account statement monthly or quarterly, depending on the type(s) of account(s) and loan(s) you have. All of the accounts under your primary membership will be consolidated into one statement. If you have both a personal and business relationship with HVCU, you will receive a separate consolidated statement for each membership type.

Sample Statement



P.O. Box 1071 | Poughkeepsie, NY | 12602-1071
845.463.3011 | hvcu.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
Share Totals	\$2013.03	\$0.00


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
Loan Totals	\$2.52	\$0.00

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			1000.00
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



ESTATEMENTS

As an alternative to paper delivery, HVCU also offers electronic statements that help reduce the risk of identity theft. eStatements arrive several days before paper statements, and you receive an email notification when your statement is ready for viewing in Internet Banking and Mobile Banking.

GLOSSARY OF TERMS

Below is a compilation of terms that are either covered in this guide or provide additional details about credit union membership.

ACH

Automated Clearing House; an electronic network for processing transactions between participating financial institutions.

Board of Directors

Credit union member-volunteers who devote their time and talents to serving your credit union without compensation. Board members serve a three-year term, elected into office by their fellow members.

Certificate Account (CA)

This type of account allows you to deposit a specific amount of money for a designated amount of time with a predetermined withdrawal date. Banks call them certificates of deposit (CD).

Charter

A government authorization to do business. A credit union or other financial institution must have a charter with a state or the federal government. HVCU is a New York State chartered credit union.

Cooperative

An institution that is owned jointly by those who use its services. Credit unions are cooperatives that exist solely for the benefit of their members.

Credit Union

Credit unions are not-for-profit financial cooperatives owned by their members (account holders) and overseen by a volunteer Board of Directors who are elected by members.

Dividend

Earnings on credit union savings, checking and certificate accounts. Banks refer to dividends as interest.

Electronic Funds Transfer (EFT)

The electronic exchange or transfer of money from one account to another, either within a single financial institution or across multiple institutions, through computer-based systems.

Field of Membership

A designated group of members that a credit union can serve.

Member

Someone who belongs to a credit union. To join, you must be eligible according to the credit union's field of membership rules and make a minimum deposit. Once a member, you are a part owner, with equal voting rights in board elections. Each member has one vote, regardless of shares (money deposited) in the credit union.

Membership Share

Your primary Savings account with par value equal to \$.01, represents your ownership share in the credit union. This entitles you to certain rights and responsibilities, including the opportunity to run for a position on our volunteer Board of Directors and to vote in annual Board elections.

NCUA

The National Credit Union Administration (NCUA) is a federal agency created by the United States Congress, which administers the National Credit Union Share Insurance Fund (NCUSIF) and offers similar deposit insurance to that of the Federal Deposit Insurance Corporation (FDIC).

Share

A credit union term that refers to an account that accepts deposits, such as checking, savings, money market or certificates.

Shared Branching

HVCU is a member of a [shared branch network](#), which allows members to conduct business at other credit unions that are also members of that network.

Supervisory Committee

A credit union committee established to protect the financial welfare of the members by examining the affairs of the credit union, ensuring an annual audit is performed, and reporting to regulatory agencies or the Membership as required.





845.463.3011 | hvcu.org

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