



WELCOME TO HVCU!

Conversion Weekend

Friday, September 27 – Monday, September 30, 2024

Welcome (again!) to Hudson Valley Credit Union!

As you know, Hudson Valley Credit Union (HVCU) will acquire eight Berkshire Bank branch locations soon. We will complete the conversion during the weekend of **Friday, September 27, 2024 – Monday, September 30, 2024.**

We have put together this weekend guide to help you understand what will happen during the conversion process and how it may impact you. Inside you will find a detailed calendar breakdown 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 potential action items to ensure this is a smooth transition for you.

Additionally, accompanying this guide is a letter that includes your new Member and Account Numbers.

Please keep this letter handy for future reference.

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 the Hudson Valley Credit Union family, and helping you to achieve your vision of financial freedom!



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Download Welcome Guide



Scan code to view or download an online version of the Welcome Guide sent prior to this Weekend Guide.

This Welcome Guide has important information about member and account numbers, automatic transactions, complimentary checks, loan and mortgage payments, and more.



Your Berkshire Bank branch locations will close on Friday, September 27, 2024 at 3PM ET to prepare for account conversion, and will reopen as **Hudson Valley Credit Union** on Monday, September 30, 2024 at 9AM ET. In order to prepare for conversion weekend, please take note of the following key dates, so you can plan accordingly. Watch your email and mailbox for additional communications from us as we approach the conversion weekend of Friday, September 27, 2024 - Monday, September 30, 2024.



For the most up-to-date information, be sure and visit hvcu.org/WelcomeBerkshire

BRANCHES, ATMS, & SERVICES

	Thursday, September 26	Friday, September 27	Saturday, September 28	Sunday, September 29	Monday, September 30
Converting Berkshire Bank Locations	Regular branch hours	Close at 3PM ET	Closed	Closed	Open at 9AM ET as HVCU
Converting Berkshire Bank ATMs	Available until 3PM ET	Limited availability – HVCU surcharge-free ATM networks available after 5PM ET	Limited availability – HVCU surcharge-free ATM networks available	Limited availability – HVCU surcharge-free ATM networks available	Limited availability – HVCU surcharge-free ATM networks available
HVCU ATMs	No Berkshire Bank transactions	Available after 5PM ET, including HVCU surcharge-free ATM networks	Available, including HVCU surcharge-free ATM networks	Available, including HVCU surcharge-free ATM networks	Available, including HVCU surcharge-free ATM networks
HVCU Locations	No Berkshire Bank transactions	No Berkshire Bank transactions	No Berkshire Bank transactions	Closed	Normal operating hours – visit hvcu.org for branch locations
Conversion Support 845.463.3011, option 7	8AM ET – 7PM ET	8AM ET – 7PM ET	9AM ET – 5PM ET	9AM ET – 5PM ET	8AM ET – 7PM ET

DEBIT/ATM CARDS

	Thursday, September 26	Friday, September 27	Saturday, September 28	Sunday, September 29	Monday, September 30
Debit/ATM Cards	Use Berkshire Bank ATM/Debit Card as usual	Use Berkshire Bank ATM/Debit Card until 5PM ET Activate and begin using HVCU Visa® Debit Card after 5PM ET	Funds from Berkshire Bank account(s) available by 7PM ET for both HVCU ATM and Visa Debit cardholders*	Use new HVCU ATM/Visa Debit Card	Use new HVCU ATM/Visa Debit Card

*Members can begin using ATM cards on Saturday, September 28 at 7PM ET once funds are available and the card has been activated.

CONVERSION TIMELINE

PERSONAL AND BUSINESS ACCOUNTS

	Thursday, September 26	Friday, September 27	Saturday, September 28	Sunday, September 29	Monday, September 30
Online Banking & Mobile Banking	Use Berkshire Bank services as usual	Use Berkshire Bank services until 5PM ET	Unavailable	Unavailable	Use HVCU services
Bill Pay	Use Berkshire Bank services as usual	Use Berkshire Bank services until 3PM ET	Unavailable	Unavailable	Visit hvcu.org/WelcomeBerkshire for Bill Pay availability
Online Statements (eStatements)	Use Berkshire Bank services as usual	Use Berkshire Bank services until 5PM ET	Unavailable	Unavailable	Enroll in HVCU eStatements
P2P Payment Service	Use Berkshire Bank services as usual	Use Berkshire Bank services until 3PM ET	Unavailable	Unavailable	Enroll in HVCU's HV\$end service
Telephone Banking	Use Berkshire Bank services as usual	Use Berkshire Bank services until 5PM ET	Unavailable	Unavailable	HVCU's Telephone Banking through MAGIC available
ACH Origination Services	Use Berkshire Bank services as usual	Use Berkshire Bank services until 5PM ET	Unavailable	Unavailable	Available at HVCU
Wire Transfer Services	Use Berkshire Bank services as usual	Use Berkshire Bank services until 5PM ET	Unavailable	Unavailable	Available at HVCU

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.

IMPORTANT CONVERSION WEEKEND DETAILS

HVCU and Berkshire Bank are working closely together to make sure you have access to your new HVCU account(s) and funds as quickly as possible during conversion weekend. As previously noted, please be sure to visit hvcu.org/WelcomeBerkshire for regular updates about the weekend timeline and for additional information on these topics.

ACCESSING FUNDS AND DEBIT CARD USE DURING CONVERSION WEEKEND

- HVCU will use your Berkshire Bank account balance(s) as of 5PM ET on Friday, September 27, 2024 to fund your new HVCU account(s) by 7PM ET on Saturday, September 28, 2024. We anticipate you will have full access to your accounts at that time.
- If you have a Berkshire Bank Debit Card, a temporary credit of \$500 will be available in the primary checking account and savings account linked to the card by approximately 5PM ET on Friday, September 27, 2024. Once your new HVCU Visa Debit Card is activated, and this credit is available, you can use it for point-of-sale transactions and to access your funds at ATMs. Use the branch/ATM locator on our website at hvcu.org/locations to see where you can get cash surcharge-free.
- The temporary credit provided to debit cardholders on Friday, September 27, 2024 will be reversed once your new HVCU account(s) are funded with your actual Berkshire Bank balances. An explanation of how this will appear on your first HVCU statement is included on page 9 of this guide. Berkshire Bank ATM cardholders will not have access to funds until Saturday, September 28, 2024 at 7PM ET.

WE ARE HERE TO HELP!



Contact Us for Support

hvcu.org/WelcomeBerkshire

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 Berkshire Bank, please contact Hudson Valley Credit Union to update your information after Monday, September 30, 2024. This will help ensure you receive important information about your new relationship with HVCU.

ONLINE SERVICES

ONLINE SERVICES AT BERKSHIRE BANK

Berkshire Bank's online services will no longer be available beginning Friday, September 27, 2024, at 5PM ET. We have included important details about the online services transition below as well as in our Member Checklist included on page 10 of this guide.

ACCESSING ONLINE SERVICES AT HVCU

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

You can log into HVCU's online services beginning Monday, September 30, 2024. Visit hvcu.org to log into Internet Banking or download our Mobile App from the [Apple App Store](https://www.apple.com/app-store) or [Google Play](https://www.google.com/play). To log into online services for the first time, you will need your Berkshire Bank 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 Berkshire Bank's Bill Pay Center?

A: There will be no access to Berkshire Bank's Bill Pay Center after 3PM ET, Friday, September 27, 2024. However, it is highly recommended you discontinue using Berkshire Bank's Bill Pay Center immediately and make alternative arrangements until enrolled in HVCU's Bill Pay service post the conversion. If a Berkshire Bank bill payment is presented after September 27, 2024, it will be honored for up to 60 days.

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

A: Bill Pay will be available for enrollment after the conversion is complete. Visit hvcu.org/WelcomeBerkshire for an update on availability. We recommend you download/print your Berkshire Bank bill pay history for future reference, and take note of your current payees, billing information, and recurring payments so that you can set up your bill payments again once you have enrolled in Hudson Valley Credit Union's bill pay service.

Q: What do I do if I have eBills established through Berkshire Bank's Bill Pay Center?

A: In order for future eBill payments to be processed, it is imperative that you unenroll in eBills with Berkshire Bank's Bill Pay Center as soon as possible. If you fail to take action and do not unenroll in eBills in a timely manner, 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 activate.

Additionally, if you currently have scheduled recurring payments for any eBills, you must establish these recurring payments again once you reenroll in eBills with Hudson Valley Credit Union.

Q: What do I need to do if I am currently using an account aggregator with Berkshire Bank's Bill Pay Center?

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 Berkshire Bank 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.

ADDITIONAL ONLINE SERVICES TO UPDATE



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.



eStatements

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



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.



External Accounts

Take note of any external accounts (including loans) you have set up at Berkshire Bank, as the accounts and any recurring transfers associated with the accounts will need to be reestablished.



Quicken/QuickBooks

If you are an existing Quicken user, you should download your current Berkshire Bank data before 5PM ET on Friday, September 27, 2024. On or after Monday, September 30, 2024, you will need to activate Hudson Valley Credit Union as your new financial institution.



P2P Payments

Keep a record of recipient information and any recurring transfers set up in Berkshire Bank's P2P Payments service so those payments can be reestablished through HVCU's HV\$end service.

OVERDRAFT ELECTIONS AT BERKSHIRE BANK

If you have designated sources of overdraft protection for your existing Berkshire Bank consumer or business checking account(s), HVCU will honor those elections as part of the conversion of your accounts.

HVCU OVERDRAFT OPTIONS

If you would like to learn more about HVCU's overdraft services or change your elections, we would be happy to review this with you once the conversion is complete. In addition to a savings account, we offer line of credit solutions that can be used as overdraft sources. You'll need to apply for a line of credit if you do not already have one.

HVCU PRIVILEGE PAY


If you do not have Courtesy Pay on your Berkshire Bank checking account(s), you will be automatically opted in to Privilege Pay on your new HVCU checking account if you meet our standard qualifications. This service prevents your checks and ACH debits from being declined when you unintentionally overdraft and have insufficient funds in your checking or other overdraft sources. Please contact HVCU after the conversion if you would also like to have Privilege Pay protection for your Debit Card transactions. Privilege Pay creates a negative balance in your account, and HVCU gives you 30 days to repay that balance.



Personal Privilege Pay	Business Privilege Pay
<p>HVCU pays each item 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.</p> <p>Please note: If you had Courtesy Pay at Berkshire Bank, HVCU will honor the \$750 limit you are accustomed to when this service transitions to our Personal Privilege Pay solution.</p>	<p>HVCU pays 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.</p>
<p>For additional terms and conditions of Overdraft Protection and Privilege Pay, please refer to our Truth in Savings Disclosure & Account Agreement.</p>	<p>For additional terms and conditions of Overdraft Protection and Privilege Pay, please refer to our Business Account Agreement.</p>

As noted in the Welcome Guide previously sent to you, you will receive two statements showing your September account activity. The first will come from Berkshire Bank reflecting account activity through September 27, 2024. A second statement will be sent by HVCU in the beginning of October reflecting activity of your account(s) from post conversion through September 30, 2024. Unlike Berkshire Bank, HVCU will consolidate all of your accounts into one statement. If you enroll in eStatements, you will receive an email notification that your statement is ready for viewing in Internet Banking and Mobile Banking.

As noted on Page 5, if you have a Berkshire Bank Debit Card, a temporary credit of \$500 will be deposited into the primary checking and savings account associated with the card on Friday evening, September 27, 2024. HVCU hopes this convenience will help make for a smoother transition for you during conversion weekend. This temporary credit will then be reversed once the funds from your Berkshire Bank account(s) have moved to your new HVCU account(s). You will see this reflected on the first statement you receive from HVCU in October.



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

September 2024 Statement of Accounts

Member Account Number 123456
Reporting Activity 09/27/24 - 09/30/24 Page 1 of 5

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

Sample Statement

Checking ID 0200

Account Balance	Beginning Balance	Deposits	Withdrawals	Ending Balance
Share Accounts				
0000 SAVINGS				
0001 HOLIDAY CLU	\$0.00	\$2500.00	\$500.00	\$2000.00
0002 SAVINGS				
0200 CLASSIC CHE				
0201 CLASSIC CHE				
0203 HSA CHECKIN				
0204 PREMIER CHE				
Share Totals				
Loan Accounts				
0104 DIRECT NEW				
* MORTGAGE				
* MORTGAGE				
Loan Totals				


Tran Date	Description of Transaction	Withdrawals	Deposits	Balance
09/27/24	Starting Balance			0.00
09/27/24	Deposit Transfer HVCU Credit		500.00	500.00
09/28/24	Deposit Transfer Berkshire Bank Credit		2000.00	2500.00
09/30/24	Deposit Adjustment Rev HVCU Credit	500.00		2000.00

Checking ID 0200

Beginning Balance	Deposits	Withdrawals	Ending Balance
\$0.00	\$2500.00	\$500.00	\$2000.00

Tran Date	Description of Transaction	Withdrawals	Deposits	Balance
09/27/24	Starting Balance			0.00
09/27/24	Deposit Transfer HVCU Credit		500.00	500.00
09/28/24	Deposit Transfer Berkshire Bank Credit		2000.00	2500.00
09/30/24	Deposit Adjustment Rev HVCU Credit	500.00		2000.00

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NEW MEMBER CHECKLIST

BEFORE CONVERSION

- Review the Account Conversion Weekend schedule for key dates (Page 3)
- Refer to page 6 and 7 for items related to Berkshire Bank's online services.
 - Make note of any external accounts you have established.
 - Record recipient information and any recurring transfers associated to Berkshire Bank's P2P Payment solution.
 - Download/archive any Berkshire Bank online statements (eStatements) you wish to save for future reference.
- It is highly recommended you discontinue using Berkshire Bank's Bill Pay Center immediately and make alternative arrangements until enrolled in HVCU's Bill Pay service post the conversion. (Page 4)
 - 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/WelcomeBerkshire for the most up-to-date information, and watch your email and mailbox for additional communications in the coming weeks/months.
- Keep the letter handy that accompanied this packet which includes your new Member and Account Numbers.

WE ARE HERE
TO HELP!



Contact Us for
Conversion Support

hvcu.org/WelcomeBerkshire

Live Chat Available!

845.463.3011, option 7

AFTER CONVERSION

BEGINNING FRIDAY, SEPTEMBER 27, 2024

- Note Hudson Valley Credit Union's **routing number (221979363)** and your MICR account numbers to update your direct deposits and any electronic payments.
- Your Berkshire Bank Debit or ATM Card will be deactivated at 5PM ET on Friday, September 27, 2024, and should be safely destroyed at that time.
- Activate and begin using your new HVCU Visa Debit Card or ATM Card. See page 3 of this guide for specific information about the use of your card during conversion weekend.
 - Add your new HVCU Visa Debit Card to mobile wallets.
 - Provide your new Visa Debit Card information to any merchants or subscription services that were previously billing your Berkshire Bank card.
- Start using HVCU's complete branch and surcharge-free ATM networks (Page 3).

BEGINNING MONDAY, SEPTEMBER 30, 2024

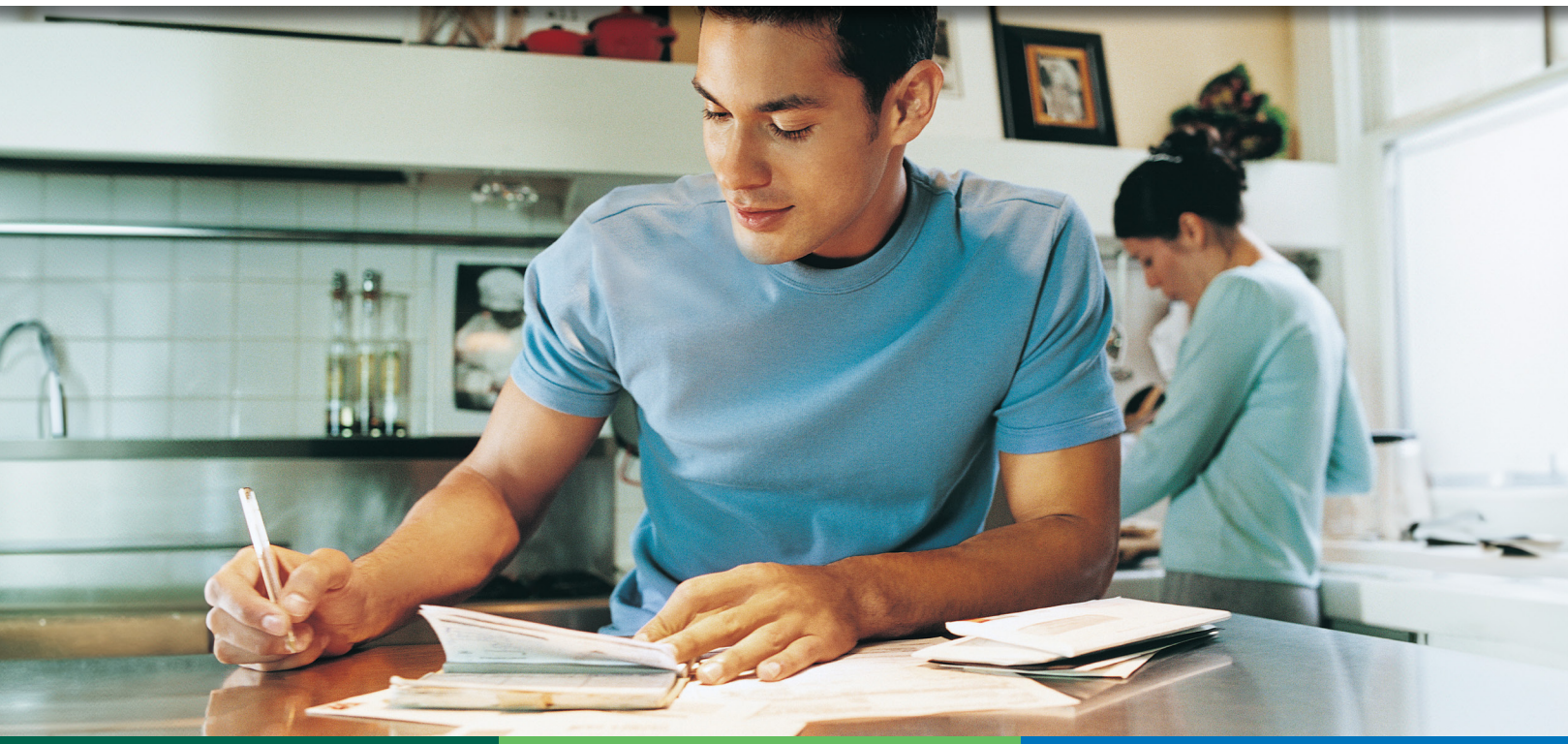
- Log into Internet Banking using your Berkshire Bank username and you will be prompted to change your password. Download HVCU's Mobile Banking app from the Apple App Store or Google Play. Once you are logged in, refer to page 7 for additional online services to consider updating.
- Begin using your complimentary supply of HVCU checks for your new personal and/or business checking account(s), and safely destroy or shred your Berkshire Bank checks.
- If applicable, begin making your loan payments to HVCU. Visit hvcu.org/personal/borrow/loan-payments for more information.
- Update your contact information, if applicable. See page 5 for details.



OCTOBER 2024

- Review your final Berkshire Bank statement for activity.
- Check your mailbox or electronic notifications (if enrolled in eStatements) for your first HVCU statement with activity from post conversion through Monday, September 30, 2024.
- Keep an eye out for ongoing communications about additional products and services you may benefit from in the future.
- Share feedback about your experience transitioning to HVCU in a survey sent to you in October.

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

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