

BUSINESS
WELCOME
GUIDE

HERE FOR
your
BUSINESS JOURNEY



MID-HUDSON VALLEY FEDERAL CREDIT UNION

WELCOME TO MHV

WELCOME

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

We pride ourselves on providing the financial guidance and services you need for every step of your business journey. From planned life events to the inevitable curveballs that life likes to throw, having a trusted financial partner makes your life a little bit easier.

LET'S GET STARTED

1

Activate Your MHV Visa Debit Card



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



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



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

2

Sign in to Online Banking and Download the Mobile App

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

SCAN TO LEARN
MORE ABOUT
THESE TOOLS



3

Switch Your Payment Information

Contact companies who automatically deduct funds from your account to make sure they have your new account information.

MHV'S ROUTING NUMBER: 221976243

4

Transfer Your Bill Pay Information

Make a list of all vendors including their name, address, phone number and full account number. Make note of the date and amount of any automatic payments you have scheduled so you can easily reschedule them.

5

Review Your Overdraft Options

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

6

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



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



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



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



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

FIND MHV WHEREVER YOU ARE



Branch Locations

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



Call Center

845.336.4444, x. 6000

Monday – Friday: 9am – 6pm

Saturday: 9am – 2pm



EARS Bank-by-Phone

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

845.336.4444, dial 2



Chat

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

AFTER-HOURS VISA DEBIT CARD SERVICE

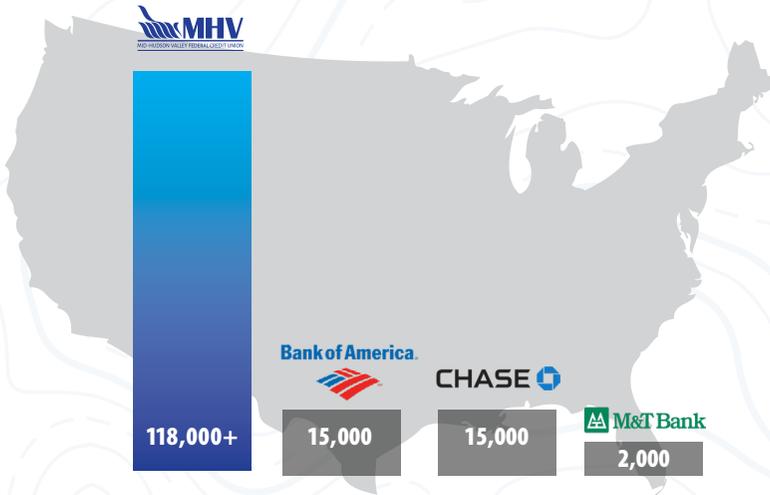
Member Service & Lost/Stolen Card: **866.820.8794**

Debit PIN Changes: **866.985.2273**



Totally-free ATMs

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



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



WHEREVER YOUR JOURNEY TAKES YOU, MHV'S LENDING SOLUTIONS EMPOWER YOU TO GROW YOUR BUSINESS.



BUSINESS LINE OF CREDIT

An approved amount that can be accessed as needed.
Can be used for short-term needs, payroll, inventory, seasonal start-ups or working capital.



DEMAND LOANS

Fulfill your short-term cash flow needs with loans carrying terms of 30, 60 or 90 days.



BUSINESS TERM LOANS

Can be used for equipment purchases, vehicle purchases, purchasing a business, inventory, working capital, accounts receivable, business expansion or partner buy-out.



SBA LOANS

Can be used on equipment purchases, vehicle purchases, purchasing a business, working capital, business start-up or expansion, partner buy-out or real estate.



VISA PLATINUM BUSINESS CREDIT CARD

Credit lines of \$5,000 to \$25,000 and no annual fee.



COMMERCIAL REAL ESTATE LOANS

Can be used for investment property purchases, purchasing or refinancing business locations, renovations or expansions, or as additional income.



VEHICLE LOANS

Business Auto Loan financing is available for company cars. Commercial Vehicle Loan financing available for commercial trucks over one ton, commercial vans or commercial trailers.



**WE OFFER A
24-HOUR EXPRESS
BUSINESS LOAN APPROVAL
ON LOANS AND LINES
OF CREDIT UP TO \$25,000***

*Restrictions may apply. See branch for details.

ADDITIONAL SOLUTIONS

CORPORATE PARTNER PROGRAM

Enhance your benefits package with on-demand financial education, on-site seminars and events and exclusive offers.

MERCHANT SERVICES

Increase sales by accepting credit and debit cards, as well as processing solutions for smartphone and tablet, Mobile Card Capture, Remote Payment and complete Point of Sale support.

HR SERVICES & PAYROLL PROCESSING

Spend more time on your business. Outsource payroll and HR functions, including recruiting and workers' compensation.

INVESTMENT SERVICES

We understand that your financial journey isn't always clear and, even when it is, it helps to get guidance from someone who has the experience and commitment to help you along the way.

Our Financial Advisors can help you and your employees with retirement benefits and financial planning services. We offer complimentary financial reviews for both employers and employees.

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



Investment & Retirement Center

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

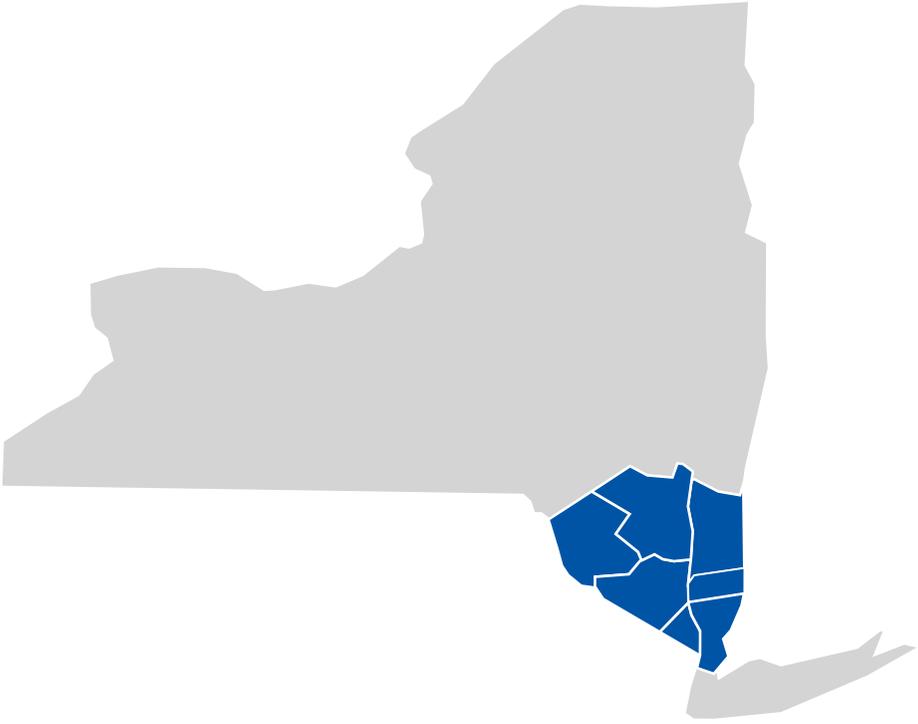
Not Insured by NCUA or Any Other Government Agency

Not Credit Union Guaranteed

Not Credit Union Deposits or Obligations

May Lose Value

GUIDING YOUR BUSINESS JOURNEY *across* THE HUDSON VALLEY.



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

