

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.



ACTIVATE YOUR MHV VISA® REWARDS BUSINESS DEBIT CARD TODAY AND UNLOCK:



SECURE PAYMENTS

Shop with confidence knowing your debit card is backed by Visa's fraud protection.



REWARDS PROGRAM

Your debit card comes with:

MHV Rewards

- Visit MHVRewards.com to set up your account and start earning points automatically!
- Earn points every time you shop! Receive 1 point for every \$100 when you choose to sign for your purchase and ½ point for every \$100 when you choose to use your PIN
- Earn bonus points when you use the MHV Rewards Portal to shop online at your favorite retailers

Terms and conditions apply. Subject to change or termination at the discretion of MHV.



MOBILE WALLET

Don't forget to add your MHV Visa Rewards Business Debit or Credit Card to your Apple Pay, Samsung Pay, Google Pay or Microsoft Wallet to make easy and secure payments!



NATIONWIDE ACCESS

Thanks to our extensive ATM network, your MHV Rewards Business Debit Card can be used at over 118,000 totally-free ATMs across the country. Use the Locations feature on our app to find the ATM nearest you.

Online Banking has the tools you need to manage your accounts.
Visit mhvfcu.com to access Online Banking or sign up directly
from the MHV Mobile App.

BILL PAY

Set up your bill pay items to avoid missing a payment! Bill payments are debited from your checking account 1-2 business days after the payment “send on” date. They are reflected in your account as **ACH withdrawals** with a description of “**MHV BILLPAYER + BILL PAYMT**”.

eDOCS | eSTATEMENTS

Electronic access to your statements and notices. Your account includes free eStatements, which securely delivers your banking statements into your Online Banking account. You can view your history anytime via the eDocs/eStatement portal.

ACCOUNT TO ACCOUNT (A2A) TRANSFERS

This service allows you to transfer funds between your MHV accounts and accounts you have at other financial institutions.

myMoney TRAIL

This budgeting tool allows you to track and plan your spending and savings. Your MHV information automatically displays, and you can add in information from non-MHV accounts.



Get a headstart on tax season when you file through MHV Online Banking!

ACCOUNT ALERTS

Set up alerts to notify you when your loans are due, if your account reaches a certain balance, if there are withdrawals over a certain amount, and more.

CARD FRAUD ALERTS

Be alerted via text or email of potentially fraudulent activity on your MHV Debit or Credit Card.



USE THE MHV MOBILE APP TO MANAGE YOUR ACCOUNT WHEREVER YOU ARE.

1

Download the **MHV Mobile App** from the Apple App Store or Google Play Store

2

Sign up directly from the app or use your existing online banking credentials

WITH THE MOBILE APP YOU CAN:

- Check Your Balance
- Use Bill Pay
- Transfer Funds
- Use Mobile Check Deposit
- Access myMoney Trail
- Locate ATMs and Branches
- Chat with Member Service Reps
- Pay Your MHV Loan & Credit Card

DEPOSIT YOUR CHECK

Mobile Check Deposit allows you to deposit checks right from your mobile app! Simply use the Check Deposit feature on our app to take a photo of your check and have it deposited into your account.





SWITCH YOUR PAYMENT INFORMATION

CONTACT COMPANIES WHO AUTOMATICALLY DEDUCT FUNDS FROM YOUR ACCOUNT.

This includes recurring deductions or payments such as insurance, building or grounds maintenance, and office supplies. You will need to request that they switch the recurring deduction to your new account. Contact each company with MHV's Routing Number (221976243) and the new account number you would like the funds withdrawn from.

TRANSFER YOUR BILL PAY INFORMATION.

Make a list of all vendors you have set up in bill pay. You will need the payee's name, address, phone number and your full account number with them. If you have any automated payments scheduled make note of the date and amount so that you can easily reschedule them.

FIND MHV WHEREVER YOU ARE



BRANCH LOCATIONS

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



PERSONAL TELLERS

Our Personal Teller (PT) service offers you **extended banking hours** at every one of our Branch Locations. These live, local tellers interact with you via video and can handle almost all of your financial transaction needs. PTs are available every day of the week. Visit our website for holiday hours.



CALL CENTER

845.336.4444, x. 6000

Monday – Friday: 8am – 8pm

Saturday: 8am – 5pm



EARS BANK-BY-PHONE

845.336.4444, dial 2

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

AFTER-HOURS VISA DEBIT CARD SERVICE

Debit: **866.820.8794**

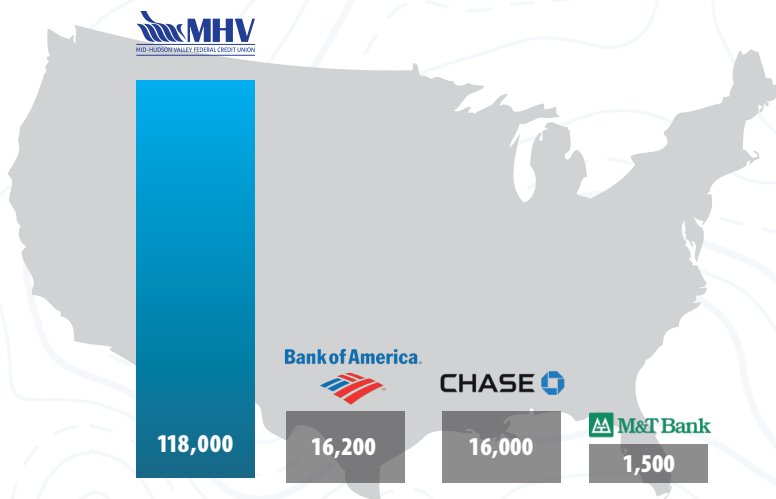
Lost/Stolen Card: **800.449.7728**

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.

HANDLE THE UNEXPECTED

You'll want your business to be as prepared as possible to handle the speedbumps life will inevitably give you.

MHV offers several services to give you some peace of mind.

OVERDRAFT OPTIONS

Even when you manage your accounts responsibly, you may find ourselves in a situation when you need a little help. MHV's Overdraft Options allow you to cover your business expenses in those situations. View our Fee Schedule for details.

BUSINESS OVERDRAFT

Applying for this coverage allows overdraft protection to be added to your business checking account, with coverage available up to \$5,000.

DEBIT CARD NO BOUNCE COURTESY PAY

This covers everyday purchases and ATM withdrawals using your MHV Visa Rewards Business Debit Card in the event you overdraw your account. The protection can be applied 60 days after account opening.*

AUTOMATIC ACCOUNT TRANSFER

This protection links your checking account to your savings account, automatically covering your transactions.**

*Subject to availability. Terms and conditions apply. **Limited to six automatic transfers per month.



BUSINESS SERVICES

Your MHV Business Checking Account comes with the benefits you need to spend less time navigating your journey and more time running your business.

MERCHANT SERVICES

- Credit Card Processing, including advanced security EMV chip solutions
 - Processing Solutions (smartphone/tablet)
- Gift and Loyalty Solutions, custom designed to increase your revenue
 - Mobile Card Capture
 - Remote Payments
- Complete Point of Sale Support

ADP EMPLOYEE SOLUTIONS

Enjoy MHV's partnership with ADP for:

- Payroll processing
- HR and Compliance Services
- Workers' Compensation
- Health and Benefit options

ADVICE FOR YOUR JOURNEY

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. 3166 or 3126 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

CORPORATE PARTNERSHIP

Join hundreds of other local businesses that have added the MHV Corporate Partner Program to their employee benefit package.

Our no-cost Corporate Partner Program offers your employees access to an exclusive Partner Checking Account and brings them the trusted financial guidance needed to successfully manage their own journeys.

INCLUDED ARE FINANCIAL EDUCATION RESOURCES LIKE:

- Complimentary confidential financial counseling services on topics such as creating realistic spending and savings plans, budgeting, credit, home purchase education, debt repayment options and identity theft solutions.
- Complimentary on-site financial wellness seminars presented by an MHV representative.
- Complimentary monthly financial wellness webinars.

Learn more about MHV's Corporate Partner program at mhvfcu.com/business or call 845.336.4444 ext. 3555 or 3341

