Refer Friends. Get Rewarded.
Ask Us How!

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Have more questions?
Interested in additional MHV services?
Contact us anytime to assist you with all your financial needs. We are here to serve you.

My account number:
____________________________________________________
____________________________________________________

MHV Routing Number: 221976243
Welcome to MHV! We make banking easy and convenient. Use this Quick Start Guide to familiarize yourself with all of our services.

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This Connect Guide is everything that comes with your account here at MHV and all the ways we connect you with your money.
IN PERSON

Locations
13 Branch Locations
MHV branches offer traditional Teller service, Personal Tellers and Member Service Representatives to assist you with all MHV products and services.

Personal Tellers
Experience Real-Time Banking Technology
With the Personal Teller (PT) we make banking more convenient. You can speak to one of our local tellers, **7 days a week** with extended hours from **6am to 11pm** at each branch location.

Our PTs handle virtually all of your banking transactions:
- Deposits
- Withdrawals
- Account Questions
- Loan Payments
- Information on MHV Products and Services

Ask for a DEMO to see how easy and convenient it is!
Call Center
Speak with a live, local representative

Call 845.336.4444 ext. 6000
Monday through Friday 8AM-8PM
Saturday 8AM-5PM

We can help you with:
Account Information & Maintenance
Online Banking Support
Loan Payments
Applying for a Loan
Funds Transfers

EARS Bank-by-Phone
24/7 Electronic Automated Response System

1. Call 845.336.4444
2. Press 2 for EARS
3. Enter Your Member ID (your Member Number)
4. Enter Your PIN (for first time use, your PIN is the last 4 digits of your Social Security Number)

EARS customizes this menu based on your account relationship. Please listen to your options carefully.

At any time PRESS * to repeat the list of choices or PRESS # to return to the previous menu.

What you can do:
Check Account Balances and Recent Transactions
Make Loan Payments
Transfer Funds

Need after hours assistance with VISA?
VISA Debit: 800.451.8373
VISA Signature: 866.820.6035
VISA Platinum: 866.820.2951
Lost/Stolen: 800.449.7728
For PIN Changes to VISA:
VISA Debit: 866.985.2273
VISA Signature/Platinum: 888.886.0083
Online Banking Suite
Access and manage your accounts anytime from home

- Account Balances
- Account History
- Purchase Rewards
- Bill Payer
- Move Money
- A2A Transfers
- Loan Payments
- Popmoney®
- FinanceWorks™
- TurboTax®
- Text Message Banking
- Alerts and Notifications
- Stop Payments
- Credit Card Access
- Order Checks
- Open an Account
- Fraud Alerts
- e-Docs | e-Statements

How to Enroll
1. Go to MHVFCU.com or the MHV Mobile App and click on Register Now under the login box.
2. Click Begin and complete the registration form.
3. Please read the Terms and Conditions and Check the Box to accept.
4. Your registration will be completed in 1 - 3 business days, unless there is an issue with your enrollment, in which case you will receive a Pending Review notification. Please call if this occurs.

Bill Payer
Free electronic service to pay all of your bills in one place and never miss a payment

Bill Payer can be accessed through Online Banking and the MHV Mobile App.
1. Login to Online Banking and click on Bill Pay.
2. Add a Payee and Make a Payment: Payees can be added from the My Bills & People / Pay section.
3. Recurring Payments: Click the Payee and select Options. Select Automatic Payment. Complete information as requested.

Helpful Tip: Bill payments are debited from your MHV checking account 1-2 business days after the payment “send on” date and are reflected as electronic ACH withdrawals with a description of MHV BILLPAYER + BILL PAYMT.

e-Docs | e-Statements
Get electronic access to your statements and notices

1. Login to Online Banking account.
2. Select Additional Services at the top of the page and e-Statement Enrollment Form.
3. Fill out the form with the requested information and select Submit.
4. Once submitted you’ll see a confirmation screen. Please print this screen for your records.

To view your history anytime, visit the e-Statement and e-Docs website through Online Banking. Statements and notices prior to electronic enrollment are not accessible.

popmoney
Free and secure online personal payment service lets you send, request and receive money directly from your bank account

This feature can be accessed through Online Banking or the MHV Mobile App. To get started, login to Online Banking and go to Move Money, External Transfers.

Sending Money*: Send money to anyone using their email address, mobile number or bank account information. You will be notified when the transaction is completed.

Receiving Money: You will receive an email or text message telling you someone sent you money. Login to your MHV account and direct the funds there.

*Fees and dollar limitations may apply.
Looking for a better way to manage your money?
Track and categorize your spending and savings from all your accounts, even those not at MHV.

1. Login to Online Banking.
2. Select Manage Money and select Account Overview.
3. MHV account information will display automatically. Add deposit, loan and credit card accounts from other financial institutions and retailers.
4. Set goals, alerts and notifications to manage your finances with ease. Click on Trends to see if you are spending within your means.

Account Alerts & Notifications
Get e-mail and text message alerts when criteria is met

1. Login to Online Banking.
2. Select Additional Services and select Text Message Banking & Alerts. Here you can add and update your alerts.

Order Checks
A quick and easy way to order more checks and supplies

1. Login to Online Banking.
2. Select Additional Services and click Products & Services. Then select Harland, MHVs check reorder partner.
3. All account information is pre-filled and total cost is automatically debited from your checking account. Simply choose your check design to complete your order.

Card Fraud Alerts
Get notified by text message of potentially fraudulent activity on your MHV VISA debit and/or credit cards

1. Login to Online Banking.
2. Select Additional Services and click VISA Fraud Alerts to register.
3. If you receive a text alert, simply text back to confirm if you recognize the transaction. If you confirm back that the transaction is fraudulent, a block will be placed on your card. We’ll then help you to connect with a live agent for further assistance.

Account to Account (A2A) Transfers
Transfer funds to and from your accounts at other financial institutions

1. Login to Online Banking.
2. Select Move Money at the top of the page. Select A2A Transfers.
Mobile Banking App
Download the MHV Mobile Banking App and manage your account from your Android or Apple smartphone or tablet

1. Download the **MHV Mobile App** on iTunes or Google Play.
2. Use your Online Banking Login ID and Password to access your accounts.
3. If you do not have an Online Banking Login ID, create one by registering directly on the app.

**The MHV Mobile App Features:**
- Check Account Balances
- Bill Payer
- Mobile Check Deposit*
- Transfer Funds
- Loan Payments
- PopMoney
- Purchase Rewards
- Locate Branches / ATMs

**Helpful Tip:** Get a **Quick Balance** by swiping down on your screen once in the MHV Mobile Banking App or use the **Thumb Print** feature to securely access your account details. **Depends on device compatibility.**

Mobile Check Deposit:

*Mobile Check Deposit available for new members after 30 days.*

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Text Message Banking
Your account is just a quick text away

1. Login to **Online Banking**
2. Select the **Additional Service** at the top of the page. Click **Text Message Banking & Alerts.**
3. Click **Activate** and enter your mobile phone number or e-mail address. An activation code will be sent to your mobile device. Enter this activation code and select **Verify.**
4. Choose a primary account as the default account to retrieve your current balance. You can also select a transfer source account to transfer money out of and into your primary account.
5. Select any alerts you’d like to receive. **Please note standard text messaging charges may apply and notification may be delayed up to 24 hours.**

**Send text to 454545**

BAL = Primary account balance
BAL ALL = All account balances
BAL CHK = Checking account balance
BAL SAV = Savings account balance
LAST = Last five transactions
HELP = Help on keywords
TRANS $$$ = Transfer specified fund amount to primary account
STOP = Deactivate service

---

*Mobile Check Deposit available for new members after 30 days*
VISA Debit

All MHV Checking Accounts come with a VISA Debit Card

Use your VISA Debit Card to:
• Pay for purchases using your PIN or by signature.
• Earn points with MHV Debit Rewards.
• Redeem cash back offers through Purchase Rewards.
• Withdraw cash from any ATM bearing the VISA logo.

TRAVELING? Contact MHV and let us know your travel plans and that you wish to use your VISA Debit Card.

Overdraft Protection & No Bounce

Overdraft Protection links your checking to a line of credit and/or savings account to cover you in the event you overdraw your account.*

No BounceCourtesy Pay* covers you in the event you overdraw your account and all other sources of overdraft have been used.
• Checks and ACH (automatic enrollment)
• Debit card and ATM transactions (enrollment required)

*Subject to availability. Terms and conditions apply. Fees may apply. Eligible after 30 days (consumer)/60 days (business) after account opening.

62,000+ Surcharge Free* ATMs

Get cash anytime with your MHV VISA Debit Card
• ATMs are located at all MHV Branches.
• Access 62,000+ surcharge-free* ATMs within the CU24 network.
• Use the branch locator on MHVFCU.COM or the MHV Mobile App to find an ATM near you.

*Regular transaction fees may apply. See Fee Schedule for details.
**Purchase Rewards**

Earn cash back rewards by using your MHV VISA Debit Card to purchase merchandise and services.

Purchase Rewards are available to all MHV VISA Debit Cardholders and can be accessed through Online Banking or the MHV Mobile App.

**Click**

1. Login to [Online Banking](#) or [MHV Mobile App](#) and go down to the Purchase Rewards Section. Click on the View Your Offers link to see your available reward offers.

**Shop**

1. Click on an offer you want to load on to your VISA Debit Card.
2. Then Shop at the specified retailer and Pay using your VISA Debit Card. You will pay full price at the register.

**Enjoy**

1. Earned cash back rewards will be deposited into your account within 45 days after you redeem the offer.

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

**Helpful Tip:** Purchase Rewards offers will automatically populate based on where and how often you use your card. The more you use it, the more offers you will get.

---

**Swipe**

1. Earn **1 point** for every **$100 spent** when you choose to use **signature** and a **½ point** for every **$100 spent** when you choose to use **PIN** (or debit) at checkout.

**Earn**

1. Points are totaled each quarter and are mailed to you in the form of a certificate.
2. Visit [MHVRewards.com](#) to register as a member and accept the terms and conditions.
3. Earn bonus points! Click SHOP ONLINE to earn additional points by shopping at select online retailers. Only purchases made through MHVRewards.com shopping links qualify for earning bonus points.

**Redeem**

1. To redeem certificates, go to the Rewards Section at the top of the page. Select **Certificates** and enter your **Certificate Number** and select **Save**.
2. Once entered, your points will automatically populate on the MHV Debit Card Rewards website.

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

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**Have Questions? Contact MHV Debit Card Rewards Customer Service at 910.202.3416.**
Perks Package
Protect your accounts and save money on everyday purchases
Free 90 day trial - Sign up at any branch today!

The Package Includes:
- IDProtect™ with 3-in-1 credit report and monitoring with quarterly credit score
- $10,000 ID Theft and Fraud Expense Reimbursement
- $5,000 Accidental Death and Dismemberment Insurance
- Entertainment SaversGuide®
- Cellular Telephone Protection
- Discounted Gas and Gift Cards
- Child ID Kits

Perks Package is free with MHV ULTRA Checking or $3.95 per month with any other MHV Checking
Once you sign up for the Perks Package you will receive an envelope with instructions and an access code to enroll and begin using the above services.
Terms and conditions apply. Subject to change or terminate at the discretion of MHV.

Enjoy convenience with the eClub Mobile App!
Available for Apple and Android.

VISA Signature Rewards
Earn 1 Point per $1 Spent
Earn one CURewards™ point for every $1 purchase made with your MHV VISA Signature Rewards Credit Card. You are automatically enrolled in the program when you use your card.

Reward Yourself!
Points can be redeemed for a variety of items including: gift cards, quality housewares, high-end electronics, the latest fitness equipment, exotic travel destinations, jewelry, movies, music, games and more!
1. Register at CURewards.com to view or redeem your points and see the full selection of rewards.

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

Interested in opening an MHV VISA Signature Rewards Credit Card? Call our Call Center at 845.336.4444
Apply online at MHVFCU.com/CreditCard
Stop in to any MHV branch location
Lending Solutions
With an MHV Membership, I Can . . .

Pay Down Debt
An MHV Personal Loan gives you the freedom and flexibility to consolidate your debt or pay for vacations, home improvements, medical expenses and more!

Lower my Monthly Payment
If you’re looking to lower your monthly car payment, shorten your term or reduce your rate, consider refinancing your auto loan to MHV.

Use the Equity in my Home
Put the value of your home to good use for home improvements, weddings/events, education expenses and more!

Purchase Items with a Lower Interest Rate
Experience the convenience and reward of shopping, dining and travel with an MHV VISA Credit Card. MHV has different card choices depending on your spending style, all with no annual fee and credit lines up to $20,000.

Buy my First Home
MHV makes the home buying process easy with affordable options and an in-house team of experts to guide you through the home buying process from pre-qualification to closing.

Car Shop with Confidence
Get the best deal by getting pre-approved for your MHV Auto Loan before heading to the dealership. You’ll be a step ahead of the dealer with greater bargaining power and more freedom in your purchasing decisions.

Protect Myself in an Emergency with a Line of Credit
An MHV Line of Credit is an approved amount that can be accessed as needed with a maximum amount you can draw. As you pay down your balance you can access whatever funds are available for an extended period of time.

Fill the Funding Gap to Pay for College
MHV aims to make financing college easier so you can focus on what’s really important - achieving your dreams of a higher education at the school of your choice.

Interested in applying for an MHV Loan or Line of Credit?
Call our Call Center at 845.336.4444. Apply online at MHVFCU.com or stop in to any MHV branch location.
Business Services
MHV’s Business Banking Solutions are a better way to help you manage your money and your business with ease.

Our full line of business products include:
Business Loans
Commercial Mortgages
Business Credit and Debit Cards
Business Free Checking
Payroll Management
Business Lines-of-Credit
Small Business Administration Loans
Merchant Services
Business Ultra Checking with Interest
Corporate Partner Program

We offer 24-hour Express Loan Approval on loans and credit lines up to $25,000.*

*Restrictions may apply. See branch for details

Investment & Retirement Center
Achieve your personal financial goals
Our Investment and Retirement Center provides members with a variety of investment and insurance products that complement those offered by MHV. Our representatives can work with you on the following services and products:
Investment Planning
Life Insurance Planning
Long Term Care
Retirement Planning
Retirement Savings
Mutual Funds
Education Funding
Estate Conservation
Stocks/Bonds

Schedule a free, no obligation appointment with our representatives today. Call 845.336.4444 ext. 3166 or 3126

The CBSI disclosure must be included on the advertisement. See below. Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.

Mid-Hudson Valley Insurance Agency, Inc.

Enjoy a complete line of insurance solutions from top-rated carriers
We shop and compare coverage for you, so you get the best coverage for the best price available. Coverage options include:
Homeowners/Renters
Auto
Motorcycle and Boat
Recreational Vehicles
Umbrella Liability
Weddings/Events
Business
Pet

Visit mhvfcu.com/insuranceagency or call us at 845.943.5540 for a no-obligation quote.