



FOURTH QUARTER 2025

NEWSLETTER

DIGITAL BANKING JUST GOT EVEN BETTER!

CARD MANAGEMENT, TEXT BANKING & MORE!

At ServU Credit Union, we're always working to make your banking experience more secure, more convenient, and more in your control. That's why we're excited to roll out several new features in both Online Banking and the Mobile Banking app. Some updates are already here, and more are on the way!

CARD MANAGEMENT – NOW BUILT RIGHT IN

No more switching between apps! Debit and credit card alerts and controls are now available directly in Digital Banking. (Previously, debit card users managed these through the MyCardRules app.)

With Card Management, settings take place immediately and are available 24/7 right from your phone or computer. Here are some examples of alerts and controls you can set:

- **Turn your card on or off instantly** – Misplaced your card? Flip the switch until you find it. (Remember: if your card is lost or stolen, contact ServU to permanently block it and request a replacement.)
- **Set custom alerts** – Choose email, text, or push notifications for things like transactions over a certain dollar amount, international purchases, or online orders.
- **Control transactions** – Limit spending by dollar amount, transaction type (like ATMs or e-commerce), or even merchant category (such as travel, gambling, hotels, and more).



TEXT MESSAGE BANKING

Stay up to date and manage your account on the go with Text Message Banking. Once enrolled, members can text 454545 to receive current account information.

The following text commands are available:

- **BAL** (Balance)
- **LAST** (Last 5 transactions)
- **TRANS** (Transfer)
- **STOP** (Cancel text banking service)

To enroll in Text Message Banking, members will access "Additional Services," then "Alerts and Notifications" via online banking. Once enrolled, members will choose the accounts they would like to transfer from and transfer to.

A NEW LOOK FOR ONLINE AND MOBILE BANKING

Both the ServU Mobile App and Online Banking will be updated with a new look and an easier user interface. If you are a mobile app user, you may already see the changes. Online Banking will undergo changes later this year. Get ready for a fresh, modern design that makes banking with ServU easier than ever.

BUILDING A STRONGER CORE TO BETTER SERVE OUR MEMBERSHIP!

As mentioned in the last newsletter, ServU is embarking on an exciting journey to upgrade our core computer system. Completing this project will allow us to serve our membership better and help our staff work more efficiently.

ServU will move to the new system February 27-March 2, 2026. During this time some services may be temporarily unavailable as we complete the system conversion. All branches will be closed on March 2nd, 2026.

This upgrade is all about making your experience with ServU faster, easier, and more secure. But to ensure a smooth transition, we need your help in getting ready!

HERE'S WHAT YOU CAN DO TO PREPARE

- **Verify Your Contact Information**
Please ensure we have your most up-to-date phone number, email, and mailing address on file to receive timely updates.
- **Request a Debit Card or Credit Card** *(If you don't already have one)*
Having a ServU Visa debit or credit card will help you maintain access to your funds even if our office is closed. You may obtain an instant issue debit or credit card in our Painted Post, Hornell, Bath or Penn Yan offices.
- **Review All Upcoming Communications**
Stay informed by reading all ServU updates delivered via email, mail, and digital channels in the weeks ahead.

WHAT TO EXPECT

Prior to the conversion, all members will receive a **detailed member guide** outlining what to expect during the transition, including information on any temporary service interruptions.

Additionally, we will launch a **dedicated webpage** to serve as a central hub for core system conversion updates, FAQs, and key resources to keep you fully informed throughout the process.

We appreciate your patience and support as we take this important step forward. This upgrade reflects our ongoing commitment to providing secure, modern, and efficient financial services for our members.



UPCOMING CLOSINGS

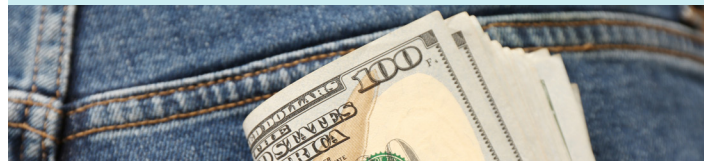
- Tuesday, November 11 – Veteran's Day
- Thursday, November 27 – Thanksgiving Day
- Friday, November 28 – Staff/Family Appreciation Day
- Wednesday, December 24 – Christmas Eve (1PM Closing)
- Thursday, December 25 – Christmas Day
- Wednesday, December 31 – New Year's Eve (3PM closing)

POCKET YOUR PAYMENT

Members can choose to *skip their: Nov. 2025, Dec. 2025 OR Jan. 2026 loan payment(s) and pocket the cash! Each loan payment you skip will have a \$15 fee.

Forms will be available on the website and in branches in mid-October. Electronic forms can be completed and submitted without coming into an office.

*Pending approval. Members may skip one payment per qualifying loan. Your loan(s) will resume a normal payment schedule the following month. If you skip your loan payment(s), the term of the loan(s) may increase and interest will continue to accrue on the unpaid balance. The interest is deferred to future payments. By skipping a payment(s) on your loan(s), the total amount you pay for finance charges on your loan(s) could be greater than stated on your loan disclosure(s). If you purchased Guaranteed Asset Protection (GAP) for your loan, this skip request may affect the amount paid at the time of a GAP claim. A fee of \$15 per loan is a finance charge and will be deducted from your share savings account for this service at the time this request is processed. If you pay your loan electronically from another financial institution or online with ServU using automatic transfers or external loan payments, you are responsible for stopping those payments. This offer does not apply to Visa Credit Cards, or any Real Estate Loan including "PLUS" Loans, any loans currently receiving CUNA disability and single payment loans.



WHETHER YOU'RE STARTING A NEW CHAPTER, OR A NEW NOVEL, SERVU HAS A LOAN FOR YOU!

15 YEARS FIXED RATE
HOME EQUITY LOANS
4.99%/5.07% APR

30 YEARS MORTGAGES
4.99%/5.07% APR

Equal Housing Lender. New money only. Loan subject to credit approval. Rates subject to change. Membership eligibility required. A \$50,000 fixed home equity loan at 4.99% interest rate would have 180 payments of (an estimated) \$395.17 (principal and interest only). A \$100,000 mortgage at 4.99% interest rate (5.07% APR) would have 360 payments of (an estimated) \$536.21 (principal and interest only).

