



# CORE Conversion

## ACCOUNT NUMBERS

### MEMBER NUMBERS AND ACCOUNT NUMBERS

At Dakota West Credit Union, our member numbers and account numbers have been mostly interchangeable. Your member number identifies you, an individual, and for simplicity, your account numbers stem from the unique number identified with you. Your account numbers always include your member number, plus additional digits, letter codes, or even an occasional decimal point or dot.

When we make the change to our new core processing system on June 1, 2019, all members – each individual – will have only one member number, but a variety of account numbers. Joint account owners, or other account relationships, will be connected to the accounts to which each person has access and will require their own logon to the new core system. For security purposes, we require each individual accessing the system to have their own separate username and password.

Joint account owners will be issued their own logon beginning on Monday, June 3. Users requesting a logon may call 800.411.5790 between 8:00 am – 5:00 pm CT Monday through Friday to obtain a unique logon.

### JUST ONE MEMBER NUMBER

Many of our members have multiple member numbers as they opened various accounts to meet their personal and business needs. Going forward, each member will have one member number, which will be the oldest member number on file with Dakota West Credit Union. If you have only ever had one member number, your member number remains the same.

If your first member number is 12345 and your second member number is 70000, your new member number for all accounts and access at Dakota West Credit Union will be 12345.

### CHECKING ACCOUNT NUMBERS

Your checking account number has always included your member number and an additional “check digit.” For example, if your member number is 12345, your randomly-assigned check digit was added to your member number to create account number 123459. With our new core system, your checking account number will not change. You may continue to use your existing checks, too, so there will be no need to order or print new ones. E-Checking accounts will now also include a check digit in addition to the member number.

If you currently have checking accounts with two member numbers, your checking account numbers will remain the same, regardless of your member number. If your second member number was 70000 and your second checking account number is 700006, you will still have checking account number 700006 and checking account number 123459, even if your only member number will now be 12345.

In the past, you may have seen your checking accounts listed with additional letters and number such as S96 or S91. These product codes will no longer be used and will not be needed to access your checking accounts.

### SAVINGS ACCOUNT NUMBERS

All existing savings accounts (these included such product codes as S1, S2.1, S60, etc.) will include the member number and a **1** to replace the **S**. An additional zero is added after the **1** for all single-digit product codes transition to a two-digit numeric format.

If your member number is 30080, your existing savings accounts will now begin with 300801. If your first savings account was 30080**S1** and your second savings account number was 30080**S1.1**, letters and dots will be replaced with zeros. The first savings account will also include **00** to identify that there are no additional dots or numerals.



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Current savings account number:	<b>30080S1</b>	<b>12345S2.1</b>	<b>70000S60</b>
Formula to obtain revised account number:	member # + 1 + 0100	member # + 1 + 0201	member # + 1 + 6000
Revised savings account number:	<b>3008010100</b>	<b>1234510201</b>	<b>7000016000</b>

### LOAN ACCOUNT NUMBERS

Much like draft and share accounts, loans with Dakota West Credit Union include a series of letters and numbers to identify each account. Loans included the letter **L**, and often features L38.2, L40.4, or L2.1.

To align the account numbers, the formula for converting a loan account number will follow the same formula of changing letters and dots to zeros. For loans the numeral **3** will replace the **L**. An additional zero is added after the **3** for any single-digit product codes account codes transition to a two-digit format, such as an L2.2. Loans with two-digit codes, such as L70 or L65.1, will use their existing two-digit product codes added to the numeral **3**.

If your member number is 60070, your existing loans will all begin with 600703. Existing numerals will remain, the letter **L** and dots will be replaced with zeros, and will also include **00** if there are currently no additional dots or numerals.

Current loan account number:	<b>60070L2</b>	<b>12345L40.1</b>	<b>70000L2.1</b>
Formula to obtain revised account number:	member # + 3 + 0200	member # + 3 + 4001	member # + 3 + 0201
Revised loan account number:	<b>6007030200</b>	<b>1234534001</b>	<b>7000030201</b>

### CERTIFICATE ACCOUNT NUMBERS

Certificates will follow a similar pattern as saving accounts and loan accounts, using the numeral **2** to identify it as a certificate account replacing the **I**. Most certificate accounts are identified by a two-digit product code, such as I48, I60, so only a few certificate accounts, such as I3 and I6 will need an additional zero to change the product codes to a two-digit numeral. Zeros will also be used to replace dots.

If your member number is 13800, certificate accounts will now begin with 138002. The two-digit product code will follow. Again, the first certificate account will also include **00** to identify that there are no additional dots or numerals.

Current certificate account number:	<b>13800I48</b>	<b>12345I3.2</b>	<b>70000I24.1</b>
Formula to obtain revised account number:	member # + 2 + 4800	member # + 2 + 0302	member # + 2 + 2401
Revised certificate account number:	<b>1380024800</b>	<b>1234520302</b>	<b>7000022401</b>

### OPENING A NEW ACCOUNT AFTER JUNE 1, 2019

We designed this system to allow all our existing accounts to have a unique number. You will begin to see these revised account numbers on your monthly statements beginning on July 1, 2019. Whether you know your member number or your account number, we will be able to assist you when you visit a branch, or call us with questions.

New accounts opened after June 1, 2019 will no longer include your member number, or use this system of account numbering. Any members opening new accounts, whether a loan, a certificate, or a share or draft account, will be issued a randomly-assigned account number. Existing and new accounts will all be viewable using your member number to view them online, in one of our branches, or on your monthly statement.

Whether in person, at home, online, or on the go, we are here to assist and answer any questions you have. Please reach out to us if you would like more information about our Core Conversion and how it will impact you. You can always find the latest information on our News & Events page of our website, [www.dakotawestcu.com](http://www.dakotawestcu.com).