



CORE Conversion

FAQs

WHAT IS A CORE AND WHY IS IT CONVERTING?

Our core processing system, or “Core,” is the software that manages Dakota West Credit Union’s financial technology. It manages everything from opening accounts to maintaining transaction records, and from servicing loans to maintaining all our members’ account records.

Keeping our members’ information secure and private, and in its best technological health, is a top priority for the long-term care of Dakota West Credit Union. We are converting to a new, more advanced system to meet the anticipated needs of our members and keep our organization technologically fit for the future.

WHEN IS THE CORE CONVERSION HAPPENING?

The Core Conversion has been underway for more than a year. We have been preparing all our connecting systems, such as our online and mobile sites and our Bill Pay and eStatement services, to prepare for the conversion. We will be transitioning officially to our new core processing system over the weekend of June 1 and 2.

WILL I BE ABLE TO VISIT MY DAKOTA WEST CREDIT UNION BRANCH DURING THE CONVERSION?

No, our branches will close at 4:00pm CT on the afternoon of Friday, May 31 to reconcile all transactions made prior to the Core Conversion. Our New England and Bowman branches will be closing on Central Time on Friday, May 31 (3:00 pm MT). Our Washburn, New Town, and Watford City branches that offer drive through-service on Saturdays will also be closed during the conversion weekend.

WILL I BE ABLE TO BANK ONLINE DURING THE CONVERSION?

No, online and mobile banking will not be accessible from Friday, May 31 at 4:00 CT through Monday, June 3 at 8:00 am CT. You will be unable to transfer funds, process new bill and loan payments, or upload mobile deposits. Your eStatements will be available on Monday, June 3.

WILL I RECEIVE MY DIRECT DEPOSIT DURING THE CONVERSION?

If the Direct Deposit is received before 4:00 pm Central Time on Friday, May 31, it will post to your account and be available for use during the Core Conversion.

HOW WILL I BE IMPACTED BY THIS CONVERSION?

Many of the changes have already taken place, and the biggest change happens behind the scenes and may not even be noticeable. Most importantly, with a new core processing system, it is important that our members be able to access all of their information just like always. Once the conversion is complete, members will need to log on to their accounts, verify their access, and update their passwords.

WILL I HAVE ACCESS TO MY ACCOUNTS DURING THE CORE CONVERSION?

Your Dakota West Credit Union ATM/Debit Cards and Dakota West Credit Union Credit Cards will not be impacted during the conversion. However, some services will be unavailable during the conversion. For this reason, it is a good idea to be aware of your account balances and available funds prior to the Core Conversion.

All transactions made during the Core Conversion, including automatic deposits, pre-scheduled payments, and transfers, will be processed during normal business hours on Monday, June 3.



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WILL I HAVE ACCESS TO SHARED BRANCHING AT OTHER CREDIT UNIONS DURING THE CORE CONVERSION?

No, shared branching will not be available during the Core Conversion. However, you may still use Co-Op ATMs during the Core Conversion and utilize your shared branching ATM/Debit Card during the transition.

WILL MY MEMBER NUMBER AND ACCOUNT NUMBERS CHANGE?

Your member number will not change. Also, your checking/draft account numbers will not change.

What will change are the account codes you often see associated with your accounts, such as S1 or L40. More details about your account codes will be available as the Core Conversion approaches.

CAN I STILL USE MY CURRENT CHECKS?

Yes, since your checking/draft account numbers will not be changing, there is no reason to have your checks reprinted. You will not need to order new checks.

I HAVE A KASASA CASH BACK® CHECKING ACCOUNT. WHEN WILL I RECEIVE MY MONTHLY REWARDS?

If you are a Kasasa Cash Back® Checking account member, your cash back will be applied to your account on Friday, May 31. Your rewards will be visible on Monday, June 3 when you log on to your account.

WHAT WILL CHANGE AFTER THE CORE CONVERSION?

Once complete, it will be necessary for you to verify your personal information to authenticate your access to your financial records. You will need to create a new password for your online banking or mobile app.

In our branches, we will begin utilizing digital signature pads and your receipts and monthly statements will look a little different, but we will continue to offer all the same services you received prior to the Core Conversion.

WILL THERE BE ANY NEW ENHANCEMENTS WITH THE CORE CONVERSION?

Yes, you will now be able to get real-time notifications if there is activity on your account that may appear fraudulent. Keeping your finances safe and secure continues to be a priority at Dakota West Credit Union.

WHO SHOULD I CONTACT IF I HAVE PROBLEMS WITH MY ATM/DEBIT CARD OR MY DAKOTA WEST CREDIT UNION CREDIT CARD DURING THE CORE CONVERSION?

If you need to report a lost or stolen card during the conversion weekend, please call 800.411.7590 for assistance with your cards.

DO I NEED TO DO ANYTHING TO PREPARE FOR THE CORE CONVERSION?

Most of the conversion will take place behind the scenes and our staff will be working to make sure we are ready to serve you again on Monday, June 3. You can still prepare in several ways.

Take note of the dates of the Core Conversion. Read information about the Core Conversion on our website or in your email, or contact your local branch prior to the Core Conversion if you have any questions.

Also, you can check out our new online member newsletter beginning on Friday, April 5. Information about the Core Conversion will be available and updated on our website, www.dakotawestcu.com.