



# CORE Conversion

## LFAQs

### I DON'T HAVE A MEMBER NUMBER - CAN I STILL LOG INTO MY SPOUSES' ACCOUNT?

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 eBanking Non-Member Number to access their online account in 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 eBanking Non-Member Number 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.

### HOW DO I FIND OUT MY NEW ACCOUNT NUMBERS?

With our new core system, account numbers are converting to all-numeric numbers. We have provided details regarding these [account number changes](#), which may be accessed on our website. You may also call 800.411.7590 to speak with one of our Member Service Representatives or visit a branch if you would like to verify your revised account numbers.

Your account statements for the month of June, whether online or in the mail, will include all of your revised account numbers in full.

### WHERE DO I MAKE A LOAN PAYMENT?

Many of our members told us they preferred having their loan and credit card payments combined in the transfers section of our online serves, so we have restored this option at the request of our members. Please use the "Transfer Funds" section online or on our mobile app to make a payment to your loan or credit card.

### I HAVE AN E-CHECKING ACCOUNT. WILL MY ACCOUNT BE AFFECTED BY THE CORE CONVERSION?

E-Checking account numbers will now include a check digit similar to our existing traditional checking accounts. However, since these accounts do not utilize paper checks, there will not be a significant impact for E-Checking members. The additional digit will be randomly assigned and will be visible when E-Checking member log into their online account access beginning on June 3, 2019.

### I PARTICIPATE IN EASYSAVE. WHY IS THIS PROGRAM ENDING?

At Dakota West Credit Union we continually review our products and services to offer our members responsible and effective ways of managing their financial resources. We encourage you to continue your savings plan by creating an automated monthly transfer from your draft account to your share account, either online or in person at one of our branches.

### WHY DO MY DEBITS AND CREDITS APPEAR OUT OF ORDER?

During the Core Conversion, no debits or credits will be processed to your accounts. Once the conversion is complete, all transactions that occurred during the transition will be processed into the system. It is to be expected that some transactions will not appear in the order the transactions occurred as they will not be received into your account in real time, but at the conclusion of the Core Conversion.



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### WHAT IF I NEED ASSISTANCE 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. Transaction services, such as transfers and shared branching, will be unavailable during the core conversion.

### HOW DOES MY ACCOUNTANT ACCESS MY ACCOUNT?

For security purposes, we require each individual accessing the system to have their own separate username and password.

Joint account owners, or those requiring access to a member's account, will be issued their own eBanking Non-Member Number beginning on Monday, June 3. Users requesting an eBanking Non-Member Number may call 800.411.5790 between 8:00 am – 5:00 pm CT Monday through Friday to obtain a unique number for business associates.

### HOW DO I CHECK MY BALANCE DURING THE CORE CONVERSION?

Because account access will not be possible during the Core Conversion, account balances may not be retrieved during our anticipated downtimes. You will be able to utilize your Dakota West Credit Union debit card at ATMs and retailers, but you will not be able to complete a balance inquiry between 4:00 pm CT on Friday, May 31 through 8:00 am on Monday, June 3.

We recommend checking your balance on Friday, May 31 prior to the Core Conversion for your most current balance on all your accounts.

### WHY DO I HAVE TO ANSWER ALL THESE QUESTIONS TO ACCESS MY ACCOUNT?

Keeping our members' information secure and private is a top priority at Dakota West Credit Union. For this reason, we require identification when conducting transactions in our branches, and we verify the identities of our members over the phone when account details are being discussed. Likewise, our online access includes a three-tiered security access to confirm your identity.

Creating a username and secure password is the first step in this access. The second is to verify personal details about you to confirm your identity. The third is to be certain your account information is being accessed from a device within your possession.

Since your private information now resides in a new processing system, or "Core," it is for your security that we be assured only you are accessing your data using this three-tiered verification method.

### 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](#). Information about the Core Conversion will be available and updated on our website, [www.dakotawestcu.com](http://www.dakotawestcu.com).