



CORE Conversion

OUR NEW CORE

THANK YOU

The core conversion is over and we thank each of our members for your involvement as we transitioned to a new, more advanced system to meet the anticipated needs of each of you. Congratulations to all of our members who successfully participated in our Core Conversion Giveaway and discovered an extra \$10 in their primary share accounts!

The best perks of our new core are windfalls all of our members can enjoy. New services, new features, new benefits, and enhanced security are just a few of the ways we all gain from our new core. We are ready to keep our organization technologically fit for the future and we are glad you have been with us during this change.

We want to provide you with the highlights of this change and look forward to seeing you in a branch soon.

ACCESSING AN ACCOUNT ON BEHALF OF A MEMBER

Joint account owners, or other account relationships such as spouses, accountants, parents, etc., will be connected only to the accounts to which you have access. If you administer or manage an account for a member, but are not a member yourself, you will require your own eBanking Non-Member Number to access those 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 requiring 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 logon.

PREMIUM OVERDRAFT PROTECTION

With our new core comes free overdraft services for most checking accounts with a new name and new qualifications. Many of our draft account products, including business and personal accounts, will now offer Premium Overdraft Protection. All members will be automatically enrolled if you have a qualifying account and meet the requirements, but you always have the option to opt out if you prefer. More details will be available in the [Members section of our website](#) in the coming days.

24/7 NOTIFICATIONS OF POTENTIALLY FRAUDULENT CARD ACTIVITY

Your Dakota West Credit Union ATM/Debit Cards and Dakota West Credit Union Credit Cards have always been monitored for potentially fraudulent activity. Previously, our members received phone calls asking you to verify specific purchases.

In addition to these calls, Dakota West Credit Union is providing you with email or text alerts to verify specific transactions. A quick reply can immediately protect your card from further unauthorized use. Cardholders will be asked to call Dakota West Credit Union at 800.411.7590 to resume normal card activity and verify any transactions that may indicate a card has been compromised.

ACCOUNT NUMBERS ARE CHANGING

As we previously shared on our website, most account numbers are changing. You will see these new numbers on your next statement or E-statement, on your receipts, and within our online system. If you are curious about how these numbers are changing as part of our new core system, discover more details within our member newsletter: [Remembering All Those Numbers](#). This fully numeric numbering system will still include your member number for your current accounts, but new accounts will include randomly assigned numbers.



CORE Conversion

OUR NEW CORE

SCHEDULED AND RECURRING TRANSFERS

If you created a transfer prior to June 1, 2019 either online or through the mobile app, the transfer is still active, even if it does not appear in your list of pending transactions. If you require assistance confirming, revising, or cancelling your recurring transfers, please contact us at 800.411.7590 or by email at dwcw@dakotawestcu.org.

PAY A MEMBER IS NOW PAY A FRIEND

Keeping our members' information secure and private is a top priority for the long-term care of Dakota West Credit Union members. Prior to our Core Conversion, members had the ability to transfer money through our online services to another Dakota West Credit Union member by proving their account number to the paying member. Starting later this year, our members will be able to transfer money to **anyone** using a system within our mobile app and online financial services called Pay A Friend. Using this person-to-person system, members will no longer need to share account numbers to transfer money, simply enter the email address or phone number of the individual to send an email or text notification of the transfer. This service will add both convenience and security for our members.

REAL-TIME MOBILE DEPOSITS

One of the advantages of our new core is the ability to implement streamlined changes to serve our members. With our new core, we will have the ability to create real-time deposits the moment checks are upload into our online system or brought to one of our branches. While holds may still apply (according to our [Membership Agreement](#)), you will soon be able to view your deposits once they are received by Dakota West Credit Union.

If you would like to learn more about [Remote Deposit Capture](#) and making deposits from your mobile devices, please visit our Member Services page at www.dakotawestcu.com.

IDENTIFICATION REQUESTS

Many of our members may be asked to show your identification, such as a driver's license, when conducting transactions at our branches. Of course you may be a familiar face in your branch, but by adding your identification into our new core system, it serves as verification of your identity in case someone attempts to access your account from another branch. A quick glance helps us confirm if the person conducting the transaction is really you. It's just another security improvement for our members.

MONTHLY STATEMENTS

You may notice that you received full statements generated this month rather than at the end of the quarter. Since we converted to our new core at the start of June, we wanted to ensure all of our members have the details of their account prior to the conversion.

When you receive your next monthly statement at the beginning of July, whether in the mail or online, you will notice a new design, plus the [revised account numbers](#) for all your accounts. Your current statement will serve as a helpful reference as you monitor and reconcile your accounts.

PROFILE SETTINGS

At present, we are aware that your full contact information may not be appearing in your Profile settings in the online system. Likewise, changes you make in this area may not update. Please contact us at 800.411.5790 or [email us](#) if you would like to update your contact information.