



DANNEMORA FEDERAL
CREDIT UNION

Core Conversion Member Guide

dfcu.net

Federally Insured by NCUA.

WHAT IS A CORE CONVERSION?

In order to better serve our membership, we will be updating our core operating system. The core operating system is the software and supporting hardware that DFCU uses internally. The system processes transactions, manages loan and deposit accounts, and supports our online banking and mobile app.

By updating this system we will be able to provide a more streamlined experience in branches.

During the conversion period of February 28th - March 4th there will be limited services available. Please refer to this guide for information on how you may be affected and how to prepare.

Thank you and we appreciate your patience and understanding while we work to upgrade our system!



HOW TO PREPARE FOR CONVERSION

Branch Hours, Virtual Branch, and Mobile App Access

All Dannemora Federal Credit Union branches will be open during regular business hours on Thursday, February 28th. **All branches will be closed on Friday, March 1st.** Branches will reopen on Saturday, March 2nd; hours TBD.

Virtual Branch (online banking), the DFCU Mobiliti app, and Telephone Banking will be **unavailable** from 4 pm on Thursday, February 28th until Monday, March 4.

Payment Methods

ATM and debit card access **may be limited** after 4 pm on Thursday, February 28th until Monday, March 4th. As a precaution, we advise having cash on hand or another backup form of payment.



HOW TO PREPARE FOR CONVERSION

Direct Deposit and Loan Payment Processing

- Electronic deposits and payments **will not** be processed between 4 pm on Thursday, February 28th, and Monday, March 4. All electronic deposits received after Thursday, February 28th through Monday, March 4th will be processed on Monday, March 4th.
- Automatic ACH payments or transfers from your DFCU account scheduled through Thursday, February 28th will be processed that day. Any items with effective dates between March 1st and March 4th will be processed on Monday, March 4th.
- All DFCU loan, credit card, and mortgage payments scheduled during the conversion period will be reflected on Monday, March 4th. You will receive proper credit for your payment accordingly.
- Electronic withdrawal requests from outside financial institutions received during the conversion period will be processed on Monday, March 4th.



HOW TO PREPARE FOR CONVERSION

Download & Print E-Statements & Account History Before Conversion

Download and save your existing e-Statements for your records before February 28. **After the upgrade, previous e-Statements will no longer be accessible in Virtual Branch (online banking).** All members will receive a paper Statement for the month of February.

To download e-Statements:

- Log into Virtual Branch
- Select the Self Service tab
- Select "eStatements" under the "Additional Services" tab
- Search for the time range for the statements that you would like to print
- Select "Account Statement" for the month you would like to print
- Select "Save a Copy" icon and/or the print icon



HOW TO PREPARE FOR CONVERSION

Download & Print E-Statements & Account History Before Conversion

You should also print or document any needed history in Virtual Branch, history will no longer be available on Virtual Branch after the conversion.

To print Account History:

- Log into Virtual Branch & select "Account Access"
- Select the account you would like to view the history of under "Account Summary"
- Select "History Search"
- Search for the history date range you would like to download or print
- To print history, select "Print Transactions" (right side of screen)
- To download account history select "Export Account History" (right side of screen)
- Scroll to bottom of screen and select "Select/Reset All Transaction History Records" or manually select the ones you wish to download
- Export using one of the file format options listed



Frequently Asked Questions

Q. What is the “core operating system”?

A. The core operating system is the software and supporting hardware that DFCU uses internally. The system processes transactions, manages loan and deposit accounts, and supports our online banking and mobile app.

Q. How does the core conversion benefit me?

A. You will enjoy a more streamlined experience at the teller line as a result of the conversion.

Q. Is my personal information safe and secure?

A. Yes, all member data and account information will be protected during the conversion.

Q. Will branch hours be impacted by the conversion?

A. Yes, all DFCU branches will be closed on Friday, March 1st. All branches will be open Saturday, March 2nd; hours TBD.



Frequently Asked Questions

Q. Will I be able to access Virtual Branch (online banking) or the mobile app?

A. Virtual Branch (online banking) and the DFCU Mobiliti app will be **unavailable** from 4 pm on Thursday, February 28th until Monday, March 4.

Q. Will I be able to access Telephone Banking?

A. Telephone Banking will be **unavailable** from 4 pm on Thursday, February 28th until Monday, March 4.

Q. Will I be able to access Bill Pay?

A. No. Bill Pay will be unavailable from 4 pm on Thursday, February 28th until Monday, March 4th.

If you have additional questions please call 518.825.0323 and we would be happy to assist you.

