DADE COUNTY FEDERAL
CREDIT UNION

Conversion FAQs

1. What is a CORE system upgrade and why is it necessary?

The CORE software system is the internal software that we use to serve you and manage your daily transactions. Just like the software on your home computer or mobile phone, it needs to be upgraded periodically. After years of regular upgrades, Dade County FCU is moving to a completely new system that enables the Credit Union to take advantage of advances in technology and offer better services to the Members. The new CORE system will pave the way for the introduction of products that many of the members have been asking for. Although our current banking system has served us well in the past, we want to be able to serve you better now and in the future.

2. What should I expect before and during the CORE conversion?

Conversion is all about change for the better, but you should expect some service interruptions. First and foremost, your debit and credit cards will function normally at ATMs and merchants. However, online banking, mobile banking, Shared Branching, and TellerLine 24 will be unavailable from 6:00 p.m. Friday, September 30th through 1:00 p.m. Tuesday, October 4th. We recommend that you schedule and complete any of your banking needs prior to the weekend of September 30th, so you have completed any of your typical weekend transactions with the Credit Union. If you will be doing any major financial transactions the last week of September, we suggest that you contact us at 305-471-5080 so that we may assist you.

3. Is my personal and financial information safe and secure?

Yes, we continue to adhere to industry best practices to safeguard your personal and financial information, as your trust is our utmost concern. For the past 18 months, we have had a team of trained professionals working on the conversion. Changes in our systems are normal, and we understand your concerns. For your peace of mind, you may compare your balances prior to the conversion with your balances after the conversion, using your monthly statement as the official balance. Of course, if you prefer to, you may simply call our Contact Center for assistance at any point during the conversion.

4. How does this new software system benefit me?

This upgrade ensures even greater standards of service and security and includes better Member service, more products and improved access to your accounts. We are excited to offer more ways to securely move your money to and from other financial institutions and individuals. Viewing and tracking your accounts, paying bills and managing your money will be easier than ever before.

5. Will my Direct Deposit/ACH/Payroll Deduction be affected?

No, everything will remain the same.

6. Will my Member Number change?

Your member number will remain the same.
When performing a transaction you will need to provide the share type name associated with your account. For a complete list of share types visit www.dcfcu.org/sharetypes.

7. Will my TellerLine 24, online banking and Mobile login stay the same?

No, you will be required to re-enroll to use these services. You will be required to download a new app on your mobile device. These apps will be available after Oct.1st on both the iTunes and Google Play store.
If you have specific questions please feel free to speak to a representative or call us at 305-471-5080.

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8. Will I need to order new checks?
No. Your checks will continue to clear as normal. We recommend that when you need to reorder checks, place your order at DCFCU to ensure the new order includes the new MICR number.

9. Will I need to get new debit or credit cards and PINs?
No. All debit cards and credit cards and their PINs will remain the same. You will be able to use your credit card/debit card without interruption during the conversion.

10. What else will remain the same?
The following will continue to function as usual:

- Visa Debit Card – (See above)
- Visa Credit Card – (See above)
- Direct Deposits – (See above)
- Pre-authorized Transactions
- Existing Checks
- Bill Pay
- Wire Transfers

11. Will my account history be transferred to the new system?
No, your account history will not be transferred over. However, you will have access to your account history in our online banking system via your monthly statements section. We suggest that you enroll in e-statements today to ensure faster access to your statements. To learn how to enroll please visit www.dcfcu.org/estatements.

12. Will my statements remain the same?
You will continue to receive the same information that you see in current statements, with an enhanced display of your monthly activity.

13. Where can I get more information?
We want the CORE conversion to be as seamless as possible, so stay informed and stay in touch. Plenty of information will be provided on our website www.dcfcu.org/core and in our branches. As always, please feel free to contact us at 305-471-5080 for assistance or to answer questions.

14. When will I be receiving my Holiday Club funds this year?
Due to our conversion this fall, Members with Holiday Club accounts will have their funds dispersed into their primary savings account on October 4th. However, this year you will have access to funds without penalty as early as September 1st. Call our Contact Center at 305-471-5080 if you have any questions regarding your Holiday Club funds.

Thank you for your patience during this transition. If you have additional questions, please stop by one of our branches or contact us at 305-471-5080.