

KVCCU Core Upgrade – Member Q&A

1. What is a core conversion?

A core conversion is when we upgrade the main system that powers your accounts, transactions, and digital banking.

2. Why is KVCCU upgrading its system?

To provide a faster, more modern banking experience with improved digital tools and clearer account information.

3. When is the conversion happening?

The conversion weekend begins **January 30, 2026**, with services fully restored by **9:00 AM on February 2, 2026**.

4. Will my money be safe during the conversion?

Yes. Your funds remain secure throughout the entire upgrade.

5. Will branches be open during the conversion?

Branches close early at **12:00 PM on Friday, January 30**, are closed Saturday, and reopen **Monday, February 2 at 9:00 AM**.

6. Will online banking be available during the upgrade?

No. Online banking will be unavailable from **January 30 at 3:00 PM through February 2 at 9:00 AM**.

7. Will mobile banking be available during the upgrade?

No. Mobile banking will also be unavailable during this time.

8. Will debit cards work during the conversion?

Debit cards will have **limited access** during the conversion period.

9. Will ATMs be available?

ATMs will have **limited access**, and balances may not update in real time.

10. Should I plan ahead for the downtime?

Yes. We recommend having cash on hand and planning payments in advance.

11. Will Bill Pay continue to work during the conversion?

No. Bill Pay will not be available during the conversion.

12. Will my Bill Pay information transfer to the new system?

No. Bill Pay will not convert and must be set up again after go-live.

13. What should Bill Pay users do before January 30?

Print or write down your list of billers, payees, and scheduled payments.

14. Can I schedule Bill Pay payments before January 30?

Yes, but payments must fully process **before January 30** or they will not be paid.

15. Will my account number change?

No. Your member account number will stay the same.

16. Will my debit card number change?

No. Your debit card will remain the same.

17. Will my credit card be affected?

No. Credit cards are not impacted by the core conversion.

18. Will my loan payments change?

Your loan terms stay the same, though payment displays may look different.

19. Will account balances look different after the upgrade?

You may notice a new layout, but balances will be accurate.

20. Will my transaction history carry over?

Yes. Your transaction history will transfer to the new system.

21. Will statements change?

Statements will have a refreshed look with clearer information.

22. Will I need to enroll in online banking again?

Yes. All members will log in as a **first-time user** after go-live.

23. What will I need for first-time login?

Your **member account number, full Social Security Number**, and a verification code.

24. How will I receive my verification code?

By text message or email using the contact information on file.

25. What if my contact information is outdated?

Please update your email and phone number before January 30.

26. Will there be a new mobile app?

Yes. You will download a new KVCCU mobile app after the upgrade.

27. Should I delete the old mobile app?

Yes. The old app should be deleted after the upgrade.

28. Will my mobile banking username stay the same?

No. You'll create a new login during first-time access.

29. Will alerts and notifications transfer?

No. Alerts will need to be re-set up in the new system.

30. Will my eStatements transfer?

Yes, but preferences may need to be re-confirmed.

31. Will I still be able to visit a branch for help?

Yes. Branch staff will be available once we reopen.

32. Will call volume be higher after the upgrade?

Yes. We expect increased calls the first few days.

33. How is KVCCU preparing for higher call volume?

We are using a **temporary call center** to provide additional support.

34. Can the temporary call center help me?

Yes. They can assist with most questions related to the upgrade.

35. What if I need a specific KVCCU employee?

Just ask, and you'll be directed to the appropriate person.

36. Will there be training for staff before go-live?

Yes. Our team is completing extensive training ahead of launch.

37. Will my Club Accounts change?

Yes. Club Accounts are being simplified into seasonal clubs.

38. How many Club Accounts will there be?

There will be **four**: Spring, Fall, Christmas, and Winter.

39. Will my Club Account funds move automatically?

Yes. Funds will transfer automatically to the appropriate new club.

40. Will maturity dates change?

Yes. Each seasonal club has a consistent maturity date.

41. Will I lose money during the conversion?

No. All funds and interest are protected.

42. What if I see something that doesn't look right after go-live?

Contact us right away — we're here to help.

43. Will there be more communication after the upgrade?

Yes. We'll continue sharing updates and helpful tips.

44. Where can I find detailed information?

Your **Member Upgrade Booklet** mailed in December contains full details.

45. Will the website be updated with information?

Yes. Our website will have a dedicated upgrade page.

46. Will there be signage in branches?

Yes. Branches will have reminders and assistance available.

47. What should I do if I forget my new password?

Use the password recovery options or contact us for help.

48. Is this upgrade required?

Yes. The new system replaces our current platform.

49. What's staying the same?

Your money, your accounts, your cards, and our commitment to you.

50. Who can I contact if I have questions?

Our team is always happy to help — in branch, by phone, or online.