Core Conversion FAQs

(Last updated 2/27/26)

General Information

Q: Why is the credit union undergoing a core system conversion?
A: As part of our continuous effort to modernize and upgrade our member experience, it has become necessary for us to update our core system. While we do know and apologize that our conversion might cause some brief, minor inconvenience for our members, our goal is to provide you with a more rewarding membership experience that will include a new audio response system in both English and Spanish, more streamlined and efficient processes and the ability to enhance existing products and services and introduce exciting new ones.

Q: When will the Central Credit Union's core conversion take place?
A: The credit union will be live with its new core system on Monday, March 2, 2026.

Q: Will the credit union be open on the day of the conversion?
A: No. The credit union will be closed on Monday, March 2nd.

Online & Mobile Banking

Q: Will there be any interruption to online and mobile banking services?
A: Yes. As part of the core conversion, the credit union will be getting new online and mobile banking systems. Access to our existing systems will end on Friday, February 27th at 2 p.m. CST. External transfers and remote check deposit functions will cease at 2 p.m. CST on Wednesday, February 25th so that all items can be processed prior to the conversion.

Q: When will online and mobile banking access be restored?
A: Online and mobile banking will be accessible again on Monday, March 2nd. Once we have the live, post-conversion systems tested and running on March 2nd, we will update the online banking login links on our website and post the direct URL here. On March 2nd, you will also need to download our new mobile app from either the App Store or Google Play.

Q: Will I need to re-enroll in online and/or mobile banking?
A: Yes. All members who have online and mobile banking access will need to re-enroll in online banking and download our new mobile app.

Q: How will I re-enroll in online banking?
A: To re-enroll, you will need your member number, a PIN (last 4 digits of your Social Security Number) and your Social Security number. Please note, you will not be able to re-enroll in online banking unless the credit union has a valid email address on file for your account. We suggest that

you log into online banking prior to March 2nd to verify a valid email address is on your account. After logging in, go to My Settings where any email address you have on file with the credit union will be listed. You can update any changes to your email address there.

Online Bill Payment Services

Q: Will bill payment be accessible during the conversion?
A: In order to process all items prior to the conversion, bill payment has ceased operation.

Q: Will bill payment be available after the conversion?
A: Yes. Bill payment services will be available to members with Central Credit Union checking accounts when the conversion is complete on Monday, March 2nd.

Q: Will my bill payment payee, automatic payments and payment history transfer over to the new system?
A: No. You will need to enter your information into the new system. After doing so, you will be able to add bills, activate e-bills and receive your bills electronically, set up payment reminders and more.

External Transfers

Q: Will external transfer service be affected by the conversion?
A: Yes. Your ability to transfer funds between your credit union accounts and your accounts at other financial institutions will be temporarily unavailable for a period of time before and after the conversion. External transfer service will cease at 2 p.m. CST on Wednesday, February 25th so that all items can be processed prior to the conversion.

Q: How long will external transfer service be unavailable?
A: External transfer service will not be available immediately following our conversion on March 2nd. At this point, we anticipate that external transfer service will be restored on March 12th.

Q: What if I make my credit union or other financial institution loan payments through external transfers?
A: If you make loan payments from an external source, we suggest you make alternate arrangements for March loan payments to the credit union or loan payments to other financial institutions.

Q: Will my external transfer data (institutions, account numbers, recurring transfer information) still be in online/mobile banking after the conversion?
A: If you use external transfers, after the conversion you will need to reinput your financial

institution data into online/mobile banking and account confirmation will need to take place prior to making new transfers.

Zelle

Q: Will there be any lapse in Zelle access as a result of the conversion?
A: Yes. Zelle is not currently accessible.

Q: When will access to Zelle be restored?
A: At this time, we anticipate that Zelle service will be restored on Monday, March 16th. Any updates regarding the timeframe will be posted here.

Q: Will there be any changes to Zelle usage after the conversion?
A: Yes. Following the conversion, Zelle will only be available to members with Central Credit Union checking accounts with bill payment services. If you already have a Central Credit Union checking account, on March 2nd you will be able to log into online or mobile banking and sign up for bill payment. With bill payment, you can easily find, manage and pay bills in one convenient, central location.

If you do not currently have a credit union checking account, we encourage you to take advantage of one of our three checking options, including our free Kasasa Cash Checking Account that along with direct deposit and e-statements features a high rate of return with no monthly or minimum balance fees. Plus, when you make automatic payments on your new Central Credit Union personal loans or vehicle loans from a credit union checking account, you will enjoy a .25% rate discount. You can apply for your new checking account today in online or mobile banking.

Remote Check Deposit

Q: Will I still be able to deposit checks remotely through mobile banking during the conversion?
A: In order to process all items prior to the conversion, remote check deposit will cease operation at 2 p.m. CST on Wednesday, February 25th. You will be able to deposit checks remotely again through mobile banking on Monday, March 2nd.

Audio Banking System

Q: What will I be able to do with the credit union's new Audio Banking System?
A: We are very excited that our system upgrade will bring Central Credit Union's Audio Banking System to our members. Our new system will be available in both English and Spanish and will

provide even more convenient access to your credit union accounts 24-hours a day enabling you to check balances, transfer funds and more by phone.