



Core Computer Conversion

Frequently Asked Questions (FAQs)

Thursday, February 26 – Monday, March 2

Beginning on the afternoon of Thursday, February 26, 2026, Chocolate Bayou Credit Union will begin upgrading to a completely new core computer system. The following FAQs are to help guide all our Credit Union members through the conversion process and to explain in detail how members will be impacted by the conversion.

Why is Chocolate Bayou Credit Union getting a new core computer system?

Several factors went into the decision to replace our existing core computer system. Our vendor partner is not changing but they offer several systems and the one we are currently using has approximately 30 clients while the new system has 600 + clients. This means the new system is more modern and will have significantly more research and development dollars available for future enhancements. In addition, the new system is offered as software as a service (SaaS), allowing servers to be located outside of our immediate service area. Given our proximity to the coast and likelihood of natural disasters we believe this move aids our recovery should a catastrophic event occur.

After the core conversion is complete, we will spend the rest of 2026 implementing some of the other services we contracted to offer such as online account opening, a more robust offering within mobile banking to control your debit/credit cards, e-Notices, and tap & go contactless payment for credit cards to name a few.

In addition, starting with the March end-of-month processing, if you have a checking account, we will no longer assess a \$5 monthly service charge for the checking account. This will save you \$60 per year and put \$350 thousand back into the pockets of our members annually.

System Conversion

Will Chocolate Bayou Credit Union be closed during the computer system conversion?

The Credit Union will operate normal hours with only a few exceptions.

Pearland Branch Drive-Thru will close at 12:00 noon on Saturday, February 28, instead of 1:00 p.m.

Alvin Branch Drive-Thru will open at 9 a.m. on Monday, March 2, instead of 7:30 a.m.

- The drive-thru will resume normal opening hours (7:30 a.m.) on Tuesday, March 3.

Alvin and Manvel High School Offices will be closed Monday and Tuesday, March 2 and 3, reopening on Wednesday, March 4.

Besides the location hours, what other services will be affected during that time frame?

Mobile Deposit Services – unavailable beginning at 4:00 p.m. on Thursday, February 26.

Home & Mobile Banking Services (including Bill Pay, Zelle, e-Statements) – unavailable beginning at 12:00 noon on Saturday, February 28.

Audio Banking Services (Audio Annie) – unavailable beginning at 12:00 noon on Saturday, February 28.

Shared Branching – unavailable beginning at 3:00 p.m. on Friday, February 27.

Debit Card Services – unavailable beginning at 3:00 p.m. on Friday, February 27.

These are approximate timeframes and we anticipate having all these services brought back online by 12:00 noon on Monday, March 2, 2026.

What if I have scheduled bills to be paid through Bill Pay during the system conversion time frame?

The cutoff date for paying bills will be approximately noon on February 28, 2026, at which time you will no longer be able to login to Online Banking/Bill Pay. You will be able to sign in again the afternoon of March 2, 2026. All bill payments requested prior to the cutoff will be processed as expected. Our Bill Pay system is not changing, but you will not be able to log in over the conversion weekend. Please see the BILL PAY section for more information regarding Bill Pay.

What if I have an automatic transfer scheduled during the system conversion time frame?

The Credit Union will post automatic transfers on Saturday, February 28, 2026, as we process month end. This includes transfers for the 29th, 30th and 31st. Once the new system is up and running on March 2nd, we will post automatic transfers for March 1st and 2nd accordingly.

What if I am expecting a Direct Deposit posting to my account during the system conversion time frame?

The Credit Union will post direct deposits dated for February 28 – March 1 on the afternoon of February 27, provided we have received the file from the employer or paying source (Social Security, pension provider, etc.). We will post direct deposit credits and debits that are dated for March 2 that morning.

Will Shared Branching services be available during the system conversion time frame?

No, Shared Branching services will not be available during the system conversion (from 3:00 p.m. on Friday, February 27 through the morning of Monday, March 2) but will be available once the conversion is completed.

Will I be able to use my Debit/ATM Card during the system conversion time frame?

Yes, you will be able to use your Debit/ATM card but the amount available will be subject to lower limits. We advise you to withdraw additional cash prior to the conversion and to carry your Chocolate Bayou Mastercard Credit Card as an alternative method of payment during the conversion time frame.

When will Debit/ATM transactions performed during the conversion time frame show on my account?

Any Debit/ATM transactions that are done during the system conversion timeframe will post to your account as soon as the conversion is completed and will show on your March statement.

Will I be able to use my Credit Card during the system conversion time frame?

Yes, credit cards are not impacted by the system conversion and will work as normal.

Will Chocolate Bayou Credit Union ATMs be available during the system conversion time? What other ATMs can be used?

We do not anticipate any interruptions with Chocolate Bayou ATMs during the conversion.

Will the Credit Union's website be available during conversion? Will it show updates regarding the availability of services?

Yes, the Credit Union website will remain available, and we will be updating our website periodically during the system conversion weekend to keep our members informed of the status. Visit www.ChocolateBayou.org for updates regarding the availability of services.

After The System Conversion

Will my account number change after the computer system conversion?

No, your account number will remain the same. Your suffixes (sub accounts) will change to a two-digit number. Your existing checks and electronic debits and credits will continue to process as normal; you do not need to make any changes.

Will my account statements look different?

Yes! We will have a more modern and easier to read statement for both mailed and electronic statements.

ACH (Direct Deposit) Postings

Will anything change regarding my ACH (Direct Deposit or Withdrawals) postings to my account?

No, these will continue to process as they do today.

Will I have to contact anyone (employers, automatic payments for utilities, insurance companies, and mortgage companies) after the conversion?

No, any electronic debits or credits currently set up will process as they do today.

Debit/ATM Cards

Will new plastic cards be issued?

No, you can continue to use your same Debit/ATM cards.

Will my Personal Identification Number (PIN) for my plastic card change?

No, your PIN will remain the same.

Will the daily limits on my card change?

No, the limits will remain the same except during the conversion weekend, when the limits will be reduced temporarily.

Online Banking/Mobile App – Chocolate Bayou Mobile

Do I have to sign up again for Online Banking/Mobile App?

No, you will not have to sign up again for Online Banking.

Will my User ID and Password change after the system conversion?

No, there will be no change to your login information.

Will I login to the same site for Online Banking?

Yes, there will be no change to the login page for Online Banking.

e-Statements and e-Documents

e-Statements will now be called e-Documents, and they will be accessed from the Services menu on the right of the Online Banking Accounts page. You can receive account notices and tax documents electronically after the conversion is complete if you opt in.

If I already have e-Statements will I have to sign up again on the new system?

No, you will remain enrolled in e-Statements; however, you will need to accept updated terms and conditions.

Will e-Statements prior to March 2026 convert to the new Online Banking system?

No, old statements will not be available in Online Banking after 12:00 noon on February 28. **THIS IS VERY IMPORTANT:** Prior to 12:00 noon on February 28, you may log into our current Online Banking system and archive your old statements for future reference. These statements will not convert, but the Credit Union will continue to have access should you need one.

Will we still be able to access several years past in the Online Banking system?

At first, no statements will be in Online Banking. As the months pass, the system will retain at least twelve (12) months of statements. Your February 2026 statement will be mailed out, whether you are enrolled in e-Statements or not.

Bill Pay

Is the Bill Pay system changing?

No, the Bill Pay system will remain the same and unchanged.

How will I login to Bill Pay?

Bill Pay is a feature within Online Banking. Once you have logged into Online Banking with your User ID and Password you will have access to the Bill Pay link.

Audio Annie (telephone banking)

Will the number be changed for Audio Annie?

Yes, the new phone number is 1-833-990-0410. The old phone number will not be in service after 12:00 noon on Saturday, February 28. The new phone number will be active by 12:00 noon on Monday, March 2.

Will the options (number selections) for using Audio Annie be changing?

Yes, please listen closely since the menu options have changed.

Will my Personal Identification Number (PIN) for Audio Annie change?

Yes, if you currently use our telephone banking system, your PIN will be the last four digits of the primary account holder's social security number. Once you get in the system the first time, you will be prompted to change your PIN. You will continue to use your account number to access the telephone banking system.