Mock conversion 2: 266 exceptions in 5 patterns, down from 9,115

Old core against new core at September 30, 2026 · 49,514 accounts compared · prepared October 5, 2026

WHAT THIS PAGE SAYS

49,503 of 49,514 loan and share accounts carry the same balance on both cores, 99.98%. The general ledger ties on all 55 accounts. What remains is 266 exceptions in 5 patterns, each traced to one rule the vendor can change; mock 1 had 9,115 in 8. 12 of 20 recurring reports can run on the new core today; 8 wait on a fix.

TOTALS · OLD CORE AGAINST NEW

MEASURE	OLD CORE	NEW CORE	DIFFERENCE	
Members	19,228	19,222	–6	Merge list
Share accounts	40,367	40,366	–1	Open
Share balances	$274,999,999.02	$274,999,982.34	–$16.68	Open
Loans	9,147	9,147	none	Tied
Loan balances	$210,777,367.08	$210,782,023.37	+$5K	Open
Loans 60 days or more past due	$1,302,317.41	$1,430,382.19	+$128K	Open
Certificates maturing within a year	$55,835,019.68	$55,825,063.10	–$10K	Open
Average loan rate	6.237%	6.237%	none	Tied

EXCEPTIONS BY PATTERN · ONE ROW IS ONE RULE TO CHANGE

PATTERN, AND WHAT THE DATA SHOWS	MOCK 1	MOCK 2	BALANCE TOUCHED	OWNER
Certificate maturity date differs All were opened on the 29th, 30th or 31st of a month. The new core moves their maturity to the 1st of the month after.	373	**71**	$989,237	Vendor: date rule
Days past due differ The new core counts 10 days more on every one: a different start date for the count.	284	**101**	$496,344	Vendor: delinquency rule
Loan type differs from the agreed mapping All are RV, boat and other secured loans opened in 2018 or earlier, loaded as Used Auto.	263	**83**	$369,543	Vendor: type mapping
Loan balance differs On every one the difference equals the accrued interest on a past-due loan, added to principal.	29	**10**	$4,656	Vendor: balance fields
Share account not on the new core One club and holiday account holding $16.68 was left out: a balance floor still in the selection rule for that type.	99	**1**	$17	Vendor: selection rule
Member records merged 6 member numbers were folded into 6 others, as the credit union's merge list asks. Their accounts follow.	6	**6**	–	Credit union: merge list Accepted

Cleared since mock 1: active on the new core, charged off on the old (5); loan rate differs (8,058); account has no member on the new core (4).

For the next mock. The vendor's list is the 5 open rows above, largest balance first, beginning with "certificate maturity date differs". The file sent with this page holds all 266 rows with old and new account numbers, so each fix can be tested against the same accounts.

By product: where the two cores agree in total and differ in the parts

Loans and shares at September 30, 2026, grouped by Call Report category on both cores

WHAT THIS PAGE SAYS

Loan balances agree to within $5K in total, but used vehicle loans are $371K higher on the new core and other secured $369K lower: the same loans under the wrong type. Shares differ by $16.68. A category that is wrong on the new core is wrong on the Call Report, in the allowance pools and against every concentration limit.

LOANS · NUMBER AND BALANCE

CATEGORY	OLD CORE	NEW CORE	CHANGE	OLD CORE BALANCE	NEW CORE BALANCE	DIFFERENCE
First mortgage	594	594	–	$65,553,860	$65,554,685	+$824.73
Home equity	887	887	–	$26,090,317	$26,090,317	–
New vehicle	578	578	–	$19,933,568	$19,933,568	–
Used vehicle	2,994	3,077	+83	$68,267,360	$68,638,840	+$371,481
Credit card	2,513	2,513	–	$5,161,172	$5,161,703	+$531.48
Other unsecured	684	684	–	$4,903,013	$4,903,530	+$516.79
Member business	22	22	–	$4,582,063	$4,582,063	–
Other secured	875	792	–83	$16,286,014	$15,917,317	–$368,697
Total loans	**9,147**	**9,147**	**–**	**$210,777,367**	**$210,782,023**	**+$4,656**

SHARES · NUMBER AND BALANCE

CATEGORY	OLD CORE	NEW CORE	CHANGE	OLD CORE BALANCE	NEW CORE BALANCE	DIFFERENCE
Share drafts (checking)	11,112	11,112	–	$57,544,667	$57,544,667	–
Regular shares	19,228	19,228	–	$87,467,893	$87,467,893	–
Money market	2,517	2,517	–	$33,375,907	$33,375,907	–
Share certificates	4,240	4,240	–	$73,916,673	$73,916,673	–
IRA shares and certificates	1,880	1,880	–	$21,831,690	$21,831,690	–
Club and other	1,390	1,389	–1	$863,170	$863,153	–$16.68
Total shares	**40,367**	**40,366**	**–1**	**$274,999,999**	**$274,999,982**	**–$16.68**

THE TYPE MAPPING, AS AGREED AND AS LOADED

OLD CORE PRODUCT	NEW CORE TYPE	ACCOUNTS, OLD	LOADED AS	GAP
MTG1 First mortgage, fixed	100 First Mortgage Fixed	594	594	–
HELC Home equity line of credit	150 Home Equity LOC	887	887	–
AUTN New vehicle	200 New Auto	578	578	–
AUTU Used vehicle	210 Used Auto	2,994	3,077	+83
CCRD Credit card	300 Platinum Credit Card	2,513	2,513	–
UNSC Signature / personal	320 Signature Loan	684	684	–
COML Member business loan	400 Business Loan	22	22	–
OTHS RV, boat and other secured	250 Rec Vehicle & Other Secured	875	792	–83
DRAFT Share draft (checking)	S10 Checking	11,112	11,112	–
REG Regular share savings	S01 Primary Savings	19,228	19,228	–
MMA Money market	S20 Money Market	2,517	2,517	–
CERT Share certificate	C06 to C60 by term, 7 types	4,240	4,240	–
IRA IRA share savings	I01 IRA Savings	932	932	–
IRACERT IRA certificate	IC06 to IC60 by term, 7 types	948	948	–
OTHER Club and holiday accounts	S05 Club Savings	1,390	1,389	–1

Exception list: 266 rows, the largest of each pattern shown

Each row is one account and one field. The full list goes to the conversion team and the vendor as a file.

WHAT THIS PAGE SAYS

The pattern touching the most money is "certificate maturity date differs": 71 accounts, $989K. Account numbers are masked here. The file carries the old and new account numbers, both values and the pattern, so the vendor can test a fix against the same rows at the next mock.

Certificate maturity date differs

71 accounts · Vendor: date rule

ACCOUNT	PRODUCT	OLD CORE	NEW CORE	BALANCE TOUCHED
···36b191	IRA certificate	Nov 28, 2026	Dec 01, 2026	$51,505.30
···b9207e	IRA certificate	Oct 30, 2026	Nov 01, 2026	$50,600.36
···d18f9b	IRA certificate	Oct 28, 2027	Nov 01, 2027	$46,983.03
···9ee87a	IRA certificate	Jan 29, 2027	Feb 01, 2027	$36,469.70
···18e680	IRA certificate	Nov 27, 2026	Dec 01, 2026	$36,433.62

and 66 more in the file

Days past due differ

101 accounts · Vendor: delinquency rule

ACCOUNT	PRODUCT	OLD CORE	NEW CORE	BALANCE TOUCHED
···9f1422	Home equity line of credit	64 days	74 days	$59,193.81
···66a3e5	Home equity line of credit	58 days	68 days	$44,842.05
···36db33	Home equity line of credit	32 days	42 days	$37,463.53
···af3adc	Home equity line of credit	94 days	104 days	$36,261.16
···875902	Home equity line of credit	55 days	65 days	$32,805.73

and 96 more in the file

Loan type differs from the agreed mapping

83 accounts · Vendor: type mapping

ACCOUNT	PRODUCT	OLD CORE	NEW CORE	BALANCE TOUCHED
···f11905	RV, boat and other secured	250 Rec Vehicle & Other Secured	210 Used Auto	$17,051.53
···ecc62d	RV, boat and other secured	250 Rec Vehicle & Other Secured	210 Used Auto	$15,770.33
···af4a10	RV, boat and other secured	250 Rec Vehicle & Other Secured	210 Used Auto	$14,716.01
···367af6	RV, boat and other secured	250 Rec Vehicle & Other Secured	210 Used Auto	$13,423.32
···45f979	RV, boat and other secured	250 Rec Vehicle & Other Secured	210 Used Auto	$12,306.87

and 78 more in the file

Loan balance differs

10 accounts · Vendor: balance fields

ACCOUNT	PRODUCT	OLD CORE	NEW CORE	BALANCE TOUCHED
···4bdc63	Used vehicle	$40,588.66	$41,591.08	$1,002.42
···9559eb	RV, boat and other secured	$24,354.42	$25,200.35	$845.93
···ab44ca	First mortgage, fixed	$62,454.37	$63,279.10	$824.73
···8aaf89	Used vehicle	$23,782.96	$24,456.57	$673.61
···ec3985	Signature / personal	$10,016.49	$10,533.28	$516.79

and 5 more in the file

Share account not on the new core

1 account · Vendor: selection rule

ACCOUNT	PRODUCT	OLD CORE	NEW CORE	BALANCE TOUCHED
···37fc2b	Club and holiday accounts	$16.68	absent	$16.68

The ledger ties; 8 of 20 reports wait on a fix

The ledger account for account, the new core's accounts against it, and every recurring report

WHAT THIS PAGE SAYS

The new ledger was loaded from the old one and agrees on all 55 accounts. The new core's own loan and share accounts do not all agree with it: 6 of 14 control accounts are out of balance, by $742K in total, the mirror of the exceptions on page 1. 8 reports are ready, 4 run with a noted difference and 8 are held until a pattern is fixed.

THE NEW CORE'S ACCOUNTS AGAINST ITS OWN LEDGER

ACCOUNT	CONTROL	ITS ACCOUNTS	AGAINST LEDGER
121000	First mortgage	$65,554,685	+$824.90
122000	Home equity	$26,090,317	tied
123000	New vehicle	$19,933,568	tied
124000	Used vehicle	$68,638,840	+$371,481
125000	Credit card	$5,161,703	+$531.58
126000	Other unsecured	$4,903,530	+$516.76
127000	Member business	$4,582,063	tied
128000	Other secured	$15,917,317	–$368,697
251000	Share drafts	$57,544,667	tied
252000	Regular shares	$87,467,893	tied
253000	Money market shares	$33,375,907	tied
254000	Share certificates	$73,916,673	tied
255000	IRA shares	$21,831,690	tied
256000	Club and other shares	$863,153	–$16.74

LEDGER, OLD AGAINST NEW

Accounts compared	55
Agree to the cent	55
Largest difference	$0.00
Old accounts folded into one new account	1

PAST DUE LOANS, OLD AGAINST NEW

DAYS LATE	LOANS	OLD CORE	LOANS	NEW CORE
30 to 59 days	155	$2,497,516	131	$2,374,108
60 to 89 days	52	$872,737	69	$958,332
90 to 179 days	34	$429,580	41	$472,050
180 or more days	0	$0	0	$0
60 days or more	**86**	**$1,302,317**	**110**	**$1,430,382**

Reportable delinquency would read 0.68% of loans on the new core against 0.62% on the old, from the count of days alone.

RECURRING REPORTS ON THE NEW CORE

E01	**NCUA 5300 Call Report preparation**	Waits on loan types and days past due and certificate maturity dates.	Held
E02	Call Report variance check	Runs on the general ledger, which ties.	Ready
E03	Net worth and capital trend	Runs on the general ledger, which ties.	Ready
E04	Peer comparison (NCUA data)	Runs on the general ledger, which ties.	Ready
E05	Board financial package	Pages fed by a held report stay on the old core until it clears.	Ready, noted
E06	Balance sheet and income statement	Runs on the general ledger, which ties.	Ready
E07	Budget vs actual with commentary	Runs on the general ledger, which ties.	Ready
E08	**Net interest margin and cost of funds**	Waits on loan types.	Held
E09	Efficiency ratio	No open pattern touches a field it reads.	Ready
E10	**Delinquency by bucket**	Waits on loan types and days past due.	Held
E11	**Charge-offs and recoveries**	Waits on loan types.	Held
E12	**Loan portfolio composition**	Waits on loan types.	Held
E13	**Loan production by product**	Waits on loan types.	Held
E14	**Liquidity position and borrowing capacity**	Waits on certificate maturity dates.	Held
E15	Deposit balances and mix	Under 0.1% of what it shows: accounts left out.	Ready, noted
E16	**Certificate maturity schedule**	Waits on certificate maturity dates.	Held
E17	Membership growth	No open pattern touches a field it reads.	Ready
E18	Products per member	Under 0.1% of what it shows: accounts left out.	Ready, noted
E19	Data quality exceptions	No open pattern touches a field it reads.	Ready
E20	Executive KPI dashboard	Tiles fed by a held report stay on the old core until it clears.	Ready, noted

Demonstration edition: Kestrel Ridge Credit Union is fictional and its data is generated. A report is held when an open pattern touches more than 0.1% of the balance it shows. The definitions are mapped; a held report runs when the next mock clears its pattern.

Montclara Analytics · Reporting and analytics for credit unions
research@montclaraanalytics.com · (801) 916-1001 · montclaraanalytics.com