

Leverage the Power of KeyStone with Technical Training

Corelation's Technical Training department offers a variety of technical courses to help credit union resources develop valuable skills to further leverage the power of KeyStone. Our Technical Training courses are different from our Software Training courses in that they cover a more complex and wider array of subjects as to how a credit union can expand the power of KeyStone through the use of scripting, reporting, API development, and backend administration.

With the challenges of the pandemic came new and creative solutions in the way we offer training to clients that wanted to advance their learning. "We knew we needed to continue to offer our clients instructional training designed to build a foundation of knowledge that is essential to use KeyStone to its full potential, so we went virtual," Kristine Manglicmot, Manager, Development Software Services explained. "Our sixteen training machines were configured to use a Remote Desktop Protocol, allowing remote attendees to see and use our secure machines on a device from any location." Not only is our Technical Training department able to host more attendees with the same amount of personal attention, we are also able to offer a greater variety of classes.

The Technical Training Department has evolved into a seasoned team of dedicated trainers and a manager with over 38 years of combined experience, offering 10 distinct courses with 48 sessions scheduled in 2022 alone. We now offer KeyBridge, Fundamentals of Agile and Scrum, KeyStone Server Administration, Batch and UI Scripting, two Jaspersoft Reporting courses, two Forms courses, as well as a SQL eLearning course.

From January 2021 to present, over 375 clients and vendors have completed our virtual training courses. In 2022, Corelation doubled the number of courses we offer, and increased the number of times per year they are offered. Technical Training also implemented "office hours" during each training course, in which an hour is set aside each day of the course for attendees to ask questions specific to their project or credit union.

"I appreciated having the opportunity to talk about circumstances specific to the class attendee's organizations; having that real-world context helped us come up with solutions for some of our own challenges," shared attendee Sean Saile from Vibe Credit Union.



TECHNICAL TRAINING

BY THE NUMBERS



Brent Evans, Director Software Services added "We love feedback! As Corelation continues to grow this team we're always looking for ways to improve and expand our course offerings." If there is an area where you or your organization could use more technical training or if your credit union needs a custom technical training course, please contact us! Our Technical Training team can even design a customized training curriculum that suits your credit union needs.

Learn more about our course offerings, meet our instructors, and register for classes on our [Confluence page here](#).*

*Confluence access required

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Note from the President



Corelation held our annual “Parking Lot Party” on Thursday, September 15, a tradition that began way back when we first moved into our headquarters. Back then, the company tailgate was a chance for all of us to show off the new digs to our friends and family, to give them a glimpse into where we all spent so much of our time. But since Covid upended the way we do business and we took the plunge into remote work, the annual picnic has taken on a very different and even more significant meaning.

The week of the event prompted a majority of my Corelatives to travel from their home offices located across the country and descend upon San Diego, saw them check into hotel rooms and workstations alike, required getting fully dressed (not just from the waist up) and booking meeting rooms in advance. We shared embraces, pancakes, and ideas. Teams met in person – in some cases for the first time – for routine meetings, special presentations, and even some mini-golf, bowling, and happy hours. The week culminated in the company-wide party, a crescendo made all the more entertaining thanks to its pirate-themed costumes and games.

Beneath the surface of those fun and games, those travel plans and in-person meetings, something much more vital was taking place. This recent week made it clear to me that the culture of Corelation remains as strong as it ever was in the beforetimes. The spirit of each Corerelative, the collective energy of the team, and the drive to excel in everything we do was apparent to anyone who walked our halls. I came away recharged and reminded of just how special this company really is. With the talent and passion I just witnessed firsthand, it’s clear that we’re going to great places!

Sincerely,
Rob Landis
President, Corelation Inc.

Employee Spotlight: Jose Alvarez, Accountant II

When Jose Alvarez first came to work for Corelation seven years ago, he joined a small but mighty accounting team. As Corelation has welcomed more credit unions over the years, the work of our accounting department has evolved and become more complex – and Jose always rises to the challenge with a positive attitude. Embracing every opportunity to develop his skills, he has worked his way up from an accounting assistant to his current role as Accountant II.

On the day-to-day, Jose assists with accounts receivable, maintains financial records, and ensures that financial transactions are properly recorded. He is always focused on ensuring that every monthly close runs smoothly, while also contributing to major initiatives including our annual budget planning.

“Some people think of accounting as boring, but numbers and spreadsheets are my thing. It’s so fun and rewarding to be able to figure out solutions and see everything come together,” Jose shared.

Jose is a Southern California native who earned his Economics degree with a minor in Accounting from San Diego State University. He is the first in his family to graduate

from college, proud to have paved the way for his younger brother to follow.

When he’s not working his magic with numbers, Jose loves to spend time with his wife and almost 3-year-old son. Jose is a sports-fanatic who spent his childhood playing football, baseball, and soccer and is excited to share those experiences with his son as he grows up.

“I am so grateful for the mentorship I have received from Margie Lane (Controller), Hal Barnabas (Chief Financial Officer), and Theresa Benavidez (CEO) at Corelation that has allowed me to grow and bring more to the table,” Jose added.

We’re so glad to have you on the team, Jose! 🍷



KeyInsight Tips & Tricks: Relationship Management & Cross-Sell

One of the most powerful reasons members choose credit unions is the commitment to excellent service. And the better your credit union can understand your members' individual financial needs and goals, the more seamlessly you can provide personalized service and in turn, drive member retention and loyalty. That's where KeyStone's built-in relationship management tool comes in!

With KeyInsight you can track Interactions with members directly within their person-centric profile, which allows your staff to see their complete service history at a glance. KeyInsight can streamline the tracking process by automatically inserting a new Interaction record when a member profile is accessed, based on the staff member's role in KeyStone. This action can be customized by role to meet your credit union's specifications and is often used for teller and member service representative users.

For example, KeyInsight can be used to prompt call center representatives to record information about a member's inquiry, noting whether the staff member completed the request or if it requires escalation to another department for resolution. When the inquiry requires a follow-up from another department, it can be created as an Opportunity that KeyInsight will automatically place into a queue and route to the appropriate team. The request ticket can be tracked both at the department level and at the individual person record level to easily provide a member the status of their inquiry.

To further streamline the process of completing the member's request, the member service representative can attach forms and documents to the Opportunity when it is initiated. This can be used to gather signatures or provide the necessary information for requests such as ACH originations, direct deposit distribution requests, death notifications, or proof of auto insurance, among others.

KeyInsight®

Another area where KeyInsight can help your credit union increase efficiency is with the Cross-Sell functionality. KeyInsight can provide on-demand analysis to leverage sales opportunities during member interactions using stored member data including the current products the member uses, transaction history, loans, and more. Through this automatic screening, KeyInsight will identify only products that the member qualifies for and display custom-defined marketing talking points to the KeyStone user. Used strategically, this can offer your frontline staff more confidence in cross-selling, grow revenue from existing members, and create a great member service experience.

Learn more about the many ways KeyInsight can benefit your credit union [on Confluence here](#). 🗑️

**Confluence access required*

Upcoming Training & Seminars

For the full list of upcoming Corelation training offerings and to register for courses, [click here](#). *(Confluence access required)*

Confluence Fundamentals

September 29th
12-1pm PST

Free Session!



KeyInsight with Cross-Sell

October 19th
12-1:30pm PST

sponsored by



Lending Enhancements

November 3rd
12-1pm PST

sponsored by



End-of-Year Tax Reporting

December 14th
12-1pm PST

sponsored by



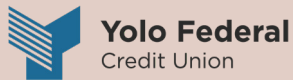
Back-Office Technical Training

Beginner Jaspersoft Reports • Advanced Jaspersoft Reports • KeyBridge Training
KeyStone Server Administration • UI Scripting • Batch Scripting
Forms: General Usage • Forms with UI Scripting • Fundamentals of Agile and Scrum

Welcome, New Clients

(Through September 1, 2022)

Yolo Federal Credit Union
\$423 million in assets
Woodland, CA



iTHINK Financial Credit Union
\$2.07 billion in assets
Boca Raton, FL



Forbes – America’s Best Credit Unions in Each State

Congratulations to our clients who were recognized on the 2022 Forbes ‘Best Credit Unions in Each State’ list!

The ratings were awarded by surveying consumers about overall satisfaction, trust, terms and conditions, branch services, digital services, and financial advice. Below are the Corelation credit unions that made the list and how they ranked in their state. We salute our clients for their exceptional service!

- 7 17 CU – Ohio – #2
- America’s First FCU – Alabama – #2
- APG FCU – Maryland – #4
- Ascentra CU – Iowa – #1
- CapEd CU – Idaho – #4
- Clearwater FCU – Montana – #3
- Desert Financial CU – Arizona – #1
- Educational Systems FCU – Maryland – #2
- Founders FCU – South Carolina – #1
- HFS FCU – Hawaii – #4
- Michigan First CU – Michigan – #3
- NorthCountry FCU – Vermont – #1
- PSECU – Pennsylvania – #4
- Sandia Laboratory FCU – New Mexico – #1
- Together CU – Missouri – #3
- TTCU – Oklahoma – #3
- WESTconsin CU – Wisconsin – #5

Preferred Partner Spotlight: QCash Financial CUSO

How Credit Unions Can Abolish the Payday Lending Industry

For a full list of Corelation partners, [click here](#).

Payday lending first came on the scene in the United States in the 1980s. That decade also saw the peak in the number of credit unions in America (over 23,000). Fast forward to today there are over 23,000 payday lenders and only 5,298 credit unions. Did we stop doing our job?

Inflation and the high cost of getting to work

According to a recent study, 61% of Americans are now living paycheck to paycheck*, making them vulnerable in the case of a life event like a sick child, a broken-down car, family emergency, or when there is simply more month than money. Twelve million adults use payday loans every year. 7 in 10 of those who take out payday loans use them for regular recurring expenses such as utility bills and rent payments (more month than money).

Why are so many credit union members using payday lenders instead of their credit union?

We believe it was partly due to the shift in using the three Cs for making loan decisions (credit, capacity, and collateral) to using only one C: credit score. Add to that the high cost of processing an unsecured loan manually; between \$120 - \$170 per loan compared to a fully automated QCash loan which costs on average \$15.00 per loan.

How QCash can help credit unions destroy the payday lending industry

Through their life event lending platform, QCash can provide the funds your members need, from any device, at any time, from anywhere. From clicking a link on the app to funds in their account in under 60 seconds. No credit check required and no loan officer interaction. The QCash platform is the best tool for advancing financial inclusion and access for credit union members.

For more information visit www.qcashfinancial.com. 📄



*Source: June 2022 www.pymnt.com and LendingClub

Corelation Client News & Success



Desert Financial Credit Union recently hosted NCAA champion wrestler Anthony Robles for a remarkable challenge: an attempt to break the Guinness World Record for most pullups in 24 hours. An inspirational athlete and Desert Financial CU spokesperson, Robles was born with only one leg and has always believed he could do anything he set his mind to. [Read the full story here](#) about his incredible journey.



Achieva Credit Union's Chief Digital and Infrastructure Officer Tracy Ingram has been named a 2022 CIO of the Year Honoree by the Tampa Bay Business Journal! Recognized for her leadership in using innovative strategies to optimize business processes and enable growth with the integration of technology solutions. Congratulations, Tracy! Join us in sharing your congratulations [here](#).



Credit Union of New Jersey

Credit Union of New Jersey's Executive Vice President/Chief Operations Officer Soma Sarkar was highlighted in CU Management's Advancing Women publication. Her story is one of determination and a refusal to fail, moving to the United States from India at just 19 years old, beginning her career as a teller and growing to the inspirational leader she is today. [Read her story and advice for fellow female leaders here.](#)



NorthCountry Federal Credit Union's contact center recently ranked first nationwide for delivering outstanding service to their members. The first-place ranking was awarded by an independent firm that measures customer loyalty by asking how likely someone is to recommend them to friends and family. Congratulations on the well-deserved recognition, NorthCountry FCU! [Read more here.](#)



Conversiongram



BBQ Break at Community 1st CU



Go Time at Leominster CU



First Priority CU



Coffee Break at Riverways FCU



All Smiles at Ascentra CU



Community 1st CU



Strata Credit Union



Fueling Up at Ascentra CU



Riverways Federal Credit Union Team Excited for KeyStone



Time to Celebrate at Ascentra Credit Union



Ascentra CU's KeyStone Headquarters



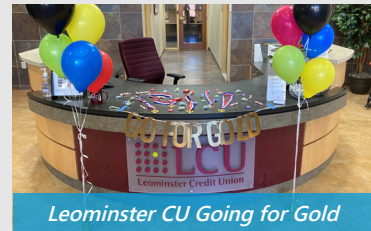
Welcome to Community 1st CU



Leominster CU Conversion HQ



Aloha from Riverways FCU



Leominster CU Going for Gold



First Priority CU Conversion Team

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