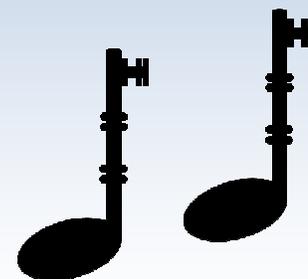


KeyNotes



A Prime Conversion | noisrevnoC

Weds, Dec 12 at 11:50am CST: Rob Landis, Director of Client Services for Corelation, and David Dang, CIO for PrimeWay FCU, shake hands and wish each other well over the Holiday season. Rob is the last one on site at PrimeWay (51,000 Members; \$418 Million Assets) after their conversion to the KeyStone platform. With one last look at the training room – now affectionately referred to as the “Command Center” – he makes his way to the exit and the airport beyond, confident PrimeWay will continue to thrive on their new core processor.

Thurs, Dec 6 at 7:00pm CST: With the last branch balanced and closed for the night, it is time for Brent Loyd, VP of Operations, and Priscilla Gloria, Educational Specialist, to go home. Manned by the Corelation staff on site and the credit union’s IT and Training departments, the Command Center has been answering questions and monitoring PrimeWay’s progress all week. The collaboration has made the bumps in the road all the easier, reminders of policy or procedure only a phone call away for all eleven branches spread across Houston, TX.

Mon, Dec 3 at 7:00am CST: The first drive-thru lanes open and PrimeWay members are served for the first time on the KeyStone system. Katina Gordon, VP of Organizational Development, has her team of trainers making rounds to all the branches, while Anthony Sosa, Product Manager, helps to post the first ACH and Share Drafts files. Despite the high volume of transactions all day, the front lines and back office perform their jobs with speed and confidence.

Sun, Dec 2 at 4:53pm CST: Over 150,000 ATM transactions are piled up in the network, waiting to post on the new system. David Klimek, Lead EFT Developer, sits with Ameerah Needham, Card Services Manager, and pulls the cork. After verifying that items are posting as they should – fees assessed normally, transfers kick in as expected – they allow the reservoir to drain. KeyStone posts faster than the network can send the items through, and in thirty minutes the weekend’s backlog is finished.

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A Note From the Editor

Happy Holidays Everyone! This winter finds Corelation as busy as ever, writing code, managing projects, and supporting clients. In fact, every phase of our operation seems to be getting exponentially bigger. There are new conversion programs to write, as in the article on page 3. There are new enhancements to add and new ancillary products to integrate. And of course, as with our lead article, there are new clients to convert and to serve.

As our numbers have grown here in the company, it makes it remarkable to think how we got by without all these good people and their efforts. The same can be said for our relationships with vendors across the industry. Our success, and the success of our clients, has been predicated on the work of developers, implementations teams, and support staffs across the country.

We've done our best to highlight some of those exceptional efforts in the past, but going forward we'll be introducing a new section to our newsletter. It provides the opportunity to shine a spotlight on the companies and the products that have helped us, our clients, and ultimately their members to achieve the goals laid out by our President below.

To close my last Note for the year, I just want to wish you all the very best for 2013 and beyond. I believe in this movement we're all a part of, because I see its altruism reflected in the faces of those I work with and around every day. Happy New Year Everyone!

If you have any questions regarding KeyNotes, please email me at rlandis@corelationinc.com.

- Rob Landis, Director of Client Services & Education

(Continued from above)

Sat, Dec 1 at 4:08am CST: A group of heads is huddled around a computer in the middle of the night, watching numbers flash across the screen. John Landis, Chairman of Corelation, and Mark Brocklehurst, Lead Conversion Developer, sit with David Dang and watch with anticipation as the database is formed from the conversion program they've been crafting over the last few months. Validation in the next two days will prove the data is clean and accurate.

Weds, Nov 21 at 10:15am CST: The most recent test run of the conversion program yielded some questions about the availability of certain Safe Deposit Boxes. David Stewart, Product Manager, compares reports from KeyStone with queries generated by Andy Nguyen, IT Specialist, to find the discrepancies. With some digging, they're able to discover the proper mapping of the data during conversion. With this loose end effectively sewn up, the last pieces of the conversion puzzle are falling into place.

"This project showed what a dedicated team can do." – Theresa Benavidez, President of Corelation

Thurs, Nov 8 at 10:27am CST: Pat Waters, Educational Specialist, walks over to a workstation in the training room and leans in. "How's the loan practice coming?" she asks. Deborah Nash, Branch Manager, leans back and smiles easily. "Easier all the time. Can you remind me how to make a fixed pledge instead of an adjusting one?" This class is just one of the 116 taught at PrimeWay on over 20 topics in a little more than two months. From system navigation to creating custom reports, the PrimeWay staff learn quickly and practice diligently in anticipation of the big weekend.

Mon, Oct 29 at 12:38pm CST: After trading a few emails, a conference call between Carl Barlow, Director of System Architecture, and Michelle Oshinski, VP of Marketing, has begun to yield some real results. Carl is able to gather exactly what information Michelle is hoping to combine onto a SEG penetration report, the format she'd find most useful, and even the color scheme she has in mind. With this specificity, he can provide exactly the report she'll need to expand PrimeWay's presence in the Houston area in 2013.

Thurs, Oct 4 at 2:02pm CST: Ron Yeshulas, Project Manager, hosts the weekly call to discuss the conversion. Jeff Dent, CTO, and Fernando Alonso, Lead UI Developer, take the lead in laying out the information they'll need to complete integrations with a number of vendors. On the other end of the line, PrimeWay's executive team and IT staff establishes the deadlines they'll need to hit. Things are already starting to speed up, and December is still months away.

Tues, Feb 14 at 11:34am CST: In an unorthodox but nonetheless joyous celebration of Valentine's Day, Theresa Benavidez, President of Corelation, meets with Annette Zimmerman, President of PrimeWay FCU. They share pasta, champagne, and the pen they use to sign the contract before them. Each remarks to the other how excited they are for the future, and how they are quite sure their organizations will come together as a team to make this proposal a reality.

\`kē-,stōn\`

We get asked with some regularity why we went with the product name “KeyStone”. The name does certainly have some odd connotations – the cops, the beer, even a line of recreational vehicles. But despite those references in popular culture, the reasoning behind the product name ties in with that of our company name, and with the aspect of our company’s development placed on display so prominently in this newsletter: teamwork.

key-stone, noun: 1. The stone at the top or middle of an arch or vault, 2. That one of a number of associated parts or things that supports or holds together the others, 3. The main part or principle.

The logo to the right makes for a nice representation of the first definition, but what we strive to achieve is the realization of the second and third definitions. In fact, our very corporate vision is based on the concept of bringing separate constituent parts together to form a cohesive whole. KeyStone is an open system, written in C++ and communicating with the outside world in XML. Corelation is equally open – we are committed to working with any vendor desired by our credit union partners. When this dynamic is put into practice, the results are just like the center stone in an arch: natural balance and long-term stability.

Putting it into practice, however, can represent quite a challenge. In fact, just in looking at the numbers, the meeting of that challenge has required some extraordinary efforts on the part of our development team. To date, KeyStone has been shaped to take the place of six different core processors (including our conversions scheduled for Q1 2013) out of ten early adopters. And that’s before we begin to count the vendor interfaces.

While the goal of the article is not to list the points of integration accomplished in our short history, some instances of the adaptability of KeyStone illustrate the point. For example, each of our clients to date has used a different statement vendor, leading to eleven separate integrations (eight live, and three in progress). And while statements certainly require customization, they don’t require the depth and breadth of real-time integrations like the six home banking vendors we’ve brought up to speed via our KeyBridge API.

The level of effort required to provide this tremendous opportunity for client freedom, while significant and intricate, is well worth the results. Each member is served in the best way by their credit union, using the products and vendors best suited to the task. Information is passed fluidly from channel to channel, the flow from home banking buttressing the flow from audio response; the information from an indirect loan seamlessly finding its way to a coupon book. And in the middle, holding it all together, is the KeyStone.



About Corelation, Inc.

Based in San Diego, CA, Corelation is the innovative new core processor for today’s credit union. This solution is a person-centric system that empowers credit unions to offer the best member service possible, enhancing their value for member attraction and retention. In terms of industry experience, Corelation’s staff have dedicated their careers to creating core systems and providing unparalleled client service.

Corelation got its start when principal architect John Landis attempted to retire from the industry after 25 years. However, his passion for the creation of efficient software never left him, and the emergence of new technologies that would allow ever more elegant solutions to be designed represented an irresistible challenge. Over years of research and development, KeyStone was molded and enhanced into its current form, and the Corelation team was assembled from some of the finest minds in the industry.

For more information on Corelation, Inc, please visit our website at www.corelationinc.com.

Vendor Spotlight

As with the theme of this edition of KeyNotes, we at Corelation are very cognizant of the combined effort it takes to achieve success in this industry. As such, we're excited to dedicate a new section of our newsletter to ceding the spotlight to them for their efforts and their expertise. We are proud to bring these vendors into our partnerships with our credit union clients. The companies listed herein are truly exceptional and provide capable solutions to key aspects of our clients' operations.



Wycom Corporate Info: Wycom delivers turnkey solutions that enable credit unions to improve efficiency and productivity, reduce costs, and enhance member service. Since 1986, organizations have turned to Wycom for solutions that are easy to install, easy to use, and offer maximum security. Wycom serves credit unions ranging in size from \$1 million to \$1 billion in assets, offering solutions for check signing and printing, receipt generation and storage, and document generation and storage. For more information call 1-800-869-0236, extension 1 or visit www.wycomsystems.com.

WyChecks Product Info: The WyChecks Laser Check Printing and Archiving solution from Wycom saves credit unions time and money on the check printing function. WyChecks supports high-speed, high-volume laser check printing across multiple printers on your network, across all of your branch locations. This solution gives you the option to print to blank safety paper on any available printer, avoiding the high costs of pre-printed check stock. Wycom's exclusive key control system ensures only authorized staff can print checks, and the system displays the check amount as a forge-resistant graphic to reduce fraud risk. WyChecks also enables you to automatically store check images as PDFs on your imaging system – reducing your paper costs, cutting your storage space needs, and eliminating costly, time-consuming manual check scanning. With checks stored electronically, your staff will spend less time researching and locating them when needed, improving their productivity.

Centurion Disaster Recovery® ProfitStars® 

Centurion Disaster Recovery Corporate Info: Centurion Disaster Recovery® is an innovative organization focused on helping financial institutions that need Business Disruption protection. Centurion offers an integrated suite of services – including Recovery Management Solutions, Business Continuity Planning Solutions, Mobile Recovery and Drop Shipment Solutions. For almost two decades, Centurion has managed, supported, and securely tested with over 1,400 financial institutions. From institutions with just a few million in assets, to institutions with several billion in assets, our incredible growth and success serve as validation of Centurion's commitment to provide clients with the best recovery services available today.

Centurion Information Continued on the Next Page

Centurion Disaster Recovery Product Info: Centurion has dedicated equipment in place for KeyStone recovery with servers already loaded with AIX and the latest KeyStone software release. This provides a much faster recovery time than traditional methods of recreating a system from a system tape. Centurion understands a financial institution's needs and provides more than just a box to recover on. Added services included in the contract at no extra charge include items such as Fed Advantage, and one of the most important aspects during any recovery scenario -- direct and easy access to Corelation support. Centurion offers eleven (11) strategically located recovery and testing centers each providing several testing and recovery options for financial institutions.



XDI Corporate Info: Xpress Data, Inc. is a service company focused exclusively on the customization, production and delivery of credit union member correspondence. Since launching their flagship XpressNotice™ service in 1999, XDI has established an entire family of branded services including XpressStatement™, XpressTax™ and eXpressServices™ - a feature-rich electronic document presentment platform designed from the ground up by and for credit unions. All of these services are standardized to facilitate document integrity, document tracking and production efficiency while giving credit unions complete control of the content, style and format of member correspondence. Unlimited customization allows credit union staff to control document formats for all member correspondence regardless of the source (notices and letters generated from the core processor, MCIF letters, any lending platform, any collection platform, etc.).

XDI's commitment to client satisfaction is unprecedented in the services industry:

- If, at any time or for any reason, XDI fails to meet client needs or expectations, the relationship with XDI may be terminated without notice and without penalty.
- If any job XDI produces for the credit union fails to meet client expectations, a credit for 1% to 100% of the cost for that job will be issued upon request. The credit union determines the percentage!

These provisions, found in the company's Master Services Agreement, are known by every XDI staff member and serve as a constant reminder that XDI's commitment to *earning your business every day* is much more than a marketing slogan.

XDI Product Info: Clients from coast-to-coast and border-to-border transmit their statement, notice, letter and tax files to XDI where every document is formatted to the exact specifications of each individual credit union. The tailored documents are printed and mailed to members via discounted first-class mail, automated certified mail or they may be delivered electronically through Single Sign-on (SSO) integration with credit unions' existing home banking platforms. The credit union always enjoys substantial savings on production and postage costs while significantly improving the quality and effectiveness of their member communications.

Composing, producing and delivering statements, notices, letters and tax forms for credit unions is not just another service provided by XDI, it is our core competency. For more information on XDI's XpressServices™ visit us at www.xdi.com or contact Dave Hancock, VP Business Development, by phone at 858.676.9888 or via email to dave@xdi.com.



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Reputation, Relationship, Results

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A Note From the President

Why do we do what we do? Why work at a credit union, or even be a member of a credit union, as opposed to following the crowd and joining up with Wells Fargo or Bank of America? Sure, there are quantitative perks to our niche, like lower interest rates or special holiday loans. But what all of us in this industry subscribe to goes deeper than that. We are a part of our organization and of this movement because we believe in something different. We believe in a platform for financial services that caters to the real life needs and desires of Americans.

Corelation is a company founded on the concept that people are owed the highest in member service, no matter their particular occupation or average balance. We all work hard, each and every day, to ensure that our families are afforded opportunities that we may not have been afforded. We believe that we can make our lives better, and that the lives of our children can be better still. That betterment takes place all around us, from respect at a restaurant to qualified teachers in the classroom to drivable streets free of potholes. Our choice of financial institution is only one part of our overall goals, but it is a key part, and one where the receipt of excellent service can make a huge difference. Access to financial advice, convenience and accessibility, and competitive rates can make the difference in our world.

KeyStone is designed with those things in mind, and Corelation is built to deliver that service to as many people as possible. We believe that understanding the big picture for a member's finances is imperative to giving them valuable and salient advice. We believe that all people's time is valuable, so convenient service – be it in a branch or via third party process – is worth real dollars and cents. We believe that our clients, our partners, are trailblazers in the effort to provide the products and services needed by our communities to survive and to thrive in today's world.

For too many, the design and implementation of a core processing solution has become a debate of profit margins and quarterly income. For our company, there is only room for those dedicated to a goal of clients' members' satisfaction. That metric has become the North Star for our direction and decision-making. KeyStone is the most member-friendly system on the market, and in today's financial marketplace, that is the only justifiable measure of success.

Sincerely,

A handwritten signature in cursive script that reads "Theresa".

Theresa Benavidez
President, Corelation Inc.