

Welcome to Corelation (Again)

Each birth serves as a beginning, a starting point, an origin. With each birth there is an accepted and expected process that consists of an accumulation of knowledge and experience that is followed by gradual and eventual growth. Growth means change, it means responsibility, and it leads to movement. Corelation is currently experiencing all of the above.

We are changing. Not in our business, ideals, or consistency, but in the way we have to carry ourselves. We are no longer the new kids on the block. We have been doing business for close to seven full years. Initially, due to the industry's faith in our collective group of seasoned professionals, we hit the ground running fast and furious and proved ourselves as both a product and a company. Of course we're friendly, but we're serious about what we do. We are no longer just a reputation; we are an established entity. Together with Desert Schools Federal Credit Union, we were identified as part of the 2015 "Conversion of the Year" by Gonzo Banker and made it known

that we can not only play with, but we are one of the big boys. This was further highlighted by the fact we converted San Diego's \$807 million USE Credit Union just five weeks later.

We have assumed a great deal of responsibility. Through the first quarter of 2016, we have converted 30 clients to our KeyStone core. Another 18 conversions are scheduled through 2017. In addition, there are numerous negotiations taking place with credit unions across the country. We are proud of this responsibility, and we humbly thank those who have placed their faith in what we are able to offer. This responsibility is far-reaching. Although our direct clients are credit unions, we are fully aware that the ultimate customer being served is the population of credit union members who might not realize that they rely on Corelation and our KeyStone core for seamless access to their financial needs and services. We take our responsibility as a core provider seriously and strive to provide the most accessible and efficient product possible because we know how much is at stake.

We are moving. In more than ways than one, we are definitely moving. We are making our move to the forefront of the credit union industry as a premier provider of core processing with some of the latest features and technology available. As we move from being a small company to a larger company, we are acquiring an array of talent that we plan to craft into specialized teams. That way, we can provide a greater depth of development and support. To support this growing team, we are also excited to announce a very literal move.

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Our former conference room filled to capacity.

It has been apparent that we need to move since at least 2013. Two separate office spaces in the same building was the first sign. The most recent situation found us crowding three to five desks into single offices. Needless to say, we were running out of space fast. The search for a suitable location took a good three to four months. The idea was to find a place that would allow for long-term growth. We also wanted to make sure that our facility would be able to accommodate a decent number of

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Corelation's new home in the heart of San Diego's Liberty Station.



visitors for training or seminars.

After a good deal of scouting and negotiation, we found our home. Corelation's new headquarters will be stationed in a much larger and state-of-the-art facility located in the heart of San Diego's Liberty Station community. The building can support a total of 260 employees, which definitely allows us time to put down roots. With an in-house training area, easy access to hotels and the airport, a multitude of dining options, a nearby park, and a wonderful view of the San Diego bay, we are excited to experience the full maturation of our company and we look forward to hosting clients for education and instruction.



Our spacious new lecture hall.

In line with the idea of hosting clients, we like having company over. We enjoy visiting with our clients and getting to know them personally and professionally. It is this type of relationship that we thrive on. A trusted partner is willing to collaborate and share the thoughts and ideas that are necessary to continue growing. After all, we know we are in a position for mutual growth when we are comfortable with our clients. That is why we are extremely excited for the return of our annual client conference.

We'll start off our client conference on Tuesday, June 7, 2016 with two exciting events. Attendees can choose between the 5th Annual Corelation Golf Classic or a wine tasting tour. The golf classic is always a great way to get started, comfortable, and (re)acquainted under the San Diego sun as guests play in mixed teams that consist of a Corelation staff member and members from different credit unions. Mulligans are available for sale that benefit a supported credit union charity. Lunch and dinner are also provided for this event. Or, attendees can attend a wine tasting tour at the Bernardo Winery. San Diego has an ever-growing reputation as a destination for both craft beer and fine wines. This is a chance to ease into the events for the week with Corelation staff, enjoy some of the winery's finest offerings, and bask in the temperate San Diego weather. Lunch will be provided.

The conference will continue over the following two days at the Omni Hotel in San Diego's celebrated Gaslamp Quarter. We have planned two days' worth of panels and seminars with a number of guest speakers on hand to discuss all things relevant to processing in the credit union world. A comparison of the past two conferences showed an increase from 29 to 37 participating vendors as well as increase of 15 to 29 credit unions in attendance. This difference resulted in a total number in attendance from 177 guests in 2014 to 294 guests in 2015, and we're expecting even more this year. We'll even be able to close out the conference with an evening in the park... Petco Park, that is.

That's right! Dinner on Thursday night will be served at the home of the San Diego Padres at the Padres Hall of Fame Bar and Grill. If you haven't already, please be sure to make arrangements to join us for this informative, collaborative, and entertaining event.

Whether it's at our client conference for a couple days of industry awareness seminars or in our new headquarters for instruction about our system's new features, we look forward to what is to come and we hope to connect with you soon. Either way, we welcome the collaboration and hope for continual growth in the years to come. **C**

Welcome, New Clients

(Through March 28, 2016)

Capital Educators FCU

Todd Erickson, President/CEO
\$478 million in assets
Converting March 2017
Meridian, Idaho

Camino FCU

Ernesto Flores, President/CEO
\$139 million in assets
Converting February 2017
Montebello, California

True North FCU

Lauren MacVay, President/CEO
\$197 million in assets
Converting December 2016
Juneau, Alaska

Pacific Marine CU

Bill Birnie, President/CEO
\$722 million in assets
Converting February 2017
Oceanside, California

People First FCU

Jeff Albert, President/CEO
\$469 million in assets
Converting April 2017
Allentown, Pennsylvania

Lehigh Valley Educators CU

Rosemarie Krantz, President
\$303 million in assets
Converting May 2017
Allentown, Pennsylvania

Argent FCU

Rose Gillam, President/CEO
\$215 million in assets
Converting May 2017
Chester, Virginia

Employee Spotlight: Joelle Morgan-Sattler

Joelle Morgan-Sattler has a job description that is as diverse as her professional background. As the technical lead for the client services group, Joelle assigns each ticket to a client services specialist, oversees the help ticket queue, and balances the workloads of each client services team member. When a client transitions from working with the conversions staff to working with the client services group, Joelle moderates between the three parties to ensure a smooth handover. In addition to these roles, she streamlines processes and develops training programs for her team to ensure that it is well-informed and efficient. With such a key role in the client services group, it may surprise you that Joelle's roots began outside the credit union industry.



Joelle grew up in California's Point Loma region in a close-knit neighborhood called Loma Portal. After growing up by the coast, she pursued her interest in anthropology at UC Berkeley for her undergraduate degree and the University of Oklahoma for her graduate degree. From there, she worked for the California State Parks as an archaeologist, researching civilizations buried beneath the soil.

After a while, Joelle decided it was time to work with the living instead of the dead. She gained valuable problem solving skills at the San Diego State University Research Foundation, where she helped professors electronically apply for grants and contracts. Working there helped her prepare for Corelation, as she explains: "The job skills were very similar. I helped clients find a resolution in a timely manner and get the most out of an electronic system."

At Corelation, Joelle makes sure that the client relations specialists have the resources and support they need to bring their A-game to clients. She says, "I find that developing a team spirit is rewarding and a challenge in itself. We have a great group and a diverse background." She describes the atmosphere at Corelation as "fast-paced and fun—but hardworking—and extremely collaborative."

Joelle also places a strong focus on developing relationships with the clients. Her position lends itself to working closely with back-office staff. "We really build relationships with the folks

who have access to the ticketing system as well as the ones who give us a call. We have a nice rapport!"

As we transition into the new building, she is looking forward to the meeting spaces that are designed to accommodate different styles of collaboration. "There will be heads-down spaces to collaborate with clients and open areas that allow you to work together with your colleagues without interrupting anyone." She's looking forward to the surrounding sights as well. "I love our new location. You can sit outside and eat lunch, walk around, and find plenty of activities nearby."

As the first expectant mother at Corelation, Joelle was given the opportunity to name the wellness room for mothers. She dubbed it *Loma Portal* after the neighborhood where she grew up. That neighborhood is just five minutes from the new building, tying her past and present together. Coming full circle at Corelation, her future's looking bright. **C**

Certified Partners

- BluePoint Solutions** bluepointsolutions.com
- Business Data, Inc.** businessdatainc.com
- Cash Flow Management** whycfm.com
- Centurion Disaster Recovery** profitstars.com
- Elan Financial Services** elanfinancialservices.com
- Enacomm** enacomm.net
- HomeCU** homecu.net
- IMM** immonline.com
- IMS Integration** imsintegration.com
- Information Management Solutions** cusolution.com
- Millennial Vision, Inc.** mviusa.com
- PSCU** pscu.com
- Q2** q2ebanking.com
- SMA Solutions** smasolutions.it
- Stickley on Security** stickleyonsecurity.com
- TeleVoice** televoice.com
- Vantiv** vantiv.com
- Wescom Resources Group** wescomresources.com
- Wycom** wycomsystems.com
- Xpress Data, Inc.** xdi.com

Functionality Spotlight: KeyBridge

Emerging as the provider of the freshest and most accessible core platform on the market in many years, we at Corelation envision our goal to be the premier provider of financial services to credit unions. We are still relatively new to the market, but in due time we feel that we can serve the broad scope of needs found within the credit union industry.

However, this goal does not come with the pushy approach of forcing clients down a specified path. Especially in the current technological climate, we understand the need for flexibility and versatility. During a recent interview with CUBroadcast in February at the CUNA Governmental Affairs Conference, Corelation's Director of Business Development Services, Tim Maron, stated, "Credit unions today are really looking for a choice. They want to choose not just the delivery of how they accept the core technology—whether it be traditional in-house, outsourced, or a combination thereof. I think they are looking for their provider to be flexible, to be able to accommodate how they want to run their business. I think we are very well-positioned to accommodate any of those strategies they want to take on."

We understand the importance of building relationships, and we love the process of client interaction. In fact, we view the business relationship that we share with our clients as mutually beneficial partnerships. Credit unions should be able to choose the partners they are comfortable with to accomplish their business strategies, and we can provide the integration for them to do so. According to Business Development Executive Gregg Bachelder, "It all goes back to choice. Who's your best business partner? We'll integrate with them."

This integration is available on the KeyStone core through KeyBridge. KeyBridge is the application programming interface (API) that Corelation provides to vendors so their solutions can communicate with KeyStone in real time. Vendors who write an interface to this specification can perform real-time inquiries and monetary transactions, update the database, and run batch programs. In other words, the interface can accomplish whatever functions you can do through our user interface and give the vendor privileges to do. In fact, our user interface uses the same method that we expose to vendors, ensuring consistent results across all channels.

Holding true to the idea that "it takes a village," various vendors have taken the steps to develop interfaces with us through KeyBridge to help support the needs of their credit union partners. We welcome vendors to create a KeyBridge interface to our core in the interest of serving our credit union clients more efficiently.

Take a moment to review some of the services that interface with KeyStone and the benefits they provide.



Bluepoint Solutions® has been delivering proven, integrated solutions and consulting services for 15 years. They offer check capture, item processing, and content management solutions. Their Check 21-compliant ImagePoint Teller solution fully integrates with KeyStone via a real-time interface and offers fully automated workflows and check image archiving. Among other features, ImagePoint Teller comes with real-time integration to BluePoint's fraud and counterfeit detection modules that can validate checks against more than 90% of all demand deposit accounts in the U.S. and facilitate member communications by giving teller-specific talking points when an item is flagged. Credit union members can feel more secure when they submit payments, knowing their transactions are performed in the safest way available.

More information about Bluepoint Solutions can be found at www.bluepointsolutions.com.



Founded in 1969, the Datacard Group has provided financial institutions and other organizations with technology to issue card products and perform secure transactions. After the acquisition of Entrust in late 2013, they became Entrust Datacard. By building on an existing interface with CardWizard® to instantly issue cards to members, Corelation has implemented an interface with CardWizard to support PIN capture from a VeriFone® PINpad 1000SE. This functionality adds a great deal of convenience if your members lose a card or need a replacement in a fraud situation. They can have cards issued and select a customized PIN for instant access.

Visit www.datacard.com for information on all of Entrust Datacard's solutions.



Since 1983, Financial Industry Computer Systems (FICS®) has been providing comprehensive loan origination and loan servicing software services for the mortgage industry. Because KeyStone does not currently support the origination of mortgage loans, many credit unions choose FICS for their loan origination needs. The integration in place supports real-time inquiries to activity in the loan. Furthermore, more recent development allows for real-time payments to be posted immediately to member loans. This is a great feature that can give members a sense of security because it allows them to verify activity and check balances online after visiting a branch.

Greater detail on a full range of mortgage origination and servicing solutions can be found by visiting www.fics.com.

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Cash Flow Management (CFM) helps credit unions transform the credit union experience through Keystone core integrated solutions. CFM's latest innovation, NEXT, is a fully Keystone-integrated, in-branch self-service kiosk that leaves the glorified ATM behind. Designed by DBSI and powered by CFM, NEXT offers three levels of service in one device:

- Self-Service: Clients can serve themselves with a friendly, easy-to-use interface that effectively automates those high-cost, low-value transactions.
- Assisted-Service: If your clients need help, they can easily request assistance from a nearby tablet-based "Universal Associate," creating the personal experience in a branch that members expect.
- Full-Service: Here's where NEXT shines. Employees can perform transactions from a tablet or workstation for a full-service experience using centralized hardware.

To learn more about the partnership between Corelation and CFM, visit www.whycfm.com.



Hyland Software® has been providing innovative solutions since 1991. Their flagship product, OnBase®, is a single enterprise information platform for managing content, processes, and cases. We have worked closely with Hyland to create an interface that allows you to search and display documents that are stored in the OnBase system in real time. The integration is so tight, in fact, that it can be configured to initiate document searches from any table in KeyStone. This typically includes Account, Share, Loan, and Person tables. The user can initiate a document search from any of the configured tables and KeyStone will automatically set search criteria by using values from the selected record. This functionality is extremely helpful when you need to verify an identity or provide proof for potential disputes.

For more information about Hyland's information platform, visit www.onbase.com.

As you can see, these products cover a wide spectrum of needs that are faced by all credit unions. While each credit union's goals may differ, the ultimate goal is seamless service to credit union members. KeyBridge provides the technological advantage that allows your credit union and any preferred vendors the access to do so. **C**

ConversionGram



A Note from the President



Powerful cause, powerful effect. The theme of this year's CUNA Governmental Affairs Conference (GAC) was all about impact. That theme couldn't have been more appropriate, because it perfectly describes our sixth year at the GAC. From the buzz of constant visitors and the air of excitement around our booth, it was easy to see that this was our busiest showcase. Credit union leaders and vendors had our name circled in their programs, and they were seeking us out! Our exchanges with the other attendees showed us that we are having a powerful effect on the credit union industry.

When we first attended the GAC in 2010, we had a lot of ground to cover. We had a state-of-the-art system and a wealth of experience, but we didn't have a signed client yet. We worked hard to network with our friends in the industry and introduce ourselves in the convention hall. Several years, a multi-billion-dollar credit union conversion, and forty-six signed clients later, we have become a familiar face to the thousands of credit union leaders who attended. We even signed on a credit union during the conference (here's looking at you, Pacific Marine Credit Union!). We are thrilled and humbled to be accepted by the industry.

We're excited for the recognition because it encourages us to continue innovating. As Jim Nussle stated in his opening remarks at the GAC, we all have the choice to drive change in our industry or to be disrupted by change. As for us, we've been working to effect change from the start.

Our approach is to provide a system that focuses on your members and their relationship with your credit union so you can give them personal, relevant service. We use the latest browser-based technology so you can complete transactions and navigate through different work areas with unmatched speed and efficiency. We know how important it is to provide your members with the services that best match their needs, so we use an open-architecture XML interface to give you the power to choose. And, when we need to make decisions about new functionality, we work side-by-side with our clients in committees like the Lending Initiative and the Advisory Board. That way, we search out their needs *before* we make changes because we want to create real solutions instead of perceived ones. In short, we want to deliver software that is relevant to credit unions today and, more importantly, software that our clients want to use.



Speaking of changes, we just finished the process of moving to our beautiful new office on the Point Loma bayfront. The past few months have been a flurry of activity as we selected colors, furniture, décor, and moving arrangements. In fact, the next time you hear from us, we'll be settled into our new home. But, we won't get comfortable. We'll continue to strive to be the best. We'll continue to make an impact on our industry. We might be settling into our new place, but we're just getting started... and it is because of you. Thank you for joining us on this incredible journey.

Sincerely,

Theresa Benavidez
President, Corelation, Inc.



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