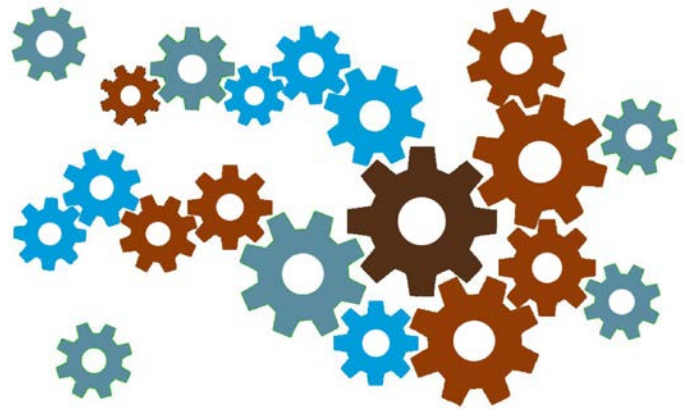


KeyInsight Expands! Welcome, Cross-Sell and Sales Tracking

In the world of financial services, the market seems to be shrinking. The number of available financial institutions is diminishing. This is not so much due to failure, but rather the desire to succeed. More and more financial institutions are engaging in strategic mergers for strength. This is true for both banks and credit unions. When mergers happen, members are affected. Mergers can cause shifts in what members are used to, especially for the merging institution that loses its name to the surviving credit union. Shifts in financial services often make members question the stability or loyalty of their credit union. If either stability or loyalty are brought into question, credit unions can typically be sure that their members start looking around for a credit union that could possibly offer something better.

Every business is aware of the fact that marketing and advertising to attract new customers is costly. Now more than ever, there are so many channels to consider when you are ready to reach out to prospective members. Whether through decorative mailers or social media blasts, each approach requires time, planning, and work for proper execution. With that in mind, one of the most surefire approaches credit unions can utilize to help minimize this cost is to make sure they retain

the members they already have. When it comes to finances, a great way to promote loyalty and retention is to offer a wide array of products and services that allow members to embed themselves within and feel connected to the credit union. They will realize the convenience of remaining there. Like many of us, if you have a share account, draft account, credit card, auto loan, home equity line of credit, certificates of deposit, and your kids' starter accounts all at one place, how likely is it that you want to go through the hassle of reapplying for membership and loan approval, move all your accounts to a new institution, order new checks, wait for new cards, and have to remember all the automatic payments you have set up?



With this scenario in mind, Corelation is happy to announce the expansion of our KeyInsight offering with the introduction of our new cross-selling and sales tracking features. Both cross-selling and sales tracking can help credit unions promote products and services within the institution to harbor this loyalty. KeyInsight qualifies both members and non-members for sales opportunities in real time through automated processes.

With our new cross-selling feature, credit unions can define a table of products that are available for sales opportunities. Qualification for products is based on criteria defined by the credit union and can be achieved on-the-fly as profiles are accessed, in advance through a custom batch script, or via interface to a third-party vendor through KeyBridge. In addition, you can create lists to identify logical choices for sales based on products a member already has. For example, if a member already has a "Premium Checking Account," there is no need to solicit a "Standard Checking Account." An additional and optional feature allows credit unions to define campaigns for specified periods of time to offer temporary promotions.

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One of the toughest things about selling is the ability to be well-versed enough in products and services to properly promote them. Although product knowledge training is always encouraged, one helpful feature in KeyStone's cross-selling tool is that marketing literature and images can be stored on the system. This is a great feature to assist member service representatives with features they can highlight during their interaction so they can move beyond being product pushers and instead take on the role of trusted advisors.

In addition to empowering your member service representatives to recommend and describe best-fit products and services to members, KeyInsight offers the convenience of storing all interactions with our sales tracking feature. Once a sales interaction occurs, a member service representative can log it with the proper follow-up action with options ranging from, but not limited to, a sale, referral, postponement, or refusal. Conveniently, because all fields are stored in the KeyStone core, the JasperSoft reporting system can be used to produce dashboards and reports that analyze cross-selling and sales tracking activity, such as a staff incentive program.

If you're new to cross-selling and sales tracking, there is no question that implementing it can be a daunting project to tackle. There are so many things to consider. But there's no need to worry; even though summer is over, we won't throw you in the deep end without teaching you how to swim. We are preparing overview and demonstration videos with accompanying documentation for the benefit of our clients. Furthermore, although it is still in the planning stages, there are discussions to hold a Cross-Sell Summit where clients who have varying levels of cross-selling and sales tracking experience can come together to discuss and exchange ideas. In addition, the session will include an in-depth guided session on how to build the database and bring sales ideas to life.

Sales doesn't have to be pushy, it just has to make sense. With KeyInsight's new cross-selling and sales tracking features, we hope to help you make sense of all the ways you can be relevant to your members and reap the benefits that member relations and satisfaction can bring. 🍷



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reputation, relationship, results

Certified Partners

Acuant, Inc. <i>New!</i>	acuantcorp.com
Bluepoint Solutions®	bluepointsolutions.com
Business Data, Inc. (BDI®)	businessdatainc.com
Cash Flow Management (CFM)	whycfm.com
Centurion Disaster Recovery®	profitstars.com
Digital Insight <i>New!</i>	digitalinsight.com
Elan Financial Services	elanfinancialservices.com
Enacomm, Inc.	enacomm.net
HomeCU, LLC	homecu.net
Intelligent Document® Solutions (IDS.com) <i>New!</i>	ids.com
IMM	immonline.com
IMS Integration (IMSI)	imsintegration.com
Information Management Solutions (IMS)	cusolution.com
Millennial Vision, Inc. (MVi)	mviusa.com
OnBase by Hyland Software, Inc.	onbase.com
PSCU	pscuv.com
Q2 Software, Inc.	q2ebanking.com
SMA Solutions	smasolutions.it
Stickley on Security (SoS)	stickleyonsecurity.com
TeleVoice	televoice.com
Vantiv®	vantiv.com
Wescom Resources Group (WRG)	wescomresources.com
Wycom	wycomsystems.com
Xpress Data, Inc. (XDI)	xdi.com

Certified Vendor Spotlight: OnBase by Hyland

Prior to enterprise content management (ECM) software packages, content management for businesses was an arduous and time-consuming reality. The proper filing of documents and other content was handled by manual processes that easily could, and often would, lead to error. Another reality in business is that, if it is successful, an organization and its related content continue to develop and grow together. This natural progression creates challenges in effectively creating, managing, and distributing content.

It's often said that timing is everything. In the current state of business and technology, we are all aware of the concept of digital, paperless storage. In the earlier days of Internet access, computers had already been in use for a while. However, ideas on how to drive efficiency using online networking had not been fully realized. Considering that OnBase® by Hyland was introduced to the market in 1991, this may be one of those cases of perfect timing.

OnBase
by Hyland



We got a chance to speak to Steve Comer, Manager of Financial Services for Hyland, and discuss how managing a company's information is more than just storing content in a central repository with knowledge of how to access it. There are numerous things to consider once you realize that a company's information can

consist of vastly different items such as policies, training content, marketing materials, identification, and transaction-related data, all of which come in a variety of media such as documents, images, videos, or other formats—and many of those items require varying levels of access and privilege. This is a predicament where an ECM system can help your organization.

Comer mentioned that OnBase focuses not just on getting rid of paper, but on providing the tools and resources to provide relevant business data. He stated, "There are many ECM services out there, but many are acquired solutions to add this type of service to an existing portfolio. ECM is our business. We are a true, pure-play ECM solution that was grown, built, and developed from the ground up." Rather than having to shop for and then train staff on an array of niche programs, Comer informs us that OnBase can manage all areas of your content management including onboarding for human resources, fraud management for the security department, or core system interactions such as identification, signature cards, and check or statement images. All file types will retain their original format in an easy-to-use interface.

OnBase is no stranger to providing services to the financial industry. In fact, the very first customer to employ their ECM system was a bank, and they have served credit unions as well since 1996. Although Comer currently manages all aspects of Financial Services, he was previously responsible for working exclusively with Hyland's credit union clients for over nine years and is very well-versed in the unique needs of the market. "Banks typically work on fulfilling a specific need and start out more departmental. Credit unions are a natural match for employing ECM since they are extremely enterprise-focused. They are always looking at how something is going to affect the entire organization and, ultimately, the member... which is great since members are the reason credit unions exist and thrive! Credit unions think a lot more holistically."

Corelation takes pride in allowing credit unions to choose the vendors they feel best fit their needs. The development of an interface to OnBase was an immediate task to address when we signed our first clients since many of them were existing Hyland clients as well. This naturally paved the way for our relationship with Hyland while Corelation was still a very new company, and the partnership and integration has steadily grown since then. Although their company has grown to over 2,000 employees, Hyland still maintains a very close and collaborative atmosphere because the employees all work on what they do best. They focus on ECM and they focus on doing it well. The next time you're in the market for an ECM system, be sure to give our certified vendor, OnBase by Hyland, a look. You can visit them and learn more at www.onbase.com. 🗑

Leadership and Culture at Corelation

As we grow, we're focusing on leadership and culture so that new hires and Corelation veterans alike are empowered to embody the reputation, relationships, and results that set us apart. We are investing in our staff through the following avenues:

- *Culture Team: A collective of leaders from each department work to define and further strengthen our workplace culture so we can keep our work life awesome.*
- *Leadership Training: Our culture team and thought leader Dr. Jackie Freiberg led training for our staff to identify the leadership qualities that embody our culture throughout Corelation, and to express those qualities in our everyday choices.*
- *Professional Development Sessions: President Theresa Benavidez leads a monthly forum where staff can discuss and find guidance for their professional journeys in an informal setting.*

Employee Profile: Jenna Branham, Professional Services Consultant

The task of transitioning credit union staff to a new core has a unique set of challenges. Each employee needs to become familiar with the new system so the conversion is seamless to members. It takes the careful guidance of an Educational Specialist to smooth the transition by adapting a teaching strategy that suits each credit union's learning style. For the last three years, Jenna Branham has visited dozens of credit unions to coach classrooms of staff how to accomplish their daily tasks on KeyStone more efficiently. Starting this year, Jenna will apply her experience to her new role as a Professional Services Consultant. For Jenna, her work perfectly fits together the two halves of her life: her upbringing in the credit union world and her love for education.



Jenna grew up in the sunny climes of San Diego in a home that was centered on the credit union world. Her parents met through the industry and raised her around a close network of family friends who also worked there. Her father taught her early on about finances and the important role of credit unions in the community. "Bank was a bad word at my household," Jenna says. She always envisioned her dream job as being an educator. As a child, Jenna would ask her parents to buy her treats such as name tags and pointers from the teacher supply store so she could hold classes for her stuffed animals.

Jenna enjoyed the family atmosphere of a credit union, so she worked at two prominent credit unions in San Diego as a teller when she was starting her career. As her knowledge in the industry grew and she was offered the opportunity to become an Educational Specialist at Corelation, Jenna didn't think twice. "I was especially excited to hear about the travel and training side of it. I get to see beautiful cities and work with many different people."

During her three years as an Educational Specialist, Jenna enjoyed taking part in the credit union's first experience with KeyStone. She prefers the term *Educational Specialist* to *Trainer* because she does not teach staff how to do their jobs; rather, she empowers them to more easily and efficiently accomplish their daily tasks through KeyStone's intuitive design. "The best thing is seeing all the hard work of conversion, training, and setup before they are live on the system, and then seeing their reaction when they get to do their real jobs. They are so excited about it!"

This summer, Jenna transitioned to a Professional Services Consultant position, where she will apply everything she learned as an Educational Specialist to her new role working with credit union staff before and after they convert. She is also expanding her knowledge of KeyStone. "I'm excited about working in Professional Services because I get to do a bit of everything. Every client engagement will be different and will offer more creative challenges for me, forcing me to learn something new every day—which is what I love so much about being involved in conversions."

Celebrating her status as a newlywed, Jenna went on vacation to Costa Rica with her husband Josh. She enjoyed the trip so much that she made a goal of vacationing in a new place at least once a year. She also enjoys taking their three dogs on a hike or a visit to the dog park.

Jenna's favorite part of being on the Corelation team is spending time with the people she works with. "It feels like a second family because we spend so much time together on the road or in the office. There are not many companies where you can eat lunch with the CEO and talk to them about life because they know you and your family. I look forward to coming to work every day." Jenna's role here perfectly knits together her upbringing around the credit union world, her passion to teach, and her "second family" at Corelation. 🍷

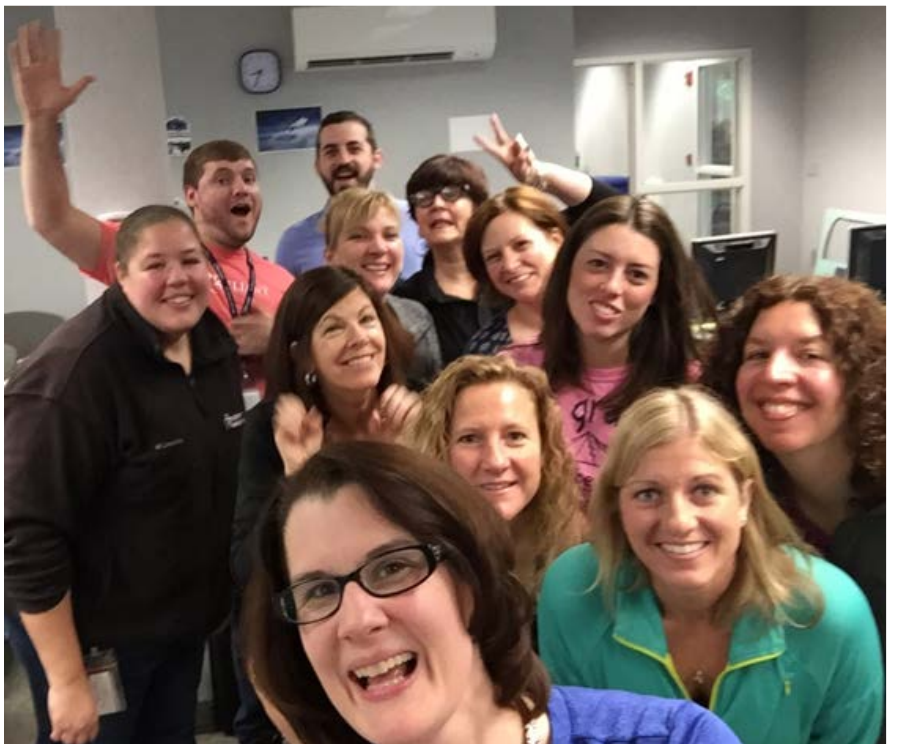
All Eyes on Us

Since our introduction to the industry in 2009, Corelation has been watched for various reasons—new company, new to a very niche industry, and new technology. We're confident in our abilities and welcome all looks. However, with our recent relocation and the establishment of a more permanent headquarters, we're getting a new and unexpected look.

Just as we were able to say we were comfortably settled in, our new building was nominated for a recognition known as The Outstanding Building of the Year (TOBY). The TOBY is awarded each year by the San Diego Building Owners and Managers Association (BOMA). According to the [BOMA San Diego website](#), "The prestigious TOBY Award is bestowed as the highest mark of excellence for building management and is the most all-inclusive program in the commercial real estate industry. All facets of a building's operations are thoroughly evaluated during the judging process by a panel comprised of industry professionals, including architects and commercial building managers."

Again, this is totally unexpected, but we are humbled and excited that the place we call our 'home away from home' is being considered for this prestigious award. A panel of judges visited our building towards the end of July, and winners are set to be announced in November. Wish us luck!

ConversionGram



A Note from the President



NFL season is in full swing, and as an avid Broncos fan, I'm looking forward to cheering my team all the way to the Super Bowl again. Last year, it was such a thrill watching them take the lead as key competitors and emerge as Super Bowl champions. Their challenge from here will be maintaining the qualities that carried them to the top. At Corelation, we recently

celebrated our seventh anniversary of emerging as a competitor in the credit union core industry when we introduced ourselves at our Friends and Family event. To maintain our momentum, we're taking a page from the playbook of the teams we love by safeguarding our culture, securing buy-in from our client base, and keeping a steady stride.

On the field and inside the walls of our office, it's important to not only build a team but to safeguard its culture and synergy. NFL players are the best of the best because they spend countless hours practicing and working together so they can transform from individuals into a cohesive unit. As a company, we are making a conscious effort to define ourselves and protect our culture so we will remain a strong team as we grow. By defining and maintaining our values of collaboration, innovation, and respect, we will continue to form effective partnerships within our company and with our clients.

America's most popular sport wouldn't be complete without buy-in from its fans, and to that end the NFL has worked to make football more accessible. Fans can stay connected by watching their home team's games from anywhere, or by cheering on their team on a Monday or Thursday night instead of just Sunday. At our company, our clients guide the direction of our development through collaborative involvement and participation in groups such as the Lending Initiative, Technology Committee, and Advisory Board. Unlike our competitors, we've remained a private company and proudly stand solely accountable to our clients. Our decisions are directly linked to our clients' requests, feedback, and values.

A good team knows that it takes endurance to maintain its stride. As last year's Super Bowl champions, the Broncos have to bring their best to every game in the upcoming season because every team is going to be gunning for them. Last September, our game changer came in the form of successfully converting the \$3.8 billion Desert Schools Federal Credit Union—and we haven't slowed down for a second. Since then, we have signed 17 more clients and performed 11 conversions. Our core implements the most cutting-edge technology available, but we are always on the lookout for emerging

technologies so we can continue to offer the best service and integration in the industry. I am proud of what we do, and what we create, because we always bring our A-game.

From offense, defense, and special teams, it takes every player to pull off the win. Behind every signing, conversion, or release stands the relentless passion of our sales team, product and project managers, programmers, client services specialists, trainers, and others. We might not wear shoulder pads and helmets to work, but with a solid grasp on our culture, active involvement from our client base, and steady stride, we will set ourselves apart and take hold of our goals.

Sincerely,

Theresa Benavidez
President, Corelation, Inc.

Welcome, New Clients

(Through August 25, 2016)

Park View FCU

John Beiler, President/CEO
\$148 million in assets
Converting July 2017
Harrisonburg, VA

Lower Valley CU

Suzy Fonseca, President/CEO
\$100 million in assets
Converting August 2017
Sunnyside, WA

DuGood FCU

Jada Kelly, President/CEO
\$265 million in assets
Converting July 2017
Beaumont, TX



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