

## Be Our Guest

2016 has been quite a year. We finished off 2015 excited about the move to our new headquarters. Before the end of the first quarter in the new year, the move came and went in the blink of an eye. We never really got a chance to soak in the greatness of our new digs because we not only maintained the rapid pace of our business, we actually kicked it up a notch... or two. Between monthly conversions, plans for the client conference, advisory board meetings, and a steady influx of new talent joining the Corelation family, acknowledging our home was moved to the back burner. However, just like a pot on the back burner, the contents eventually came to a boil and our excitement overflowed. The end result was a celebration in the form of Corelation's first-ever open house.

The event started at 1 p.m. on Saturday, September 24 in the parking lot of our new base of operations in beautiful San Diego. Approaching the event, you could hear a wide-ranging mix of music playing through the PA system. A large section of the parking lot was blocked off from traffic with a multitude of tents and tables. Upon check-in, everyone was greeted and given a name tag. Children were gifted with a goodie bundle to play with. To help them understand how our office works in a fun way, each toy represented a different department. A sack of toy coins represented Accounting, a toy telephone headset represented Client Relations, and so on.

Visitors were provided with food, refreshments, and entertainment. There was a hot grill serving up wonderful tacos



and a mobile stone oven baking delicious pizza. A couple of artists were on site offering their talents to guests with colorful face paintings, temporary tattoos, and caricature portraits. Some guests teamed up, tried out their talents, and enjoyed a drink over a friendly and competitive game of bean bag toss. There was even an ice cream truck on site ready to provide a



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### KeyNotes Contributors

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cool, refreshing dessert on a wonderfully warm San Diego day.

Throughout the event, various Corelation staff members served as guides and provided tours of our facility to groups of visitors. We were excited to show off our brand-new workspace, which is complete with modern architecture, natural lighting, and the latest technology. Visitors could see artwork adorning the walls that features our company logo, company slogan, core values, and leadership principles. From the decorations on the walls to the open and collaborative layout of the building, our headquarters proudly speak of who we are.

Despite the large number of guests (over 130!) and the wide array of available attractions, one thing did remain constant: the pervasive, cozy family vibe. We make a constant effort here at Corelation to maintain that environment as we grow—and you can definitely feel it. Staff, family members, friends, some clients, and vendors alike all felt the easy and friendly ambience in the air. The weather was nice, all family and friends were welcome, and the amenities were generous. Overall, it was a great day to be our guest! 🍷

## Certified Partner Spotlight: Ambassador of Connectivity

In terms of technology, the idea of freedom is truly connected to the availability of choices. It's well known in any industry that for every service required, there are multiple companies that offer a solution. While every solution in a service area may appear to be similar, they are rarely identical. Some cater to specific needs, while others highlight different features. Here at Corelation, we understand the need for flexibility and versatility.

We are in the business of providing the best credit union core software in the industry. As our often-used tagline goes, we strive to offer *more in the core*. In due time, we feel that we can serve the broad scope of needs found within the credit union industry with our in-house solutions. However, this goal does not come with the pushy approach of forcing clients down a specified path. Given the reality and speed of business, we accept that credit unions need to feel empowered to make choices when it comes to their vendors and products.

Our KeyStone core offers credit unions the freedom to hand-pick what they believe represents best-of-breed technologies to meet their members' needs. We offer a vendor-agnostic application programming interface (API) known as KeyBridge. KeyBridge allows third-party applications to communicate with KeyStone in real time. By writing an interface to this specification, vendors can perform real-time inquiries and monetary transactions, update the database,

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## Certified Partners

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

and run batch programs. To put it another way, the interface can accomplish the same functions that a user can perform through our user interface. In fact, the KeyStone user interface and the interface that we share with vendors use the same method, ensuring seamless integration.

We offer a particularly strong display of versatility in the realm of home banking. Given the current and varied availability of technology and connectivity, we are well aware of the member need for flexible access to their accounts. It is a real-world convenience and follows the trend of paperless transactions. No longer do members need to log transactions and refer to a checkbook register for the status of their funds; they can check balances and see how transactions will affect them in real time.

There are numerous companies that offer online account services. And, true to our word, if a vendor is willing to write an interface to our KeyBridge API, we can offer real-time connectivity. We adapted the following information from our website to highlight the vendors who are recognized as our "certified partners" in the area of home banking:

Q2 Holdings, Inc. (Q2) is a provider of secure, cloud-based virtual banking solutions headquartered in Austin, Texas. Q2 enables financial institutions to deliver a robust suite of integrated virtual banking services and engage more effectively with their retail and commercial account holders who expect to bank anytime, anywhere, and on any device. Q2's solutions are often the most frequent point of interaction between its financial institution customers and their account holders. As such, Q2 purpose-built its solutions to deliver a compelling, consistent user experience across digital channels and drive the success of its customers by extending their local brands, enabling improved account holder retention and creating incremental sales opportunities. Visit [www.q2ebanking.com](http://www.q2ebanking.com) for information on Q2's solutions.



HomeCU, LLC is a provider of Internet banking solutions for credit unions. Services include web-based home banking, smartphone apps for both iPhone and Android, and mobile web banking. HomeCU also provides website hosting for credit unions with an array of features for processing loan applications. HomeCU, LLC was formed in 1996 as a CUSO expressly for the purpose of offering independent online services and related products to credit unions. For more information about HomeCU's services, visit [www.homecu.net](http://www.homecu.net).

Digital Insight, an NCR company, helps banks and credit unions achieve their goals and grow by offering innovative online and mobile banking solutions that make



it easier for consumers and businesses to manage their money. Proven banking innovations give financial institutions the flexibility and control to engage more, increase retention, and cross-sell effectively. More information about Digital Insight can be found at [www.digitalinsight.com](http://www.digitalinsight.com).

Whether you're on your computer at home, your tablet in the office, or your phone while you're out and about, you can be sure that we can make it happen. The flow of your data will be quick, steady, and accurate through the use of Corelation's vendor-agnostic KeyBridge API and innovative KeyStone core processing. ▀

## Welcome, New Clients

*(Through November 27, 2016)*

### FivePoint Credit Union

Erik Shaw, President/CEO  
\$529 million in assets  
Converting October 2017  
Nederland, TX

### Coca-Cola Credit Union

Rob Hatefi, President/CEO  
\$185 million in assets  
Converting October 2017  
Atlanta, GA

### CommunityWide Federal Credit Union

Andrew Burggraf, President/CEO  
\$393 million in assets  
Converting January 2018  
South Bend, Indiana



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619.876.5074

reputation, relationship, results



## Employee Profile: Fernando Alonso, User Interface Development

You might not know him personally, but if you have ever used KeyStone or watched a product demonstration, you know his work. Fernando Alonso, our Lead Developer for User Interface Development Services, has the complex task of transforming KeyStone's functionality into a visual display that is easy to understand and use. After all, KeyStone has limitless potential, but that potential has to be translated into visuals before anyone other than a programmer can use it. It takes thoughtful consideration as well as programming expertise to create a design that is helpful for everyone, from tellers in the front office to programmers in the back office. For Fernando, the challenge to exercise his creativity as well as his technical savvy is a welcome one.



Fernando had his first taste of programming when he was a child growing up in Querétaro, Mexico. After his parents put him in a neighborhood computer class, Fernando immediately showed an interest in developing his programming skills. His parents bought a computer so he could exercise his newfound skills. By the time he was enrolling in high school and college computer classes, programming was already second nature to him. He graduated from the Technological Institute of Querétaro with a bachelor's degree in Software Engineering.

Fernando started working as a Java Developer out of college and spent six years honing his skills by creating an API and working on both front- and back-end development. After he moved to San Diego, he worked in the credit union space for almost ten years. Fernando gained valuable experience in conversions, custom programming, and front-end development. When a former coworker told him about Corelation, he was excited for the opportunity to take a lead role in designing the KeyStone user interface.

Fernando's vision is to empower users to unlock the core's full potential by making the user interface user-friendly and feature-rich. When he is working on a new design, he envisions his future end users and walks through the functionality with their perspective in mind. He enjoys the process of translating the capabilities of the back end to a presentation that is accessible for the end user. "It's very rewarding to see clients using your product and hear them compliment your features," Fernando says.

One of the things that Fernando enjoys most about working for Corelation is that the chairman, industry veteran John Landis, is a fellow software developer who understands what it takes to make an outstanding product. "When I see the effort and care that the owner puts into the software, it makes me want to push myself and contribute to make it an even better product." He also likes contributing to a cutting-edge financial software technology. "From the database to the hardware to the way the software is written to the API, each piece of KeyStone has a solid base that makes it future-proof."

In his spare time, Fernando most enjoys being a family man. He loves to travel with his wife and three daughters, cheer on his girls at their sports competitions, and visit with relatives in Mexico. He can also frequently be spotted rooting for the San Antonio Spurs and playing a pick-up game of basketball with his friends.

Fernando's emphasis on accessibility and the overall user experience for the user interface has definitely made an impact on how our clients experience KeyStone. We are thrilled to have him on our team. 🍷

### SAVE THE DATE!

## 2017 Client Conference

We are proud to announce our

### 6<sup>th</sup> Annual Client Conference

May 17-18, 2017

### The Westin San Diego

Please mark your calendars for our upcoming event as we gather in downtown San Diego to learn, network, and celebrate the credit union industry's most innovative core processing system.

Educational sessions include the latest KeyStone features, core processing efficiencies, technology roundtable discussions, and more.

Golf and wine tasting outings will take place on May 16, 2017.

**Contact us today for more information:**

[619.876.5074](tel:619.876.5074) or [conf@corelationinc.com](mailto:conf@corelationinc.com)

## Protect Our Protectors

Our armed forces. Day in and day out, the men and women who serve as our nation's protectors make incredible sacrifices including putting their lives on the line to make sure the rest of us are able to live out our freedom to the fullest. We appreciate them. We respect them. We salute them. At least, we should. When duty calls, service members and their families endure great sacrifice as they constantly relocate. Unfortunately, there was a time when some financial institutions would take advantage of their situation with predatory lending practices. Sad, but true.



However, this reality gained attention and was addressed when the Military Lending Act (MLA) was implemented in 2006. It was enacted to impose limitations on costs and terms associated with extending credit to members of the armed forces and their dependents. In addition, the Department of Defense (DoD) published rules to expand protections in 2015 with a compliance date required by October 3, 2016. These protections included limiting the interest that a creditor can charge on a wider range of closed-end and open-end consumer loans to a maximum 36% annual percentage rate. Such loans would include:

- Closed-end payday loans
- Closed-end auto loans
- Closed-end tax refund anticipation loans

Additionally, credit cards must be set to comply one year later on October 3, 2017.

Everyone knows that issues related to compliance can be a pain. Luckily, with the time, planning, and development put into Corelation's KeyStone core, this will be the headache you never have to deal with. Knowing this act had been passed, our Development team made a conscious and deliberate effort to develop each piece needed to support this act as the information was released. As a result, we happily and comfortably rolled out our changes and stayed in compliance as scheduled rather than having to create workarounds past the due date. If you're on KeyStone, you're already set to protect our protectors.

Due to development including new fields, tables, and other enhancements, the following features are included in our MLA support on KeyStone:

- Optional automatic notification of MLA "covered borrower" status when pulling credit reports as long as you have contacted your credit bureaus to sign up for the MLA service.
- Automatic calculation of the Military Annual Percentage Rate (MAPR).
- Automatic security exceptions if a user attempts to exceed the 36% rate.
- Compliance with Regulation Z

Let us help make MLA compliance easier for you. We're on a mission to support your credit union and protect our service members. Please visit the [Consumer Financial Protection Bureau](#) website for more information about the MLA. 🇺🇸

Season's Greetings from  
**Corelation!**

See you in

**2017**

Wishing everyone  
**health, happiness, and success!**



# Conversiongram





## A Note from the President

A few months ago, we held an open house for our friends and families to see our beautiful new headquarters overlooking the San Diego Bay. It was the perfect way to celebrate after months of planning, building, moving, and decorating. One of my favorite parts of the day was showing everyone the wall of photos that captures the moment each of our clients signed with us. It's a constant reminder of the partnerships we've formed on our journey together, as well as our responsibility to give you our best every day. We are so thankful for your support and we know that we wouldn't be here without you. Looking back on the past year with a heart full of gratitude, I would like to reflect on our partners and staff who made it unforgettable.



I am thankful for the 58 credit unions across the nation who chose to partner with us. None of this would be possible without you! We were overwhelmed by your support at our annual client conference, where current and prospective clients from 49 credit unions came to participate in our biggest conference yet. For the first time, we outgrew our conference space and received more requests to attend than we could fit in our venue. We were thrilled at the turnout and the opportunity to spend time with you face-to-face.

I am also thankful for our vendor partners. We believe that the credit union is the best expert on the needs of their membership, and that the core processor should be a facilitator instead of a barrier to finding the perfect balance of services. Our vendor partnerships allow us to offer credit unions limitless possibilities so they can find their perfect fit of services. We are looking forward to deepening our relationships with vendors of all types in the coming year.

I am grateful for our 98 talented employees. Their passion, determination, and hard work are the reason why we offer the best core software in the industry. This year, we performed 14 core conversions—and we are almost booked out for 2017! The interest from our industry is so high that we are required to revisit our plans and start performing two conversions every month, starting in 2018. I know that our team will rise to the challenge and continue to exceed expectations.

Last but certainly not least, I am proud of how our employees have been growing professionally. Almost a year has passed since we began our leadership journey as a company. Our culture team has made strides identifying and promoting our values so our new employees will embody the reputation, relationships, and results on which our company was founded. Our staff has also been attending seminars that explore how our leadership principles can empower us to offer the highest level of service.

Our growth and our plans for the future are only possible because of your support. Thank you for making this year an exceptional one. I look forward to sharing an even bigger and brighter future with you in the coming year!

Sincerely,

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

Theresa Benavidez  
President, Corelation, Inc.

