

Highlights from the 6th Annual Corelation Client Conference

An undertaking... no. Maybe that's not the best word choice. A *mission*. Yes! This was a mission, not a small-time affair. Strategy, tactics, and a little improvisation came into play to guide our 6th annual Corelation Client Conference to victory. Attendees at the pre-conference events had ample opportunities to socialize and relax as they tasted wine at the Bernardo Winery or played in the Corelation Golf Classic on the Coronado Golf Course. After a day to ease into the conference, everyone was primed and ready for the next two days of product demonstrations, vendor interactions, and getting to know us here at Corelation. We played host at a new venue in one of San Diego's landmark hotels that is seen in pretty much every photo of San Diego's metropolitan skyline: The Westin Emerald Plaza. Here's a review of some of the activities that made our 6th client conference memorable.



amazing how much this family has grown! With well over 500 guests, attendance to our conference grew over 40% compared to last year. Representatives from over 80% of our current client base were on site as well as 60 guests representing a total of 15 prospective credit union clients to grow the family even more.

Upon arrival to the conference, breakfast was waiting for all guests and there was a sense of excitement in the air as guests connected with various vendor partners located throughout the reception area. One thing you can always count on with Corelation is the feeling of being welcomed into a family... and it's

Opening ceremonies included a tribute to one of our biggest supporters, former Cabrillo Credit Union CEO Robin Lentz. She was the first to believe in us and to sign with Corelation. Robin was on hand to accept



an award heralding her accomplishments as an innovative force in the credit union marketplace as well as to acknowledge, congratulate, and celebrate her recent retirement. Susan Frank was

also honored with an award celebrating her accomplishments as the first woman to oversee a credit union with \$1 billion or more in assets as the CEO of Desert Schools Federal Credit Union, from which she also retired this year.

Best-selling author and professional speaker Dr. Jackie Freiberg graced our conference as the keynote speaker. She delivered an insightful lesson about the importance of standing out in a "sea of sameness." It's all about cause and being purpose-focused. There is no doubt a company must engage in doing business, but businesses should also strive to make the world better. She has been a part of Corelation's leadership journey and was gracious enough to spend her time sharing her insights with our clients and vendor partners as well.



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Gary Perez, President and CEO of USC Credit Union, discussed the current speed of business and suggests the traditional plan for replacing CEOs with the CFO or COO may no longer suffice given the growing technical needs of credit unions. Perez believes that it is actually the CTO who will be

better suited to take over as the CEO to address each credit union's efficiencies and needs.

After lunch, the theme of innovation continued as guest speaker Matt Davis spoke on "Leading and Living Innovation" using the concept of Pringles® potato chips. Whether Pringles are the best potato chip is debatable, but no one can deny the unique portability and freshness their packaging offers. Innovative approaches can go a long way in getting attention and recognition.

Jim Stickley was present to deliver his terrifying and amusing mix of the current state of online security awareness. There's never a dull moment when Stickley is speaking and, as always, he did not disappoint.

The afternoon provided all attendees with a lighter type of presentation. A Corelation-made short film called "Top Core" played as a parody of the 1980s movie classic *Top Gun* and was intercut with small overview presentations of new functionality available on the KeyStone core.



In addition to the mingling and networking taking place at the vendor showcase, the first day of the client conference ended with an amazingly catered cocktail reception.



Day 2 of the conference started out much in the same way as the first with a delicious breakfast spread. However, after breakfast there was a definite shift as the conference was split into four different

tracks of focus. Based on their interests, attendees were able to choose between a Technical, Operational, Executive, and New Client track.

Overall, the client conference did a wonderful job of taking care of all who attended. Here are just a few of the thoughts shared with us:

"My favorite thing about this conference is the excitement of the conference itself because of the opportunities for the clients, vendors, and partners."

-J. C. Covalesky, VP of Business Development at IDS.com

"I love the interactions between Corelation staff, clients, and vendor partners."

-Mark Monsees, Director of Products and Offers at Wescom Resources Group

"I think the engagement of the users is really high here. It's a whole different level of involvement."

-Aaron Mar, IS Manager at True North Federal Credit Union

"In my 14 years in the client services industry, I've never been to a conference with this much excitement. You can tell Corelation has something exciting here. Credit unions big and small need to check it out!"

-John-Michael Elmore, Project Manager at IMSI

Closing out such an amazing conference would normally seem like a "mission: impossible." However, a night on the *USS Midway* did not fail to deliver. Just approaching the aircraft carrier was an amazing sight. The *USS Midway* was commissioned for



service in 1945 and remained in service until 1992. It is now stationed in San Diego and functions as a museum. Our night on the *USS Midway* consisted of cocktails and hors d'oeuvres with access to

the runway flight deck, flight simulators, a palm reader, and a caricature artist. After dinner was served in the main hangar, karaoke and dancing brought the night to a close.

With amazing content, delicious food, ample entertainment, wonderful locations, and best of all good company, it would be safe to say this mission was accomplished. We hope to see you and show you all that KeyStone can do at our conference next year. 🍷

Certified Partner Spotlight: Image is Everything

Statements, signature cards, check copies—these are but a few of the many documents dealt with on a daily basis in the credit union world. What about statements and notices? These items must be properly formatted for viewing, produced, and delivered to members. While the idea of sending a statement or notice to a printer may sound simple enough, this task produces a number of situations that could require an entire department to address. Luckily, through the use of technology, there are ways to simplify the need for production and delivery of documents.

Although KeyStone has long produced simple versions of notices and recently added a statement inquiry feature to approximate the information that members receive each period, these features don't come close to meeting the needs for customization, efficient delivery, targeted marketing, and special handling options required by credit unions today. Thankfully, the system extracts all of this data for use by vendors in the document solution space. While Corelation's vendor-agnostic philosophy allows clients to select the document solution vendor of their choice, they would be well served to review the offerings of these progressive and capable partners, as their solutions have been tried, tested, and found to be a cut above.

We adapted the following information from our website and our partners' websites. In addition to being recognized as our "certified partners" in the area of document solutions, the following vendors were also very active in our annual client conference:



Since 1984, Business Data, Inc. (BDI®) remains privately owned and committed to delivering critical document delivery solutions to institutions across the United States. They are SOC 2 Type 2 compliant. Just some of the services available include e-Statements, printed and mailed statements, direct marketing, document archiving, virtual strongboxes, notices, tax form reporting, and production workflow/design. In addition, BDI prides themselves on the ability to continually evolve due to customer request and direction. This year, they sponsored lunch at the golfing event that kicks off our client conference.

Intelligent Document Solutions (IDS.com) is the nation's leader in high-speed color print, mail, and secure e-document solutions. They provide hundreds of credit unions with the tools, efficiencies, and ability to exceed member demands on the credit union's terms. IDS.com's I.D. Intelligent Document suite provides members with an interactive e-Statement experience through I.D. Platform®, increased revenue with targeted I.D. Integrated Marketing, and 24/7 online access to all of your jobs with I.D. Connect. IDS.com is SOC 1 Type 2 (SSAE 16 Type II), SOC 2 Type 1, and SOC 2 Type 2 compliant. It follows NCUA and CUNA compliance and standards to ensure your member data is fully protected. To make



the conference more memorable, IDS.com made the huge contribution of co-sponsoring the closing reception for all attendees with dinner and a tour at the USS Midway.



Founded in 1995, Xpress Data, Inc. (XDI) is a service company focused on the customization, production, and delivery of credit union member correspondence. All of XDI's resources and attention are focused exclusively on document services for credit unions. That said, they have mastered KeyStone output to generate quality and cost-effective statements, notices, and letters. XDI is also SOC 1 Type 2 compliant and has undergone penetration testing every year since 2008. Currently, XDI serves more than 145 prestigious credit unions, collectively representing around \$160 billion in assets with documents received by over 11 million members nationwide. In addition, XDI graced our client conference by contributing as our Gold-level sponsor.

Corelation is proud to provide the services needed by credit unions to take care of their members and to partner with such highly regarded companies in the process. Although at times it may go unnoticed, document production and delivery solutions are a part of a credit union's everyday needs. A seamless interface with KeyStone will handle these requests efficiently so you can continue to provide members with the highest quality of service. ▣

Welcome, New Clients

(Through May 31, 2017)

Brazos Valley Schools CU

Yvonne Kershner, CEO
\$687 million in assets
Converting March 2018
Katy, TX

Advantage Plus FCU

Brent Neibaur, CEO
\$129 million in assets
Converting February 2018
Pocatello, ID

Sandia Laboratory FCU

Robert Chavez, CEO
\$2.3 billion in assets
Converting November 2018
Albuquerque, NM

Diamond CU

John Faust, CEO
\$573 million in assets
Converting April 2018
Pottstown, PA

Employee Profile: Jessica Birrell, EFT Development Services



Our KeyStone core provides unparalleled flexibility. To implement that industry-leading flexibility, enter Jessica Birrell, our talented Developer for EFT Development Services. Jessica is adept at coding the levers and gears behind our batch interfaces with third-party vendors. In addition, she adds new functionality to the KeyStone core, brings up the ATM lines during conversions, and builds, updates, and maintains network code. Jessica has also had a remarkable impact on our company by serving on our Culture Team and Hiring Committee. Whether she's examining the inner workings of our KeyStone core or the heart of the workplace, Jessica helps our product and company stay in tip-top shape.

Jessica showed a strong inclination toward engineering as a child, which started as an interest in building LEGO® sets and culminated in an interest in programming. She was born

in San Diego, but she spent her childhood moving between various locations in California and Arizona. She later returned to San Diego to earn her degree in Computer Engineering from the University of California, San Diego. During this time, Jessica took on several software internships in defense, IT, and the hotel industry. While they didn't directly prepare her for a career in the credit union industry, they opened her eyes to how much company culture mattered to her. By working at companies that did not have a thriving workplace environment, she realized how much she wanted to be part of a team that has a common goal of making the best product possible.

Jessica first heard about Corelation while she was job hunting toward the end of her college days. After conducting extensive research on the history of the company and getting a taste for the company culture during her interview, she was convinced Corelation was the right fit. When Jessica arrived on the Development team in 2014, she was the first female developer in a department of nine. "I think in those early days it was great to be part of such a small development team because we all had such a good opportunity to bond," she says.

As Corelation grew, Jessica was called upon to help shape the company. She was first invited to join the Culture Team. Jessica drew on her experiences from her various internships and her fond memories of when Corelation had a small, tight-knit staff to help Corelation implement processes that encourage healthy growth and develop a strong, rewarding workplace culture. Later, she was asked to help hire new developers. Jessica's success at identifying candidates with strong qualifications and compatible personalities earned her an invitation to the Hiring Committee. There, she identifies priorities in enhancing the current hiring process and ensuring that company culture is included in the evaluation.

Jessica's favorite part about working at Corelation is the people. She loves coming to work every day and building strong working relationships with the other developers. She also thrives on the constant challenges of finding solutions for complex problems and implementing KeyStone's ever-expanding capabilities. "Give me a problem and I'll get great satisfaction out of finding a solution for it." She also enjoys putting her problem-solving skills to work by examining how she can make positive changes to the workplace environment and hiring process.

Outside of work, Jessica enjoys exploring San Diego's beaches, culture, and outdoors. Her current favorite recreational activities combine her interest in San Diego landmarks and its thriving brewery scene as she enjoys local drafts at the San Diego Zoo on the weekend. She also enjoys decompressing at yoga class and exploring new hiking trails across San Diego. In addition, she recently bought her first condo a short drive away from Corelation and is excited to start her first foray into home ownership.

All in all, Jessica has helped Corelation become both the product and company it is today. She has her finger on the pulse of the core, her spirit in the company culture, and her home in the heart of the city she loves. 🏡

Thank You, Conference Sponsors

We'd like to recognize our partners who generously supported the 2017 Corelation Client Conference. Thank you for your support!

Note: Certified partners appear with a blue asterisk (*).

Premium Sponsorships

Midway Event:

- IDS.com*
- SwitchThink Solutions*

Platinum Sponsorship:

- SMA Solutions*

Wednesday Reception Event:

- Source Technologies

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- Xpress Data, Inc. (XDI)*

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- Enacomm, Inc.*

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Winery Event (Tuesday, May 16)

Lunch:

- Elan Financial Services*

Winery Giveaway:

- Pure IT Credit Union Services

Shuttle:

- DaLand Solutions

Golf Event (Tuesday, May 16)

Golf Balls

- TeleVoice*

Golf Giveaway

- Cash Flow Management (CFM)*

Beverage Cart

- OnBase by Hyland Software, Inc.*

Lunch

- Business Data, Inc. (BDI®)*

Cocktail Reception:

- Enacomm, Inc.*

Dinner:

- Access Softtek
- Problem Solved

Golf Hole Sponsorship:

- Deluxe Financial Services
- Diamond Communication Solutions
- Information Management Solutions (IMS)*
- SRMS Network Technologies
- HomeCU, LLC*

Conference (Wednesday, May 17)

KeyNote Speaker:

- OnApproach*

Video Sponsor:

- SwitchThink Solutions*

Lanyards:

- Stickley on Security*

Pens:

- Information Management Solutions (IMS)*

Conference Giveaway:

- MeridianLink*

Breakfast:

- Cubus Solutions
- CUNA Mutual Group
- eCU Technology*
- Information Management Solutions (IMS)*

Morning Break:

- CMCC, Inc.
- FICS
- ProfitStars

Lunch:

- IMS Integration (IMSI)*

Cocktail Reception:

- Alogent
- IMS, Inc.

Conference (Thursday, May 18)

Morning Break:

- CURateReset
- Q2*

Midway Reception (Thursday, May 18)

Photo Booth:

- Stickley on Security*

Karaoke:

- WireXchange

Caricature Artist:

- IMM*
- BankJoy

Palm Reader:

- IMM*
- Jwaala

Flight Simulator:

- Ascensus
- JHA Payment Solutions

Flight Avionics:

- ProfitStars

Certified Partners

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

Conferencegram



A Note from the President



The one thing in life I can always count on is change. It's everywhere, it's inevitable, and it can either be an opportunity for growth or a stumbling block. I embrace change because I approach it as an opportunity to learn and grow. Regardless of what comes our way, we can always move forward.

As a company, our goal is to inspire change in our industry. You can see it at our client conference. Our guests had a host of vendors to connect with because they have the freedom to integrate with the best provider for their members. We send all of our staff to our client conference because we know how important it is to feel invested. When our staff personally knows our clients and vendor partners, they are fully present—and our partners see the difference! After the conference, countless clients and vendors mentioned the energy and active engagement of our staff. We're equipping you with the best tech and best support there is because being a change-maker and a leader means empowering the people around you.

We remember the people who went before us to inspire change. At the conference, we honored two special trailblazers who retired this year: Susan Frank and Robin Lentz. Susan, CEO of Desert Schools Federal Credit Union, was a great innovator. She was the first woman to lead a credit union with \$1 billion or more in assets. She boldly led her credit union for 17 years and implemented support for many local organizations in her community through the Desert Schools Foundation. Robin, CEO of Cabrillo Credit Union, had an incredible vision that lent itself to both the implementation of new technologies over her 37-year tenure and the championing of the credit union cause in Sacramento. She was the first to sign with us, and she had the vision to believe in us when we were still finishing our core. These leaders inspire us to always keep our eyes on the horizon.

Change can be hard. This year, for the first time, two of our clients announced that they must leave our core due to mergers: Harbor Federal Credit Union, our second client, and Miramar Federal Credit Union, our ninth client. When Miramar left, we had to share our beautiful code for the first time and say goodbye to a longtime friend. Harbor will be especially hard to lose because we ran our first conversion with them. It's difficult to part with these partners who helped shape KeyStone in the early days. But I am proud of everything we accomplished and I know we will carry everything we learned together as we move forward.

Lastly, change can bring us new friends. This quarter, we were chosen by credit unions with assets ranging from \$129 million to \$2.3 billion. We're looking forward to getting to know our newest partners better. And, we will continue to prove to the industry that we can meet the needs of credit unions of all sizes.

As we adapt to change together, I am grateful to the host of vendors and credit unions who believe in us and journey with us. I am grateful to our staff that is committed to service and quality so we can offer our clients capabilities far beyond what they had before. And, I am grateful to be part of a force of change in an industry that is centered on giving communities the tools to succeed. Because of people like you, we see change on the horizon—and we embrace it.

Sincerely,

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

Theresa Benavidez
President, Corelation, Inc.

