

## People Helping People: A Shining Light at Sun Community

**I**t takes a village. A simple phrase to most, but one that those in California’s Imperial Valley truly take to heart. In a struggling community with some of the highest unemployment rates and lowest incomes, employees at Sun Community Federal Credit Union come together to support the people that need it most.

New leadership at “Sun,” as they like to call it, contributed to the overall revamping of the credit union’s culture. Changes started happening at the El Centro-based credit union in February 2017 when CEO Gary Ahlgren came on board. “Thank You and Bienvenidos” signs replaced “Do Not Enter” parking lot signs. Fences were taken down. Music played in the office on Fridays. Employees sensed the culture evolving right away. “Before, it was ‘get in, get your work done, and go home,’ but we literally opened our doors and realized we actually enjoy working together and there’s more to it than just numbers”, said Kim Caldwell, Vibe Enthusiast. These small adjustments to their culture set the



Sun Community FCU Headquarters

pace for the real impact that Sun was about to make. Now, the team celebrates each other and their community while accomplishing more positive change than they ever had before. As Ahlgren states, “Today, it’s about care and concern for people and the communities we serve. Today, it’s about people first. We just happen to be a credit union.”

The Sun Family, as the team now refers to themselves, has coordinated and participated in many different community events. They organized a bake sale to help raise money for two border patrol agents who were battling cancer. Another bake sale occurred to assist the child of a Sun member who needed a kidney replacement. They raised funds during Red Shoe Day for the Ronald McDonald House, which serves a large population of Imperial Valley families. To invest in the next generation, they awarded scholarships to high school seniors who demonstrated both academic effort and community involvement.

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Raising Funds for the Ronald McDonald House

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Forgotten Angels is another of Sun's favorite programs. It's a real community effort as the team helps children who would not otherwise have the opportunity to celebrate Christmas. A Calipatria family opens up their home and hosts a big party for local children, and the Calipatria Unified School District provides school bus transportation for the children and their families who don't have the means to get there. Word has it that Santa even drops in from a big red REACH Air Medical Services helicopter to pay a visit. Sun employees rally to provide the gifts that are delivered to the children attending the party. Brand Experience Manager Patsy Ramirez said, "Community' is in our name, so we really want to be a part of it. We have to do something to hold ourselves accountable because that's who we are."



*Serving at Forgotten Angels*

Another major focus of the credit union has been a partnership with the Imperial Valley College (IVC) Kitchen, a student-run food pantry that provides on-site meals for IVC's many students who do not have access to healthy and nutritious food. According to Bianca Bisi, IVC's Student Equity Coordinator and Homeless Liaison, "We're very intentional. We wanted to provide food for students who come from all different backgrounds," including those staying on someone's couch or sleeping in a park, car, or auto shop. Surprisingly, utilizing such a small kitchen space has had a much larger impact than they imagined. "When we first started, we had twenty-six homeless students on campus. Now, we've identified about one hundred and fifty," Bisi stated. The Sun team provides manpower and donations to many of IVC Kitchen's outreaches including holiday and monthly events, in an effort to offer these students a family-like experience that they may not get elsewhere.



*Spreading Holiday Cheer at IVC*

When we asked what advice Sun Community would give to other credit unions interested in starting a community outreach program, Caldwell recommended, "Reach out to your front line; no one knows the community better than them. They're the ones connecting with members, hearing their stories and building relationships. It's just a matter of figuring out what the need is, and then it's so easy to get involved." Ahlgren added, "This is not about promoting your brand, your board, or your CEO. This is about being a village and doing the right things." 🍷

## A Note from the Editor

Corelation friends and family,

We hope you enjoyed this illuminating article about how Sun Community FCU has brightened their neighborhood. Starting with the next issue, we will add a Community Spotlight to celebrate our clients' acts of service. If you would like to see your credit union's outreach in this new section, please send a 50-word description to [KeyNotes@corelationinc.com](mailto:KeyNotes@corelationinc.com).

We wish you health, happiness, and success in the new year!

Laura Burley, Editor-in-Chief

Thank you to everyone who attended the **Corelation Northeast and Southeast User Groups'** first meeting.

Corelation Client Group Northeast at PSECU in Pennsylvania:



Corelation Southeast User Group at First Service CU in Texas:



## Certified Partner Spotlight: Acuant and Epson

Just as humans have discovered that peanut butter and chocolate make a great pairing, Corelation clients are discovering that bringing Acuant and Epson together for ID scanning is technology’s version of a sweet treat. Although our clients have been using Epson and Acuant’s high-quality devices for some time, adding Acuant’s web service offerings to the mix has filled a void within KeyStone that streamlines the ID scanning process.

Corelation first saw the opportunity to do some matchmaking when Desert Financial was preparing to convert to KeyStone. The credit union was using Epson’s TM-S9000 multifunctional devices that support check scanning, inkjet printing, thermal receipt printing, and ID scanning within a single unit. An opportunity presented itself to pair that functionality with Acuant’s ability to read and validate a scanned driver’s license and then automatically populate the KeyStone Applicant ID and Person ID fields. The new functionality bridged the gap and turned a manual process into a slick automated operation that takes just moments.

Because ID scanners require Optical Character Recognition (OCR) functionality to auto-populate KeyStone fields, scanners are sometimes purchased with OCR software installed locally on individual PCs. Going this route requires manual work from the IT staff to keep the OCR software up to date. Again, the Corelation Development team seized an opportunity and created an interface that links directly to Acuant’s fee-based web services. This link keeps the OCR software constantly up to date and includes the ability to recognize the latest state ID changes. Credit unions love the fact that it supports REAL ID.\*

“Acuant’s web services makes it easier for Corelation clients to automate data capture and auto-fill vital ID information for all ID types including REAL IDs,” said Yossi Zekri, President and CEO at Acuant. “Our collaboration with Epson provides a convenient all-in-one solution powered by Acuant technology to streamline transactions and improve the customer experience.”

The Epson TM-S9000 multifunction teller device is only one of several devices that can utilize Acuant’s web services. Corelation also supports the Epson TM-S2000 as well as Acuant’s Scanshell 800DXN, 800R, and 31DN models. They are great devices that are made even better with the Acuant software integration.

“Epson is thrilled to partner with Corelation, offering the TM-S9000 and TM-S2000 with ID scanning from Acuant. With counter space being limited at the teller line, Epson’s solutions provide financial institutions the ability to consolidate two to four devices into one. Using the fully-integrated ID scanning offers additional security confidence at the teller window,” according to Linda Fitzpatrick, Financial Partner Manager with Epson America.



Bruce Cormode, Corelation’s Director of Administrative Services, says, “Corelation is proud of the relationship that it has created between Epson and Acuant. We are very pleased to offer the best price available for Acuant’s licensing and annual renewal fees tied together with Epson or Acuant devices.”

Whether you prefer your peanut butter with chocolate or good old-fashioned grape jelly, you’ll be in the sweet spot if you choose to work with Epson and Acuant as it’s sure to be a classic. If you are interested in learning more about this functionality, contact your Client Relationship Manager.

\*The REAL ID Act establishes minimum security standards for license issuance and production and prohibits federal agencies from accepting for certain purposes driver’s licenses and identification cards from states not meeting the Act’s minimum standards. ▣

### Upcoming Training and Seminars

- Jan. 24  
12-1:30 p.m. PST  
Queues Webex sponsored by 
- Feb. 7  
12-1:30 p.m. PST  
Disputes Webex sponsored by 
- Feb. 7-8  
What to Expect When You’re Converting Conference
- Feb. 14-15  
Jaspersoft Studio Reports Training
- Mar. 19-22  
Interactive & Batch Scripting Training
- Mar. 20,  
12-1:30 p.m. PST  
Advanced IRAs Webex sponsored by 

## Employee Profile: Taylor Rutledge, Conversion Management Services

**A** hearty congratulations go out to Taylor, one of our most senior Conversion Coordinators, on his five-year anniversary at Corelation. Throughout those five years, Taylor has been busy traveling the country extensively from conversion to conversion, most recently to the East Coast to complete Pennsylvania State Employees Credit Union's conversion to KeyStone. Taylor's wealth of experience, enthusiasm, and KeyStone knowledge are a tremendous asset to our conversions.



fit a square peg into a round hole. It requires a clear understanding and some creativity."

Taylor considers his work with PSECU his greatest accomplishment to date. He found that converting a credit union of its size and complex business model is very challenging but also very fulfilling. According to Taylor, "The biggest reward is seeing everything come together conversion weekend and first week live. Working with the client for so long and then seeing it all work is very rewarding." He enjoys

watching how functionality that was originally developed for PSECU is meshing with needs of other new credit unions coming on board with KeyStone. Taylor is sure that Real-Time Alerts and Bill Payment are going to be very popular.

Taylor grew up in San Diego with dreams to become an entrepreneur like his parents. He envisioned owning a restaurant that would revolutionize the fast food industry by serving healthy meals. Taylor started out studying business to earn his bachelor's degree at San Diego State University but quickly realized it was the slow route to getting his career started. He took a job at a local bank as a teller to get experience under his belt.

Taylor is a great fit for Team Corelation. He loves the fact that his coworkers are always willing to jump in and help even if they're busy with their own projects. He says he tries to do the same because that attitude extends from top management down to each employee. He knows he has a team behind him that will support him all the way.

One day, Taylor's mother mentioned that one of her friends in her spin class was interested in talking to him about working at a new company that writes software for credit unions. Taylor put it off because he wasn't interested in becoming a programmer and didn't feel that he had sufficient technical knowledge. His mother and her friend were insistent that it would be a perfect fit. Taylor relented and agreed to meet with spin enthusiast Theresa Benavidez to talk about a trainer position. His experience as a teller and his understanding of front-office processes earned Taylor a position in Corelation's Education department.

When Taylor isn't on the road or at his desk in San Diego, he can be found at the local dog beach with his dog, Chloe. They are happiest when spending time outdoors and will often go for adventures in the snow and forests.

Taylor quickly adapted to the credit union world and moved into a position with the Conversion Management group to prepare credit unions for their conversion to KeyStone. He describes his job as challenging but says that he is constantly striving for perfection. Taylor says, "My favorite things about the job are working with people across the nation, seeing cultural differences, and working towards a common goal. It's great to see how positive everyone can be during a hectic conversion." Taylor also enjoys flexing his problem-solving skills. "Trying to get to the root of how things really work and then finding the best way to configure them on a new core is sometimes like trying to

Corelation is proud to have Taylor on the team. Whether he's home or away, he brings the Corelation spirit with him wherever he goes. 🍷

**Stop by Corelation's booth at the  
CUNA Governmental Affairs Conference**

**March 10-14, 2019**



## News and Events

### Client Spotlight

Pacific Marine Credit Union made waves this quarter when they announced they are changing their name to Frontwave Credit Union. According to President and CEO Bill Birnie, "We believe our new name is more approachable and conveys that we are open to the broader community. Our new name and brand is a reflection of our history, legacy, philosophy of service, and commitment to our Membership." The name change went into effect on Nov. 13, 2018. Learn more at [FrontwaveCU.com](http://FrontwaveCU.com).



**Dream big. We got you.™**

Congratulations to Michigan First Credit Union for completing their two-year project to renovate and expand their headquarters. The updated headquarters' features and additional 110,000 square feet include a contemporary 'financial store' branch design, conference and event center, full-service cafeteria, public coffee bar, and plenty of room to keep pace with its tremendous membership growth. Read more at [CUtoday.info](http://CUtoday.info).



Congratulations to our retiring CEO!  
Thank you for being a great partner.

<b>Name:</b> Ron Berry, CEO
<b>Credit Union:</b> Pasadena Federal Credit Union
<b>Years at Credit Union:</b> 10 years as CEO and 20 years as a volunteer
<b>Retirement Date:</b> December 31, 2018
<b>What will you miss the most?</b> "The people. A great staff and an industry that will go out of the way to help each other."



### Welcome, New Clients

*(Through Dec. 1, 2018)*

#### Cross Valley FCU

Traci Donahue, President/CEO  
\$160 million in assets  
Converting June 1, 2020  
Wilkes-Barre, PA

#### Wheelhouse CU

Lisa Paul-Hill, President/CEO  
\$283 million in assets  
Converting October 1, 2019  
San Diego, CA

#### Fort Financial FCU

Steve Collins, President/CEO  
\$227 million in assets  
Converting December 1, 2019  
Fort Wayne, IN

#### Achieva CU

Gary Regoli, President/CEO  
\$1.7 billion in assets  
Converting February 1, 2020  
Dunedin, FL

#### Appalachian Community FCU

Ron Scott, President/CEO  
\$234 million in assets  
Converting December 1, 2019  
Gray, TN

#### Mutual 1st FCU

Mark Uden, President/CEO  
\$96 million in assets  
Converting January 1, 2020  
Omaha, NE

#### HFS FCU

Nathan Abe, President/CEO  
\$571 million in assets  
Converting June 1, 2020  
Hilo, HI

## Vendor Spotlight

Congratulations to Wescom Credit Union, owner of our certified partner Wescom Resources Group, for receiving the Credit Union Journal Best Practices Award in digital efficiencies. Wescom implemented an innovative solution that helped members find their routing and account numbers while reducing call volume at support centers. Read more at [CUJournal.com](http://CUJournal.com).



Here are snapshots of our staff teambuilding session in October. We ended the evening by assembling care packages for the USO.



Corelation's first CEO Forum was a smash hit! Thank you to all our partners who attended on October 11 in Denver, CO.



## Certified Partners

(Through Dec. 1, 2018)

- Acuant, Inc. . . . . [acuancorp.com](http://acuancorp.com)
- Advanced Fraud Solutions . . . . . [advancedfraudsolutions.com](http://advancedfraudsolutions.com)
- Alogent (Formerly Bluepoint Solutions®) . . . . . [alogent.com](http://alogent.com)
- BillingTree® . . . . . [mybillingtree.com](http://mybillingtree.com)
- Business Data, Inc. (BDI®) . . . . . [businessdatainc.com](http://businessdatainc.com)
- Cash Flow Management (CFM) . . . . . [whycfm.com](http://whycfm.com)
- Connect FSS . . . . . [connectfss.com](http://connectfss.com)
- CO-OP Financial Services . . . . . [co-opfs.org](http://co-opfs.org)
- Deluxe Financial Services . . . . . [fi.deluxe.com](http://fi.deluxe.com)
- Digital Insight . . . . . [ncr.com](http://ncr.com)
- eCU Technology. . . . . [ecutechnology.com](http://ecutechnology.com)
- Elan Financial Services . . . . . [elanfinancialservices.com](http://elanfinancialservices.com)
- Enacomm, Inc. . . . . [enacomm.net](http://enacomm.net)
- FICS® . . . . . [fics.com](http://fics.com)
- First Line Insurance . . . . . [firstlineins.com](http://firstlineins.com)
- HomeCU, LLC . . . . . [homecu.net](http://homecu.net)
- Intelligent Document® Solutions (IDS.com) . . . . . [ids.com](http://ids.com)
- IMM . . . . . [immonline.com](http://immonline.com)
- IMS, Inc. . . . . [cusolution.com](http://cusolution.com)
- IMS Integration (IMSI) . . . . . [imsintegration.com](http://imsintegration.com)
- MeridianLink . . . . . [meridianlink.com](http://meridianlink.com)
- Millennial Vision, Inc. (MVi) . . . . . [mviusa.com](http://mviusa.com)
- OnApproach . . . . . [onapproach.com](http://onapproach.com)
- OnBase by Hyland Software, Inc. . . . . [onbase.com](http://onbase.com)
- Payveris **(New)** . . . . . [payveris.com](http://payveris.com)
- PSCU . . . . . [pscu.com](http://pscu.com)
- Pure IT Credit Union Services **(New)** . . . . . [pureitcuso.com](http://pureitcuso.com)
- Q2 Holdings, Inc. (Q2) . . . . . [q2banking.com](http://q2banking.com)
- SMA Solutions . . . . . [smasolutionsit.com](http://smasolutionsit.com)
- Source Technologies **(New)** . . . . . [sourcetech.com](http://sourcetech.com)
- Stickley on Security (SoS) . . . . . [stickleyonsecurity.com](http://stickleyonsecurity.com)
- SwitchThink Solutions . . . . . [switchthink.com](http://switchthink.com)
- TeleVoice . . . . . [televoice.com](http://televoice.com)
- Wescom Resources Group (WRG) . . . . . [wescomresources.com](http://wescomresources.com)
- Worldpay, Inc. (Formerly Vantiv) . . . . . [vantiv.com](http://vantiv.com)
- Wycom . . . . . [wycomsystems.com](http://wycomsystems.com)
- Xpress Data, Inc. (XDI) . . . . . [xdi.com](http://xdi.com)

# Conversiongram



Core Strength at Del Norte CU



Bright and Early Morning at CU of Ohio



Pacific Crest FCU Ready to Go



Sandia Laboratory FCU's First Day Live



Del Norte CU Jedi Celebrate



Sandia Laboratory FCU Makes it Happen



Pacific Crest FCU



Big Smiles from CU of Ohio's Conversion Team



Del Norte CU's Jedi Academy

## A Note from the President

**W**ith the thermometer firmly planted at seventy degrees, the frosted windows and snow-capped hills that herald the height of the holiday season are nowhere to be found in our San Diego winter wonderland. But even though you will never catch a stray snowflake when you visit our office, you can feel in the air that the holidays are here. No matter where you call home, the holidays are always the season of giving. I would like to share a few of the ways that we practiced the spirit of helping others this year.



Our growing staff has been active throughout the year supporting causes that benefit the community. We prioritized hiring so we can do an even better job of supporting you, our valued clients. In the two years since we moved into our new headquarters, we have grown from 79 to 150 employees. When we search for new talent, we do not only look for industry experience and technical knowledge; we also seek out employees who embody the community values of credit unions. The result speaks for itself. In the summer, our staff fundraised to benefit the Wounded Warrior Project by offering shorts and flip-flop days. In the fall, they organized jersey days to benefit Rady Children's Hospital, then changed into

shades of pink and donated to the Breast Cancer Research Foundation during the Breast Cancer Awareness month of October. In the winter, they collected canned food for the San Diego Food Bank to serve families in need. I am deeply proud of their passion for service that they exhibited both in and out of the office as many of them joined your marathons and charity events throughout the year. Together, we will accomplish much!

We also focused on your members' needs as we delivered several of your most-requested enhancements. Alerts gave you tools to help your members avoid fraud and stay up-to-date with their balances. Our disputes feature allowed your staff to quickly research and assist members who need to report incorrect or fraudulent transactions. Bill pay created new opportunities to save money and have more control over your member data. We also made the release loading process more flexible by adding the ability for your credit union to load a release without Corelation's assistance, allowing your staff to schedule it at the most opportune time and minimize impact to your members. We look forward to seeing how you assist your members with these new enhancements.

Lastly, we worked hard to create opportunities for you to connect so you can help each other. We were thrilled at the turnout for our client conference this year as we outgrew our venue yet again. Our client and vendor partners shared their innovative ideas, learned from each other, and forged new partnerships. We also held our very first CEO Forum so you could deepen relationships with each other and with your representatives. Once again, your dedication to our community shined as 65% of our client base attended. When we surveyed our attendees about their experience, 93% said they would like to join us next year, and all attendees said they would recommend it to their peers who partner with Corelation.

Looking to the future, we will continue to support charitable causes so we can put into action the community values of credit unions. We will develop more enhancements that empower you to take care of your membership. And, we will continue to be proactive in finding ways to bring together our community of client and vendor partners so you can create beneficial connections. We welcome the new year—and all the opportunities it brings—with open arms. Together with our community of like-minded credit unions and vendor partners, we resolve to be a force of positive change in 2019.

Sincerely,



Theresa Benavidez  
President/CEO, Corelation, Inc.



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