

Highlights from the 7th Annual Corelation Client Conference

This year's rockin' '60s and '70s-themed client conference was hip, groovy, and far out, man! It was another very successful conference with more clients, vendors, and Corelation employees than ever before. We are very grateful to our presenters and vendors who offered smart insights and products for our ever-growing client family.



Each year, the conference offers a wonderful opportunity to have some fun, develop new relationships, and strengthen existing connections. SwitchThink Solutions CEO Scott Butler commented, "There's no better place than here to collaborate and build relationships to make that happen."

The fun started on Monday with three dy-no-mite social events: golf at the beautiful Rancho Bernardo Inn, wine tasting at Orfila Winery, and beer tasting at Stone Brewing. Socializing and relaxation were the name of the game.

On Tuesday morning it was down to business. The Westin Emerald Plaza's second floor was bursting at the seams with enthusiastic vendors and attendees. While everyone

waited for the opening session to begin, Corelation employees clad in festive tie-dye mingled with clients and vendors, some of them meeting in person for the first time. The morning felt like a family reunion complete with a lot of hugging. Computer Operations Manager Tommy Truong from Wescom Resources Group captured this sentiment perfectly: "What I enjoy most is meeting all the people we work with day after day: our clients and the Corelation team members. It's like I just spend two days with a group of old-time friends; it's not just another business trip."

The opening session started off with a bang. Corelation's own Bruce Cormode emceed the event and kept everyone entertained with some great one-liners between presenters. John Landis kicked things off, reminding everyone that KeyStone exists to provide the most intuitive, feature-rich, and elegant core processor. Theresa Benavidez followed with a tribute to Harbor Federal Credit Union, the first credit union to convert to KeyStone. Harbor FCU representatives Tina Fugelsang, Pam Ghezzi, and former IT manager turned Corelation developer Mike Valenzuela were presented awards by the first Corelation



Harbor FCU Honored by the First Corelation Conversion Team

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conversion team: John Landis, Rob Landis, Dave Stewart, David Klimek, Jeff Dent, Carl Barlow, and Mark Brocklehurst. Theresa completed her remarks with the famous yet anonymous quote that Corelation employees strive to follow: "Be the task great or small, do it well or not at all."

The keynote address was presented by Olympic gold medalist speed skater Dan Jansen. He gave a heartwarming inspirational talk on the importance of identifying your goals and learning from every experience, good and bad. Nathan Moore from CFM followed with a presentation on the 'bank of now.' He introduced cutting-edge technology to help transform credit union branches into a place where employees are more productive and members get better service.



Keynote Speaker Dan Jansen



Presenter John Best

Your credit union is not too small nor too old to get past digital gridlock, according to John Best of Best Innovation Group. John presented a humorous look at innovation, revolution, and technological evolution. He finished by

telling the crowd that their greatest defense against disruption is collaboration.

Jim Stickley was his smart, scary self again this year in his talk about the Internet of Things. The likelihood of a security breach with items as innocuous as web cameras and smart outlets is very real. According to Jim, being aware is an important step to safeguarding your valuable financial data.

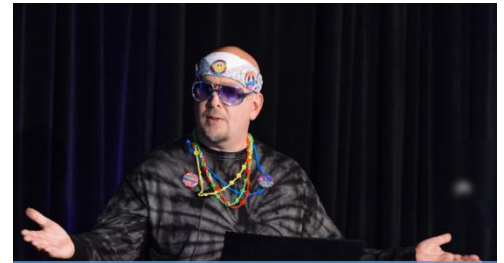


Presenter Jim Stickley

And did you know that "Programmers Code the Darndest Things"? This year's video presented by Corelation's Brent Edwards parodied '60s and '70s TV shows. It was an entertaining way to hear about the latest enhancements to the KeyStone core including dealer compensation,

construction loans, business loans, disputes, alerts, field validation, integration with active directory, and bill pay.

After a full day of learning, networking, and exchanging ideas, everyone was ready to relax at the cocktail reception. Corelation's own KeyTones band provided some totally groovy entertainment.



Brent Edwards Hosting the Conference Video



Corelation's KeyTones Band

Wednesday's break-out sessions were loaded with great information. The New Client, Operational, Technical and Executive tracks were all well-attended.

Newly signed clients getting started on their conversions were happy to hear from conversion veterans Becky Reed (CIO, Lone Star Credit Union) and Vien Phithak (Business Analyst, Capital Educators Federal Credit Union) on their presentations "Conversion Project Management Best Practices" and "Getting Your Staff on Board."

The Operational track took us forward with demonstrations on some really cool enhancements as the audience played games including "Name That Loan" and "Match Game." Other sessions took us back to additional classic TV shows where there were more than a few references to Mike Brady and his large household.

The Technical and Executive tracks included discussions on future technologies, the new KeyStone bill pay module, and an opportunity to show off the "Coolness of Corelation Clients."

The closing event at the House of Blues was out of sight! Clients, vendors, and employees arrived in their stylish duds, sporting bell-bottom jeans, tie-dyed shirts, macramé vests, and some way-out hairdos. After dinner and a few cocktails, lots of hip guys and gals got down and boogied to the funky sounds of Summer of Love.



Groovy Guys and Gals from Centris FCU

Nikhil Lakhanpal, co-founder of Narmi, provided the perfect recap: "The Corelation client conference was full of innovative credit unions who are not afraid to adopt newer technology to benefit their members." He's already looking forward to next year, and so are we.



Good Vibes from Summer of Love

Next year's conference is moving to the Manchester Grand Hyatt. Don't forget to mark May 21-23, 2019 on your calendar. Be there or be square! 📅



Ending the Conference on a High Note

Client Spotlight

Congratulations to Pamela Heald, President and CEO of Reliant Community Credit Union, for receiving the Women of Excellence award from *Rochester Business Journal*. Pamela was selected in recognition of her professional excellence, community service, and mentoring. Read more at RBJ.net.

Congratulations to Michael L'Ecuyer, President and CEO of Bellwether Community Credit Union, for being honored at The Moore Center's annual Garden Party. Michael's extensive community service efforts were celebrated for their positive impact on the greater Manchester community. Read more at ManchesterInkLink.com.

Connecticut drivers, rejoice! Nutmeg State Financial Credit Union opened a Connecticut DMV Express in Milford on June 7 that conveniently allows drivers to renew their licenses after holding their place in line electronically. The DMV Express is run by Nutmeg staff inside the credit union's first fully automated self-service branch. Read more at HartfordBusiness.com.

Want to see your credit union's announcements in this section? Send your announcement to KeyNotes@corelationinc.com.

Upcoming Training and Seminars

- Aug. 16-17 What to Expect When You're Converting Conference
- Aug. 23-24 Jaspersoft Studio Training
- Sept. 11-14 Interactive & Batch Scripting Training

Certified Partner Spotlight: ENACOMM

It's 2018 and it's here! Move over, Jetsons; we've got the technology of the future and it's at our fingertips. Phrases like "Alexa, turn on the lights" and "OK, Google, play Bruno Mars" are commonplace. We talk to computers and they obey. It's not just science fiction anymore.



ENACOMM's 24/7 PCI-compliant* data centers may not be headquartered next door to the Jetsons at Skypad Apartments, but they do offer great products with futuristic technologies that were once thought only to be available to big bank customers. Credit unions now have the opportunity to set themselves apart from their competition by being on the leading edge of affordable, next-generation technology.

From low balance alerts to direct deposit notifications, eAlerts provides an easy, effective, and affordable way to reach members. eAlerts integrates into the existing intelligent interactive voice response (IVR) structure that is managed by ENACOMM's IVR and computer telephony integration (CTI) technology, enabling phone calls, text messages, and emails to be initiated quickly, cost-effectively, and with minimal user intervention.

"Today's highly-connected consumers are accustomed to information on demand and constant contact," said Enacomm CEO Michael Boukadakis. "eAlerts enables credit unions to proactively, automatically update members so they have instant and ongoing access to important information about their financial accounts. Keeping members in the know is invaluable to the financial institution-member relationship."

Virtual personal assistant (VPA) conversational banking is a product that has both millennials and baby boomers on board. With the use of artificial intelligence and natural machine learning, conversational banking allows your members to securely access their financial information in real time and conduct almost any type of transaction with just the sound of their voice. VPAs like Amazon Alexa and Google Home combined with biometric voice authentication also work to detect and prevent fraud so you can feel secure while knowing that your credit union is offering a great product. Security measures are consistently upgraded so credit unions stay in compliance and are prepared to effectively combat fraud.

Conversational banking technology also learns from each session, becoming smarter and more efficient so your members' experience keeps getting better and better. With just one system, every member interaction across all communication channels—from the Web to text messages, emails, and phone calls—is taken into account so your credit union is able to reach out to members in the most appropriate channels and in a real-time environment.

"Credit unions that offer conversational banking today wow consumers, which positively impacts growth and retention, but this technology will be expected by members in the near-future," said Boukadakis. "By stepping out in front of the crowd now, credit unions can gain an advantage amidst a fiercely competitive market."

Unlike on-premise solutions, ENACOMM offers its products and services via a Software as a Service (SaaS) model, ensuring its technologies are faster to deploy, more affordable, and ever-evolving. This SaaS model also means credit unions can pay based on usage, making the adoption of new technologies a safe investment. With one to two major product updates and releases every year, ENACOMM ensures that your credit union always offers your members the latest and greatest features and technologies.

We may not vacation on Venus or drive cars that fold up into a briefcase like George Jetson did, but here in the financial world, we're lucky to have ENACOMM. From IVR to online, mobile, and conversational banking, ENACOMM provides a detailed view of customer service channel usage that enables credit unions to drive member adoption of technology offerings and improve their return on investment.

*The Payment Card Industry Data Security Standard (PCI DSS) applies to companies of any size that accept credit card payments. If your company intends to accept card payments and store, process, and transmit cardholder data, you need to host your data securely with a PCI-compliant hosting provider. ▣

Save the Date

Join ENACOMM at the
2019 Corelation Client Conference
 May 21-23, 2019
 Manchester Grand Hyatt San Diego
 Contact conf@corelationinc.com

Employee Profile: Jimmy Diaz, IT Services

In the financial industry, information technology has paramount importance in protecting your members' valuable data, ensuring your staff has the tools they need, and storing a variety of information. We are proud to feature Senior Network Administrator Jimmy Diaz for his exceptional contributions in ensuring the technological backbone of our company remains strong.



Jimmy grew up in a small town surrounded by farmland in Palacios, TX. After graduating in a class of 100, he was ready for adventure. Jimmy enlisted in the Navy and after training in Illinois and Florida, he reported for duty as Information Technology Petty Officer third class on the USS *Blue Ridge* in Yokosuka, Japan. Jimmy discovered his passion for IT as he supported secret and top secret networking systems over the next three years. Each day held a new challenge as he performed a variety of desktop, phone, and network support. In addition to gaining valuable experience abroad, Jimmy met his future wife on the *Blue Ridge*. They soon married and welcomed a daughter into the world.

Jimmy started searching for a civilian job in San Diego soon after becoming a family man. He managed a group of three as a Network Test Architect at an information technology company, further bolstering his expertise. Jimmy saw an opportunity for further growth at Corelation when he applied to our Network Administrator position in August 2014. As our first dedicated IT professional, Jimmy was instrumental in developing our network and security standards. His knack for designing scalable networks has greatly supported our company's steady growth.

Jimmy's exemplary performance resulted in his promotion to Senior Network Administrator earlier this year. Jimmy manages all aspects of our computer, phone, and local area networks; physical and network security; and everyday PC and network issues. In addition to those responsibilities, Jimmy also assists with supporting hardware for clients and sets up workstations for new hires. At our client conference, Jimmy can often be spotted overseeing the audio and visual components. His composed manner and timely support keep our office—and conference—running smoothly.

Jimmy describes the atmosphere at Corelation as a "breath of fresh air." He enjoys the feeling of accomplishing his work in a calm, focused environment. Jimmy's favorite part about his job is "seeing the relief on an employee's face when I fix something broken." He also enjoys the rewards of helping clients resolve issues. "I really enjoy being able to represent Corelation and deciding how we represent it. It's a rewarding feeling to be able to help a client in the same way I would help an employee."

When Jimmy's not taking care of business at the office, he enjoys spending time with his wife, daughter, and dog. Jimmy also enjoys connecting with friends while playing video games. He stays active while having fun by taking jiu-jitsu and jeet kune do classes.

All in all, Jimmy has done a fantastic job creating, maintaining, and expanding the IT framework that supports our staff and clients. We're glad he's on our team.

Welcome, New Clients

(Through June 1, 2018)

Fort Bragg Federal Credit Union

Todd Kenthack, President/CEO

\$399 million in assets

Converting March 1, 2019

Fort Bragg, NC

NorthCountry Federal Credit Union

Robert Morgan, President/CEO

\$579 million in assets

Converting June 1, 2019

Burlington, VT

Thank You, Conference Sponsors

We'd like to recognize our partners who generously supported the 2018 Correlation Client Conference. Thank you for your support!

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

Premium Sponsorships

House of Blues Reception:

- IDS.com*
- MEA Financial

Platinum Sponsorship:

- SMA Solutions*

Partner Sponsorship:

- CO-OP Financial Services*

Tuesday Reception Event:

- Source Technologies

Gold Sponsorship:

- Xpress Data, Inc. (XDI)*

Associate Sponsorship:

- Wescom Resources Group (WRG)*

Silver Sponsorship:

- Wycom Systems, Inc.*

Bronze Sponsorship:

- PSCU*

Brewery Event (Monday, May 7)

Reception:

- SWBC

Shuttle:

- DaLand Solutions

Giveaway:

- Cash Flow Management (CFM)*

Winery Event (Monday, May 7)

Lunch:

- HomeCU, LLC*

Shuttle:

- Ascensus

Giveaway:

- SRMS Network Technologies

Golf Event (Monday, May 7)

Beverage Cart

- OnBase by Hyland Software, Inc.*

Lunch:

- Access Softek

Dinner:

- FICS®*
- Millennial Vision, Inc.*

Shuttle:

- ABCorp Custom Card Systems

Golf Balls:

- TeleVoice*

Awards:

- InfoIMAGE

Giveaway:

- Diamond Communication Solutions

Golf Hole Sponsorship:

- PSCU*
- IMS, Inc.*
- IMS, Inc.*
- IMS, Inc.*
- Xpress Data, Inc. (XDI)*
- OnBase by Hyland Software, Inc.*
- TransUnion
- Bankjoy

Conference (Tuesday, May 8)

KeyNote Speaker:

- Enacomm, Inc.*

Video Sponsor:

- Diamond Communication Solutions

KeyStone Commercials:

- Cash Flow Management (CFM)*
- IMS Integration (IMSI)*
- eCU Technology*

Lanyards:

- Business Data, Inc.*

Pens:

- Q2 Holdings, Inc.*

Conference Journal:

- PSCU*

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Conference Giveaway:

- IMS Integration (IMSI)*

Floor Signage:

- SwitchThink Solutions*

Breakfast:

- Redi Enterprise Development, Inc.

Morning Break:

- Solver, Inc.
- OnApproach*
- Advanced Fraud Solutions*

Lunch:

- eCU Technology*
- SwitchThink*

Afternoon Break:

- IMS, Inc.*
- Connect FSS*
- Adapt

Cocktail Reception:

- Alogent*
- TransUnion
- Fiserv
- Woldpay, Inc. (Formerly Vantiv)*

Conference (Wednesday, May 9)

Breakfast:

- Cubus Solutions

Morning Break:

- Cards on the Spot
- CUNA Mutual Group
- Epson America

Afternoon Break:

- Deluxe
- BillingTree®*
- Teledata Communications, Inc.

House of Blues Reception (Thursday, May 9)

Photographer:

- Stickley on Security*

Entertainment Sponsor:

- IMS, Inc.*

Dinner:

- IMS Integration (IMSI)*

Certified Partners

(Through June 1, 2018)

Acuant, Inc.	acuancorp.com
Advanced Fraud Solutions <i>(New)</i>	advancedfraudsolutions.com
Alogent (Formerly Bluepoint Solutions®)	alogent.com
BillingTree®	mybillingtree.com
Business Data, Inc. (BDI®)	businessdatainc.com
Cash Flow Management (CFM)	whycfm.com
Connect FSS	connectfss.com
CO-OP Financial Services	co-opfs.org
Digital Insight	digitalinsight.com
eCU Technology	ecutechnology.com
Elan Financial Services	elanfinancialservices.com
Enacomm, Inc.	enacomm.net
FICS®	fics.com
HomeCU, LLC	homecu.net
Intelligent Document® Solutions (IDS.com)	ids.com
IMM	immonline.com
IMS, Inc.	cusolution.com
IMS Integration (IMSI)	imsintegration.com
MeridianLink	meridianlink.com
Millennial Vision, Inc. (MVI)	mviusa.com
OnApproach	onapproach.com
OnBase by Hyland Software, Inc.	onbase.com
PSCU	pscuc.com
Q2 Holdings, Inc. (Q2)	q2ebanking.com
SMA Solutions	smasolutionsit.com
Stickley on Security (SoS)	stickleyonsecurity.com
SwitchThink Solutions	switchthink.com
TeleVoice	televoice.com
Wescom Resources Group (WRG)	wescomresources.com
Worldpay, Inc. (Formerly Vantiv)	vantiv.com
Wycom	wycomsystems.com
Xpress Data, Inc. (XDI)	xdi.com

Conferencegram



Connecting at the Vendor Showcase



Wine Tasting at Orfila Winery



Beer Tasting at Stone Brewing



And They're Off...



Thursday Sessions



Lunch by the Pool



CFM presents the "Bank of Now"



Educational Insights



Golfers at Rancho Bernardo Inn



Good Vibes from the KeyTones

A Note from the President

I cherish our annual client conference because it is such a wonderful opportunity to connect, learn from one another, and look forward to the future. We threw in some extra creativity this year as we amazed clients and vendors alike with our hip '60s and '70s references (*amused* might be a bit more accurate, but it was all in good fun!). Our passion



remains to make a difference in our industry by providing the best software with the best service. You can see the results of that passion in the energy of the event, in the friendships we maintain, and in our shared commitment to collaboration.

One of the things that stood out the most this year was the energy of the conference. The excitement, commitment, and desire to collaborate were tangible as your participation made it our biggest and best conference yet. Breaks and lunches were a hubbub of activity as our attendees took over the second floor of the Westin. In addition, I was happy to hear from our client and vendor partners that there were ample opportunities to connect at our expansive vendor showcase. We are grateful to our attendees for their support at our conference, and especially to all our vendor partners who made the event possible.

We never forget our friends because they are the reason we are here. When we launched our company to our friends and family nine years ago, we didn't have a completed product or a single client yet, but we had a vision. Harbor Federal Credit Union took a step into the unknown when they believed in us and became our first live client. At the conference, we were proud to honor the Harbor and Corelation staff who completed our very first conversion. It was heartbreaking to say goodbye to Harbor in April when they had to leave our core because of a merger. But they made their mark on KeyStone and will always be part of us. I am deeply grateful to Harbor and all our friends who have shared our vision and been part of this journey.

Lastly, I love that the conference gives us the opportunity to show our mutual commitment to be responsive and collaborative partners. Every aspect of the conference is crafted to help you become more informed, inspired, and connected than before. We send our entire staff to the conference because we want our front-line staff to feel just as invested in your success as our executive team. I am thrilled that this spirit of collaboration goes both ways. This year, 81% of our clients were represented at the conference. Your presence at the conference spoke strongly of your commitment to our shared vision and the value you place on connecting with the Corelation community. Our combined efforts and our relationships are what make our partnerships vibrant.

Speaking of our community, we are thrilled that this spirit of collaboration has resulted in a positive response to our first annual CEO Forum that will be held this October in Denver, Colorado. Over 60% of our CEOs have registered to attend, and I encourage you to contact us soon if you haven't registered yet. The Forum will provide opportunities to network with like-minded credit unions, discuss insights from industry leaders, and deepen relationships with our executive team and Advisory Board.

Thank you so much for supporting our company and our mission. Our conference theme was a blast to the past, but our eyes are glued to the future. We look forward to seeing you at the conference next year!

Sincerely,

Theresa Benavidez
President/CEO, Corelation, Inc.

Save the Date

Corelation CEO Forum
Oct. 11, 2018
Denver, CO

Dynamic speakers, roundtable discussions, networking,
and more!

Contact info@corelationinc.com

