

Embracing the Power of KeyBridge

Forward-thinking vendors are writing programs that utilize KeyBridge so they can anticipate the needs of their credit union clients and work with the most recent KeyStone enhancements. While long-standing features for home banking, new account and lending workflows, collections services, and remote deposit capture continue to be staples for KeyBridge vendors, recently released features for disputes, bill pay, and alerts offer exciting new opportunities to provide leading-edge service.



with the same capabilities. Of course, privileges are under strict control so your vendors only have access to the areas required for the functionality you need. The possibilities are boundless. With KeyBridge, vendors can differentiate themselves with innovative solutions that employ creativity and seamless integration. Combining multiple functions like bill pay or alerts with the tracking and queueing capabilities of KeyInsight, all while moving at the speed of digital, is exactly what today's credit unions are looking for. Ferris Bueller said it well: "Life moves pretty fast. If you don't stop and look around once in a while, you could miss it."

KeyBridge is an application programming interface (API) that runs a set of commands to allow software platforms to interact with the KeyStone core in real time. Vendors can use KeyBridge to interact with any table or command in KeyStone. Credit unions love knowing that if they can perform file maintenance or transaction activity in KeyStone, KeyBridge allows their vendors to write software

Imagine if your member could experience this scenario: a real-time alert displays on their phone with a notification that a transaction has posted. The transaction doesn't look familiar. Fortunately, there's a button on the screen that lets your member notify you that the transaction is unknown and most likely fraudulent. With the click of a button, your mobile vendor initiates a dispute and creates a corresponding KeyInsight Opportunity for your card department to investigate. Your member receives a provisional credit and the process to resolve the dispute is initiated in real time. The great news is that this functionality is available today from any vendor that writes the code to make it happen.

Corelation introduced KeyStone's Bill Payment module in 2018. This feature allows you to work directly with your home banking vendor to provide self-service options to your member without requiring you to pay an additional third-party bill payment vendor. Members can enter their bills through your remote banking offering and search for payees. Your vendor can insert Bill Payee and Bill Payee Address records for the information that was entered by the member, and even initiate an OFAC check on the new payee.

KeyBridge can also be used with other features such as KeyStone Launcher. This program is used to take your staff to specific areas within KeyStone, passing the required parameters in a URL. Automatic screen pop is a great

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example of this functionality. Screen pop allows you to prompt your members for their phone number or account number when they call your credit union. The information is then passed to your member service representative (MSR) and displays on their screen before the call connects. But what if your vendor used KeyBridge to enhance the experience for both your members and your MSR just by using a few simple search queries? If your member has caller ID, your vendor can use KeyBridge to verify that their phone number is in the database and skip the step of prompting for the account number. The account information displays on your MSR's computer screen when they answer the call. Or if you prompted your member for an account number, KeyBridge can validate it and continue to prompt for a correct account number if it can't be found in the database. Adding this little bit of KeyBridge functionality could really impress your members and make your MSRs happy by reducing the amount of time they spend identifying account numbers or phone numbers.



Kristine Manglicmot, Technical Trainer at Corelation, has this to say: "KeyBridge is the lifeline of virtual banking in KeyStone. Many third-party vendors have tapped the endless possibilities of service offerings through products that offer real-time solutions. KeyBridge enables vendors to showcase self-service AI solutions, an exploding millennial trend. Fulfilling services that credit union members need is just an app away."

Corelation can provide case studies to vendors to help them understand KeyBridge and provide guidance as they write their software. If your vendor is interested in receiving a white paper on a specific functionality, they can contact Ron Yeshulas, Corelation's Manager of Vendor Relations. Ron says, "KeyBridge gives vendors the opportunity to provide a wide range of services to credit unions. Corelation is committed to helping vendors take advantage of these opportunities."

We're excited about the possibilities that you and your vendors can unlock with KeyBridge to increase member satisfaction and help your processes run seamlessly. 🍷



Welcome, New Clients

(Through September 1, 2019)

Mobility Credit Union

Ron Perry, President/CEO
\$200 million in assets
Converting September 2020
Irving, TX

St. Cloud Federal Credit Union

Jed Meyer, President/CEO
\$175 million in assets
Converting August 2020
Saint Cloud, MN

TTCU Federal Credit Union

Tim Lyons, President/CEO
\$1.9 billion in assets
Converting October 2020
Tulsa, OK

Liberty First Credit Union

Frank Wilber, President/CEO
\$279 million in assets
Converting November 2020
Lincoln, NE

San Francisco Federal Credit Union

Jonathan Oliver, President/CEO
\$1.1 billion in assets
Converting August 2020
San Francisco, CA

Wauna Federal Credit Union

Robert Blumberg, President/CEO
\$253 million in assets
Converting September 2020
Clatskanie, OR

Family Trust Federal Credit Union

Penny Prat, President/CEO
\$505 million in assets
Converting June 2021
Rock Hill, SC

Pyramid Federal Credit Union

Ray Lancaster, President/CEO
\$167 million in assets
Converting February 2021
Tucson, AZ

Certified Partner Spotlight: Pure IT

When you buy a new car, a lot of thought goes into making the right purchase. Even after the deal is done and you're off the lot, you want to take good care of it, whether that means changing the oil or getting the wheels aligned periodically. Corelation certified partner Pure IT is a Credit Union Services Organization (CUSO) that believes your business strategy deserves the same care and maintenance to stay in tip-top shape. Their talented crew of technology engineers and strategic analysts work with credit unions all over the country to resolve gaps in technology infrastructure, processes, and strategy.



Based in Houston, Texas and Greencastle, Pennsylvania, Pure IT has worked with 53 institutions in the last two and a half years. While their clients focus on operations and serving their members, Pure IT provides monitoring, support, and guidance at whatever level they need to enhance their technology strategy and execution. Pure IT CEO Jack Smith says, "Credit unions are focused and committed to the health of their membership, and Pure IT is committed to the health of the credit union."

Pure IT's organizational culture makes them a great partner for Corelation's credit union clients. They educate their staff about credit unions and the benefits of banking with them because they believe it's important to know whom they serve. Pure IT's work with Lone Star Credit Union is a perfect example of how their solutions are tailored to each credit union's unique goals. Lone Star used Pure IT's services to completely overhaul their infrastructure before their conversion to KeyStone in 2017. After the conversion, Pure IT worked with Corelation to make Lone Star's mobile branch vision, now called good2GO@work, a reality. This program combines convenience with flexibility as credit union staff are armed with laptops equipped to be a full-service branch and sent directly to members. Best of all, Pure IT's technological power allowed Lone Star to implement an innovative program called Financial Independence Training (FIT). After Pure IT implemented a virtual desktop infrastructure (VDI) at Lone Star, the credit union's personal finance coaches were able to bring the branch directly to members and small community businesses by providing personalized guidance for their financial future. The good2GO@work and FIT program powered by VDI recently won an Excellence in Technology award at the 24th Annual CUNA Technology Council Conference.

As Lone Star CEO Becky Reed puts it, "It's 'new school, old school.' We're using innovative technology to go back to our roots and do what we've always done—which is going to where the member needs us to be." Pure IT is very excited to be a part of this movement to return to the heart of what makes credit unions special. Jack Smith adds, "It's huge for a credit union to be able to go back into the community and provide that service and differentiate themselves from the big banks because they're willing to go out and spend that time with you one-on-one."

Pure IT gives credit unions the tools to increase their member satisfaction and business value through technology. Smith says, "The best part of our day is when someone at the credit union tells us how much we've been able to help them accomplish their goals. You don't need to reinvent the wheel; just rotate a tire if you're on a wobbly track." 🍷

Upcoming Training and Seminars

- Oct. 16-18 Jaspersoft Studio Reports Training
- Oct. 30, 12-1:00 p.m. PST 2019 KeyStone Enhancements Webex sponsored by
- Nov. 5-8 Interactive & Batch Scripting Training
- Nov. 20, 12-1:00 p.m. PST What's New in Confluence for 2019 Webex
- Dec. 18, 12-1:30 p.m. PST End-of-Year Reporting and Best Practices Webex sponsored by



Employee Profile: Brent Edwards, Business Development Services

San Diego, the home of Corelation's headquarters, is famous for many things, most notably its mild year-round climate and laid-back vibe. Our very own Brent Edwards may not be a San Diego native, but his calm, cool, and collected demeanor coupled with his drive for KeyStone make him the perfect fit at the office and on the road with prospective clients. As our Senior Sales Support Executive, Brent travels from credit union to credit union demonstrating all of KeyStone's exciting features.



A seventh-generation Tennessean, Brent's roots are as deeply tied to his home state as his 25 years of experience in the credit union industry. His first job out of college was at a local credit union in Knoxville where his father was Chairman of the Board. Brent started in the call center and worked his way into management. He spent his final years there serving as the Vice President of Operations, which included the IT group. Brent says, "It was in that role that I fell in love with technology and how it could help the credit union serve members more efficiently."

We were lucky to welcome Brent into the Corelation family in the early days. He has played a huge role in our growth. With his extensive industry background, Southern charm, and five years of KeyStone experience under his belt, he continues to be an incredible asset to our company. Brent says, "I love to be a part of the energy and excitement of everyone at Corelation. There are so many incredibly talented people that are all rowing in the same direction."

If you've attended any of the last several client conferences, you may recall Brent sporting a groovy pair of peace-sign shades, or most recently a boat captain's hat as he guided the audience through the endless sea of KeyStone enhancements. Brent contends that he has the best job at Corelation, stating, "I get to show off the hard work that our Development team has put into the system and help credit unions see how much farther they can go with the right technology partner." His unique position puts him in front of clients before they become clients, before their first glimpse of KeyStone. Brent says, "I was recently doing a demonstration of the back-office functionality and an employee of the credit union literally burst into tears of joy at how much easier her job would be on KeyStone. That was a first! Any time a credit union selects KeyStone is a

success because I know Corelation is hands down the best solution in the industry."

When Brent isn't traveling or working with prospective clients, he enjoys other passions—family and football. The Tennessee Volunteers are a family favorite. Brent's father has had season tickets since 1959 and his sister is a professor at the University of Tennessee. He proudly states that his blood "runs deep orange." Brent cherishes spending quality time with his family as well. His family is experiencing an especially exciting time right now because, as he

boasts, "I just found out last night my family is expanding! I guess my new nickname will be 'Demo Grandpa.'"

The Corelation family is especially grateful to have Brent on our team, sharing his passion and enthusiasm everywhere he goes. 🍷

See You In Memphis!

Corelation CEO Forum

Oct. 9-10, 2019

Memphis, TN

Dynamic speakers, roundtable discussions, networking, and more!



News and Events

Client Spotlight

Congratulations to the marketing team at SafeAmerica Credit Union, who won four awards from the Marketing Association of Credit Unions (MAC) for their marketing efforts in 2018. The awards were for New Member Onboarding Letters and Emails (Gold), Educational Video Series (Silver), Newspaper Advertising (Silver), and Inactive Visa Campaign (Bronze). SafeAmerica won four awards from MAC in previous years and looks forward to demonstrating excellence in marketing for years to come. Read more at PRNewswire.com.



Community Spotlight

Desert Financial Credit Union is celebrating their 80th anniversary in true credit union fashion by sharing their success with their community. They began the celebration with an \$8 million member giveback bonus and have dedicated themselves to extensive community involvement including random acts of kindness, teacher appreciation, and volunteering throughout the year. Desert Financial was founded by 15 educators as a local credit union for teachers in 1939 and has grown to serve the community of Arizona's Maricopa, Gila, and Pinal Counties. Read more at DesertFinancial.com.



Client Spotlight

Anheuser-Busch Employees' Credit Union was recognized as a 2019 Top Workplace by the St. Louis Post-Dispatch. The award is based on an employee engagement survey administered to over 220 organizations. Anheuser-Busch has earned the Top Workplace award five times since 2014. The accolade falls on the credit union's 80th anniversary of empowering members to achieve their goals. They are celebrating their special anniversary with 80 acts of kindness in their community. Read more about [their award](#) and their [80 Acts of Kindness campaign](#) at ABECU.org.



Community Spotlight

Industrial Credit Union helps support local farmers in Whatcom County so they can thrive while supplying local, organic food to the community. In partnership with the Farm Fund, Industrial provides low-interest loans for sustainable farm improvement projects. For Mariposa Farm, that support meant refinancing the remainder of a balloon loan so the owners could pursue their dream of expanding their farm while staying within their budget. Read more at WhatcomTalk.com.



Community Spotlight

New Hampshire members of the Cooperative Credit Union Association, including Bellwether Community Credit Union, presented a \$210,000 donation to Make-A-Wish® New Hampshire. The credit unions have raised more than \$2.9 million in 23 years, making them Make-A-Wish New Hampshire’s largest corporate partner. The charity will use the donation to benefit children with critical illnesses by providing life-changing wishes. Read more at BCCU.org.



Client Spotlight

The votes are in! Forbes’ Best Credit Unions in Each State List crowned many of our credit union partners. The ratings were awarded by surveying consumers about overall satisfaction, trust, terms and conditions, branch services, digital services, and financial advice.

A hearty congratulations to our clients for their exceptional service! Read more at Forbes.com.

- Anheuser-Busch Employees' Credit Union: #1
- Credit Union of New Jersey: #1
- Desert Financial Credit Union: #1
- NorthCountry Federal Credit Union: #1
- Sandia Laboratory Federal Credit Union: #1
- SIU Credit Union: #1
- Central Willamette Credit Union: #2
- HAPO Community Credit Union: #2
- HFS Federal Credit Union: #2
- Missoula Federal Credit Union: #2
- Pennsylvania State Employees Credit Union: #3
- Del Norte Credit Union: #4
- Achieva Credit Union: #9

Certified Partners

(Through September 1, 2019)

Acuant, Inc.	acuancorp.com
Advanced Fraud Solutions	advancedfraudsolutions.com
Alogent (Formerly Bluepoint Solutions®)	alogent.com
Bankjoy	bankjoy.com
BillingTree®	mybillingtree.com
Business Data, Inc. (BDI®)	businessdatainc.com
Cash Flow Management (CFM)	whycfm.com
ClickSwitch	clickswitch.com
Connect FSS	connectfss.com
CO-OP Financial Services	co-opfs.org
Deluxe Financial Services	fi.deluxe.com
Diamond Communication Solutions	dmsolutions.com
Digital Insight (NCR)	ncr.com
Doxim	doxim.com
eCU Technology.	ecutechnology.com
Elan Financial Services	elanfinancialservices.com
Enacomm, Inc.	enacomm.net
FICS®	fics.com
First Line Insurance	firstlineins.com
HomeCU, LLC	homecu.net
IMM	immonline.com
IMS, Inc.	imsdirect.com
IMS Integration (IMSI)	imsintegration.com
Information Management Solutions, Inc.	cusolution.com
MeridianLink	meridianlink.com
Millennial Vision, Inc. (MVi)	mviusa.com
OnBase by Hyland Software, Inc.	onbase.com
Payveris	payveris.com
PSCU	pscuc.com
Pure IT Credit Union Services	pureitcuso.com
Q2 Software, Inc.	q2ebanking.com
SMA Technologies	smatechnologies.com
Source Technologies	sourcetech.com
Stickley on Security (SoS)	stickleyonsecurity.com
SwitchThink Solutions	switchthink.com
TeleVoice	televoice.com
Trellance	trellance.com
Wescom Resources Group (WRG)	wescomresources.com
Worldpay, Inc. (Formerly Vantiv)	vantiv.com
Wycom	wycomsystems.com
Xpress Data, Inc. (XDI)	xdi.com

Conversiongram



Close Collaboration at Centris FCU



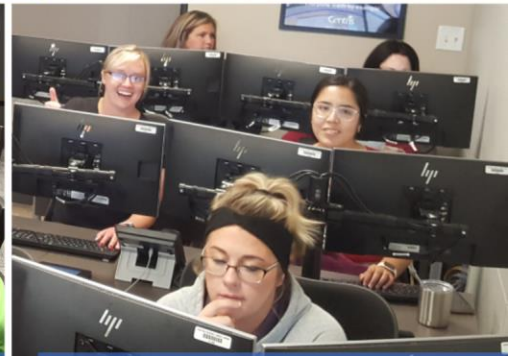
All Smiles at Linn Area CU



Mission Debrief at Alabama One CU



Teamwork at Linn Area CU



Unlocking KeyStone at Centris FCU



The Key Board at Seasons FCU



Eating Well at Alabama One CU



Seasons FCU



Proud Team at Alabama One CU



Linn Area CU Studies in Candyland

A Note from the President

I always love it when football season starts. While some fans are diehard and others are more focused on the halftime snacks, football has an amazing power to bring people together. How fitting that when this year's NFL Hall of Fame inductions took place at a time of great tragedy in our country, each presenter focused on the value of teamwork, partnership, and responding with kindness. At Corelation, we are committed to making a difference by championing those values.



Whether you're on the field or in the office, it takes the close teamwork of each person to pull off a successful play. Just like the 53-player teams we know and love, our crew of 191 is a collection of unique individuals united by a mutual passion. Each member of our Administration, Client Services, Conversions, Development, Executive, IT, and Sales divisions is distinguished by the shared goal of providing the best software and service. That passion is the glue that binds us together more than any uniform. To ensure that we have the right people on our team, I meet with every candidate at the last stage of "tryouts" to ensure we have the best of the best at

every position. It takes players who embody respect and trust to drive our mission forward.

Just like the unbreakable connection between fans and their team, our clients are the reason we play hard every day. As a private company, we are proud to keep our 110 clients at the forefront of our decision making. We actively seek out their buy-in through the Advisory Board, the CEO Forum, the Compliance Committee, the Lending Initiative, the Technology Committee, and most recently the KeyBoard enhancement voting process. When both fans and players know where they are headed and what's needed to win, the results speak for themselves.

A successful team isn't complete without the community it calls home. We're taking a page from the playbook of our clients by partnering with local charity initiatives for our teambuilding exercise this year. To ensure that our staff sees the experience as an opportunity to make a difference in a personally meaningful way, we asked a committee of our employees to select the charities. Our employees will gather in groups to perform acts of service, then come together as a company on Columbus Day to discuss their experiences. Through kindness and the credit union spirit of community service, our staff will keep their eyes on the goal line of giving back.

A new season of football is upon us, and with it the renewed call to rise to the occasion week after week. It's a joy to cheer for my Broncos at home, and it brings me great pride to see the same principles at work when I come back to the office in the morning. With our tightly knit team, supportive partnerships, and attitude of kindness, we are suited up and ready to carry our trusted values into the end zone.

Sincerely,

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

Theresa Benavidez
President/CEO, Corelation, Inc.

