

A Special Note from the President

My friends and colleagues, these are unprecedented times in which we find ourselves. Unprecedented, and admittedly frightening. My thoughts and prayers are with each and every one of you, and with the members that you serve. And I want to assure you that Corelation is and will always be here to support you in turn. As we face the threat of the COVID-19 virus and the widespread social and professional ambiguity it brings to all of our lives, we have been asked to keep our distance from one another. And yet it is my belief that we will get through this difficult time by remaining interconnected, even as we stay physically remote.



responding to updates from the CDC on hygienic practices and reduced travel, but things really changed in a hurry on Sunday, March 15 when we made the decision to ask our entire company to work from home. From the moment of that decision forward, I was able to watch as each member of the Corelation team played their role in making this massive shift a reality.

Communication flowed through each layer of the company, at first to inform our team

at large of the new direction we'd taken and then to ask and answer the hundreds of logistical questions that arose as a result. Shifts were organized for staff to pick up essential work equipment and personal belongings from the office while maintaining social distancing protocols. New processes were invented on the fly for tasks as simple as collecting the mail, or as complex as redefining how to validate data after running a test conversion. Platforms for communication and connectivity were tested by every associate, and all software issues were resolved methodically by our heroic IT team.

In the end, we were able to transition our entire operation to remote status in under a day, and all without missing a single beat. And not only did we make the transition without letting our standards for service slip, but our team immediately and organically began to incorporate our cherished corporate culture into this "new normal." Completely unbidden by management, Corelation staff organized remote Zumba and yoga classes, appeared in funny costumes for video conferences, and even played a game of Conference Call Bingo. ("Sorry, you go ahead" and "Can whoever's typing please mute yourself" were easy squares to cross out.) I could not be prouder of Corelation's resilience in the face of this historic challenge.

Of course the true importance of that resilience is to continue to be there to support all of you, our credit union partners. We will never lose sight of the crucial role you play in keeping your members' lives in whatever semblance of order that can be salvaged in all this. Whether it's providing routine services like convenient access to funds, or offering more exceptional opportunities en masse like

I needed to look no further than my own organization to see evidence of the power of working together through this crisis. Our senior management team had for some time been keeping an eye on the evolving situation and

Contents

- A Special Note from the President 1
- Certified Partners 2
- Certified Partner Spotlight 3
- Employee Profile 4
- Upcoming Training and Seminars 4
- News and Events 5
- Welcome, New Clients 6
- Conversiongram 7
- Corelation Working from Home 8

KeyNotes Contributors

- Laura Burley *Editor-In-Chief, Contributing Writer, & Layout*
- Katie Keyes *Contributing Writer*
- Mary Barlow *Contributing Writer*

Continued on Page 2

refinancing loans or maybe even offering a touch of grace on the next payment or two, credit unions have an opportunity to shine for their members in the days to come. And through it all, Corelation will be there to make it as easy as possible for you to seize this moment.

To that end, we have done our best to anticipate your needs and put in the legwork to meet them. You'll find a page on our support site with resources to answer your frequently asked questions on topics like waiving late fees and forgiving excessive Reg D transfers. We organized focus groups to feed us custom script requirements to streamline those processes that are suddenly in high demand, like deferments on mortgages and credit card loans. The resulting programs were made available as soon as our testing confirmed they were ready, and of course without charge. A process for identifying and automatically expediting virus-related support requests has ensured efficient triage and responsiveness for questions small and large. As much as Corelation was ready to resume business as usual, we've done all we can to adapt to meet the needs of a situation that is anything but.

Corelation's efforts to meet this challenge have certainly been impressive, but nothing has compared to the cooperation I've seen between our credit union clients and vendor partners. My heart has been warmed as I've witnessed KeyStone expertise being readily and generously shared through user group forums, mediated focus groups, and good old-fashioned peer-to-peer contacts. Our industry prides itself on our collaborative spirit, and in tough times like these it is absolutely validating to see examples of that spirit brought to bear in every direction I turn.

And so—despite the many curveballs we've all been thrown in the last few weeks—I have the utmost confidence that we will get through this, because I know that we will do it together. Even as I sit alone on my couch to type this (admittedly in my sweats), I feel close to each and every member of the Corelation team and to each and every credit union and vendor partner, no matter where they are across our country. (And no matter what attire they're working in.) We are here for you today, and we will still be here for you on that celebrated day when we can come back together to revel in person. In the meantime, please be safe, and might I recommend a great remote Zumba class I heard about, or maybe a round of Conference Call Bingo?

Ciao for now,



Theresa Benavidez
President/CEO, Corelation, Inc.

Certified Partners

(Through March 1, 2020)

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
CO-OP Financial Services	co-opfs.org
Connect FSS	connectfss.com
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
Entrust Datacard (New)	entrustdatacard.com
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
MEA Financial Enterprises	meafinancial.com
MeridianLink	meridianlink.com
Millennial Vision, Inc. (MVi)	mviusa.com
OnBase by Hyland Software, Inc.	onbase.com
Payveris	payveris.com
PSCU	pscu.com
Pure IT Credit Union Services	pureitcuso.com
SMA Technologies	smatechnologies.com
Source Technologies	sourcetek.com
Stickley on Security (SoS)	stickleyonsecurity.com
SwitchThink Solutions	switchthink.com
TeleVoice	televoice.com
ToolCASE (New)	toolcase.com
Trellance	trellance.com
Wescom Resources Group (WRG)	wescomresources.com
Wolters Kluwer	wolterskluwer.com
Worldpay from FIS	worldpay.com
Wycom	wycomsystems.com
Xpress Data, Inc. (XDI)	xdi.com

Certified Partner Spotlight: Entrust Datacard

Entrust Datacard has worked with Corelation for many years and shares a common goal with Corelation: to deliver an industry-leading, best-in-class solution. Like Corelation, the company is committed to offering amazing experiences for both credit union staff and members alike.



Entrust Datacard™
Trusted Identities | Secure Transactions

Credit union members have come to expect great service. Instant issuance gives credit unions the ability to issue new cards to members immediately, allowing you to replace lost or stolen cards in a flash when your member stops by a branch. A card's EMV chip can be activated on the spot for both contact and contactless transactions. Rather than waiting for the standard batch method used by other processors, your members' cards can be working from the moment they step outside your branch.

Entrust Datacard was the first to offer instant issue cards over 20 years ago and they are still the only single-solution global provider of instant issuance. They design, manufacture, and deliver the hardware, software, and deployment options along with a suite of services that enable you to instantly issue your cards using a hardware security module (HSM) to manage digital keys required for encryption and crypto processing capabilities.

In 1969, DataCard Corporation introduced personalized credit cards and played a role in the creation and evolution of the EMV chip standard. Fast-forward to 2020—Tony Ball, Senior Vice President for Instant Issuance at the company now called Entrust Datacard, describes their progress saying, "Through internal development and strategic acquisitions, we've helped advance security, identity, and payments through disruptive innovation."

Instant card issuance solutions from Entrust Datacard are fully integrated within KeyStone's workflow. The result is a seamless in-branch card issuance process. The fully automated workflow is intuitive and utilizes a simple user interface that requires minimal steps, making it easy to use. Credit union staff love the fact that there is no manual entry so the potential for error is greatly reduced. Entrust Datacard's instant issuance systems issue cards on-site with deployment on premise or via a PCI-CP* certified cloud that enables secure issuance, remote monitoring, and management of the system.

There are big benefits for your credit union as well when considering instant issue. The process offered by Entrust

Datacard can significantly reduce the cost of your card issuance. Statistics indicate that over 40% of mailed cards are never activated. When you issue cards directly to your

members instead of mailing them out, you are providing cards to only those who really want one while dramatically reducing your potential for fraud loss.

"Corelation's clients can be confident that we can fully support them via a single point of contact, rather than depend on multiple outsourced parties. Entrust Datacard has the widest offering of managed services, which allows Corelation's clients to focus on their members' needs while on-site technicians, remote support staff, and help desk operators ensure that the instant issuance printing systems continue to perform at their best," says Tony Ball.

Entrust Datacard has worked with more than 500 credit unions and over 1,200 financial institutions to provide an invaluable experience that makes instant card issuance easy for your members and staff. Corelation is proud to have Entrust Datacard as a certified partner, and we look forward to a long and fruitful relationship. ▣

*PCI-CP refers to certification from the PCI Security Standards Council in order to keep a system secure for payment card information.

Corelation Spotlight

Congratulations to Corelation's Senior Sales Support Executive Brent Edwards for receiving GonzoBanker's 2019 Golden Cufflink Award. Brent's extensive knowledge of his prospects and product shines when he delivers engaging and informative demos. Read more at GonzoBanker.com.



Employee Profile: Ernie Gutierrez, Core Development Services

Think back to your conversion to KeyStone. The hustle and bustle of validating data, bringing up the card network, and getting in that last-minute practice to calm the nerves before the doors open. There is an energy that brews knowing you're moving to a brand-new system full of features designed to help you better serve your members. In the midst of all the excitement, you may not think about the people behind the scenes who take pride in delivering those features and even bringing up your card network.



Core Developer II Ernie Gutierrez takes pride in being the person for the job. Ernie's position is a mixture of delivering client service, developing enhancements, and converting cards for clients converting to KeyStone.

Ernie grew up in El Centro, California, about two hours away from San Diego. While he studied Computer Science at San Diego State University, he began his career at Corelation as an intern in December 2016. After he graduated, he came on board full-time in June 2017. His focus as a developer is in the cards area. Ernie says, "Some of the challenges in my position are to create a good design for a system enhancement. It takes a lot of research to really make sure that you're covering all of your bases and that the changes or enhancement you're making to the system really makes sense. Another challenge that I enjoy because of the added pressure is bringing up the network line after a conversion. In the moment it's stressful but there's something super satisfying about seeing the network queue drain and transactions come through."

While Ernie does not get to work directly with clients very often, he enjoys hearing positive feedback that is passed to him from clients. "It adds some validation to the work that I do. One of the most rewarding parts of my job is knowing our clients use something that I developed, whether that is a database enhancement, a new interface, or something that might be card-related."

Ernie also uses his talents and KeyStone knowledge to train new team members. He is a go-to person to talk through solutions and give a second opinion. Developer Leah Sato says, "Ernie is the most positive and upbeat person on our

team. He is always willing to help out, even when he's busy with his own work." Ernie is currently working on some exciting new additions to KeyStone. Developer Jessica Birrell says, "His ideas are great and his excitement to keep improving our processes is infectious."

Ernie is a wonderful asset to Corelation's culture. He recently started a developer book club dedicated to reading books about best development practices. Birrell says, "This has been a fantastic way to expand our team's knowledge base and has encouraged the team to think of innovative ways to solve problems."

When Ernie isn't dialed in at his desk, he enjoys watching San Diego Padres baseball, visiting Disneyland, and eating. As he puts it, "I eat all over San Diego. My favorite food right now is Korean barbecue." 🍖

Upcoming Training and Seminars

Apr. 16, 12-1 p.m. PST	Participation Loans Webex
May 12, 12-1 p.m. PST	Indirect Lending Webex
June 9-12*	UI Scripting and Jaspersoft Reports Training at Allentown, PA
June 24, 12-1 p.m. PST	Spring Release Webex

**Dates are subject to postponement in compliance with federal recommendations for event size.*

News and Events

Client Spotlight

Ardent Credit Union delivers an innovative branch design with its newly patented Cube™. With the push of a button, the Cube expands into a 24-foot long full-service branch. The prefabricated structure can be installed in existing buildings, such as lobbies and retail centers. It offers the same member functionality as traditional branches at a significantly lower operating cost. Ardent installed the first one in 2018 and plans to sell Cubes to other financial institutions. Read more at CUInsight.com.



Community Spotlight

Congratulations to Nutmeg State Financial Credit Union for receiving the Dora Maxwell Social Responsibility Community Service Award. Nutmeg was recognized for its extensive collaboration with Channel 3 Kids Camp, which enriches Connecticut children with educational camp programs. Nutmeg has been an active partner with Channel 3 Kids Camp for ten years, resulting in events such as the Hartford Holiday Light Fantasia and Golf Tournament at Mohegan Sun. Nutmeg has won this award for three consecutive years and will be considered for a national-level award presented at the 2020 Governmental Affairs Conference. Read more at Patch.com.



Client Spotlight

Pasadena Federal Credit Union is celebrating 85 years of service this year. Its membership has grown from a small group of City of Pasadena employees to over 11,000 members in the Cities of Pasadena, South Pasadena, San Gabriel, and Sierra Madre as well as more than one hundred companies and non-profits. From 1935 to 2020, they have been making a difference for their members and community.



Client Spotlight

TTCU Federal Credit Union welcomed the new year with a stunning achievement as it surpassed \$2 billion in assets in the last quarter of 2019. The credit union has been focused on offering more to members by overhauling its infrastructure to improve its services and technology offerings. TTCU reached the \$1 billion mark in 2011 and looks forward to further achievements in the new decade. Read more at CUJournal.com.



Welcome, New Clients

(Through March 1, 2020)

Las Colinas Federal Credit Union

Kevin Scott, President/CEO
\$74 million in assets
Converting March 2021
Irving, TX

Directions Credit Union

Barry Shaner, President/CEO
\$884 million in assets
Converting January 2021
Toledo, OH

Glass City Federal Credit Union

Mark Slates, President/CEO
\$230 million in assets
Converting May 2021
Maumee, OH

Firelands Federal Credit Union

Brett Montague, President/CEO
\$302 million in assets
Converting June 2021
Bellevue, OH

Midwest Community Federal Credit Union

Josh Koenig, President/CEO
\$171 million in assets
Converting June 2021
Defiance, OH

Fremont Federal Credit Union

Tony Camilleri, President/CEO
\$245 million in assets
Converting July 2021
Fremont, OH

Impact Credit Union

Scott Hicks, President/CEO
\$145 million in assets
Converting July 2021
Clyde, OH

Nueva Esperanza Community Credit Union

Sue Cuevas, President/CEO
\$2 million in assets
Converting April 2021
Toledo, OH

La Capitol Federal Credit Union

Michael Hooper, President/CEO
\$510 million in assets
Converting May 2021
Baton Rouge, LA

Edwards Federal Credit Union

Roy MacKinnon, President/CEO
\$200 million in assets
Converting December 2020
Lancaster, CA

Valley Isle Community Federal Credit Union

Trevor Tokishi, President/CEO
\$119 million in assets
Converting May 2021
Kahului, HI

Direct Federal Credit Union

Joseph Walsh, President/CEO
\$735 million in assets
Converting February 2021
Needham, MA

Tech Credit Union

Gene Novello, President/CEO
\$378 million in assets
Converting August 2021
Crown Point, IN

Advantage Federal Credit Union

Jeffrey Bocach, President/CEO
\$368 million in assets
Converting December 2020
Rochester, NY

Cooperative Teachers Credit Union

Tim Miller, President/CEO
\$114 million in assets
Converting April 2021
Tyler, TX

Atomic Credit Union

Thomas Griffiths, President/CEO
\$349 million in assets
Converting in April 2021
Piketon, OH

Estacado Federal Credit Union

Mark Roddenberry, President/CEO
\$70 million in assets
Converting January 2021
Hobbs, NM

Conversiongram



Shared Success at United Educators CU



Ardent CU Ready to Rumble



Smiles at Our Community CU



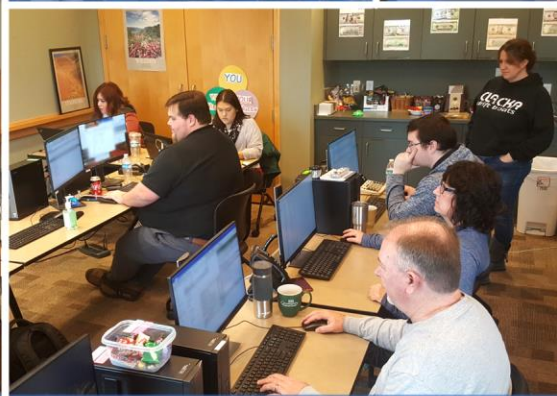
Together CU's Wig Wednesday



First Day Live at Achieva CU



Training Underway at Mutual First FCU



Our Community CU's Dream Team



Mighty Mutual First



Mission Control at Together CU



Celebrating at Ardent CU

At Your Service: Corelation Working from Home

Our staff is reporting in from their homes all over the United States! Here are a few snapshots of our past month. We stayed connected, worked hard, and occasionally played hard despite our physical separation.

Can you spot the following?

- 6 sports teams
- 9 pets
- 1 remote Zumba class
- 1 St. Patrick's Day celebrant
- 2 remote happy hours
- 12 hats (and 1 wig)

