



keynotesTM

News & Views for the Corelation Community

Winter 2020 ~ Volume 11, Issue 4

Highlights from the 9th Annual Corelation Client Conference

Looking back on the year behind us, it is easy to say that 2020 has been a year of disruption. Every one of us has experienced the 'new normal' in all areas of life. How fitting, then, that the 'core disruption' theme of Corelation's 9th annual client conference encapsulates a core that is making waves in the industry like no other. While health concerns and event restrictions may have kept us apart, Corelation's first-ever virtual conference proved to be just as lively, informative, and thought-provoking as always.



Corelation's Virtual Conference Lobby

The conference opened at 8 a.m. sharp on Tuesday morning. Guests perused the virtual platform's lobby, explored the vendor showcase, and scoped out the auditorium where sessions would be presented. 120 of Corelation's 143 clients logged on along with a host of vendors and Corelation staff. After everyone settled in, a notification alerted

guests to make their way to the virtual auditorium for the opening session where the attendee counter reached 791. Chief Revenue Officer Tim Maron warmed up the crowd with some playful quips about the remote environment, then passed the stage to Chairman and Founder John Landis. John shared how Corelation continues to disrupt the credit union core sphere with eight successful fully remote conversions and 14 new clients signed since mid-March. John noted that as of September 2020, Corelation has signed 143 credit unions, 100 of which are live, representing \$66.5 billion in assets and serving over 4 million members.

Theresa took the stage to share the 'core disruptors' theme of the conference along with heartfelt words about Corelation's unwavering commitment to our client and vendor partners. As a privately held company, Corelation stands out from our two biggest competitors because we offer unparalleled flexibility and accountability to our staff, our clients, and their members. Theresa continued, "We don't want to dominate; we want to be the best and deliver the most modern software in the industry today, complimented by outstanding service and great attention to detail." She concluded her opening remarks with a heartfelt announcement of Chief Administration Officer Bruce Cormode's approaching retirement after 41 years in the industry.



John Landis

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Joe Mirachi

Joe Mirachi, President and CEO of Launch Federal Credit Union, presented "Digital Transformation through the Eyes of a CEO" to uncover the urgency of digital transformation, how his credit union achieved success from harnessing it, and how attendees can assess their own journey toward achieving it.

TeamOnUP President and CEO Mike Kelly discussed boosting employee engagement in the digital age in his presentation "Winning the War for Talent." According to Mike, the key to exceeding your member experience is to engage your employees on a personal level, invest in software tools that assist their work, and build a sense of ownership.



Mike Kelly

After a lively break where clients could chat with vendors and each other thanks to the virtual conference platform, everyone reconvened to watch "A Year in the Neighborhood," a Mister Rogers-themed look at the newest KeyStone enhancements. Research and Development Manager Carl Barlow began the presentation with his performance of "Won't You Be Our Partner?" and teamed with Senior Sales Support Executive Brent Edwards to introduce this year's most exciting enhancements.



Carl Barlow

After the presentations concluded, attendees explored the vendor showcase where Corelation's vendor partners engaged with attendees over chat or video at each booth, with brochures and other materials conveniently available. Attendees lingered for hours, knowing they could revisit the presentations later thanks to the innovative virtual conference platform.

Wednesday morning greeted attendees with an eye-opening security discussion from Stickley on Security. Jim Stickley and Rick Phillips covered the latest in security vulnerabilities and explained how credit unions can remain diligent to protect their members' information. Sessions then diverged into operational and technical tracks, each tailored to a different segment of the audience. The

operational track featured KeyStone's front-office, back-office, and lending highlights. True to the conference theme, KeyStone continues to offer innovative enhancements including intuitive share corrections, split-screen work areas, batch reversal, membership enrollment in loan workflows, and the ability to export backups to a network file server.



JIM STICKLEY

Stickley and Phillips

Dominating the technical track was John Landis' announcement of "the most important change to the KeyStone product since its inception." KeyStone is disrupting the industry with newly added support for the Linux operating system and x86-64-based hardware platforms, joining the IBM AIX operating system and IBM Power hardware to represent the vast majority of server technology available today. This change allows clients to position themselves for leading-edge technology by giving them the flexibility to choose the server that best fits their needs, which also opens up possibilities for public cloud-based solutions. As John put it, "The most open core processing system in the credit union market just got more open." Other highlights included an introduction of the new standard Jaspersoft dashboards, a detailed demonstration to create dashboards and troubleshoot trace files, and a discussion of the exceptional development capabilities afforded by KeyStone's KeyBridge API.

The newest chapter in our annual reunion made its mark with strong partnerships and innovative advancements. It was truly a celebration of our valued client partners, vendor partners, and the most advanced core solution on the market. ▣

Top Leader and Workplace



Congratulations to our President/CEO Theresa Benavidez for receiving the *San Diego Union-Tribune's* Top Workplaces leadership award for mid-sized companies.

For the second year in a row, Corelation is a Top Workplace in the midsize category. Nominations are determined by employee responses to a confidential survey.

Certified Partner Spotlight: MVi

Correlation certified partner Millennial Vision, Inc. (MVi) has been with Correlation since the early days when ALPS Federal Credit Union converted to KeyStone back in April 2012. Ingenuity and confidence were qualities that drew the two companies to each other, and today they credit those attributes to their successful partnership and shared drive for success. Their combined innovative technologies are designed to increase efficiency so your employees can focus on what they do best: serving your members.



MVi provides services including check imaging, remote deposit, and document management to Correlation clients. Of course, MVi clients know that document management is just the tip of the iceberg within MVi's much larger Enterprise Content Management (ECM) solution. Here, MVi sets itself apart from the pack thanks to its partnership with Laserfiche, which is "the leading global provider of intelligent content management and business process automation" according to their website. Laserfiche was acknowledged by Gartner Peer Insights Customers' Choice 2020 as a leader in the ECM space based on their "Voice of the Customer" demographic. But what exactly is ECM?

ECM encompasses a suite of products that combine traditional imaging and indexing of digital documents with customizable tools and streamlined, automated processes. It allows you to securely share data with your employees and members. In today's climate of social distancing and increased demand for online services, these features are vital to providing leading-edge service.

MVi and Laserfiche's ECM solutions allow you to easily store, retrieve, and secure your information so you have immediate access to your data when you and your members need it. Better yet, they have simple-to-use tools that accelerate the digital transformation journey by allowing customers to build their own electronic forms and design workflows that securely transmit the forms for review and approval. MVi's President & CEO Bill Poulter says, "Hundreds of the most popular electronic forms and workflows created and customized by MVi's customers eliminate paper-based and word-of-mouth procedures between credit union employees." For example, DocStream can create and track document packets, receive notifications, and monitor progress from an integrated dashboard. You can search for information quickly while reducing paper and storage costs, protecting and enhancing the security of critical data, and improving compliance. Their automated record retention is compliant with DoD 5015.2.*

KeyStone integrates seamlessly with Laserfiche and MVi's solutions using your ECM strategy. eView gives employees easy access to member documents from the KeyStone interface. Real-time and batch FTP output to MVi's MARS (MVi Archival Retrieval System) COLD storage solution can archive KeyStone PDFs to a hosted Laserfiche or on-premises server

for effective content management. Check 21 Teller Capture populates KeyStone records with check information automatically, saving you time and significantly reducing errors because checks are scanned and balanced at the time of deposit. It also guards against duplicate checks and can help prevent fraudulent check transactions.

Daryl Brubaker, Director of Strategy Implementation at Park View Federal Credit Union, described the synergy between his credit union, Correlation, and MVi: "As clients of Correlation, we all understand the importance of a reliable and flexible product supported by a top-notch support team. The strengths and flexibility of MVi's solutions dovetail perfectly with Correlation and the KeyStone system. Together, Correlation and MVi are the perfect combination that help us bring excellent service to our members."

Correlation and MVi look forward to offering our current and future clients new innovations in the Enterprise Content Management world. For more information about MVi, visit MViUSA.com. ▣

*The current version of DoD 5015.02-STD, signed 25 April 2007, defines the basic requirements that must be met by Records Management Application (RMA) products acquired by the Department of Defense (DoD) and its components.

In The News

Finopotamus—"Fintech News for Hungry CUs"—is a technology blogazine devoted exclusively to credit unions. It was founded by three veterans of credit union technology reporting: W.B. King, John San Filippo, and Roy Urrico. Articles that have covered Correlation include [BoB II: Revenge of the API](#), [Core Conversions vs. COVID-19](#), and [Correlation Announces Support for Linux and x86-64 Hardware](#). The co-founders welcome all comments and suggestions. Please visit www.finopotamus.com.

Employee Profile: Natalie Garr, Core Services

Whether we're on the road or at home, we pride ourselves on building long-lasting relationships with our clients during their conversions to KeyStone. Lead Conversion Strategist Natalie Garr embodies this value with her hands-on approach to meet the needs of our clients, improve our conversion processes, and develop strong partnerships. Natalie shares, "I love the feeling of working side by side with each credit union and getting them to the ultimate finish line which is conversion. Seeing a project through is amazing and never gets old, no matter the size or complexity of the credit union." Natalie exemplifies the personal touch and out-of-the-box thinking that our clients value in their core provider.



In 2003, Natalie started her credit union career at San Diego Metropolitan Credit Union (now known as Wheelhouse Credit Union) as a temp in their Accounting department. She was soon given a permanent position and the opportunity to grow in the industry over the next 14 years. In 2017, Natalie was working as a Junior Financial Accounting Analyst when a former coworker contacted her about a Conversion Strategist opening at Corelation. Natalie says, "I was very excited and nervous about applying at Corelation as I knew it would be challenging and a fresh start for me but also sad to be potentially leaving my credit union family." However, when Wheelhouse kicked off their conversion to KeyStone a year later, Natalie was thrilled to welcome them into the Corelation family.

Natalie takes the time to unpack different aspects of the conversion process and identify areas that can be improved by more internal training, documentation, and a clearer understanding of milestones. She enjoys sharing ideas and helping implement changes to ensure her team and our clients are set up for success. "Working as a Lead Conversion Strategist is definitely a rewarding position. There is never a day where I don't learn something new about KeyStone. I truly love working with not just my fellow Conversion Strategists—who I must say are all rock stars—but I also love being able to build relationships with all the credit union clients I get to work with."

Working directly with clients and traveling in the process is one of the most exciting parts of the job for Natalie. "It's all about relationships. Each credit union brings new

personalities to the table and it's pretty cool to enjoy those personalities throughout the project." It comes as no surprise that the decision to withhold travel in March presented quite a challenge for our conversion teams. However, in the midst of global uncertainty, Natalie continued to exceed expectations while Corelation made a smooth transition to remote conversions. Although Corelation had a track record of performing successful dual core conversions and mergers, Vibe Credit Union was the first credit union to merge and convert two legacy cores to KeyStone at one time. Throw a pandemic and stay-at-home order into the mix and you have a conversion like no other. Natalie reflects on how much she learned from this unique

project and emphasizes, "Vibe trusted the process through and through." Although this project had unique challenges such as mapping and validating in two different cores, the merging credit unions helped position the entire team for success by sharing their members, products, promotions, and processes before mapping began. If converting one core is already hard work, converting two and merging them remotely in the same weekend takes extreme collaboration. Thanks to everyone's ability to think on their feet, trust one another, and take the initiative, the Vibe conversion made for quite a milestone—not only for the credit union but for Natalie, the entire conversion team, and all of Corelation!

Natalie is a San Diego native and her love of the beaches, mountains, and the beauty of this city has anchored her here, along with the people she holds dear. "I was born and raised in San Diego and all my family is here with me. That is definitely a blessing and I take advantage of that every chance I get. I also have four pups that keep me very busy!" Corelation's strong emphasis on relationships and teamwork made us a perfect fit for Natalie. "Being a part of Corelation is like being a part of a family. We all are different and we all work together, bringing our individual skills and talents to make KeyStone the best core around. It's only been three years but I feel like I have grown so much professionally and personally." We can't wait to see Natalie's future accomplishments as she continues to grow and develop here. She is an integral part of our team and a wonderful embodiment of the Corelation spirit. 🐾

News and Events

Client Spotlight

Congratulations to Launch Credit Union for being voted "Best Financial Institution" in Titusville and Merritt Island by *Titusville Vine* and *Merritt Island Now*. The Floridian credit union was founded in 1963 and has 69,256 members.



Community Spotlight

Undeterred by complications related to COVID-19, PSECU and their event partners raised more than \$40,000 for Feeding Pennsylvania after the fourth annual PSECU Chips In Golf Outing was cancelled. PSECU thanked their employees, board members, supporters, and event sponsors for making the fundraiser a success. Read more at [PSECU.com](https://www.psecu.com).



Client Spotlight

Congratulations to Bellwether Community Credit Union for being recognized by Business New Hampshire Magazine as one of New Hampshire's best companies to work for based on an extensive employee engagement survey. Bellwether is the most awarded financial institution in the category, has received the distinction for nine years in a row, and is in their Hall of Fame. Read more at [PRNewswire.com](https://www.prnewswire.com).



Client Spotlight

Congratulations to Atomic Credit Union and Michigan First Credit Union for placing in *Credit Union Journal's* annual ranking of the fifty best credit unions to work for. Atomic's generous company benefits and 401(k) contributions for staff as well as Michigan First's onsite cafeteria and accolades for high-performing staff helped set apart the credit unions. Read more at [AmericanBanker.com](https://www.americanbanker.com).



Welcome, New Clients

(Through December 1, 2020)

Health Advantage Federal Credit Union

Laura Crase, President/CEO
\$160 million in assets
Converting May 2022
Saginaw, MI

Taunton Federal Credit Union

Nelson Tavares, President/CEO
\$213 million in assets
Converting April 2022
Taunton, MD

IH Mississippi Valley Credit Union

Brian Laufenberg, President/CEO
\$1.6 billion in assets
Converting October 2021
Moline, IL

Southern Mass Credit Union

Carmen Sylvester, President/CEO
\$281 million in assets
Converting February 2022
Fairhaven, MA

Financial Center First Credit Union

J. Kevin Ryan, President/CEO
\$647 million in assets
Converting in November 2021
Indianapolis, IN

Community 1st Credit Union

Bill Paulen, President/CEO
\$166 million in assets
Converting in August 2022
Dupont, WA

Cyprus Federal Credit Union

Todd Adamson, President/CEO
\$1.3 billion in assets
Converting in November 2021
West Jordan, UT

Palmetto Citizens Federal Credit Union

Nick Wodogaza, President/CEO
\$1.1 billion in assets
Converting March 2022
Columbia, SC

Certified Partners

(Through December 1, 2020)

To learn more about our certified partners, [contact us](#).

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
ChannelNet	channelnet.com
ClickSwitch	clickswitch.com
CO-OP Financial Services	co-opfs.org
Connect FSS	connectfss.com
Deluxe	fi.deluxe.com
Digital Insight (NCR)	ncr.com
Doxim	doxim.com
eCU Technology	ecutechnology.com
Elan Financial Services	elanfinancialservices.com
Enacomm, Inc.	enacomm.net
Entrust Datacard	entrustdatacard.com
FICS®	fics.com
First Line Insurance	firstlineins.com
HomeCU, LLC	homecu.net
Hyland Software	hyland.com
IMM	immonline.com
IMS	cusolution.com
IMS, Inc.	imsdirect.com
IMS Integration (IMSI)	imsintegration.com
ISE, Inc. (New)	i-s-e.com
KeyCU Solutions, LLC	keycuso.com
OSG	osgconnect.com
Mahalo Technologies	mahalobanking.com
MEA Financial Enterprises	meafinancial.com
MeridianLink	meridianlink.com
Millennial Vision, Inc. (MVI)	mviusa.com
Payveris	payveris.com
PSCU	pscu.com
Pure IT Credit Union Services	pureitcuso.com
SilverCloud (New)	silvercloudinc.com
SMA Technologies	smatechnologies.com
Source Technologies	sourcetech.com
Stickley on Security (SoS)	stickleyonsecurity.com
SwitchThink Solutions	switchthink.com
TeleVoice	televoice.com
ToolCASE	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

Thank You, Conference Sponsors

We'd like to recognize our partners who generously supported the 2020 Corelation Client Conference. Thank you for your support! **Note:** *Certified partners appear with a blue asterisk (*).*

Gold Sponsors

- Access Softek
- MEA Financial Enterprises*
- SMA Technologies*
- SwitchThink Solutions*

Silver Sponsors

- Alogent*
- Bankjoy*
- Cash Flow Management (CFM)*
- Entrust Datacard*
- IMS*
- IMS Integration (IMSI)*
- PSCU*
- Wescom Resources Group*
- Wycom*
- Xpress Data, Inc. (XDI)*

Bronze Sponsors

- Advanced Fraud Solutions*
- Alkami Technology, Inc.
- Ascensus
- Business Data, Inc. (BDI®)*
- BillingTree®*
- Connect FSS*
- CO-OP Financial Services*
- Cubus Solutions
- DaLand CUSO, LLC
- Deluxe*
- Doxim*
- Enacomm, Inc.*
- Epson America
- FICS®*
- Fiserv, Inc.
- Hyland Software*
- IMM*
- IMS, Inc.*
- InfoIMAGE
- KeyCU Solutions, LLC*
- Mahalo Technologies*
- Member Access Processing
- Millennial Vision, Inc. (MVi)*
- NCR*
- NXTsoft
- SHAZAM, Inc.
- Stickley on Security (SoS)*
- TeleVoice*
- ToolCASE*
- Tyfone, Inc.
- Union360

Upcoming Training and Seminars

January 12-14	Beginner Jaspersoft Reports Training Webex
January 26-28	Advanced Jaspersoft Reports Training Webex
January 27	Construction Loans Webex sponsored by 
February 9-11	UI Scripting Training Webex
February 23-25	Batch Scripting Training Webex
February 24	Collections and Charge-Offs Webex sponsored by 
March 9	Disputes Webex sponsored by 
March 9-11	Beginner Jaspersoft Reports Training Webex
March 16-18	Advanced Jaspersoft Reports Training Webex

Conversiongram



Celebrating at North Coast CU



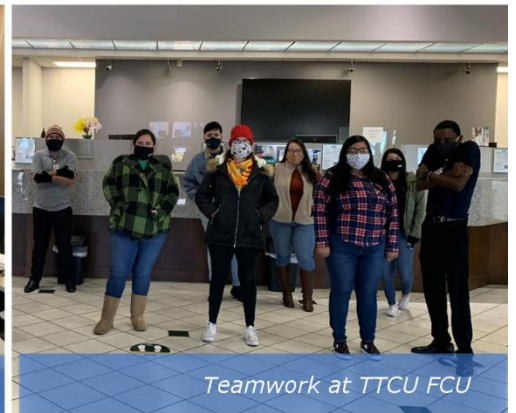
Crystal Clear Skies at Wauna FCU



Game Changers at San Francisco FCU



Waving at Liberty First CU



Teamwork at TTCU FCU



TTCU FCU's Winter Wonderland



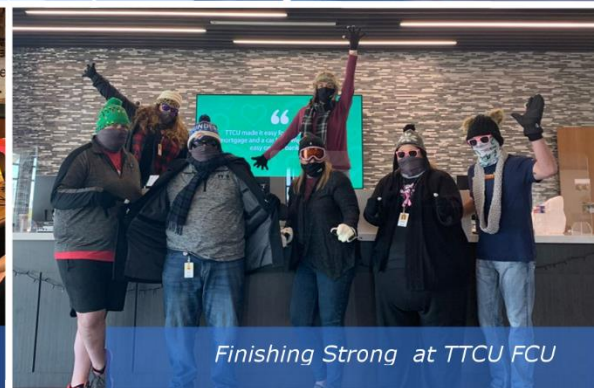
Beautiful Branch at Edwards FCU



Liberty First CU



Boardroom Talks at San Francisco FCU



Finishing Strong at TTCU FCU

A Note from the President

Along with so many of our client and vendor partners, we strove to bring joy to those impacted most by the COVID-19 pandemic this holiday season. Our staff made concerted efforts at our annual Day of Giving outreaches to help at-risk youth, support local businesses, and contribute to food and homeless relief programs. Although health guidelines prevented us from gathering as a company and serving in large groups as we did last year, we found creative ways to safely make a difference in the lives of those around us.



In light of the many families who are experiencing job and lifestyle disruptions caused by COVID-19, our staff wanted to do something to help the rising numbers of at-risk children. They assembled colorful 'welcome bags' packed with hygiene items and other essentials to encourage youth transitioning to foster care homes, much-needed sanitizing supplies for local daycares, and hygiene kits for Monarch School students and their families suffering from homelessness. To bring entertainment and extra cheer to cooped-up children in need, they donated three bins of toys to the San Diego Center for Children. We are proud to join our clients in demonstrating the credit union spirit of

generosity in these difficult times.

While many businesses have recovered, privately and family-owned restaurants continue to struggle with limited indoor dining and fewer patrons. After reconnecting with the locally owned establishments from our fundraiser that was launched at the start of the pandemic, we organized three raffles to encourage our staff to visit them. Each time our employees reported their purchases from one of the restaurants, they were entered in the raffle. Our employees surpassed our expectations and brought their share of support and business to the establishments.

As COVID-19 cases have steadily risen in our community, so has the urgent need for food and homeless assistance. To help families who often have a hard time putting food on the table, canned goods and other food staples were packaged for the San Diego Center for Children. We also raised donations for the San Diego Food Bank in a virtual food drive and online trivia night. Warm socks, blankets, and other essentials were gathered for homeless assistance programs at Father Joe's Villages. With so many relief organizations stretched thin, our hope is that these contributions will make the holiday season a little brighter for our neighbors in need.

I am grateful for the opportunities we have to do something for those less fortunate than us. Thank you to our volunteers and thank you to each of our client and vendor partners for all you do to bring hope to your community. Together, we are making a difference.

Sincerely,

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

Theresa Benavidez
President/CEO, Corelation, Inc.

