



keynotes™

News & Views for the Corelation Community

Summer 2021 ~ Volume 12, Issue 2

Corelation's First-Ever CEO & CTO Forum

Networking and collaboration were the name of the game for Corelation's first CTO Forum, which was presented alongside the annual CEO Forum on an innovative virtual platform on April 20-21. The event was developed to allow technology-focused executives another opportunity to share with us, and each other, their vision for the future of the credit union industry. The new CTO Forum represents yet another way we partner with our clients to innovate and collaborate, joining other events such as our annual client



conference, Advisory Board, Compliance Committee, and various focus groups.

The combined CEO & CTO Forum was well attended as 207 credit union executives and 124 Corelation employees were on hand to hear about up-and-coming trends in both the technology and

financial services arenas. The Forum provided a great venue for credit union leaders to explore their challenges and ideas for their own initiatives. But more importantly, the event gave our clients the chance to build the relationships that define our credit union family, work closely with each other, and share their knowledge and forward-thinking creativity.

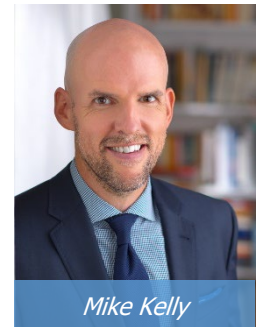
Contents

Corelation's CEO & CTO Forum	1
Welcome, New Clients	2
Certified Partner Spotlight	3
Employee Profile	4
Upcoming Training and Seminars	5
News and Events	5
Certified Partners	6
Conversiongram	7
A Note from the President	8

KeyNotes Contributors

- Kerry Keys *Editor-In-Chief, Contributing Writer, & Layout*
- Rob Landis *Contributing Writer*
- Laura Burley *Contributing Writer*
- Mary Barlow *Contributing Writer*

A broad range of subjects were presented along with ample opportunities for discussion. Similar to our annual client conference, the first day opened with Corelation's operational updates. Dominating these updates were our strong 2020 performance, virtual and on-site options to attend the 2021 client



Mike Kelly

conference, opportunities for remote conversions in a post-pandemic world, and our strategic direction for the future. TeamOnUP Founder & CEO Mike Kelly explained how to help employees thrive and create a new member experience by tangibly investing in the four "Ts" of time, talent, treasure, and tools. Strum Agency CEO and Chairman Mark Weber presented how member analytics can create opportunities to engage, empower, and retain members.



Mark Weber

On the second day, CEO and CTO topics were offered in separate tracks. The following sessions were presented on

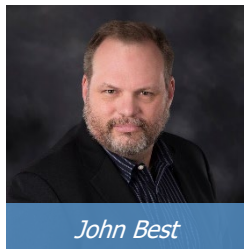
a variety of topics by Corelation credit union executives as well as industry experts:

- "Resistance Wine Company – Creating Human Connections through Virtual Events" by Kirk Drake, Founder & Author of Credit Union 2.0: Adopting meaningful member engagement on virtual channels



- "Yes, You Can Do That" by Todd Sheffield, CEO of Community First Credit Union: Unlocking opportunities to tackle challenges and improve member experience using KeyStone's API and technological advancements such as chatbots

- "The Importance of Collaboration to Build a Better CU" by Tom O'Shea, President & CEO of Aspire FCU: Safeguarding your credit union's financial health by collaborating with like-minded credit union executives



- "Controlling Your Digital Destiny" by John Best, Co-Founder & CEO of Best Innovation Group (BIG): Adopting digital strategies in the wake of the 2020 digital transformation boom

- "Choosing a Core and Processing Platform — Aligning With Your Strategic Vision" by Jenn Addabbo, Co-Founder & CEO of CU Engage and Joe Mirachi, President & CEO of Launch CU: Navigating the vendor landscape to identify best-of-breed partners for your goals



- "Being 'Extra' Pandemic Edition... Is It Too Much?" by Linnie Gooch, Vice President of Technology of Foothill Credit Union: Uncovering best practices to prepare your credit union for a catastrophic event



Time allotted for Q&A sessions after each presentation was a crucial aspect of the two-day meeting. It gave our clients the opportunity to clarify, reflect, and directly identify how

they could benefit from the concepts. Corelation CTO Jeff Dent said, "We were pleased to see our clients taking advantage of the opportunities to engage with the presenters and talk about what is important to them."

In addition to the Q&A sessions following each presentation, a Linux Q&A session gave our participants dedicated time to direct their questions to Dent and Corelation Founder and Chairman John Landis about KeyStone's support for the Red Hat Enterprise Linux operating system. It is one thing to read a list of pros and cons about a new technology, but it is another thing altogether to talk to the people who coded the integration about how it can benefit your credit union. Landis and Dent fielded technical questions and shared their ideas about how Linux can help our clients position for the future.

Attendees had the opportunity to connect with 119 of our vendor partners over chat or video at individual booths within the Forum's vendor showcase. We would like to take this opportunity to thank them for their ongoing support and for helping to make our Forum a reality.

In an age when cutting-edge technology is a must and credit union branches are being transformed to improve service and convenience, it is more important than ever to develop a strategy for your credit union to harness emerging trends. At the CEO & CTO Forum, our clients had the opportunity to formulate their own strategies with market insights, innovative perspectives, and peer connections to guide their decisions. 🍷

Welcome, New Clients

(Through June 1, 2021)

Strata Federal Credit Union

Brandon Ivie, CEO
\$324 million in assets
Converting June 2022
Bakersfield, CA



Ascentra Credit Union

Linda Andry, President/CEO
\$536 million in assets
Converting August 2022
Bettendorf, IA



Leominster Credit Union

Barbara Mahoney, President/CEO
\$815 million in assets
Converting June 2022
Leominster, MA



Certified Partner Spotlight: CO-OP Financial Services

In 2016, CO-OP Financial Services embarked on a new chapter in the company's history, transforming itself into a developer of a continuously expanding ecosystem of payments technology and solutions.

Since that time, CO-OP has invested heavily in product and technology delivery, expanded digital capabilities, and greater credit union member experience and satisfaction. CO-OP became an official Corelation Certified Partner in 2017, after an extensive history of the two companies collaborating on development and implementation projects.

To achieve the vision of an advanced digital ecosystem, CO-OP organizes its solutions along five categories of products and services. This ensures the payments and technology within the ecosystem are nimble and iterative, meeting credit union and member needs as they evolve.

5 Solutions Lines Offering Advanced Payments and Financial Technology

Pay. Empowering members to seamlessly and securely make payments anywhere and anytime through a variety of open and private networks, and via holistic credit, debit, and prepaid solutions.

Integrate. The Integrate solution line gives credit unions the tools they need to manage the services they provide to members. This includes information and analytics to understand and drive those services, such as the MyCO-OP client application portal and CO-OP Insights Center. This solution line also includes tools that provide the means of integrating CO-OP services across an enterprise.

Engage. This line connects members to their institution and accounts directly via CO-OP ATM and CO-OP Shared Branch networks, loyalty and rewards programs, and the CO-OP Contact Center.

Protect. Safeguarding members and credit unions with advanced fraud tools to aid accurate fraud detection decisions, interdicting fraudsters while continuing to enable a friction-free experience for members. Solutions range from COOPER Fraud Analyzer, employing machine learning, to the CardNav by CO-OP card controls and alerts app.



Consult. CO-OP's consultative services are firmly rooted in payments, technology and credit union DNA. Initiatives include SmartGrowth consultation and client Co-Creation Councils.

Earning the Primary Financial Relationship with More Members

CO-OP helps credit unions compete and win by engaging members with the services they expect. Increasingly, this means owning more of a member's lifestyle (versus life stage)

moments. The pandemic dramatically accelerated a years-long trend in the fragmentation of banking consumers' primary financial relationships (PFR). This fast-advancing market reality means credit unions must revisit their experience and loyalty strategies to ensure they are on-par with modern consumer expectations.

Payments – as the dominant daily interaction every person has with a financial partner – is the path to PFR. And, products like contactless, P2P and mobile wallets are at the heart of consumers' financial relationships, driving multiple engagements every day.

Dedicated to the Credit Union Movement

CO-OP's commitment to advancing the credit union movement can be seen in many ways, not the least of which is philanthropy. This includes the CO-OP Miracle Match program, which encourages credit unions to create and participate in fundraisers that benefit their local Children's Miracle Network Hospitals.

With a deep knowledge of payments, a rich history in the movement and a continual investment in fintech innovation, CO-OP intends to be the essential partner credit unions trust to help them grow through unparalleled member service and experience delivery. ▣

Employee Profile: Michael Renfree & Mickey Corral-Engel, IT Services

Behind the scenes, information technology plays an integral role to the success of Corelation, maintaining the tools and technology that provide the foundation for the entire company to operate. As half of our small but mighty IT Services team, Michael Renfree and Mickey Corral-Engel truly exemplify the spirit of Corelation's collaborative, service-oriented culture. Recently named "Best Work Duo" by their peers at our inaugural virtual red-carpet Golden KeyStone Awards, these two Southern California natives have been close friends since they met in 7th grade.



the Corelation team for success in the hybrid office and remote work environment of the future.

What makes Corelation so special to Michael and Mickey? It is by far the people – everyone works together as a cohesive team, with the common goal of producing a successful product. "Corelation is truly one of a kind in my eyes," Michael

shared. "The atmosphere at Corelation is ideal for honing your craft. Communication is free and open from the top down and the company culture cultivates a desire to be the best that you can be for the people around you. Never before have I felt so at home in my workplace, this is the best job I've ever had!"

Network Administrator Michael gained his first IT experience while enlisted in the United States Navy, which gave him the opportunity to travel the globe to places like Egypt, Hawaii, Thailand, and Indonesia. After completing a 6-year term with the Navy, he began work towards his degree in Computer Engineering at San Diego State University and joined the Corelation team in 2017.

The most rewarding part of the job for Michael and Mickey is the gratitude of their fellow coworkers when they're able to resolve an issue that's interfering with productivity. "It can be a challenge in our roles to keep everything up-to-date and secure, but it's fun and very rewarding to find the solution. Everyone is so appreciative here and accomplishments never go unnoticed," said Mickey.



IT Help Desk Technician Mickey's career began in the telecommunication industry as a wire technician installing services for business and residential properties, which gave him a base of technical knowledge that piqued his interest in IT. Mickey started at Corelation shortly after Michael in 2018, first as an Education Specialist before joining the IT

Services team. Mickey is currently working towards his Computer Science degree at Mesa College.

Michael and Mickey are known around Corelation headquarters for their unwavering positivity, friendliness, and cooperative spirit. While they have no shortage of stories, one of their most cherished memories over their many years of friendship was a trip to Bali. Of all the places he visited over his years in the Navy, Michael was most intrigued by the Indonesian island and promptly returned with Mickey for two weeks of zipline tours, surfing, and exploring.

Though the world of IT brings a continuous stream of updates and new technology, Michael and Mickey approach their work with a thirst for knowledge. They see every challenge as an opportunity to employ critical thinking and add to their ever-expanding skillset. Among their proudest accomplishments was transitioning the entire company to a work-from-home environment in less than 24 hours early last year. Despite the unprecedented challenge, the sudden shift was seamless thanks to Michael, Mickey, and the IT Services team's resourcefulness and expertise. In the midst of the day-to-day support our IT heroes provide, they eagerly look forward to their next big challenge: equipping

Outside of work, you can find this dynamic duo skateboarding, surfing San Diego's beaches, eating tacos across the border in Rosarito, and engaging in a little friendly competition in just about any extreme sport that gets the blood pumping. There might be only one thing they don't agree on: skydiving; that's where Mickey draws the line. We are grateful for all Michael and Mickey do to support the Corelation team each and every day! 🍷



News and Events

Upcoming Training and Seminars

For more information on Corelation training offerings and to register for courses, [click here](#). (Confluence access required)

- July 13-15 UI Scripting Training Webex
- July 14 Accounting Webex sponsored by

- July 27-29 Batch Scripting Training Webex
- August 10-12 Beginner Jaspersoft Reports Training Webex
- August 17 Business Memberships & Account Analysis Webex sponsored by

- August 17-19 Advanced Jaspersoft Reports Training Webex
- August 24 Forms Training Part 1: General Usage Training
- August 25-26 Forms Training Part 2: Advanced Mapping with UI Scripting Training
- September 8-9 KeyBridge Training
- September 14-16 UI Scripting Training Webex
- September 17 Disk Space Management Webex sponsored by

- September 28-30 Batch Scripting Training Webex



Congratulations Blue Federal Credit Union, a recent recipient of four prestigious industry awards. Blue FCU was awarded the Better Business Bureau (BBB) Torch Award for Ethics, signifying their commitment to practicing high ethical standards in daily practices. The credit union was also awarded three Credit Union National Association (CUNA) Diamond Awards, for Business Development Efforts, Crisis Management, and Internal Marketing. Read more at BlueFCU.com.



The staff at Bellwether Community Credit Union, who recently celebrated their 100th anniversary, generously pooled together their awards from a recent internal lending challenge to donate \$1,200 to help feed and shelter those in need. The donation was made to non-profit Families in Transition-New Horizons to help families and individuals experiencing homelessness and food insecurity in their local community of Manchester, NH and throughout the state. Read more at CUInsight.com.





As teachers at Shelby County Schools in Memphis returned to in-person teaching, they were welcomed back to their classrooms with a sweet treat from Orion Federal Credit Union. Partnering with the Girl Scouts in the Heart of the South, Orion FCU donated cookies to every teacher in all of their adopted schools in the district. Read more at OrionFCU.com.



Congratulations to John Faust, Diamond Credit Union President/CEO, for being honored with the Vistage Leadership Award for the Southcentral Region. Vistage celebrates Faust's enduring excellence in leadership, recognizes the impact he has had on Diamond CU, his Vistage group, and the community. Vistage is the world's largest CEO coaching and peer advisory organization for small and midsize businesses. Read more at DiamondCU.org.



Certified Partners

(Through June 1, 2021)

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

Access Softek *(New)* accesssoftek.com
 Active.Ai *(New)* active.ai
 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
 Canon *(New)* usa.canon.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
 DocFox *(New)* docfox.io
 DoubleCheck Solutions mydoublecheck.com
 Doxim doxim.com
 eCU Technology. ecutechnology.com
 Elan Financial Services elanfinancialservices.com
 Enacomm, Inc. enacomm.net
 Entrust Datacard entrustdatacard.com
 Epson epson.com/usa
 FICS® fics.com
 First Line Insurance firstlineins.com
 Glory *(New)* glory-global.com/en-us
 HomeCU, LLC homecu.net
 Hyland Software hyland.com

InfoIMAGE *(New)* infoimageinc.com
 IMM immonline.com
 IMS cusolution.com
 IMS, Inc. imsdirect.com
 IMS Integration (IMSI) imsintegration.com
 ISE, Inc. i-s-e.com
 KeyCU Solutions, LLC keycuso.com
 Mahalo Technologies mahalobanking.com
 MEA Financial Enterprises meafinancial.com
 MeridianLink meridianlink.com
 Millennial Vision, Inc. (MVI) mviusa.com
 OSG (Formerly Diamond Communication Solutions) osgconnect.com
 Payveris payveris.com
 Plansmith Corp plansmith.com
 PSCU pscuc.com
 Pure IT Credit Union Services pureitcuso.com
 SilverCloud silvercloudinc.com
 SMA Technologies smatechnologies.com
 Source Technologies sourcetechnology.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

Conversiongram



Wig Wednesday with Fremont FCU



Valley Isle Community FCU



Firelands FCU



BBQ at La Capitol



Smiles at Fremont FCU



Coffee Break at Fremont



Teamwork at La Capitol FCU



Atomic CU



Impact CU



Cooperative Teachers CU



Family Trust FCU

A Note from the President

Last March, the pandemic forced the leaders of every business to find new and creative ways to maintain their operation in the face of a deadly disease. Despite all that fear and change, I remember feeling a sense of welcome comfort from the camaraderie with my peers and colleagues. The immediate, scary, and universal nature of that moment organically brought us together as collaborators like never before. We all found ourselves in the same lockdown foxhole dealing with the same covid foe, so we naturally turned to each other for ideas.



In my experience so far, the transition forward to a post-pandemic world will be less abrupt, and the paths taken by different leaders will be more varied, but the sense of camaraderie remains. Every CEO is facing challenges that we have never had to deal with in our careers, and we all ask ourselves the same basic question: “What will my organization be like at this time next year?” Every organization – and more specifically every individual person within those organizations – is doing its best to find the right way forward after a year that has turned our world upside down. It’s one reason I count myself lucky to be in an industry filled with brilliant, collaborative leaders ready to have those difficult conversations, to listen to one another, and to offer their help without hesitation.

I am sure Corelation is facing many of the same challenges as you are: How to balance the needs and perspectives of our staff against the business needs of the organization? How should we approach topics that don’t have any one right answer, like defining the ideal work environment, or identifying what constitutes sufficient-but-not-draconian health and safety measures? What lessons can we find from how we have had to do business through the pandemic that we can use in the future to grow stronger, to work more efficiently? How do we capitalize on those opportunities without losing sight of the culture and kinship that got us where we are today? Nobody really knows all the answers to those questions, but I have been invigorated by working together with this community of credit union and vendor partners to find a place to start on each of them.

For Corelation’s part, we are embracing the concept of hybrid work. Our leadership team has formulated plans for a remote work policy, allowing each individual contributor to determine their perfect balance of time spent working in the office or remotely. We’re working with our management team to mitigate the challenges that represents – namely how to maintain cohesion and collaboration amongst teams separated by space and work time – while seizing the benefits of a nationwide talent pool hungry to contribute to our mission from wherever they call home. We’ve even embraced a hybrid model for our upcoming client conference, balancing the needs of our attendees in the flesh against those joining virtually.

As challenging as the pandemic made our personal and professional lives, I am convinced that the challenge of defining our next chapter of work will be even greater. But I know we’ll navigate this transition in the same way we got through 2020 – together. Call me sometime and we’ll talk about it!

Ciao for now,

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

Theresa Benavidez
President/CEO, Corelation, Inc.

