



Corelation’s Vendor Relations Team & Preferred Partner Program

KeyStone’s open architecture and vendor-agnostic philosophy allows for robust integration into the core with your choice of vendors. To support that mission, Corelation’s Vendor Relations department works closely with both our clients and vendors to investigate the latest technology to identify new products and solutions that enhance the KeyStone experience.

As we strive to help match our clients with the solution that best satisfies their requirements for a third-party product or service, we offer a Preferred Partner Program. Corelation’s Vendor Relations department works with all types of vendors that our clients use that have integration to the KeyStone core, but we maintain closer relationships with our Preferred Partners. Before a vendor is invited into our Preferred Partner Program, the vendor participates in a due diligence review to secure our recommendation and establish a strong partnership.

When your credit union is looking to replace a current product or offer a new service to your members, we can assist you in finding the right solution. Our Vendor Relations team will provide you with a list of recommended vendors based on feedback from our current clients and internal teams to provide thorough perspective to assist you in making your decision.

“The time and energy that Corelation saves us by pointing us in the direction of a vendor that will work well for us is invaluable,” shared Bob Bender, Founders FCU’s Chief Information Officer. “It’s key that we can trust Corelation’s vetting of those business partners to help us find a great vendor partner.”

When a new vendor or Preferred Partner seeks to integrate into KeyStone, our Vendor Relations team engages with them to ensure proper procedures are followed for a successful integration. For KeyStone to continue to support a diverse, ever-expanding roster of third-party integrations, vendors can provide their solution to all Corelation clients with a one-time purchase of the KeyBridge API. With the way Corelation allows vendors to integrate, the process is more cost effective and less complex, which means that new solutions can be available to our clients much faster.

When an issue is reported or a vendor is upgrading or releasing a new product, we help organize communications with all involved to ensure that everything is performing correctly and that our clients are happy. The Vendor Relations team also regularly coordinates webinars for our Preferred Partners to share their products with all interested clients in every time zone.

If your credit union is searching for a new vendor or solution, please get in touch with our Vendor Relations team to explore our Preferred Partners and find out how we can help you in the decision process. ▣



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Note from the President



I am supremely confident that just about everyone reading this newsletter is familiar with the iconic song, "With a Little Help from My Friends". I'll bet you remember it from the original release in '67 on The Beatles' album *Sgt. Pepper's Lonely Hearts Club Band*, or from Joe Cocker's rendition on his debut album two years later, or maybe from the use of the latter version as the theme for *The Wonder Years* from '88-93. In fact I'm sure some of you can hear those chords twang in your heads right now, softly giving way to the plaintive first line. "Whaaaat would ya do if I sang outta tune...?" Well to me it's more than a nostalgic anthem; it's a way of life.

We like to say that there are no boring days at Corelation – of course some are better than others, but we know for certain they will never be monotonous. On its surface that sounds exciting and positive – and don't get me wrong, it is. But it also speaks to the ebb and flow of challenges, of hills to climb and peaks reached, of setbacks and steps forward. Over time that lifestyle could wear down even the mentally toughest. So the only way any of us is able to navigate that variability over time, to keep advancing and improving and achieving day after day, is by relying on one another. Some days we're called upon to support others, and other days we are the ones needing to be supported.

I am so thankful to be a part of a company that lives this way, where my colleagues support one another through the hard days as much as we celebrate together on the good ones. And I am even more thankful that our circle of friendships extends well beyond our staff to include our clients and vendor partners across the industry. In fact, I can't wait to offer our hospitality to many of you at our CEO/CTO Forum in mid-October. We wouldn't be where we are today without all your support, and I hope you know that we'll be here for you whenever you need us. Our industry doesn't need to be dog-eat-dog, and we aren't all sharks on the hunt. We're people, and we all need a little help sometimes. Thanks for all of yours.

Sincerely,
Rob Landis, President, Corelation Inc

Employee Spotlight: Andrea Parker, Cards Analyst III

In today's dynamic and fast-paced world, the expertise of Cards Analysts has become a cornerstone in the credit union software industry to optimize card-based systems. Meet Andrea Parker, a key member of Corelation's Card Analysts team responsible for orchestrating the new client conversion process and handling the more complex card conversions.

Born and raised in San Diego, California, Andrea boasts over a decade of experience in the credit union industry and successfully supervised the card services division at a local credit union prior to joining Corelation. Her familiarity with KeyStone gained during her tenure at the credit union provided her with invaluable firsthand knowledge of the client perspective that she continues to leverage as a Card Analyst III.

In her role, Andrea collaborates closely with both clients and her team. Together, they collect and assess development specifications and card interfaces throughout the conversion process, ensuring a seamless transition for our onboarding clients.

What Andrea finds particularly gratifying about her role is the collaborative culture at Corelation, where the collective effort is consistently geared towards enhancing the client experience.

"The feedback that truly resonates with me is when a client expresses that their transition to KeyStone was flawlessly executed," says Andrea. "I take immense pride in our recent collaborative efforts within the team to proactively enhance our proprietary software, ultimately delivering even greater advantages to our valued clients."

Outside of work, Andrea cherishes moments with her husband, three children, and their beloved canine companion, Izzy. When they're not cheering on their kids at various sporting events or enjoying the coastal beauty at the beach, they wholeheartedly embrace their shared passion for outdoor activities and seize every opportunity to explore new destinations through travel.

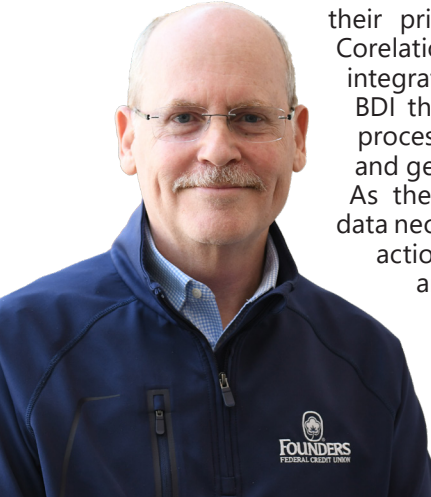
Thank you Andrea for your unwavering contributions to our team and the invaluable support you provide for our credit union partners! 🍷



Client Success Story: Founders FCU Automates Adverse Action Notices and Eliminates Physical Return Mail

Prior to KeyStone, Founders Federal Credit Union did not have an efficient solution for handling their adverse action notices. With an annual volume of 60,000 notices, this became a challenge too significant to continue with a cumbersome manual process that resulted in an overwhelming amount of physical return mail.

"KeyStone's open architecture drives process innovation, allowing us to improve our member services and provide huge FTE savings to Founders FCU. More efficiency means better rates for our members," shared Founders FCU's Chief Information Officer Bob Bender.



Bob Bender, Founders FCU

When Founders FCU was ready to change their print vendor, they opted for a Corelation Preferred Partner for better integration. They found a solution with BDI that could both streamline their process for adverse action notices and get the return mail under control. As they reviewed the key pieces of data necessary to automate the adverse action forms, they looked to the core and found that everything they needed was readily available in KeyStone.

Founders FCU developed scripts in-house to extract the data from KeyStone and deliver it to their print vendor to generate the notices. They were also able to implement another solution through the KeyBridge API to scrub bad address data. Working together with their print vendor and their online banking vendor, they are now able to identify undeliverable addresses and prompt their members to update their information.

Results: Saving Time & Better Serving Their Members

Founders FCU was able to transform an inefficient manual process into one that is digital, automated, and both manageable and measurable.

This solution has not only eliminated 16,000 hours of manual work annually but has also improved the accuracy of the information on the notices. The initiative to fix bad address data has enabled members to self-serve and the credit union has seen a 54% address correction rate. This has prevented the returned mail from piling up, which no longer impacts their employees and better protects their members' personal data and privacy.

"We have been able to give our employees so much of their day back to focus on what they have a passion for: working with the members," added Bender.

[Read more about their solution here.](#)



Will Harper, Founders FCU

Upcoming Training & Seminars

For the full list of upcoming Corelation training offerings and to register for courses, [click here](#). (Confluence access required)

Lending Enhancements

October 25th
12-1pm PST

sponsored by



Security in KeyStone

November 21st
12-1:30pm PST

End-of-Year Tax Reporting

December 19th
12-1pm PST

sponsored by



Back-Office Technical Training

Beginner Jaspersoft Reports

(with SQL Basics)

October 3-5 • October 31-November 2
• December 5-7

Advanced Jaspersoft Reports

November 28-30

UI Scripting Training

November 14-16

KeyBridge Training

October 11-12 • December 20-21

KeyStone Server Administration

November 21-22

Batch Scripting Training

October 24-26 • December 12-14

What's Up Northwest Client Group?

The KeyStone Northwest Client Group (NWCG) is driven by the goal of creating a platform for regional users to engage in networking, collaborative endeavors, and the exchange of knowledge and innovative ideas. The NWCG is committed to orchestrating a minimum of an annual in-person gathering and a virtual meeting, both aimed at fostering a sense of unity within the community.

This year's in-person meeting has already taken place following the 2023 Annual Corelation Client Conference in San Diego, California. Hosted at Corelation's headquarters, this meeting garnered positive feedback from all participants. The tradition of scheduling the annual in-person meet-up immediately after the Corelation Client Conference is set to endure, ensuring a seamless continuation of this arrangement in the coming years.

"Our plan for next year involves expanding to a multi-regional meeting. The idea of bringing together various regions into one gathering offers numerous advantages, including enhanced networking and interaction opportunities," shared NWCG Chair Ron Broadus, Systems Director/ISO of Pacific Crest Federal Credit Union.

Virtual Meetings & Client Group Community Forum

In addition to the yearly in-person get-together, the NWCG also orchestrates a virtual meeting to enhance collaborative

opportunities. This year's virtual meeting will be held on November 8th and is open to any of the regional members. This session will take the form of an open forum, providing attendees with an opportunity to engage in discussions about their recent endeavors, including sharing tips and tricks. The agenda features an engaging round table discussion centered around vital KeyStone topics such as loan origination systems, KeyInsight, cyber security, and third-party accounting platforms. The event will showcase vendor presentations, door prize giveaways, and more!

Upcoming Virtual Meeting

November 8th, 2023

Open to all regional members!

The [Corelation Client Group Community Forum](#) is a great way for all credit unions using KeyStone to connect with one another. Some Corelation employees are regular members of the forum, who can at times help find solutions to specific inquiries raised by the members.

Get Involved with the Northwest User Group

If you're interested in becoming part of the Northwest Client Group or any of the regional user-led [KeyStone User Groups](#)*, don't hesitate to contact one of the board members using the email address provided on Confluence or connect through the [community forum](#). ▀

*Confluence access required

Preferred Partner Spotlight: SHAZAM

Feeling the Pressure to Increase Noninterest Income?

For a full list of Corelation partners, [click here](#).



"Our financial results are dramatic, to say the least. With SHAZAM, we **doubled** our net income on our debit card program," says Adam Brown, APFCU CIO. On average, SHAZAM helps credit union clients increase their EFT net interchange income by 30-50% or more.

"SHAZAM built world-class integration with Corelation's KeyStone, our core software. APFCU would recommend SHAZAM to anyone looking for a new EFT processor — we've had an extremely positive experience," Brown continues.

Just like your credit union exists to help your members, SHAZAM exists to serve its credit union clients. SHAZAM operates as a member-owned company. It is not beholden to shareholders, allowing SHAZAM to reinvest profits into its clients and technology.

If you're interested in learning how SHAZAM can help your credit union increase noninterest income and reduce expenses, [contact Tim Luger](#), SHAZAM Managing Director, EFT Sales. ▀

With current market conditions, most financial institutions are feeling the pinch. Interest rates are still on the rise and there's added pressure on credit unions to unlock noninterest income alternatives. SHAZAM understands because it is a not-for-profit and member-owned business, just like the credit unions it serves and work with every day.

Given the unprecedented rate fluctuations of the past couple of years and ongoing economic uncertainties, credit unions are continuously looking for alternative sources of noninterest income. Member friendly ways to generate noninterest income include expanded business member services, wealth management and tax advisory services, fraud protection services, fintech partnerships, and more.

Beyond these methods, credit unions can also find ways to reduce expenses and create a strategy to increase net interchange income to fill the interest-income void many are experiencing.

Recently, Advantage Plus Federal Credit Union (APFCU) in Pocatello, Idaho was looking for a new EFT provider to meet their needs and maximize efficiency. APFCU partnered with SHAZAM and saw their debit card income increase by 100%.

Corelation Client News & Success



For over two decades, Leominster Credit Union has taken great pride in its active participation in Children’s Book Month, an annual initiative sponsored by the Cooperative Credit Union Association. This year’s event witnessed many generous contributions from LCU members and staff, amounting to over 990 book donations. These books were subsequently distributed to local organizations. [Learn more about this annual event here.](#)



Alabama ONE™

One.Together.

The League of Southeastern Credit Unions (LSCU) has honored Alabama ONE as the 2022 Credit Union of the Year for credit unions with assets exceeding \$500 million. The LSCU Awards Committee presents Credit Union of the Year Awards across Alabama, Florida, and Georgia. Alabama ONE has now achieved this prestigious accolade for the second time, previously securing the Credit Union of the Year Award in 2018. This esteemed award acknowledges an affiliated credit union of LSCU for its exceptional accomplishments in the diverse areas of daily operations, financial excellence, and engagement with the community. [Read more here.](#)



Welcome, New Clients

(Through September 1, 2023)

NCPD Federal Credit Union
\$872 million in assets
Plainview, NY



Universal 1 Credit Union
\$442 million in assets
Dayton, OH



Southwest Financial Federal Credit Union
\$78 million in assets
Farmers Branch, TX



CommonWealth One Federal Credit Union
\$571 million in assets
Alexandria, VA



Mayo Employees Federal Credit Union
\$1.3 billion in assets
Rochester, MN



Arizona Central Credit Union
\$760 million in assets
Phoenix, AZ



Homebase Credit Union
\$262 million in assets
Prince George, VA



Point Breeze Credit Union
\$929 million in assets
Hunt Valley, MD



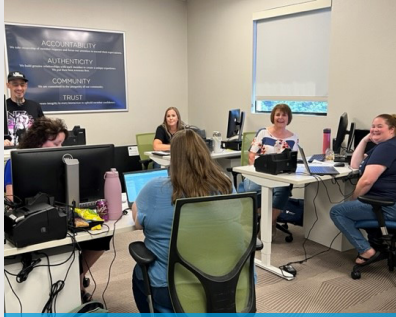
Simplicity Credit Union
\$437 million in assets
Marshfield, WI



North Star Community Credit Union
\$468 million in assets
Maddock, ND



Conversiongram



Working Hard at Yolo FCU



Allied FCU Balancing Team



iTHINK Celebrates Go Live Day



iTHINK Mortgage Servicing Team



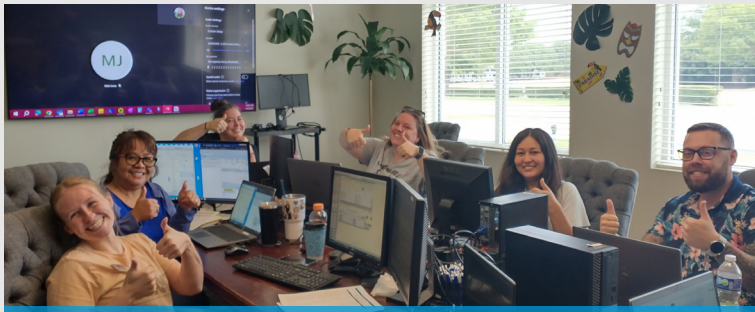
iTHINK We're Ready for KeyStone



Allied Arrives at KeyStone Island



Yolo FCU You Only (Go) Live Once



Allied FCU's Data Validation Team



Smiles at Yolo FCU



Allied FCU's Tiki Bar



iTHINK Command Center Team



In a collaborative effort, Together Credit Union has forged a partnership with Roman Bürki, who serves as both the goalkeeper and inaugural captain for St. Louis CITY SC in Major League Soccer. This announcement reveals that this multi-year agreement comes on the heels of the triumphant introduction of the "Saves for Savings" program. Under this initiative, a savings account of \$300 is established for a student within the local community for each save achieved by CITY SC throughout the course of the 2023 regular season. [Read the complete story here.](#)

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