



# corelation keynotes™

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## Highlights from Corelation’s 2023 CEO & CTO Forum

Corelation’s third annual CEO & CTO Forum brought together 160 credit union attendees, vendors, and Corelation staff at the InterContinental San Diego Hotel. Over the span of two days, guests participated in valuable networking, collaborative endeavors, and thought-provoking discussions. The event was designed to leverage in-person interactions, offering captivating presentations and ample occasions for deep and meaningful dialogue.

The forum centered around the future of the credit union industry, with a variety of compelling sessions led by industry professionals, delving into subjects like cybersecurity, generative AI, data warehousing, payment card security, and more.

“I really enjoy being a part of this special group at Corelation’s CEO & CTO Forum. The attendees are forward-thinking and aspire to do more for their members, with a profound interest in discovering what’s possible,” said Chief Executive Officer of CPM Federal Credit Union, James Gergen. “Spending time with this group of innovative, creative people is such an incredible use of my time.”

The event commenced with a gracious welcome from Corelation President Rob Landis and the “State of Corelation”, shedding light on the expanding client base and recent company achievements. Landis emphasized the deliberate commitment to preserving our corporate culture and provided updates on the latest developments. Mike Kelly from TeamOnUp delivered an enthusiastic keynote presentation, focusing on the indicators of success for credit unions.

On the last day, separate meetings were organized for CEOs and CTOs, each tailored to address specific topics pertinent to executives and technology leaders. Engaging sessions spearheaded by industry experts, client executives, and Corelation’s leadership sparked stimulating conversations.

The CEO track explored a wide array of topics, such as a deep dive into macro trends affecting financial services, expertly led by Sarah Howell, Head of Partnerships at Inffinant, Inc., and Dan Kramer, Executive VP of SHAZAM Network. The program also featured a comprehensive exploration of generative AI’s potential, guided by

Henry Iverson, Co-Founder and Chief Customer Officer of Boost.ai, and a CEO workshop that focused on enhancing the performance of financial institutions, facilitated by Mike Kelly.

The CTO sessions concentrated on comprehensive discussions with a particular focus on data and security. The first presentation examined the advantages and disadvantages of instant payments and open banking, guided by Jorge Jimenez, President of Juniper Payments. In addition, Corelation CTO Dawn Sirras, CIO Jeff Dent, R&D Manager Carl Barlow III, and Director of Software Development Eben Maat engaged in a conversation on data warehousing and analytics. Lastly, RSM’s Director of Security, Privacy & Risk Services Brian Frey delivered an overview of payment card security and the current compliance requirements for organizations using KeyStone.

“I thoroughly enjoyed my first CEO & CTO Forum, with inspiring speakers like Mike Kelly and Jim Stickle, and the passion of Theresa Benavidez and Rob Landis for the credit union community,” shared Rosemarie Krantz, CEO of Lehigh Valley Educators Credit Union. “It’s all about teamwork, and they make it happen. Thanks for the valuable insights, and I can’t wait for the next conference!”

The most valuable aspect of the CEO & CTO Forum was the chance to convene in person within a close-knit, collaborative setting. Instinctive conversations provided credit unions with an opportunity to exchange ideas and allowed Corelation to explore avenues to enhance our clients’ success.

“Team Corelation pulled off another well-organized, content-rich event,” said Frank Briner, Assistant VP of Information Technology Services of PSECU. “In addition to hearing Rob Landis’s ‘State of Corelation’ and the speakers covering the latest ‘hot topics,’ I had numerous meaningful interactions with Corelatives and fellow credit unions that further enriched my experience. Well done, Corelation!”



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## Note from the President



In our industry and beyond, the final month of the year is unlike any other. Some aspects of our organizations and collaborations go through a lull as holiday plans interrupt recurring meeting cadences, and as jovial spirits dissipate the sense of urgency typical of our work. For others these weeks represent a flurry of activity as quotas are (hopefully) met, as budgets and associated plans for the next year are finalized, and of course as members are especially dependent on their credit unions to support their travel and shopping sprees. This is also a season of tradition, from sacred religious rituals to slightly less hallowed ugly sweater parties. For all these reasons – not to mention its place at the end of the calendar – December naturally stands out in our lives and in our memories.

The holiday season already has many different meanings for people, but I would posit that one of the more undervalued ones is that the novelty of this time of year makes this a perfect opportunity to reflect on our journeys with a broad lens. There is a sameness (and sometimes mundanity) that renders it impossible for us meaningfully to compare one June to another, but I can quickly and easily envision the scene of making gingerbread cookies with my kids at different ages. I can organically trace the growth of Corelation by remembering the ever-larger venues of our holiday parties, up to and including when they went remote thanks to covid. Our activities in December make for natural waypoints in the narratives of our lives.

So in this season of gift giving, I encourage each of you to truly savor the gift of self-reflection and perspective. We are all on our own journeys – personally, professionally, and as part of our respective organizations – and we have all made some level of progress on those journeys this year, and that progress has only added to the advancements of years past. There is such great satisfaction to be found in taking some time to think back on and celebrate this year's progress, as well as the great lengths you've come over even longer timeframes. And besides, such reflection may well begin with a fond memory of a particularly ugly sweater...

Happy Holidays!  
Rob Landis, President, Corelation Inc.

## Employee Spotlight: Kerry Keys, Supervisor of Marketing

Within the dynamic software industry, marketing is not just about promotion but a vital driver of success, bringing innovative solutions to the forefront. In this ever-evolving landscape, a strong marketing strategy is a pivotal catalyst for growth, novelty, and sustained relevance. Introducing Kerry Keys, Corelation's Supervisor of Marketing, who stands as the driving force behind pioneering marketing initiatives.

The Southern California native discovered her passion for marketing early, pursuing her degree at Whittier College. Showcasing her dual love of marketing and music, she tailored her education with a self-designed *Marketing & Music Business* major. This led her to begin her career in radio broadcasting, where she honed skills in marketing, content creation, copywriting, graphic design, and social media.

As a lifelong credit union member, she was excited to explore the industry when an opportunity arose to join Corelation as a Marketing Specialist several years ago. Since taking over KeyNotes as editor-in-chief, she has transformed the newsletter by introducing new features and enhancing the design. When connecting with clients, she appreciates their innovative and collaborative spirit, showcasing client successes to highlight the impactful role of KeyStone.

"I love discussing the creative solutions clients devise using KeyStone and I love their eagerness to share these solutions with the Corelation community," says Kerry. "It's

truly a testament to the forward-thinking culture that both Corelation and our clients embody."

After being promoted to Supervisor, her role involves overseeing and contributing to Corelation's marketing efforts, ensuring consistent messaging and branding in telling the Corelation and KeyStone story. It's a multifaceted position that involves collaboration with internal teams, company leadership, and clients – providing a perfect balance of creativity, planning, and influence.

Outside of work, Kerry is an avid reader who has tackled more than 50 books this year. Her creative side shines through in her love for nail polish and hand painting her own nail art. Balancing leisure with social activities, she enjoys game nights with friends and cherishes quality time with her husband and two cats.

She's a testament to the diverse talents that define our marketing team. Through creativity, collaboration, and a genuine passion for client success, Kerry plays a vital role in shaping the narrative of Corelation and KeyStone. Thank you, Kerry, for all you do for our team and credit union partners! 🍷





# Corelation Cares: Annual Month of Giving

At our core, Corelation believes in the power of giving back, culminating with our annual 'Day of Giving'. As the tradition has evolved over the years, it has transformed into the 'Month of Giving' allowing employees the flexibility to choose when they volunteer. The Corelation team once again showed their commitment to service by engaging in wide variety of activities to serve our communities.



Over the course of 7 days and 620 miles, James rode his bicycle from San Francisco to San Diego to help raise \$3.7 million for CAF to provide grants for adaptive sports equipment, coaching, and competition travel for those with physical disabilities. "As a two-time Challenged Athletes Foundation grant recipient, riding my bike down the coast in support of CAF is a highlight of my year. I am incredibly grateful to Corelation for affording me the opportunity to give back," shared James.

For Software Training Specialist James Osborne, the timing of this year's Month of Giving coincided with his fourth ride participating in the Challenged Athletes Foundation (CAF)'s "Million Dollar Challenge".



Following a similar approach, many members of the team chose the cause that was most meaningful to them. Core Developer Dave Topham is a passionate musician who has

made it a priority to give the gift of music to those who need it most. "My mom spent many years in assisted living and her favorite part of each week was when volunteers came to perform musical entertainment," Dave shared. Using the Month of Giving to honor that mission, Dave visited assisted living facilities in San Diego to perform live music for the residents, in honor of his mother.



Like Dave, other members of the Corelation team opted to make a difference using their creative talents. Several employees took the opportunity to use their quilting and crocheting skills to make blankets to donate to Project Linus, a charity that provides handmade blankets to children who are ill or in need.

Back at Corelation headquarters, groups gathered to craft do-it-yourself dog toys to donate to a local animal shelter and ventured out across San Diego to participate in beach cleanups. Across the country, others volunteered for food banks, animal shelters, non-profits helping individuals who are experiencing homelessness, and much more.



While we make it a priority to give back year-round, the Corelation team has made a positive impact on the world during this year's Month of Giving. 🍷

## Upcoming Training & Seminars

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

### KeyStone Research Best Practices

January 17<sup>th</sup>  
12-1:30pm PST

### Escrow - Subsequent & Short Analysis

February 21<sup>st</sup>  
12-1pm PST

### Training Staff in KeyStone - Best Practices

March 6<sup>th</sup>  
12-1pm PST

## Back-Office Technical Training

**Beginner Reports Training**  
January 23-25 • February 6-8  
• March 26-28

**KeyBridge Training**  
January 24-25

**KeyStone Server Administration**  
January 31 - February 1

**UI Scripting Training**  
February 6-8

**Advanced Reports Training**  
February 13-15

**Batch Scripting Training**  
March 5-7

**Forms: General Usage**  
March 13

## Interested in Custom Training?

Our Technical Training & Education Services both offer custom training, available virtually or in-person!

### Custom Technical Training

Choose a targeted list of technical topics from our available courses to determine your curriculum.

[Learn more](#) (Confluence access required)

### Customized Training with Education Services

Select from our catalog of prepackaged sessions or let us create something unique for your credit union.

[Learn more](#) (Confluence access required)

## What's Up North East Client Group?

The primary objective of the KeyStone North East User Group is to establish a platform where regional users can actively participate in networking, collaborative initiatives, and the sharing of knowledge and innovative concepts. The North East User Group is dedicated to arranging at least one annual in-person event with the goal of nurturing a stronger sense of community.

### Embracing Collaboration in a Face-to-Face Setting

Engaging in user groups can enhance your understanding of KeyStone, providing valuable insights into the latest developments and promoting a dynamic and enriching environment. The in-person gathering this year occurred on November 1st and 2nd, attracting an impressive turnout of 85 participants from 17 different states, far surpassing the initial projections.

Notably, this year's meeting exhibited a deliberate shift toward a more credit union-centric focus, minimizing

vendor-centric elements. Several credit unions took the stage to showcase their innovative initiatives within KeyStone and their organizations. These presentations highlighted the capabilities of KeyStone, ranging from reimagining Member 360 views to streamlining processes such as Mortgage LOS and facilitating hassle-free solar loans.

"In embracing the power of our collective, we transform the credit union community into a dynamic space for idea exchange," shared North East User Group Chair Jim Daly, Vice President & CIO of Diamond Credit Union. "We are fostering a united partnership of credit unions poised to amplify their gains, achieve their goals, and thrive together."



The North East User Group is more than just a community; it's a dynamic platform that champions collaboration, knowledge exchange, and innovation. Their mission is to bring regional users together, creating opportunities for networking and the sharing of groundbreaking ideas.

### Get Involved with the North East User Group

If you wish to join the North East User Group or any of the regional user-led [KeyStone User Groups\\*](#), please feel free to reach out to one of the board members using the email address available on Confluence, or you can connect through the [community forum](#). Your participation is welcome! 🗨️

*\*Confluence access required*



## Preferred Partner Spotlight: Lucro Commercial Solutions

### Small Business Lending Could be the Key to Increased Deposits

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

People helping people. The industry mission since the first credit union opened its doors in 1909. Since then, credit unions have become like family in local communities, sponsoring little league teams and financing first cars. Fast forward to 2023 and credit unions now provide an array of both consumer and commercial products which rival traditional banking institutions. However, credit unions that have not reached this platform of services are missing an opportunity to capture the underserved small business lending market.

Credit unions often lack the manpower and resources to provide business borrowers with a competitive application experience and turn around time. A poor business borrower experience can not only send loans out the door, but also the potential deposits that go with them. In 2022 the median small business checking balance was over five times higher than the median consumer balance. With credit union liquidity currently at its lowest level in over a



decade, retaining and growing deposits is imperative.

The Digital Business Lending Center was built by Lucro Commercial Solutions (Business Lending CUSO established in 2003) in 2019 as a tool to help credit unions provide a cost effective, turnkey solution that allows business borrowers to apply for loans directly from the credit union website

24/7. The portal is customizable to credit union credit policy, collects tax documents when desired, and connects directly to KeyStone for expedited boarding. Implementation is quick and credit unions can start accepting applications in as little as two business days. If needed, the portal can be fully supported by Lucro's team of underwriters, documenters, and servicers who collectively have over 800 years of aggregate experience.

Let's continue the great tradition of people helping people by expanding the mission to provide the small businesses in our communities the services they need. 🗨️



## Corelation Client News & Success



Rick Long, Chief Information Officer of Pennsylvania State Employees Credit Union, was honored as the Credit Union National Association (CUNA) Professional of the Year! Long, with 40 years at PSECU, has been instrumental in leading the in-house digital development team for three decades. Under his guidance, PSECU pioneered digital banking in the early '90s, which later evolved into Internet and mobile banking from 2000 onward. Long's continuous leadership has positioned PSECU as a leader in "digital-first banking," forming the foundation of the credit union's banking model. [Read the full story here.](#)



Launch Credit Union established VYFI, LLC, a Credit Union Service Organization dedicated to aiding credit unions in auditing and identifying cyber threats. Led by Launch SVP/CIO Mark Brewer, the CUSO specializes in information security services, including professional information security assessments, regulatory compliance advisory services, and support in governance and oversight. To align with the "People Helping People" philosophy, Launch has partnered with Achieva Credit Union and would love to further the collaboration within the Corelation credit union community. VYFI focuses on NCUA and state regulatory-mandated assessments, keeping institutions compliant, secure, and protected in the dynamic landscape of regulatory compliance, technology, and financial trends. [Learn more here.](#)



### Park View Federal Credit Union Revolutionizes Charitable Giving Through Seamless Integration

Within Park View Federal Credit Union's membership, there is a growing number of non-profits, churches, and philanthropic organizations giving back to their community. When their members asked for support in raising funds for their charitable organizations, Park View turned to Mahalo Banking's innovative charity features & thoughtful banking.

Now when their members login to online banking, they are presented with the option to make a donation to a participating charity of their choice. The donating member can select whether to share their name with the non-profit or make their donation anonymously. Mahalo's online banking is seamlessly integrated with KeyStone's General Ledger (GL) through the KeyBridge API, which streamlines the donation process for the members, the credit union, and its charitable partners alike.

When the non-profits become participants in the program, they open an account with Park View so that the donations are available to them in real-time – and the funds remain within the credit union. Mahalo is integrated with KeyStone's real-time alerts, allowing the non-profits the option to receive notifications every time a deposit is made. Using custom notes in KeyStone, Park View can generate reports that provide insights into donation volumes to track the success of the program.

The endeavor has been well received by Park View's members, with 32 non-profits already participating in the program. "Seven months after launching with Mahalo, Park View has exceeded \$175,000 in one-time donations and \$20,000 in recurring commitments made to member non-profits through our digital banking donation feature. 100% of the donations go directly to the non-profit member business," shared Tanya S. Holland, Director of Digital Operations of Park View Federal Credit Union.

Park View credits the seamless integration between their online banking and the real-time capabilities for allowing this to quickly become a powerful tool for them to provide community support. Holland added, "This incredible benefit is no cost to the non-profit, thanks to the robust integration between KeyStone and Mahalo. Thank you for making a difference!" 🙏

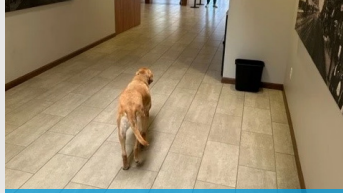


Tanya S. Holland, Park View FCU

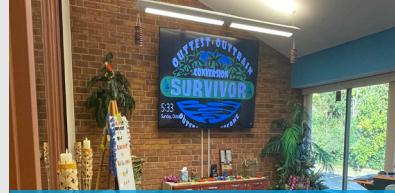
## Conversiongram



Beautiful conversion day at ValleyStar



KTCCU Conversion Dog



IH CU Conversion Survivor Hub



Whole Team Ready at AmFirst FCU



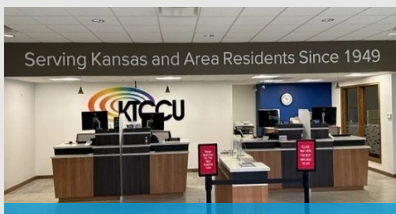
The Whole Gang at KTCCU



Working Hard at ValleyStar CU



Ready to Convert to KeyStone at AmFirst FCU



Kansas Teachers Community CU



AmFirst FCU Making it Happen



All Smiles at ValleyStar CU

## Welcome, New Clients

(Through December 1, 2023)

**United Credit Union**  
\$301 million in assets  
Chicago, IL



**Pittsford Federal Credit Union**  
\$516 million in assets  
Pittsford, NY



**Xcel Federal Credit Union**  
\$187 million in assets  
Bloomfield, NJ



**Four Points Federal Credit Union**  
\$187 million in assets  
Omaha, NE



**Memorial Credit Union**  
\$96 million in assets  
Houston, TX



**Glendale Area Schools Credit Union**  
\$473 million in assets  
Glendale, CA



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