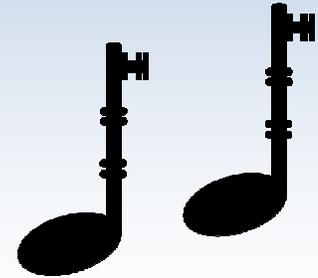


# KeyNotes



## Cabrillo Credit Union Completes Upgrade to KeyStone

There are a million amazing things to be seen and experienced in San Diego – the beautiful beaches, the world-renowned San Diego Zoo, evening entertainment in the retro Gaslamp district... and a new live Corelation client! Cabrillo Credit Union completed its transition to the KeyStone platform and opened the doors of its five branches on the morning of Monday, October 24. Spread across San Diego from near the border at its Southbay branch, east to the Grossmont area, and extending to the northern reaches of Carlsbad, Cabrillo (\$191 million assets, 23,000 members) represented the largest challenge for Corelation yet, in both geographical reach and programmatic complexity.

Cabrillo acts on their mission to be a member service-oriented credit union that will cater to the needs of its members in any way it can, and the result is a medium-sized credit union with the policies and programs of a much larger institution. That added intricacy pushed KeyStone to its previous limits, then spurred the development of tools and programs that will pay dividends for future Corelation clients of all sizes. From shared branching to customized lending, from streamlined card processing to expanded third party integration, Corelation’s programming staff grew the system into a more capable platform ready for the demands of larger financial institutions and their members.

The decision by Cabrillo to commit to this new core processor has its roots in its prior conversion – a full 26 years ago – to another of John Landis’ credit union systems. CEO Robin Lentz gave the green light then, and based on her faith in Landis and the Corelation team, gave it again last spring. Since then, Corelation’s Mission Valley office has been humming with activity, preparing and guiding the conversion of its first adopter, Harbor FCU, before shifting into an even higher gear in preparation for Cabrillo’s conversion this quarter.

“Clearly our credit union has changed in 26 years,” said Lentz. “Given all the delivery systems we now offer to our members, the scope of this conversion was simply impressive. I’m excited to see all the benefits KeyStone will provide in the decades to come, and this project’s challenges are well worth the opportunity to be a #1 client and be able to provide feedback and to guide system enhancement.”

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Robin Lentz, CEO of Cabrillo CU



## A Note From the Editor

In my parents' home sits a pillow embroidered with the message, "Family is like fudge: mostly sweet, with a few nuts." By that definition, I have been lucky over the past months to watch the development of a new family made up of the wonderful people who work at Cabrillo.

This conversion has indeed been mostly sweet, and we've all felt a little nuts at times, but through the adventure it has been great to watch Cabrillo grow together. Corelation has valued our camaraderie as it has built since our inception, and when faced with the challenge of a conversion, the Cabrillo staff has grown together with the same solidarity.

As a trainer, I've been privy to the creation and deepening of those bonds, and I know just how important they will be in shaping the credit union's culture of service going forward. To pull together in the same direction and complete a project creates a trust that makes work feel like, well... like family.

If you have any questions regarding KeyNotes, please email me at [rlandis@corelationinc.com](mailto:rlandis@corelationinc.com).

- Rob Landis, Director of Educational Services

## Cabrillo CU Conversion, Continued

This conversion's success wasn't based on Lentz' faith alone; the tireless efforts of dozens of people from both organizations made the final result possible. Corelation's Product Manager, David Stewart, worked closely with Cabrillo's Vice President of Information Technology, Frankie Duenas, to funnel the huge volume of information being sent back and forth into coherent, actionable plans for development, implementation, and training.

"Asset size doesn't tell the whole story for a credit union like it used to; it's better gauged by their service offerings and the genetic makeup of each," said Duenas. "With all we offer, it was important that John [Landis] balance the accommodation of our immediate needs with the creation of a sustainable model for the future. He did so brilliantly, and having Corelation staff onsite throughout and well after the conversion meant a lot, and they let us decide when we were comfortable handling things on our own."

Cabrillo and Corelation weren't alone on this path to conversion, as they were joined by a number of third parties that provided critical development and support in order to ensure the continued functionality that Cabrillo members utilize every day. Two of these companies had already been a part of Corelation's first conversion, as TeleVoice's Audio Response solution and the CO-OP's ATM Network helped Harbor FCU go live in June. Adding their expertise to the mix was PSCU, WRG, FSCC, FIS, WyCom, and XDI. Due to the hard work of these vendors, Cabrillo members are provided 24x7 member support, a loan application and auto-approval system, home and mobile banking platforms, shared branching capabilities, streamlined card services, efficient check printing, and informative, timely mail and e-statements. The collaboration between all parties was certainly remarkable.

*"Together, we accomplished something special."  
– John Landis, Founder and Chairman of Corelation*

While this conversion was the shared accomplishment of dozens, one of those individuals with an especially critical role was Corelation founder and KeyStone architect John Landis. His experience and expedience paid huge dividends for this conversion, and as he pointed out, for Corelation clients in the near and distant future. "I never saw Cabrillo's signing in terms of them making a commitment to Corelation; I saw it as two organizations committing equally to each other. And with that partnership, there was a lot of hard work to be done by both parties. Together, we accomplished something special, and our company was driven to develop a number of services and functions that will not only serve Cabrillo going forward, but that lay the foundation for a better KeyStone system for every one of our clients."

Cabrillo's successful conversion does not mark the end of that hard work or of that development and expansion of the system, and Corelation's conversion calendar for the upcoming year is filling quickly as word spreads of the benefits KeyStone has provided to its earliest patrons. But whatever the future holds for this core vendor, the partnership formed over the past months will always be a special one, as Cabrillo Credit Union will always stand as Client #1.

## Panning for Technology Solutions



# PROSPECTORS

## FEDERAL CREDIT UNION

Corelation, Inc. is proud to announce the signing of another client – Prospectors Federal Credit Union (\$48 million; 4,339 members; Diamond Bar, CA). While Prospectors FCU is the most recent credit union to choose the KeyStone application, they have actually kept track of and contributed to the system’s development for over a year.

Mary Freeman, CEO of Prospectors FCU, claimed that one of the main draws for her credit union was the standard programming languages utilized in KeyStone’s development. Primarily written in C++, Java, and Javascript, the system can be quickly learned, customized, and maintained by most programmers, regardless of industry experience. Removing the steep learning curve of proprietary system languages significantly cuts the potential IT costs of keeping up the system over time.

As Theresa Benavidez, the President of Corelation, put it, “John [Landis] was able to take his time in approaching the design of a new system, and he recognized early on that the viability of any modern credit union will be increasingly tied to its ability to control technology costs, especially as members demand more and more technology-driven services. The decision to code in accessible languages that are being taught in universities and even high schools worldwide was a conscious one. We believe KeyStone’s ease-of-use for IT staff members will become a hugely attractive aspect for credit unions looking to keep pace with the demands of modern finance.”

Freeman concurred, saying, “The opportunity to control our IT costs over the next few years was irresistible, especially given the current economic climate. Not only will we be able to handle many of our own issues, but those that require Corelation support promise to be more efficient and cost-effective.”

Cost wasn’t the only motivator, however. “While the conversion will certainly represent a challenge, it will also provide Prospectors with an opportunity to streamline our processes,” Freeman added. “We’ll be able to step back and take a big-picture look at our product structure, re-invent our letters, statements, and other member communications, and we may even dabble in creating workflows to upgrade the way we handle complex procedures.”

As the momentum behind the KeyStone platform builds, so too do the confidence and anticipation of the Corelation team. Each successful conversion and every new client contract signed adds to the determination of the company to succeed. The vision of designing, developing, and providing the next generation of core processors is quickly becoming a reality, driven by enthusiasm, experience, hard work, and the trust and foresight of progressive credit unions like Prospectors FCU.



### About Corelation, Inc.

Based in San Diego, CA, Corelation is the innovative new core processor for today’s credit union. This solution is a person-centric system that empowers credit unions to offer the best member service possible, enhancing their value for member attraction and retention. In terms of industry experience, Corelation’s staff have dedicated their careers to creating core systems and providing unparalleled client service.

Corelation got its start when principal architect John Landis attempted to retire from the industry after 25 years. However, his passion for the creation of efficient software never left him, and the emergence of new technologies that would allow ever more elegant solutions to be designed represented an irresistible challenge. Over six years of research and development, KeyStone was molded and enhanced into its current form, and the Corelation team was assembled from some of the finest minds in the industry.

For more information on Corelation, Inc, please visit our website at [www.corelationinc.com](http://www.corelationinc.com).

## A Note From the President



### Corelation, Inc.

2878 Camino Del Rio South, Suite 315  
 San Diego, CA 92108  
 619-876-5074  
 info@corelationinc.com

*Reputation, Relationship, Results*

Find us on the Web:  
[www.corelationinc.com](http://www.corelationinc.com)



I love my family more than anything in the world. To be able to support my nieces and nephews and watch them grow into mature, young adults has been a blessing I cherish every day. In doing so, I've gained a certain perspective on growth: it isn't always smooth or easy. Growth comes in spurts, growth can be uncomfortable, and just when you think it's done for at least a little while, another wave hits and there's nothing you can do but go with it and come out the other side a little more experienced.

Well, KeyStone is our company's baby, and it just finished up the biggest growth spurt of its young life! As recently as this spring, our system was a bright little core processor with more energy than it knew what to do with and loads of untapped potential. But in a matter of only a few months, it has matured into an intelligent, powerful young platform capable of feats its adolescent database structure never even dreamt of. This summer and fall have seen KeyStone truly grow up, and just as with my nieces and nephews, I can't help but beam with pride at what it has become.

We have always maintained that our goal for KeyStone was for it to crawl before it walked, and walk before it ran. But with the services offered by Cabrillo, our baby steps have necessarily evolved into confident strides forward in development, and now our system is ready to run freely. We have added the kind of functions that an adult core would be expected to have: shared branch capability, credit card processing, and detailed integration with an expanded vendor list, among others. We have taken a good idea and turned it into a bona fide credit union data processor, and the transformation has seemed so sudden that it's almost like it's an entirely different system these days.

Like with a growing child, all that system development certainly wasn't easy. Adding functionality at such a rapid pace has led to some discomfort as we've tested the limits of what it can do. The first tries at sending and receiving messages through the FSCC network were timid and doubtful, but each successful attempt added confidence that this new ability was something we could count on, and impelled us to try something else we didn't think possible. The first time we pushed a loan application down from PSCU's Digital Dialogue interface, we peeked through our fingers to see if it had made it to the right place, but after a number of successful tries, we knew KeyStone had it down pat.

The whole Corelation family had guided this system to a level we'd always hoped, and as we looked on in anticipation of it going to work for Cabrillo, another growth spurt hit. Custom programs were added for loan payment skips and unique relationship updates, and a final flurry of enhancement pushed KeyStone beyond even our high expectations. And now, looking back, it's amazing to me where the time has gone. I can still remember six years ago when KeyStone was just a few lines of code and a twinkle in John's eye...

We have all worked hard to raise a good system in KeyStone, and we're proud to see the high-functioning platform it has become.

Sincerely,

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

Theresa Benavidez  
 President, Corelation, Inc.