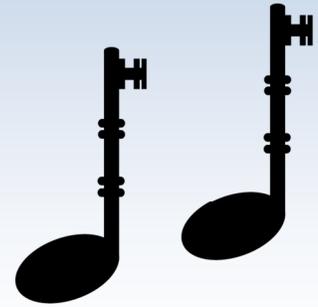


# KeyNotes



## Keeping Our Resolutions

If you're anything like we are, your New Years' Resolutions have long since been broken. With that said, on that rare occasion when we truly hold out and succeed at making a change for the better, we feel worthy of a pat on the back. Well in our last issue of KeyNotes, our fearless leader laid out some targets for Corelation, and we're proud to announce that we've been keeping them.

First, we promised to add staff. In the past three months, we have indeed made key additions in Development, Project Management, Product Management, Education, and Client Relations. Our website has more detail on these new faces and their expanding roles, and each and every one of them will allow us to do more for our clients and partners. <http://www.corelationinc.com/bios.html>

Second, we resolved to improve KeyStone. That too has taken place in the last quarter, with ever more input from our clients leading to high-impact refinements of existing functionality and targeted entry into new capabilities. Our software releases include more upgrades each time, and our upcoming package contains improvements in nearly every facet of client operations.

Finally, we resolved to continue our search for vendors with compatible products and philosophies. We're happy to announce three new additions to our Recognized Vendor Program, with details on their services below.

It's early in the year yet, but "so far so good" on our goals for 2014. The best part is that the momentum that continues to build as each target feeds into the next: more client partners allows us to bring in more talent, who then produce more software and integrations with quality vendors, which in turn attracts more partnerships. We hope your year has started equally as well, and with as much promise for the months to come.

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## Welcome to Our Newest Client Partners



Cheyenne, WY  
\$500m Assets  
48,000 Members



Sterling Heights, MI  
\$100m Assets  
4,700 Members



Wyomissing, PA  
\$127m Assets  
10,000 Members



Phoenix, AZ  
\$3.3b Assets  
308,000 Members

## Kicking It Up a Notch

2014 has started with a “BAM” that even celebrity chef Emeril Lagasse could appreciate. He liked to kick his food up a notch with new ingredients the audience didn’t see coming; we kicked our business footprint up a notch with the signings of four new clients that our industry didn’t see coming. (For those who aren’t familiar with America’s fling with Chef Lagasse in the early 2000’s, please enjoy this video summary of the experience:

<https://www.youtube.com/watch?v=XvazQUYG1kE>) We are proud to announce these four new partnerships, and to publicly welcome these organizations into the expanding Corelation client base.

The first of these credit unions to convert will be Warren Federal Credit Union of Cheyenne, Wyoming (\$500m Assets; 48,000 Members). Warren represents the largest credit union in its state, and has even recently expanded its branch locations into Colorado. It is known for its vision and leadership in how it reaches members remotely, relying on technology to effectively provide quality service and products. With that focus on the benefits of flexible, modern software for service opportunities available now and those to come, Warren’s choice of the KeyStone core processing system was a natural fit.

“Big data is becoming a driving force behind a better mobile experience and our members want it now,” said Steve Salazar, Chief Marketing Officer for Warren. “Corelation will allow us to move forward on exciting strategies that will put Warren ahead of the game.”

*“Corelation was the only provider that could offer modern technology.” – Joe Hallman, CEO of SVDCU*

Following Warren FCU down the proverbial aisle will be Sterling-Van Dyke Credit Union of Sterling Heights, Michigan (\$100m Assets; 4,700 Members). Sterling-Van Dyke represents the third Corelation client in the greater Detroit area, and will be making a leap forward from its current core capabilities through the conversion. The credit union’s CEO, Joe Hallman, was drawn to KeyStone not only for the functionality it will provide his employees, but also for the financial opportunity he was presented.

“The goal in our core software search was to find a solution that could move the credit union from 1990 to 2020. There is no need to purchase a platform that has old architecture in this day and age. It would be like purchasing a 2014 Ford Fusion that has a crank start motor and a rumble seat! Corelation was the only core provider that could offer modern technology to move our credit union forward. We look forward to a long and fruitful relationship.”

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While both Warren and Sterling-Van Dyke are looking forward to conversions later this year, Corelation will be working hard to see that Discovery Federal Credit Union has a smooth and successful conversion in early 2015. Discovery FCU (\$127m Assets; 10,000 Members) is located in Wyomissing, PA. That's right folks: the Keystone state has its first KeyStone credit union! The management and staff went through a detailed search process focused on finding a core adaptable enough to work with a variety of third parties, and function-rich enough to genuinely improve the member experience. In KeyStone, the search team "discovered" what it was looking for. (Ed Note: Aaand that's enough puns for one article.)

"We want to 'wow' our members when they interact with us," explained Michele Smith, VP/CIO at Discovery. "We are looking forward to using the KeyInsight CRM system to better manage those interactions and connect members with the products and services that meet their needs."

Added CEO Ed Williams, "We were looking for a core processing system that is flexible to allow for expansion into new services for our members without having to spend months implementing the new services. KeyStone provides that flexibility."

And finally, one or two of you may have already heard about our other recent addition from Phoenix, Arizona. Converting later in 2015, Desert Schools Federal Credit Union (\$3.3b Assets; 308,000 Members) is just another new client... Wait, does that "b" stand for "billion" ...???! We are of course ecstatic to announce our partnership with DSFCU, our first client above the \$1b threshold (and the \$2b threshold... and the \$3b threshold).

All kidding aside, this alliance is a game-changing opportunity for us, and we couldn't imagine an organization whose standards, corporate culture, and vision for the industry better match our own. We are quite fortunate that through their search for a new core system, Desert Schools saw the same matching ideals and drive in us.

"We couldn't be more excited about this partnership," states Desert Schools' Executive Vice President, Ron Amstutz. "Corelation's team understands the credit union industry, and the pain points of being tied to a rigid, inflexible core system. KeyStone was built with today's technology for easy integration and flexibility in an ever-changing market."

Susan Frank, Desert Schools' President and CEO states, "Choosing a strategic partner who is intimately familiar with our business challenges as a credit union, and able to deliver a core solution that is open and flexible is the best long-term solution for Desert Schools and our members."

A sincere welcome to all of our newest partners, and thank you for helping 2014 shape up as a year to remember for Corelation as we truly kick things up a notch.



## 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 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 Editor

What a wonderful quarter for Corelation! The past three months have seen a tremendous amount of growth for our organization, much of it undocumented in these pages. I wish I could introduce you to each and every new hire, demonstrate the new features of KeyStone, and provide a virtual tour of our new office space. \*sigh\*

But even as we grow, we never lose touch with who we are. We love what we do, and the people we get to do it with. We enjoy each day, celebrating the little things as well as the big ones, keeping things friendly and fun, and keeping our eyes on the prize. I hope a little of that atmosphere seeped its way into our newsletter, and that our friends in the industry (that's you) have enjoyed our updates. Thank you all for your support! If you have any questions or comments, please feel free to reach me at [rlandis@corelationinc.com](mailto:rlandis@corelationinc.com).

- Rob Landis  
Director of Client Relations



## Recognized Vendor Program

As with our last newsletter, we would like to acknowledge the newest members of our Recognized Vendor Program. In order to be included in this program, a vendor must provide a strong product to the credit union industry, must work with Corelation to build a tight integration between their product and our core, and must display a dedication to the standards of good business and client service to which we hold ourselves accountable. Below is a small summary of the three vendors who have just joined this select group. Feel free to contact Corelation or the vendors themselves for more information about their products and philosophies.

Business Data Inc., now in their 29th year, remains privately held and committed to delivering critical document delivery solutions to institutions across the U.S. From "content security" to the final steps of Web, Archive and Mail delivery, BDI continues as an industry leader for delivery performance and solution innovation.



Electronic funds transfer has been the core of Elan ATM & Debit Services for over 40 years. They have a reputation for providing smart, scalable ATM and debit card processing solutions that go far beyond technology. Visit them at [www.elanfinancialservices.com](http://www.elanfinancialservices.com) and learn how they can assist you with your EFT needs.

Millennial Vision's Electronic Document Management System provides immediate access to all stored documents with a compliant, easy to use program that will store, retrieve and secure your information effortlessly. MVi solutions also include Check 21 capabilities, with both Teller and Branch Check Capture. Visit them at [www.mviusa.com](http://www.mviusa.com) for more information.



## A Note From the President

Spring is in the air, and with it comes the familiar sounds of our national pastime: the crack of wooden bats, the pop of the ball as it strikes catchers' gloves, and the rhythmic cadence of offers of cotton candy and ice cold lemonade. But as baseballs skyrocket into thin air in stadiums across America, we're doing our best to stay grounded, lest we hear the call, "Growing, growing... gone!!"

Each quarter, we fill these pages with news of our successes and growth, with signs of our improving product and company, with hopes and goals yet to be fulfilled. These are wonderful ideals, but with our successes comes a danger of which we must be wary. Specifically, we must always remain humbled and remember what has brought us this far. Even more specifically, we must remain available to every one of our partners, open-minded about new strategies and services, and committed to self-reflection and self-improvement. We must realize that every step we take uncovers other steps we might take in the future, more directions from which to choose.

Fortunately for us all, we don't have to pick those next steps alone. As we sign and convert new credit unions to our software, we organically add to our collective knowledge base. With more partners on board – and especially with the increasing average size of these partners – we are able to leverage more vision and expertise to aid in our own development. We must make it a priority to engage our client base in every move that we make, to learn from their experiences and to hear their perspectives on the industry's direction.

We have already reaped many benefits of this approach, which helps to remind us of the vast resources available to be tapped. With every card issued in seconds, we notice the efficiency of Cabrillo CU's focused approach. Every Opportunity queued for immediate follow-up in KeyInsight, we remember the dedication to member services at PrimeWay FCU. Each time we open a Loan Application, we save keystrokes thanks to the input of Michigan First CU.

It is important we incorporate this talent pool deliberately and officially into our own process. We've taken a number of steps to do so: Our Client Relations department has added the mission of Client Relationship Management, a proactive, shoulder-to-shoulder approach to spreading best practices and mitigating pain points. We have engaged our Advisory Board on a number of topics to help gauge priorities and possibilities for the future. We've organized focus groups and published white papers on development concepts to foment discussion and invite feedback. The solicitation of advice and direction from clients of all sizes will ensure our designs for our place in this industry are never made in a vacuum.

While we continue to expand the scope of our product and our company, it is a comfort to know that we can rely on the relationships we've forged to date. After all, a grand slam is the best play in baseball because everyone gets to touch home plate. Happy Spring everyone, and thank you for your support.

Sincerely,



Theresa Benavidez,  
President, Corelation Inc.



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