

Robin Lentz: Credit Union Legend

Cabrillo Credit Union CEO Robin Lentz is a legend in the credit union sphere. During her 37 years at Cabrillo CU, her fearless leadership, thoughtful support for her members, and relentless advocacy for credit unions set her apart. Robin's work has made great impact in the growth of Cabrillo CU, the direction of the greater credit union industry, and the history of Corelation.

This March, Robin started her next adventure: retirement and a well-deserved change of pace. As a treasured partner and



inspiration to us, we would like to honor her legacy as a trailblazer whose humility, leadership, and advocacy truly embody the credit union spirit.

Robin started serving at the helm of San Diego-based Border Federal Credit Union, later changed to Cabrillo Credit Union, as the General Manager in 1979.

During her 37-year tenure, Cabrillo CU grew in assets from \$6 million to \$250 million. Robin's legacy at her credit union extends far beyond numbers and figures. Robin led her credit union through the process of converting their federal charter to a state charter. She served through great financial and technological change while maintaining her focus on doing what's best for members and uplifting her staff. According to Misty Bradley, a Corelation Project Manager who worked with Robin for ten years at Cabrillo CU, "Robin was always supportive and encouraging. She provided guidance and opportunity."

Robin's passion and constant support elevated her credit union to great heights. In the course of Robin's leadership, Cabrillo CU was awarded many marketing awards from credit union organizations on a local, regional, and national level. One notable example was the prestigious Credit Union of the Year award from the National Association of Federally-Insured Credit Unions in 1998. Cabrillo CU's Chief Administration Officer Michael DeShazo calls her "a true pioneer of the industry." He went on to point out how credit unions were maintained mostly by manual processes and were not even authorized to have

draft or credit card accounts at the time of her arrival. Robin didn't invent the concepts, but she was pivotal in bringing these traditional banking products to Cabrillo CU. In addition, DeShazo adds that "her vision for the future and desire to improve credit unions has always been her number one thought and job." Those close to her always mention her great instincts and foresight. Cabrillo CU's IT Manager Eric Johnson also points out, "She never stayed behind. She always moved forward."

Robin's vision extended far beyond her own credit union, to the industry as a whole. She drew from a lifelong association with credit unions, having been raised by a father who served as a CEO for a credit union in the Los Angeles area. As a business professional, Robin served as the Chairman of the Public Relations Committee of the San Diego CEO Association, President of the San Diego CEO Association, and a member of the Credit Union Executives Society (CUES). She also served as President of the San Diego & Imperial Chapter of the California

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Credit Union League and as Chair of the chapter's Board of Governors. During her service, she rallied credit unions to champion the industry's cause in Sacramento. Her lifetime achievements were commemorated by the Eternal Flame Award from the California Credit Union League in 2003 and her induction into the Credit Union House Hall of Leaders in 2013.

Regarding our momentum, Robin had great impact on the history of Corelation. Under her leadership, Cabrillo CU was the first client to sign with Corelation. Although things were running smoothly, Robin trusted her instincts and the advice of her Chief Technology Officer Frankie Dueñas to pursue Corelation's person-centric KeyStone core to take them into the future of credit union processing. Robin was the first adopter of the previous platform written by Corelation founder John Landis, and her previous conversion had been managed by Corelation President Theresa Benavidez. Robin's relationships with the Corelation team, coupled with her focus on the importance of relationships at her credit union, made for a perfect match. As early adopters, Robin and her team had the opportunity to give their input during the creation of the system. Robin has also played an important role in our company as one of the first members of the Corelation Advisory Board. Her feedback and advice have been tremendously helpful in guiding the direction of our development. We are humbled by her confidence in us from the beginning and grateful for her investment in us.

Robin's impact on Cabrillo CU, our company, and the industry as a whole will be dearly missed. We are thankful for her friendship and leadership. Despite all her accomplishments, she remains humble, approachable, and nurtures one of the most obvious but overlooked resources in any industry: the connection with people. This is what makes her great. This is why she is loved. We wish her all the success in the world for the next chapter of her life. ▣

The Votes Are In!

Last fall, we shared that our new building received a nomination for The Outstanding Building of the Year (TOBY) Award from the San Diego Building Owners and Managers Association (BOMA). According to the [BOMA San Diego website](#), "The prestigious TOBY Award is bestowed as the highest mark of excellence for building management and is the most all-inclusive program in the commercial real estate industry."

We are humbled and thrilled to announce that our building won the award! It's the perfect conclusion to our journey of planning, building, furnishing, and decorating the third floor. We hope you'll come by for a tour when you're in the neighborhood. ▣

Certified Partners

- Acuant, Inc. acuancorp.com
- Alogent (Formerly Bluepoint Solutions®) alogent.com
- Business Data, Inc. (BDI®) businessdatainc.com
- Cash Flow Management (CFM) whycfm.com
- Centurion Disaster Recovery® profitstars.com
- Digital Insight digitalinsight.com
- Elan Financial Services elanfinancialservices.com
- Enacomm, Inc. enacomm.net
- HomeCU, LLC homecu.net
- Intelligent Document® Solutions (IDS.com) ids.com
- IMM immonline.com
- IMS cusolution.com
- IMS Integration (IMSI) imsintegration.com
- MeridianLink meridianlink.com
- Millennial Vision, Inc. (MVi) mviusa.com
- OnBase by Hyland Software, Inc. onbase.com
- PSCU pscuc.com
- Q2 Holdings, Inc. (Q2) q2ebanking.com
- SMA Solutions smasolutions.it
- Stickley on Security (SoS) stickleyonsecurity.com
- TeleVoice televoice.com
- Vantiv® vantiv.com
- Wescom Resources Group (WRG) wescomresources.com
- Wycom wycomsystems.com
- Xpress Data, Inc. (XDI) xdi.com

Certified Partner Spotlight: Flexible Payment Power

Although the concept of transactions based on credit goes back as far as the history of exchanging products, the actual production of cards or coins to make credit purchases is a more recent phenomenon. The earliest versions of credit cards appeared around the late 1800s in the form of unique personalized coins that merchants would issue to trustworthy patrons. Using the coins, they could obtain products or services without exchanging actual currency. The idea of the modern credit card was popularized by Bank of America, which franchised its card product to a network of banks across the United States. That network soon grew independent of Bank of America and formed the company we know as Visa in 1976.

Since then, the concept of services initiated with credit cards has expanded to fit the needs of both consumers and businesses. These services include currency exchange methods such as processing for credit cards, ATM/debit transactions, point of sale (POS) transactions, electronic funds transfers (EFT), and prepaid cards. They all stem from the concept of convenient exchange and are collectively called "merchant services."

We use all of these services to varying degrees on a daily basis. As such, there are a multitude of merchant services providers on multiple networks. While Corelation does not currently offer these services, we can offer an interface on the KeyStone core to any credit union's vendors of choice. KeyStone's open architecture allows for integration that meets any vendor's network message standards via our vendor-agnostic application programming interface (API) known as KeyBridge or custom programming. As such, we are able to offer credit unions the freedom to select the providers and products they feel will best fit their members' needs. This open architecture allows third-party vendor applications to perform real-time inquiries and monetary transactions, update the database, and run batch programs.

While there are numerous companies that offer merchant services, we adapted the following information from our website to highlight the current vendors who are recognized as our "certified partners" in this area:



Elan provides ATM and debit processing services to clients nationwide. These services include an array of electronic funds transfer (EFT) processing solutions such as ATM processing, bank and debit card point-of-sale (POS) processing, ATM network membership, ATM and POS gateway services, and turnkey ATM managed services. Elan also owns and operates the MoneyPass® network. In addition, Elan provides ATM/debit card issuance and management, network communications monitoring, comprehensive fraud monitoring tools, and web-based program administration. Visit www.elanfinancialservices.com for more information about Elan's solutions.



Since 1977, PSCU has been a leading provider of traditional and online financial services to credit unions. Today, they represent more than 680 credit unions, making them the nation's leading Credit Union Services Organization (CUSO). They offer industry-leading credit, debit/ATM, and prepaid card servicing to more than 14 million cardholders and innovative bill payment solutions to over a million online bill payment subscribers. They also provide a range of e-commerce solutions options to include electronic home and mobile banking. All of these services are backed by outstanding support from their fully redundant 24/7/365 Total Member Care contact centers. More information about PSCU can be found at www.pscu.com.



Vantiv is one of the most trusted and respected organizations in the payment processing industry. Vantiv is the second-largest merchant acquirer and the largest PIN debit acquirer based on number of transactions in the U.S. The company's growth strategy includes expanding further into high-growth channels and verticals, including integrated payments, ecommerce, and merchant banking. Its innovation and leadership in providing EFT services reflects our own corporate qualities, as does its core belief in technology and service. For more information about Vantiv's services, visit www.vantiv.com.

As you can see from the brief summaries of each company, merchant services are wide-ranging and cover multiple areas. Corelation is proud to partner with such highly regarded companies and provide the services needed by credit union members. The current state of business and technology allow for transactions to take place at any time in various forms. Be it credit card processing or electronic funds transfers, you can be sure that KeyStone will seamlessly handle these transactions and provide your members with the most effective and efficient service in the market. ▣



Employee Profile: Misty Bradley, Project Management

Conversions are like a Broadway musical that involves hundreds of moving pieces, effective communication, and smooth choreography. At the heart of this production is the work of the director, or Project Manager. The Project Manager coordinates intricate steps between the Developers, Product Managers, and credit union staff so they deliver their pieces at the right time, all while helping them get the resources they need to meet each deadline. It takes a special person to pull off the fast-paced precision, planning, and collaboration involved with ease and grace. Misty Bradley, our talented and ever-pleasant Project Manager, makes it look like a dance.



Misty was born into a military family and grew up moving around quite a bit. She spent most of her childhood between Honolulu, HI and Central California in a small town where the cows roam. Misty had the best of both worlds: She grew up running along the beach in a tropical paradise, and then had the allure of being a California girl when she moved back to the mainland. Misty first attended Merced College to become an Emergency Medical Technician and worked for an ambulance company. Her career in the health industry came to a sudden halt when she learned that she had a major aversion to needles. Misty decided to study Psychology instead at National University. Her classes taught her to understand and collaborate with many different kinds of people.

Misty started working at Cabrillo Credit Union after she graduated and remained there for ten years. As she developed her skills, CEO Robin Lentz was pivotal in her career. Robin provided guidance and opportunity, allowing Misty to grow and move into different positions at the credit union. According to Misty, "She gave me the reins to lead and showed me what confidence, innovation, and decisiveness looked like." Misty worked up the ranks to become the E-Commerce Manager. For six years she led large technology initiatives and kept the credit union up-to-date with the latest trends. In that role, she managed teams and became a stronger communicator with staff, vendors, and members.

Misty first heard about Corelation when Cabrillo CU was exploring the opportunity to switch to a new core. After they decided to move forward with Corelation, she was assigned as the client-side Project Manager for the conversion. When Corelation offered Misty a similar position on the core processor's side of the table, she was excited to join at a pivotal time. "The great thing about starting with Corelation early on has been to help collaborate with a variety of teams to improve our processes, streamline our methods, and better define conversion tasks and goals."

As a Project Manager, Misty ensures that conversions are accomplished on time, risks are assessed, and a steady stream of communication flows between all the teams. Misty is also a member of the Corelation culture team. This team works to promote and exemplify our company leadership principles. She additionally contributes to a hiring sub-committee that evaluates how to best attract, interview, and hire applicants who match our culture and values.

When she's not working at the office, Misty spends most of her time raising her new puppy as a therapy dog. They spend many weekend afternoons training (and as Misty will joke, "It's probably more training for me than for her!"). She also loves to travel, read, watch football, and indulge in her passion for chips and salsa.

Misty's favorite part about being on the Corelation team is the people she works with. "The commitment to excellence, involvement, and support that runs through these halls is an inspiration." We're glad that Misty's expertise keeps our conversions running smoothly with fluid and accurate steps at Corelation. 🍷

Welcome, New Clients

(Through February 21, 2017)

Blue Eagle Credit Union

Jeff Thompson, CEO
\$145 million in assets
Converting April 2018
Roanoke, VA

Central Willamette Community Credit Union

Stacie Wyss-Schoenborn, President/CEO
\$260 million in assets
Converting March 2018
Albany, OR

Long Beach City Employees Federal Credit Union

Kathleen O'Connell, President/CEO
\$301 million in assets
Converting November 2017
Signal Hill, CA

Streator Onized Credit Union

Kathleen Lucas, President/CEO
\$212 million in assets
Converting April 2018
Streator, IL

Conversiongram



A Note from the President

I take pride in the fact that, at Corelation, we work for you! With over a hundred team members, we have many different specialties, but we all share a common dedication to you and your members. Because we deeply value this dedication, we work hard to ensure that each employee continues to embody our values and grow professionally as our company expands. After all, we would be unable to address your needs without a strong commitment from our team. With that value in mind, I would like to share several of the ways we help our staff grow.



Our leadership journey started last summer when thought leader Dr. Jackie Freiberg led training to help our staff recognize the leadership qualities that personify our culture. Dr. Freiberg encouraged and challenged us to purposefully reflect those qualities in our interactions with each other and with our client partners. We also introduced a monthly recognition program where we pay homage to a star performer who embodies our values. The focus of these activities is to empower our staff to perform at their best and know that their contributions are valued.

To further encourage effective leadership at our company, we have been offering professional development sessions for our staff once a month. At these sessions, rotating speakers share advice and stories about their professional journeys to enrich our staff's own professional development. To guide the discussion, we are diving into Dr. Freiberg's book *Be a Person of Impact*. These sessions teach our employees to set measurable, achievable goals for themselves personally and professionally. Additionally, the training also gives them tools to identify qualities that make them successful communicators and decision makers.

We remain committed to involve and enrich each employee. Even though our size has grown exponentially from where we were when we started, we still hold company-wide meetings every week because we want each employee to know where we are headed. When we hold client conferences, we send all of our employees to participate because we want them to personally know the people they support. After all, we want all of our employees to feel involved and invested so they maintain their high level of passion in the workplace every day.

Our company stands by the reputation, relationships, and results that we have built as a team. Our shared values and our commitment to delivering the best is what draws us together and, at the same time, sets us apart in our industry. I am proud of what we do and I am committed to enriching and empowering our staff so they can continue to offer you the highest quality of service.

Sincerely,

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

Theresa Benavidez
President, Corelation, Inc.



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