

## “What I Like Best About KeyStone”

### How KeyStone Has Tangibly Improved Our Clients’ Businesses

The folks here at Corelation are pretty proud of what we’ve accomplished in the last several years. We love what we do and we think it shows. However, it’s one thing for us to think that what we do is great; it’s an entirely different story when we get outside of our office to hear what our clients have to say. We’ve asked three technology executives to give us the inside scoop about some projects that showcase what they and their credit union staff like best about KeyStone.

Bellwether Community Credit Union CIO Jeff Benson shared some great information with us about how their credit union has added convenience for their members during online account opening via their integration with vendor IMSI. The New Hampshire-based credit union recently completed a project for their online account opening process that automatically creates a few useful records for each new applicant on KeyStone: a Person, a Person Note with an alert, and an Opportunity. If someone attempts to open an account and the process fails for reasons such as a bad ChexSystems record or failed ID verification, KeyStone still creates the Person record and places a Person Note record with an alert explaining why it failed. If the potential member calls or walks into the branch, an employee can quickly assess the situation by pulling up the member’s Person record and reviewing the alert. The employee can then offer efficient, customized service to remedy the situation. Jeff says “Members are always impressed when we know what to do before they even tell us what’s wrong.”

In addition, KeyStone’s automatically-generated Opportunity record has been a big help at BCCU in situations where a potential member starts the process of online account opening but doesn’t finish, perhaps because they did not upload the necessary documentation. The status of the application is automatically stored when the Opportunity record is created. Then, when a potential member calls or visits the branch at a later date, an employee knows exactly where to pick up the process. Jeff says, “This elevates the member’s experience by not having to explain themselves. It also expedites the service time because our staff know exactly what to do to service that member. Also, by creating the Opportunity we can take advantage of the work queue within KeyStone, which makes our process even more efficient and member-friendly.”

Michigan First Credit Union CIO Jerry Bettens is happy to report that their members are receiving outstanding service thanks to their mobile implementation of KeyStone. Their Financial Service Representatives (FSRs) are stationed with tablets in the lobby and greet members as soon as they walk in the door. Because KeyStone can be set up to run on the tablets as a virtual application, the credit union can utilize its full functionality on the go as they wait on members, open accounts, perform transactions, order cards, and anything else the FSR needs to handle. The FSRs also can dock the tablets to a keyboard if they need to sit with the member for more detailed service needs. A while back, MFCU developed an in-house application for touch screen access to the core but they later decided to scrap it and go

**Continued on Page 2**

#### Contents

“What I Like Best About KeyStone” . . . . .	1
Certified Partners. . . . .	2
Certified Partner Spotlight . . . . .	3
Client Spotlight . . . . .	3
Employee Profile. . . . .	4
Welcome, New Clients . . . . .	4
Upcoming Training and Seminars . . . . .	4
Conversiongram . . . . .	5
A Note from the President . . . . .	6

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back to using KeyStone directly because their application was not robust enough for their staff to provide full member service. Jerry says, "Our staff was thrilled at the decision to resume using KeyStone directly on the tablet. Overall, our staff and members are very pleased with the mobility and modern convenience of the tablet solution."

USE Credit Union VP of IT Nate Frichtel is excited about a new KeyBridge process they recently put in place at one of their branches here in the San Diego area. They have totally revamped the branch to remove all the teller lines and make it feel more like a living room. The branch offers comfortable furniture, a coffee bar, booths, and some general-purpose offices for anyone who might like to have a private conversation. Along with the comfy surroundings, the credit union has installed self-assisted TellerInfinity™ machines from Glory Global Solutions. Nate says, "They're basically ATM machines on steroids." Because the machines interface with Corelation's KeyBridge API rather than an ATM network, the functionality is practically unlimited. Members can enter the branch and quickly make a deposit, withdraw cash, print out a statement, or do just about anything else that used to mean standing in line. Bypassing the ATM switch helps members by reducing transactional fees. Another helpful feature is that the machines are capable of dispensing all denominations of cash, not just the standard \$20 increment dispensed by many ATMs. If a member needs assistance, the TellerInfinity sends a request to tellers who are stationed in the lobby with mobile tablets. Tablets display the member's name, account status, and a relationship summary from KeyStone. Armed with this information, the teller is able to greet the member by name and see everything needed to be able to provide help or counsel. The staff at the branch love the functionality because it allows them to be more than just tellers; they have become financial advisors. Nate says, "We're able to offer a better level of service to members with the same staff we already have."

Even with this new look and feel already in place, Nate admits, "This is a work in progress." The credit union is continuing to work on the project and is planning to add integration with KeyStone's KeyInsight cross-sell functionality. When that piece is complete, tellers will be notified on their tablets about cross-sell opportunities and members will also see any offers available to them while they're at the TellerInfinity.

As you can see, there's a lot of creativity flowing through the branches of these credit unions. We're proud of these clients and all of you who use your talents to make a great platform even better. It's all about sharing our successes and learning new ways to improve the member experience. We are grateful to you, our clients, for inspiring us to keep innovating so we can offer the most cutting-edge core technology. ■

## Certified Partners

(Through November 22, 2017)

Acuant, Inc. . . . .	<a href="http://acuancorp.com">acuancorp.com</a>
Alogent (Formerly Bluepoint Solutions®) . . . . .	<a href="http://alogent.com">alogent.com</a>
BillingTree® . . . . .	<a href="http://mybillingtree.com">mybillingtree.com</a>
Business Data, Inc. (BDI®) . . . . .	<a href="http://businessdatainc.com">businessdatainc.com</a>
Cash Flow Management (CFM) . . . . .	<a href="http://whycfm.com">whycfm.com</a>
Digital Insight . . . . .	<a href="http://digitalinsight.com">digitalinsight.com</a>
eCU Technology. . . . .	<a href="http://ecutechnology.com">ecutechnology.com</a>
Elan Financial Services . . . . .	<a href="http://elanfinancialservices.com">elanfinancialservices.com</a>
Enacomm, Inc. . . . .	<a href="http://enacomm.net">enacomm.net</a>
FICS® ( <i>New</i> ) . . . . .	<a href="http://fics.com">fics.com</a>
HomeCU, LLC . . . . .	<a href="http://homecu.net">homecu.net</a>
Intelligent Document® Solutions (IDS.com) . . . . .	<a href="http://ids.com">ids.com</a>
IMM . . . . .	<a href="http://immonline.com">immonline.com</a>
IMS . . . . .	<a href="http://cusolution.com">cusolution.com</a>
IMS Integration (IMSI) . . . . .	<a href="http://imsintegration.com">imsintegration.com</a>
MeridianLink . . . . .	<a href="http://meridianlink.com">meridianlink.com</a>
Millennial Vision, Inc. (MVi) . . . . .	<a href="http://mviusa.com">mviusa.com</a>
OnApproach . . . . .	<a href="http://onapproach.com">onapproach.com</a>
OnBase by Hyland Software, Inc. . . . .	<a href="http://onbase.com">onbase.com</a>
PSCU . . . . .	<a href="http://pscu.com">pscu.com</a>
Q2 Holdings, Inc. (Q2) . . . . .	<a href="http://q2banking.com">q2banking.com</a>
SMA Solutions . . . . .	<a href="http://smasolutions.it">smasolutions.it</a>
Stickley on Security (SoS) . . . . .	<a href="http://stickleyonsecurity.com">stickleyonsecurity.com</a>
SwitchThink Solutions. . . . .	<a href="http://switchthink.com">switchthink.com</a>
TeleVoice . . . . .	<a href="http://televoice.com">televoice.com</a>
Vantiv® . . . . .	<a href="http://vantiv.com">vantiv.com</a>
Wescom Resources Group (WRG) . . . . .	<a href="http://wescomresources.com">wescomresources.com</a>
Wycom . . . . .	<a href="http://wycomsystems.com">wycomsystems.com</a>
Xpress Data, Inc. (XDI) . . . . .	<a href="http://xdi.com">xdi.com</a>

## Certified Partner Spotlight: Alogent

**A**logent is a digital financial technology company with a broad mission to digitize and automate the financial services world. They offer comprehensive check deposit automation, enterprise content management (ECM), and digital banking solution suites that can be integrated with KeyStone. Their product suites allow credit unions to leverage maximum benefits from their core transactions. Specific examples include point-of-presentment check capture, fraud prevention, document imaging, information management, workflow management, online banking, and mobile banking. It is a part of Alogent’s DNA to maximize their customers’ options by fitting smoothly into their environments.



Alogent has quite the resume in noteworthy accomplishments. They are known for keeping in touch with changes in the financial services industry, advanced technology, marketplace demographics, and especially credit union best practices. Today’s “new” Alogent was formed from the 2016 merger of Bluepoint Solutions with the former Alogent Corporation. As the former Bluepoint Solutions, they were an early provider of comprehensive check scanning solutions, including all points of presentment as they came along. They have also been leaders in supporting full, straight-through Day 1/Day 2 processing, with options for direct-to-Fed cash letters and market-leading fraud detection and prevention across all capture points. When they introduced FASTdocs document imaging, they centralized and automated a hugely burdensome workload from front and back offices which integrates tightly with core system technology advances. If that wasn’t enough, FASTdocs was expanded to include multiple interfaces such as online banking and mobile banking, creating new ways for credit unions to communicate with their members. And just recently, in November 2017, Alogent added Jwaala LLC’s mobile and online banking solutions to its digital banking technology portfolio. Alogent will now provide, enhance, and support Jwaala’s entire collection of solutions. This entire digital banking technology portfolio will be marketed under the new name of Alogent Digital.

The partnership between Corelation and Alogent was established years ago, and both value the synergy of solutions and service provided to their credit union clients. For example, Alogent’s information and transaction management solutions include and support person-centric options. Open integrations such as integrated teller check

capture function seamlessly to reduce errors and fraud in real time, and FASTdocs extends workflow and communications capabilities to leverage value from core data. Like Corelation, Alogent is not just installing technology; they are implementing solutions and supporting their clients through the entire lifecycle of their relationships. We are proud to partner with them in offering the best in convenience and cutting-edge technology.

Alogent’s combination of skills and resources has led to significant capabilities in their suite of solutions. When credit unions choose Alogent, they get the best of both worlds: the stability, resources, and track record of a big company plus the agility and responsiveness of a right-sized partner. ▀

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## Client Spotlight

Congratulations to our retiring CEOs!  
Thank you for being great partners.



<b>Name:</b> Randall Dixon
<b>Credit Union:</b> Energy Capital Credit Union
<b>Years at CU:</b> 28
<b>Retiring:</b> January 2018
<b>What will you miss the most?</b> <i>"All of the great people and colleagues I have met in my life and worked with. Also, I love to develop strategies and see them come to life."</i>

<b>Name:</b> Jeanine Morse
<b>Credit Union:</b> University Of Hawai'i Federal Credit Union
<b>Years at CU:</b> 10.5
<b>Retiring:</b> January 2018
<b>What will you miss the most?</b> <i>"I will miss the people the most. Staff, volunteers, and friends. I am moving back to California, which will take me away from everyone I've come to love."</i>

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Want to see your credit union’s announcements in this section? Send your announcement to [KeyNotes@corelationinc.com](mailto:KeyNotes@corelationinc.com) to get started.

## Employee Profile: Margie Lane, Finance and Accounting

**M**argie Lane joined the Corelation team during the early years in 2012 as employee number 14. When she joined, she not only reunited with John and Theresa, but she also relieved them from their Accounting duties. She had worked with them for 18 years at a different company so the reunion brought mutual feelings of joy.



Margie is the Accounting Supervisor for Corelation, Inc. and has a wonderful three-person team whom she considers family. When speaking with her team for this article, they all made endearing remarks about her.

Her love of sports is shared with her family. Her husband, Dan, works as an electrician and coaches softball for a San Diego girls' travel team and for Escondido High School. Their daughter, Ashley, is also a softball coach (Assistant Coach) at Middle Tennessee State University. In Margie's spare time, she and her husband love travelling and spending time with their daughter. In fact, she has visited all but three of the lower 48 states (sorry, New Hampshire, Rhode Island, and Maine). If she and her husband could live anywhere in the world, they would live near their daughter so she could support their dreams of working together as a

dynamic father-and-daughter softball coach duo. ▀

*"Margie is the boss lady with an eagle eye for accuracy who always listens to you. She's a great manager and person."* –Jose Alvarez, Accounting Assistant

*"I've known Margie for over 30 years and there is never a dull moment with her. Not only is she detail-oriented—which makes her a perfect fit for Accounting—but she has an extraordinary gift of recalling events and conversations like no one else I know. She is supportive of her staff and assists us to grow in our career paths."* –Josie Ferrer, Accounting Specialist

*"Margie is patient and accepting. Her door is always open, and even when she's busy, she makes time to help me with any questions I have."* –Jeff Parsons, Administrative Assistant

Margie and her team have been busy this quarter building the 2018 Corelation budget. They have also been focused in helping travelling Corelatives with the expense report process by adding features in the expense report system. Invoices, purchase orders, and financial forecasts are all part of their vocabulary and Accounting activities.

Margie was born in Novi, Michigan and followed her parents out west to San Diego during her college years. She graduated from San Diego State University with a Bachelor's degree in Finance, but still remains true to her Michigan roots as a University of Michigan fan. She follows the University of Michigan women's softball team partly because her daughter received several athletic accolades during her tenure as a University of Michigan softball star. Margie also enjoys watching the annual March Madness NCAA men's basketball tournament.

### Welcome, New Clients

*(Through November 22, 2017)*

#### Credit Union of Ohio

Rich Capuano, President/CEO  
\$140 million in assets  
Converting December 1, 2018  
Hilliard, OH

#### Greater KC Public Safety Credit Union

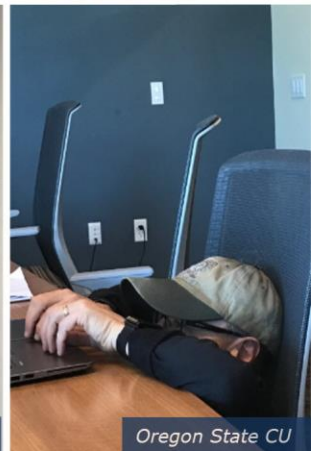
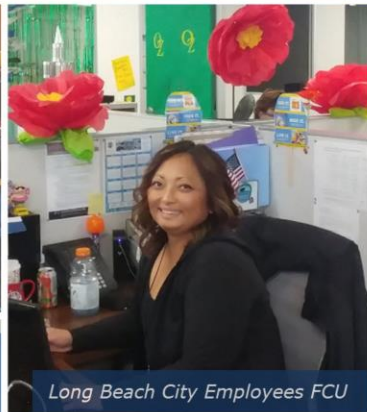
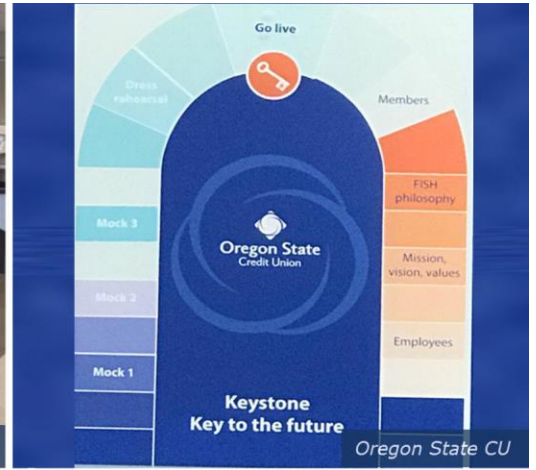
Aaron Goff, President/CEO  
\$128 million in assets  
Converting April 1, 2019  
Kansas City, MO

### Upcoming Training and Seminars

January 18-19	Jaspersoft Studio Training
February 8-9	What to Expect When You're Converting Conference
February 13-16	Interactive & Batch Scripting Training
March 15-16	Business Services Training <i>(New)</i>



# Conversiongram



## A Note from the President

**A**fter months of meetings and deliberations, we finally finished planning our budget for the coming year. Although I am always relieved when it is finished, I take my time with this process because I believe our future success is dependent on where we choose to invest today. At Corelation, we believe that our most valuable resources are our staff and our clients. I'd like to share a few ways we made special efforts to invest in these key resources this year.



Because our staff has been growing at a steady rate, we focused on helping our new and current employees grow professionally and gain a strong grasp on our culture. To that end, we met once a month to discuss how our employees can adopt traits of successful people as described in Dr. Jackie Freiberg's book *Be a Person of Impact*. Our executives presented each chapter in an open format so our staff could participate and ask questions in an informal environment. We also introduced an all-company teambuilding meeting this year. Our staff spent a day delving into our company values and participating in activities that encouraged teamwork and shared success. At the end of the day, they worked together to assemble care packages for the USO. The purpose of these exercises was to give our staff the strategies and tools for success.

We were glad to take the opportunity this year to invest in our valued clients who have invested in us. We will always be grateful to them for believing in us. When we heard about the tragedy inflicted on our clients by Hurricane Harvey, we knew we had to do something. We started taking collections from our staff for affected clients and reached out to our vendor partners for help. I am proud to say that our vendor partners were thrilled to join us in supporting our clients in their time of need. With contributions from our staff, company, and vendor partners, we raised \$25,000 for our impacted clients. Our clients shared stories from the families who were benefitted by the funds. When people are faced with a tragedy such as they experienced, there is often a feeling of helplessness and, of course, huge loss. We are proud that in some small way we were able to help. I would like to thank the following vendors for partnering with us to invest in our clients:

- SwitchThink Solutions
- SRMS Network Technologies
- DaLand Solutions
- CFM
- Diamond Communication Solutions
- Baldini Lang
- Clearstory Creative Digital Publishers
- DML Communications

When you partner with us, you are doing more than choosing another core provider. You are investing in an organization that embodies the very same community and family values upon which the credit union industry was founded. People helping people. We appreciate your trust in us and we trust that your investment will appreciate for years to come.

Sincerely,

Theresa Benavidez  
President/CEO, Corelation, Inc.

