

Corelation from the Eyes of New Corelatives

Corelation turns ten next year, and it's easy to say that the journey has been nothing short of incredible. From our humble beginnings in the developers' 'bachelor pad' to our ascent to a leading core software solution chosen by credit unions nationwide, our focus on reputation, relationships, and results has led us farther than the industry ever imagined. We are proud of how far we have come and that the spirit of collaboration and innovation that can still be found in every corner of our office. In this issue, we would like to give you a glimpse into our company through the lens of employees who were hired less than a year ago. Each perspective illuminates a different facet of our Corelation spirit. We hope that you enjoy hearing their stories.

Ambra Virban was working in the telecommunications sector when she discovered that Corelation channeled the



collaboration she was searching for all along. After serving as a Lieutenant in the Navy, Ambra spent the next nine years in various leadership positions within the telecommunications industry, most recently as a part-

owner and Chief Operating Officer at a San Diego cable and satellite manufacturing company. When the company shut down, she started researching great companies to work for in San Diego and quickly came across glowing reports for Corelation. "The reviews on Glassdoor were what initially drew me in. But once I started interviewing and hearing about the role, I was hooked." Although Ambra did not come from a credit union background, she was intrigued by the technology and found the culture to be an instant match. "Corelation's culture is amazing and is very apparent from the moment you walk through the door. It fosters a collaborative environment that encourages creativity and fun along with hard work," she says. Ambra brings her exemplary communication and technology skills to the table as our Manager of Conversion Services.

Mike Valenzuela was serving as Harbor Federal Credit Union's IT manager in 2009 when he heard about Corelation's debut. After seeing an early demo of KeyStone, his credit union made the bold choice to become one of the new core provider's first clients. Witnessing the seamless



teamwork at Corelation during his credit union's conversion left a lasting impression. Mike says, "I noticed the collaborative nature of the work environment. Employees are supportive of one another." Mike stayed in touch after

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KeyNotes Contributors

- Laura Burley *Editor-In-Chief, Contributing Writer, & Layout*
- Mary Barlow *Contributing Writer*

the conversion and was impressed by the staff's commitment to providing a quality product and experience for the clients. He recently accepted a position as our Developer II of Support & Vendor Integration Services. "It was a gamble taking on a new core system that had no clients and was still developing," says Mike. "That gamble paid off for Harbor and for many credit unions. It's a privilege to now be a part of this organization."

For Len Doughty, arriving at Corelation was the result of a natural progression of developing his career in the financial



services industry. Len started out at a Philadelphia credit union shortly after college and worked his way up to management, eventually arriving at a credit union core processing company where

he spent thirty-three years gaining exposure to each aspect of the credit union industry by working in customer service, product management, sales, and account management. Len heard about Corelation's success and was intrigued by its technology. "The fact that Corelation is a relatively new start-up with leading-edge technology is a huge differentiator for Corelation. All major core systems deliver the same functionality, but the other players in our industry have to deal with old underlying technology (software languages, proprietary databases, even old thinking)," Len says. "The technology was new and fresh, which wasn't what I was seeing in other core processors." He was pleased to discover that the atmosphere here is just as fresh as our product. Len inquired about an open Sales Support Executive position to some of his old friends who had joined the Corelation family, and the rest is history.

The many hats of Adam Lucier's credit union career include Teller, Financial Services Representative, Trainer, Consumer Lending Specialist, and Indirect Funding Specialist, but it wasn't until coming to Corelation that he found his perfect fit. Adam was working at a local San Diego credit union when he heard murmurs about Corelation as several former coworkers joined the core provider. He had enjoyed his last seven years with credit unions, but he was searching for an environment where the leadership would empower him to grow and further develop his talents.

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Certified Partners

(Through Sept. 1, 2018)

- Acuant, Inc. acuantcorp.com
- Advanced Fraud Solutions advancedfraudsolutions.com
- Aligent (Formerly Bluepoint Solutions®) aligent.com
- BillingTree® mybillingtree.com
- Business Data, Inc. (BDI®) businessdatainc.com
- Cash Flow Management (CFM) whycfm.com
- Connect FSS connectfss.com
- CO-OP Financial Services co-opfs.org
- Deluxe Financial Services **(New)** fi.deluxe.com
- Digital Insight digitalinsight.com
- eCU Technology. ecutechnology.com
- Elan Financial Services elanfinancialservices.com
- Enacomm, Inc. enacomm.net
- FICS® fics.com
- First Line Insurance **(New)** firstlineins.com
- HomeCU, LLC homecu.net
- Intelligent Document® Solutions (IDS.com) ids.com
- IMM immonline.com
- IMS, Inc. cusolution.com
- IMS Integration (IMSI) imsintegration.com
- MeridianLink meridianlink.com
- Millennial Vision, Inc. (MVI) mviusa.com
- OnApproach onapproach.com
- OnBase by Hyland Software, Inc. onbase.com
- PSCU pscuc.com
- Q2 Holdings, Inc. (Q2) q2ebanking.com
- SMA Solutions smasolutionsit.com
- Stickley on Security (SoS) stickleyonsecurity.com
- SwitchThink Solutions switchthink.com
- TeleVoice televoice.com
- Wescom Resources Group (WRG) wescomresources.com
- Worldpay, Inc. (Formerly Vantiv) vantiv.com
- Wycom wycomsystems.com
- Xpress Data, Inc. (XDI) xdi.com

"After hearing about Corelation I started digging and all the reviews I could find were off the charts! It painted an image of Corelation as a place with leaders that develop their employees and encourage out-of-the-box, collaborative thinking," he says. "I was even more pleasantly surprised after getting hired and realizing the reviews were genuine." Today, Adam brings his financial experience to bear helping our clients unlock KeyStone's capabilities as a Client Services Specialist.



As these new hires will tell you, what makes us special comes down to the people who embody the Corelation spirit every day. We hope this glimpse through the eyes of our newest employees gives you an up-close-and-personal perspective into our company and the values we hold dear. 🍷

Client Spotlight

Congratulations to Georgia Heritage Federal Credit Union for opening a new branch on July 28 in Rincon, GA. The credit union celebrated its grand opening with giveaways, a complimentary lunch, and a ribbon cutting ceremony to commemorate the occasion.



The new branch's features include a technology center, a waiting area with a coffee bar, and two full-service drive-up teller lanes.

Welcome, New Clients

(Through Sept. 1, 2018)

CPM Federal Credit Union

James Gergen, President/CEO
\$349 million in assets
Converting May 1, 2019
North Charleston, NC

Seasons Federal Credit Union

\$159 million in assets
Converting Sept. 1, 2019
Middletown, CT

Linn Area Credit Union

Jenny Lorenz, President/CEO
\$423 million in assets
Converting July 1, 2019
Cedar Rapids, IA

Solidarity Community Federal Credit Union

Melissa Domingues, President/CEO
\$252 million in assets
Converting Nov. 1, 2019
Kokomo, IN

Coast Central Credit Union

James Sessa, President/CEO
\$1.4 billion in assets
Converting Nov. 1, 2019
Eureka, CA

Alabama ONE Credit Union

William Wells, President/CEO
\$610 million in assets
Converting July 1, 2019
Tuscaloosa, AL

Anheuser-Busch Employees Credit Union

Robert McKay, President/CEO
\$1.7 billion in assets
Converting TBA
St. Louis, MO

Certified Partner Spotlight: IMM

If your credit union is like most, you work hard to ensure your members experience convenient services that are easy to use. If you can do that while streamlining processes and reducing costs at the same time, you've rounded third and are headed for home plate.



IMM can help you hit it out of the park by providing complete eSignature and eTransaction Management solutions as they do for more than 850 U.S. financial institutions. Their fully integrated eSignature, eWorkflow, and eTeller-compliant solutions make business transactions effortless for your members and cost-effective for you.

As a certified Corelation partner, IMM is proud to offer their flagship eSignature and eTeller solutions to our clients. IMM's technology seamlessly integrates with the KeyStone core system. Like hundreds of other credit unions, Corelation credit unions can benefit from an entirely electronic processing environment that eliminates paper while driving compliance and security enhancements.

Thomas O'Shea, President and CEO of Aspire Federal Credit Union, describes his credit union's relationship with IMM: "Since we made the strategic decision a few years ago to operate digitally and predominantly serve members remotely with home and mobile banking, IMM has been a valuable partner. We knew from the onset that IMM and Corelation would collaborate synergistically; the seamless integration of their systems has enabled our members and employees to continue using the IMM software to which they have been accustomed."

IMM eSign accepts documents from KeyStone transactions and facilitates a comprehensive, end-to-end electronic processing environment. Members can easily and securely sign documents electronically at a convenient place and time. Completed documents, along with compliance audit trails, are safely archived as fully indexed PDFs into your imaging/Electronic Content Management (ECM) repository.

IMM eSign plus is enhanced with workflow technology to further elevate eSignature transactions. It uses business rules defined by your credit union to ensure that all transactions occur within regulatory requirements and your institution's operating procedures.

Teller Item Capture takes Check 21 processing to the next level. Paper checks get truncated directly at the teller window during the original deposit transaction. Then transaction data collected while scanning deposited checks is seamlessly uploaded to the

KeyStone core system, effectively streamlining the teller transaction process. With the available Fraud and Loss Prevention Module, your staff will be notified of potentially high-risk deposits immediately at the point of transaction. This module dramatically reduces risk that is traditionally associated with deposited checks, expediting funds availability decisions.

IMM's dynamic electronic check solution, IMM eChecks, produces laser-generated official, starter, and temporary checks while seamlessly integrating with the KeyStone core system. Auto-completed official signatures can be applied to checks based on rules that are tailored to your credit union. Copies of the completed checks are securely archived as fully indexed PDFs into your imaging/ECM repository so your staff can easily retrieve, research, and view them.

According to Michael Ball, Vice President of Markets & Strategy at IMM: "Digital transformation and digital banking services are top-of-mind subjects for just about every credit union. Our solutions allow the credit union to fully realize their digital aspirations and goals."

Having IMM's eSignature and eTransaction products in your credit union's starting lineup will provide the security, flexibility, and efficiency to hit home runs with your members and make your staff feel like the champions they are. ■

Client Spotlight

Congratulations to Alabama ONE Credit Union for earning the Credit Union of the Year award for credit unions over \$500 million in assets from the League of Southeastern Credit Unions and Affiliates. Alabama ONE was commended for exceptional performance in their operations, financial education, and community involvement. Learn more at AlabamaONE.org.

Employee Profile: Salvatore Tosti, Support and Vendor Integration Services

Our clients know after being on KeyStone for just a short while that their new system can store a wealth of data. Unlocking the data's full potential requires the ability to hone in on critical information from the database and extract that data into a variety of reports to make the information meaningful. It takes a special skill set that our developers strive to achieve. Corelation is lucky to have Salvatore Tosti, Lead Developer of Support and Vendor and Integration Services as a resource for both our new and seasoned report and batch script developers. In addition to training and mentoring developers, Salvatore often meets with clients to help them assess their needs and works with them to find resolutions to tricky programming problems. Salvatore's attitude when he assists Corelation's staff and clients is characterized by an infectious enthusiasm for customer service.



client is looking for, there's a lot of cool stuff that can happen and it's exciting to see what a new programmer with fresh ideas can do with it."

Salvatore takes pride in his team's success at expanding the JasperSoft report library with 114 new reports this quarter. His team doubled their report output over the last several months and preparations are underway for further expansion. Clients are already seeing the benefits, as Client Relations has reported a reduction in the number of client requests for new reports now that there are so many great reports available that meet their needs.

Salvatore finds that the Corelation environment is jovial and he appreciates that fact that everyone is good-natured and easy to work with, even in stressful situations. He finds that Corelation's pervasive cross-team communication and sense of belonging to one team makes it easier to get things done. He commented, "It's great to be able to reach out to members of other departments without encountering any barriers."

When Salvatore isn't at work, you might catch him programming after hours just for fun. He loves coding to create games or to "just shoot for the moon" as he describes it. He also loves spending time with his girlfriend, Sarah, and exploring the many culinary delights that San Diego has to offer.

Salvatore grew up in the small town of Emporia, KS. At Emporia High School, he enjoyed working on 3-D animation and computer graphics so much that he knew he wanted to pursue a higher education in Computer Science. Armed with his diploma, he left home at 18 to come to San Diego for college. He tells a story about an old curmudgeon of a professor who assigned a coding project in an ancient programming language called LISP. Everyone in the class hated it; Salvatore loved it, got a good grade, and was hooked on coding from that point on.

Salvatore came to Corelation as a part-time intern before graduating from San Diego State University. He quickly saw that the culture of team communication, comradery, and innovation abounds and decided this would be the place to begin his career. After graduating with a degree in Computer Science, he accepted an offer for a permanent position.

Training new employees is very rewarding for Salvatore. He says there's nothing better than helping young developers fine-tune their skills and watching the wheels turning. Another of his favorite things about the job is helping a client through a challenging coding puzzle, then reaching the moment when the client understands what he's explaining so they can discover a resolution together. He added, "Once you have a good understanding of what a

We're very fortunate to have Salvatore Tosti here at Corelation, sharing his enthusiasm for doing a job and doing it well. ▀

Upcoming Training and Seminars

Nov. 6-9	Interactive & Batch Scripting Training
Oct. 24, 12-2 p.m. PST	KeyInsight Cross-Sell Webex
Nov. 29, 12-2 p.m. PST	Escrow Analysis Webex
Dec. 11, 12-2 p.m. PST	End of Year Reporting & Best Practices Webex

In Loving Memory of David Stewart

David R. Stewart peacefully passed away in his home in San Diego on August 12, 2018. David was preceded in death by his father, Roger M. Stewart. He is survived by his mother, Jacquelyn Stewart of Prescott Valley, AZ; his brother Peter Stewart of San Diego, CA; his sister Elaine Harris, nephew Alex Harris, and niece Courtney (Harris) Nail, all of Lincoln, NE; his aunt, Elaine Spratt of Los Angeles, CA; and extended family in Lincoln, NE.



David was raised in San Marino, CA, until the family moved to La Jolla, CA in 1973. He continued to reside in San Diego.

David was a promoter of the credit union movement and worked as a Senior Conversion Coordinator at Corelation, Inc., a core software provider for credit unions nationwide. He loved his work and the interactions with both clients and co-workers.

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David loved travelling, both personally and professionally. He felt very fortunate for all the places he was able to visit. David just loved thunderstorms. He would watch the Weather Channel as a storm approached and his childlike enthusiasm for the storm was delightful. He was an amazing storyteller, and would entertain folks with recitations of his favorite poet, Robert Service. Robert Service's "A Sourdough Story" was part of David's repertoire and the family would be delighted if you read the poem in remembrance of David.

His unexpected death leaves his family and friends with very heavy hearts. In lieu of flowers, the family suggests, if one is so inclined, to contribute to the Children's Miracle Network.

Client Spotlight

Blue Federal Credit Union made waves this quarter as they were named one of Forbes' best-in-state financial institutions of 2018, making them the only Wyoming financial institution to place on the list. They earned flying colors in categories including overall satisfaction, trust, branch services, digital services, and financial advice. Read more at BlueFCU.com.

Client Spotlight

CapEd Credit Union is encouraging its members and Boise State University students to invest wisely in their futures with an innovative new program that allows students to pay for online undergraduate educations with monthly subscription fees instead of traditional payments. The partnership with Boise State called "Passport to Education" offers subscription tiers that are 20-30% less than full tuition. For full program details, read more at CapEd.com or contact Senior VP of Marketing and Business Development Todd Christensen at tchristensen@caped.com.

Client Spotlight

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

Name: Jerry Clancy
Credit Union: Lone Star Credit Union
Years at CU: 49
Retiring: Sept. 30, 2018
What will you miss the most? "With the family atmosphere we've created at the credit union, I will very much miss the people I work with and the members I serve."

Name: Jim Doig
Credit Union: Sidney Federal Credit Union
Years at CU: 22
Retiring: Dec. 31, 2018
What will you miss the most? "I'll miss the ongoing opportunity to help people that this position presents. That, and the wonderful relationships I've enjoyed with our staff, members, peers, and yes, even most vendors!"

Want to see your credit union's announcements in this section? Send your announcement to KeyNotes@corelationinc.com.

Conversiongram



Camaraderie at Marshland Community FCU



A Tranquil Day at PSECU



PSECU's Network Goes Live



First Day Live at AEA FCU



Monkey Business at SIU CU



AEA FCU Studies in Candyland



Big Smiles at Marshland Community FCU



AEA's KeyStone Fitness



Corelation's Home Team Cheers PSECU's Conversion



Happy Campers at SIU CU

A Note from the President

Community is at the heart of every credit union. By design, credit unions have always been centered on the idea of people helping people. As your core provider, we want to foster community by serving as the hub where relationships are built. We created the CRM program, Advisory Board, Compliance Committee, and Lending Initiative to build transparency and communication with our client base. After seeing the tremendously positive ways these programs have deepened our connection with our clients, we would like to strengthen our community as a whole by giving our credit union partners a focused opportunity to deepen relationships with each other. On October 11, we are excited to host an all-day CEO Forum in Denver, CO.



Every detail of this special event has been designed around providing a relevant and meaningful experience for you. At the Forum, you will have a full day to build lasting connections, learn more about the industry at large, and share the opportunities and challenges you face. We have planned five presentations from industry thought leaders to stimulate conversation and provide insight into current strategies, trends, and technologies:

- *Preparing Your Credit Union for Disruption* by Rich Jones, President/Principal of Leading2Leadership LLC
- *Fintech: Friend or Foe* by Brian Kaas, President and Managing Director of CMFG Ventures; Vice President of CUNA Mutual Group Corporate Development
- *Digital Analytics* by John Best, CEO of Best Innovation Group
- *Core Criterion for Credit Union Relevance* by Jon Ungerland, Founding Partner of DaLand Solutions
- *Credit Unions – The Next 10 Years* by Nikhil Lakhanpal, Co-Founder of Narmi

After each presentation, you will dive deeper into the topics with fellow credit union leaders. Sixty-five percent of our client base as well as our three CUSOs will be present to learn and connect with you. This will be a wonderful opportunity to meet your Advisory Board representatives face-to-face and discuss your challenges and ideas with them so they can best represent your goals. And, of course, the Corelation Executive Team will proudly be in attendance to host this event.

We know how important it is to have the support of a vibrant community, which is why we organized this special opportunity to connect the leadership of every Corelation credit union. After all, the goal of our day together is to cultivate an ecosystem of support, advice, and encouragement between all our partners. When we are united by that credit union spirit, there's nothing we can't accomplish together. I look forward to seeing you in Denver!

Sincerely,

Theresa Benavidez
President/CEO, Corelation, Inc.

