

Highlights from the 10th Annual Corelation Client Conference

“KeyStone’s here for you... to give you more **K**in the core.” The theme of our 10th annual client conference may have been the acclaimed ‘90s sitcom Friends, but nothing could beat the spirit of camaraderie at our first in-person reunion since the start of the pandemic. Attendees at the Manchester Grand Hyatt in San Diego were awash with joy as we reconnected for what felt like the first time in forever. Best of all, the conference’s innovative hybrid format rendered it fully accessible to everyone attending virtually. As we drew together in person and online, the conference was a stunning showcase of KeyStone’s latest and greatest coupled with the relationships with our client and vendor partners that make our company so successful.



On Tuesday morning, the aroma of freshly brewed coffee mingled with the palpable wave of excitement as over 200 client attendees poured into the conference space to grab a seat for breakfast before the opening address. At the

same time, over 500 client attendees logged on to watch the live presentations on the virtual conference platform. Corelation President and CEO Theresa Benavidez took the stage with the executive team to warmly welcome our credit union and vendor partners. After thanking them for being here for us and letting them know that we’re here for them too, she recounted how we met this past year’s uncertainty with care and compassion.

Chairman and Founder John Landis provided some amazing statistics from the past year, announcing that Corelation has signed 24 credit unions since last year’s conference, bringing us to a total of 167 signed clients representing over \$110 billion in assets and serving over 7.5 million members. Jeff Dent took a few minutes to define his new title of Chief Innovation Officer and give a brief overview of the new Innovation Team’s goals.

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Ready for the Conference to Begin!

Retired Chief Administration Officer Bruce Cormode took a few moments to honor credit union CEOs who have retired or will be retiring shortly before introducing the first presentation. "Influence is the New Disruption" by Dieken Group Founder Connie Dieken offered encouragement and exhortation to use this once-in-a-lifetime opportunity to influence positive change now that life as we know it has become disrupted. The intimate "Fireside Chat with Executive Leadership" covered a variety of topics such as Corelation's culture, the new Linux environment, new teams for mergers and innovation, and custom engagements offered by the Professional Services team.

As the clock struck five, the conference hall swelled with attendees ready to mix and mingle at our cocktail reception. Guests grazed on heavy appetizers and sampled a variety of beverages during the bourbon, wine, and beer tastings.



Presenter Connie Dieken

After plenty of laughter and learning, it was time to visit our extensive showcase of vendor partners. Online attendees had the opportunity to connect with vendors over chat or video call. In-person attendees explored the expansive vendor showcase across the hall from the refreshments.



Presenter Jim Stickley

Wednesday morning opened with another delicious breakfast, then it was back to business at the general sessions. "Are We Ready for 2030?" presented by MEMBERS Development Company CEO Jeff Kline explored trends including machine learning, augmented reality, blockchain, and appointment-based services that can be harnessed to create new opportunities. Stickley on Security CEO Jim Stickley brought the chills and thrills during his presentation of the continually morphing world of ransomware. The general sessions concluded with the fan-favorite "Year in Review" presentation, where Corelation staff starred in our highlights reel of KeyStone's enhancements to the theme (and laugh track) of the Friends reunion show.

The afternoon sessions diverged into the KeyStone and Executive tracks. Technical innovations abounded at the KeyStone Track, where sessions explored member verification technology, KeyStone custom tables, and highlights from Corelation's KeyBoard voting platform for enhancements. Management strategy dominated the Executive track. In particular, the "Pandemic Roundtable" was especially timely as KeyStone credit union leaders shared their best practices, technological insights, and organizational recommendations in the wake of the pandemic.



KeyStone's Here for You - Year In Review



Pandemic Roundtable Panel

After a short break, attendees filtered into breakout sessions for the KeyStone and New Client tracks. The KeyStone track was eye-opening as always with highlights including recent enhancements for the built-in Loan Origination System and practical advice for performing KeyStone administration tasks as well as a showcase of our clients' custom scripting for quick account setup, KeyInsight member relationship management, and efficient collections reporting. Newly signed clients were treated to conversion best practices such as choosing an engaging theme, implementing strategies to boost staff engagement, and streamlining processes using KeyStone.

With the sessions concluded, it was time for one last hurrah at the closing reception. With cocktails in hand, guests swayed and boogied to the beat of the '70s band Summer of Love.



Closing Reception - Summer of Love

Our 10th annual conference will always have a special place in our hearts for giving us our long-awaited reunion with our treasured friends in the industry. As with all good things, it was well worth the wait. We look forward to seeing even more of our client and vendor partners in person in 2022.



The One with a Sneak Peek



2021 Corelation Client Conference



Desert Financial CU is helping 12-year-old Alena Wicker on her journey toward her lifelong dream of becoming NASA's youngest female engineer. As a part of their dedication to education, Desert Financial teamed up with Arizona State University (ASU) and the Phoenix Mercury women's professional basketball team to provide Alena with a full tuition scholarship to ASU. Even more impressive, she's already enrolled online at ASU and plans to graduate at 16. Read and watch more at CUBroadcast.com.



Congratulations to SafeAmerica Credit Union for winning two Telly Awards for their work on KRON4 Salutes Essential Workers segment. In partnership with local television news station KRON4, the feature showcased the dedication of essential workers during the pandemic. The segment was awarded a Silver award for Best Campaign Branding in Regional TV and a Bronze award for Best Campaign for a Not-For-Profit in the 42nd Annual Telly Awards, honoring excellence in video and television. Read more at PRNewswire.com.



Certified Partner Spotlight: Active.Ai

Over the past year, we have watched the world become more dependent on remote connections and communications, and chatbots have become a key piece of the B2C



ACTIVE.Ai

conversation. It makes sense as they offer an around-the-clock option for consumers to get information at a price smaller companies can manage. Most chatbots are ok, but some stand out by having a more natural understanding of what is being asked – understanding, even through typing errors, the intent of the request. Active.Ai’s digital banking assistant is one of those chatbots. Not surprising as Active.Ai has been in business over five years now, has responded to over 200 million queries, and filled over 30 million transaction and service requests – large numbers for a still fairly nascent industry. Additionally, Active.Ai is committed to serving financial institutions so they have developed their technology around financial processes and language making their natural language AI models highly effective for the members and customers of credit unions and banks.

Active.Ai’s client base covers four continents and ranges from Asian banks with over 20 million customers to US credit unions with 35,000 members, so they have designed rollout plans and pricing structures for all ranges of strategies. In the US market, Active.Ai has opted to leverage their flexible deployment model to help credit unions obtain technology historically reserved for banks with deeper pockets. In their deployments with credit unions, Active.Ai has received glowing reviews on the digital banking assistant’s ability to offer coverage 24/7 and increase not only traffic to the credit union’s website but also time spent on the website allowing each credit union to further leverage existing investments. Smaller financial institutions are also keenly aware of the need to address the future of banking. Chat creates a bridge from a human-to-human banking model to a human-to-system banking model that a lot of younger banking consumers are looking for.

For Corelation clients, Active.Ai has an existing API integration to KeyStone that has been in use for over two years with thousands of account queries and transactions and was one of the first that Active.Ai developed. Because of this relationship, as well as multiple other partnerships, Active.Ai can deploy a seamless, FAQ-only chat model in less than two weeks and core banking queries and transactions in a couple of months or less.

Administration of the Active.Ai platform is also credit union friendly. Most Active.Ai implementations are driven and managed by Marketing or Operations teams with assistance from IT, allowing technical teams to stay focused on the management of their systems and security. In an FAQ

implementation, 85% or more of the startup and maintenance activities can, as Active.Ai likes to put it, “be handled by a Marketing intern,” a quip that describes the simplicity of the extremely low-code admin

system. This allows member-focused teams to craft the interactions with their members that reflect their unique personality and culture. Go to the website of Community First Credit Union (CFCU) in Northern California’s “wine country” and ask “Maggie” what kind of wine she likes to get a feel for just how personal the experience can be.

CFCU has been a cutting-edge user of Active.Ai’s other offerings with a chat presence offered on their mobile platform and through Facebook via Facebook Messenger, and they have also recently rolled out IoT chat via Alexa/Echo and Google Home. They are also in the final testing phases of their seamless Spanish implementation where a member can ask a question in Spanish and get a Spanish response, or ask a question in English and get an English response based solely on the language of the inquiry. Accessibility for all these features is increased with access to the systems’ native speech-to-text functionality in all implementations.

While a chatbot can’t replace a human, Active.Ai’s platform is a feature-rich, high-power offering especially when you consider the price of entry. For more information, visit www.active.ai.



Congratulations to Community First CU for winning an inaugural Finopotamus 2021 Tekkie Award for their COVID-19 Response. The credit union was able to safely keep all of their branches open to serve their members during the pandemic. Using KeyInsight, Community First was able to quickly implement a cost-effective solution to ensure they maintained safe capacity limits in their branches through a metering process, with contactless check-in and the ability to identify members wearing masks without pulling out their IDs multiple times. Read more at Finopotamus.com.



Employee Profile: Lilian Diaz & Tom Friday, Education Services

The role of Corelation's Education Services is a crucial one: Ensuring that each credit union's teams are thoroughly trained on KeyStone and using the system with confidence. You may already recognize these two outstanding trainers from conversion milestones or from their presentations at our last two Corelation Client Conferences: Software Training Specialists Lilian Diaz and Tom Friday.

Originally from El Paso, Texas, Lilian moved to San Diego and launched her career two years ago at Corelation after graduating from college. Lilian earned her bachelor's degree at New Mexico State University and a master's degree in Educational Administration from Texas A&M. Lilian has supported ten KeyStone conversions and counting, including serving as lead trainer for four client conversions, and takes pride in seeing their hard work lead to success. She is a member of the eLearning Team that produces on-demand training videos and Release Notes highlight videos for each new KeyStone release. Lilian is a lifelong learner who is always working to enhance her knowledge, which has helped her earn her recent promotion to Software Training Specialist II.

Tom has lived in San Diego for as long as he can remember, and has many fond memories of elementary school trips to local historic sites like Old Town San Diego and Balboa Park. He stayed local to attend San Diego State University where he studied both Computer Science and Anthropology and began his career working on the front lines at a credit union. His inquisitive nature piqued his interest in learning more about the inner workings of the credit union's core system. This led Tom to Corelation after he learned about the opportunity from friends and former credit union colleagues. Tom has served as lead trainer for several conversions and firmly believes in celebrating each day a client is live on KeyStone as a success.

For both Lilian and Tom, the most rewarding part of their job is seeing the hard work of their students at the credit



union pay off. "It's a blessing to see people succeed at something new and foreign to them. I remember watching my daughter walk for the first time, I have a similar feeling when I see my students using KeyStone with confidence," Tom shared.

The opportunity to travel, explore new locales, and connect with clients on their home turf is a highlight of the job for Lilian and Tom. Though the need to shift to remote work early in their careers at Corelation came as a surprise, both of these excellent trainers rose to the challenge of facilitating remote training. They found creative new ways to engage with their audiences that have allowed them to grow in their roles.

As there is no one-size-fits-all approach to core conversions, key to both Lilian's and Tom's success is their ability to immerse themselves in each client's unique cultures and build relationships with the credit union teams. "I enjoy the diversity and uniqueness of our clientele. Each client is different; their processes, their structure, their culture," said Lilian. "It's great to be able to connect with them all and be a part of the reason that unites them all: KeyStone."



In their free time, you can find both Lilian and Tom outdoors, exploring beautiful San Diego. Lilian is an avid hiker who loves to discover new trails, though her favorite spot to hike is at Torrey Pines State Park overlooking the ocean. Lilian also loves to spend time at the beach and playing with her energetic Maltipoo puppy, Mila. As for Tom, in his spare time you can often find him at the San Diego Zoo and Safari Park with his wife and 3-year-old daughter or taking his taste buds for an adventure trying out new restaurants, and he has recently picked up learning to play the acoustic guitar.

Lilian and Tom truly personify Corelation's innovative and collaborative culture, bringing their lively and welcoming personalities to everything that they do. We are grateful for both of their contributions over the last couple years and look forward to watching them continue to flourish at Corelation! 🍷

Upcoming Training & Seminars

For more information on Corelation training offerings and to register for courses, [click here](#). (Confluence access required)

| | |
|----------------|---|
| October 5-7 | Beginner Jaspersoft Reports Training Webex |
| October 13-14 | KeyStone Server Administration Webex |
| October 19-21 | Advanced Jaspersoft Reports Training Webex |
| October 26-27 | Fundamentals of Agile and Scrum Webex |
| October 28 | Lending Enhancements Webex sponsored by |
| |  |
| October 28 | Forms: General Usage Webex |
| November 2-4 | UI Scripting Training Webex |
| November 9-10 | Forms with UI Scripting Webex |
| November 16-18 | Batch Scripting Training Webex |
| November 17 | Security & Best Practices Webex |
| December 7-9 | Beginner Jaspersoft Reports Training Webex |
| December 8 | End-of-Year Tax Reporting Webex |
| December 14-16 | Advanced Jaspersoft Reports Training Webex |

Welcome, New Clients

(Through September 1, 2021)



Kansas Teachers Community Credit Union
 Mark Kolarik, CEO
 \$130 million in assets
 Converting January 2024
 Pittsburg, KS



Riverways Federal Credit Union
 Scott Shults, CEO
 \$75 million in assets
 Converting July 2022
 Rolla, MO



First Priority Credit Union
 Rahul Kachru, CEO
 \$123 million in assets
 Converting July 2022
 Boston, MA



Otero Federal Credit Union
 Regina Colbert, President/CEO
 \$417 million in assets
 Converting February 2023
 Alamogordo, NM



Members Heritage Credit Union
 Pat Ferry, President/CEO
 \$490 million in assets
 Converting November 2022
 Lexington, KY



Sno Falls Credit Union
 Tim Williams, President/CEO
 \$101 million in assets
 Converting December 2022
 North Bend, WA



Pathways Financial Credit Union
 Michael Shafer, CEO
 \$547 million in assets
 Converting April 2023
 Columbus, OH



LA Financial Federal Credit Union
 Carol Galizia, CEO
 \$520 million in assets
 Converting December 2022
 Pasadena, CA

Thank You, Conference Sponsors

We'd like to recognize our partners who generously supported the 2021 Corelation Client Conference. Thank you for your support! **Note:** *Corelation partners appear with a blue asterisk (*).*

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 • REPAY
 • Sherpa Technologies

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 • Diebold Nixdorf
 • Entrust
 • Segmint Inc.*

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 • Millennial Vision, Inc. (MVI)*
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 • NCR
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 • CFM*

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 • Alkami
 • Hyosung
 • IMS*

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 • Digital Check + Avivatech
 • Key CU Solutions*

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 • Advanced Fraud Solutions*

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Forbes – America’s Best Credit Unions in Each State

Congratulations to our clients who were recognized on the 2021 Forbes ‘Best Credit Unions in Each State’ list!

The ratings were awarded by surveying consumers about overall satisfaction, trust, terms and conditions, branch services, digital services, and financial advice. Below are the Corelation credit unions that made the list and how they ranked in their state. We salute our clients for their exceptional service!

- Achieva Credit Union – Florida #10
- Ascentra Credit Union – Iowa #4
- CapEd Credit Union – Idaho #5
- Centris Federal Credit Union – Iowa #2
- Clearwater Credit Union – Montana #1
- Desert Financial Credit Union – Arizona #4
- Educational Systems Federal Credit Union – Maryland #2
- HFS Federal Credit Union – Hawaii #1
- La Capitol Credit Union – Louisiana #1
- North Country Federal Credit Union – Vermont #1
- Nutmeg State Financial Credit Union – Connecticut #2
- PSECU – Pennsylvania #4
- Sandia Laboratory Federal Credit Union – New Mexico #3
- United Educators Credit Union – Minnesota #3
- WESTconsin Credit Union – Wisconsin #5

Corelation Partners

(Through September 1, 2021)

To learn more about our partners, [contact us](#).

| | | | |
|---|----------------------------|--|------------------------|
| ABCorp (New) | customcardsystems.com | InfoIMAGE | infoimageinc.com |
| Access Softek | accesssoftek.com | IMM | immonline.com |
| Active.Ai | active.ai | IMS | cusolution.com |
| Acuant, Inc. | acuancorp.com | IMS, Inc. | imsdirect.com |
| Advanced Fraud Solutions | advancedfraudsolutions.com | IMS Integration (IMSI) | imsintegration.com |
| Alogent (Formerly Bluepoint Solutions®) | alogent.com | ISE, Inc. | i-s-e.com |
| Bankjoy | bankjoy.com | KeyCU Solutions, LLC | keycuso.com |
| BillingTree® | mybillingtree.com | Mahalo Technologies | mahalobanking.com |
| Business Data, Inc. (BDI®) | businessdatainc.com | MEA Financial Enterprises | meafinancial.com |
| Canon | usa.canon.com | MeridianLink | meridianlink.com |
| Cash Flow Management (CFM) | whycfm.com | Millennial Vision, Inc. (MVi) | mviusa.com |
| ChannelNet | channelnet.com | OSG (Formerly Diamond Communication Solutions) | osgconnect.com |
| ClickSwitch | clickswitch.com | Payveris | payveris.com |
| CO-OP Financial Services | co-opfs.org | Plansmith Corp | plansmith.com |
| Connect FSS | connectfss.com | PSCU | pscu.com |
| Deluxe | fi.deluxe.com | Pure IT Credit Union Services | pureitcuso.com |
| Digital Insight (NCR) | ncr.com | Segmint (New) | segmt.com |
| DocFox | docfox.io | SilverCloud | silvercloudinc.com |
| DoubleCheck Solutions | mydoublecheck.com | SMA Technologies | smatechnologies.com |
| Doxim | doxim.com | Source Technologies | sourcetech.com |
| eCU Technology | ecutechnology.com | Stickley on Security (SoS) | stickleyonsecurity.com |
| Elan Financial Services | elanfinancialservices.com | SwitchThink Solutions | switchthink.com |
| Enacomm, Inc. | enacomm.net | TeleVoice | televoice.com |
| Entrust Datacard | entrustdatacard.com | ToolCASE | toolcase.com |
| Epson | epson.com/usa | Trellance | trellance.com |
| FICS® | fics.com | Wescom Resources Group (WRG) | wescomresources.com |
| First Line Insurance | firstlineins.com | Wolters Kluwer | wolterskluwer.com |
| Glory | glory-global.com/en-us | Worldpay from FIS | worldpay.com |
| HomeCU, LLC | homecu.net | Wycom | wycomsystems.com |
| Hyland Software | hyland.com | Xpress Data, Inc. (XDI) | xdi.com |

Conversiongram



Princeton FCU Flips the Switch



Princeton FCU



Glass City FCU



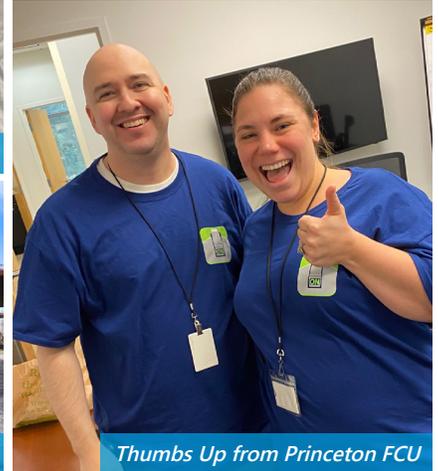
Princeton FCU



Big Smiles at Tech CU



Wig Wednesday at WESTconsin CU



Thumbs Up from Princeton FCU



Teamwork at Tech CU



Midwest Community FCU



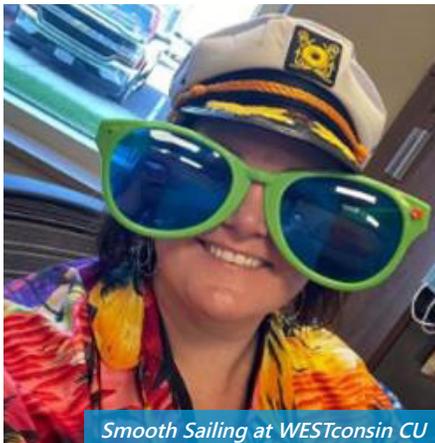
Trius FCU



Princeton FCU Ready for KeyStone



The Police CU of California



Smooth Sailing at WESTconsin CU



All Aboard for KeyStone at WESTconsin CU

A Note from the President

I don't know about you, but I love conferences. I always have, throughout my career. And not just my company's big annual conferences, but others within our industry like the Governmental Affairs Conference, those put on by vendor partners, and some of the smaller-scale events we host like our CEO Forum. Over the last eighteen months, as I received notice that those events needed to be delayed or even canceled altogether - and as I faced that same decision for Corelation's events - it led me to consider why I enjoy them so much, why I was so pained each time I received another such notice in my inbox. As I reflected on my experiences over the years, the same word kept coming back to me: connection.



Conferences represent an opportunity to connect that is unlike any other in our professional lives. When else do hundreds or even thousands of very busy, very productive people press pause on their day-to-day activities to take the time to come together? When else can peers and colleagues from every type of business, from every level of those organizations, from every point in their professional journeys all break bread, share their stories, and collaborate on their futures? Conferences offer the chance to teach and to learn, to find companionship in our fears and hopes, to see old friends and make new ones. They create a perfect environment for connection, and it is those connections that drive us forward.

It was with that desire to reconnect in mind that Corelation hosted this year's conference, and I am proud to say that we were successful in meeting that goal. You could feel the energy in the room when we kicked things off with our introductory video looking back over the partnerships we've forged in the last year and a half. That energy never dissipated right through to when the last attendees strolled off

the dance floor of the closing reception. In between, we all got to remember and treasure the experience of reconnecting. I heard quite a few guests remark that they hadn't realized how much they'd missed it until this event reminded them.

I must admit that joy was still somewhat bittersweet, as not everyone was able to join us in San Diego. I've appreciated the many notes I've received from those who attended through our virtual platform to let me know that they had a good experience. It's a relief that the logistics worked as we'd planned - sufficient lighting, good sound, easy navigation - and it will give us confidence that this hybrid model works as we make plans for our future conferences. But even the best online platform can't replicate the vitality we all felt in that hall.

To all those who came and spent time with me, with my Corelatives, and with our wonderful vendor partners in San Diego, thank you from the bottom of my heart for reminding me of that joy of connection. For all those who joined through the online platform, thank you for your attendance and support, and please know that we can't wait to reconnect with you whenever the right opportunity comes along.

Ciao for now,

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

Theresa Benavidez
President/CEO, Corelation, Inc.

