



Dwayne Jacobs

Survived by his mother Ann; wife Kathleah; daughter Megan; sons Zachary, Anthony, and Bryan; sisters Suzette, Dianne, and Jennifer; brother William; grandson Wallace; and his pups Tucker and Stella.

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Highlights from the 11th Annual Corelation Client Conference



Sun, sand, and disruption filled the air as Corelation's 11th Annual Hybrid Client Conference commenced at the Manchester Grand Hyatt San Diego, with this year's theme and "Coreguard" paying homage to the '90s television show *Baywatch*.

This year's Client Conference hosted 1,202 credit union attendees, vendors, and Corelation employees both in person and virtually to hear opening remarks from KeyStone's pioneer Chairman & Founder John Landis, Corelation's heart and soul CEO Theresa Benavidez, and the face of Corelation President Rob Landis.



John kicked off the event by recognizing the retirements of two influential leaders who believed in Corelation's vision, Ms. Robin Lentz, CEO of Corelation's first signed client Cabrillo CU, and Ms. Tina Fugelsang, CEO of the first client live on KeyStone Harbor FCU.

Budding with pride, Theresa eloquently introduced Corelation's President Rob Landis whose passion, commitment, and uncompromising values are the very foundation of Corelation's brand. Rob's opening address highlighted the educational aspect of the conference and the importance collaborating and learning from one another.

Keynote Speaker Andy Janning, President/CEO of NO NET Solutions, delivered a poignant, impactful message on his wife's uphill battle with cancer while instilling hope toward a better

tomorrow. Segueing into the breakout sessions, attendees had the opportunity to choose from presentations geared towards executives, new clients, or KeyStone functionality.

Not to be outdone, the Vendor Showcase left attendees in awe, delivering on the true meaning of partnerships and innovation. The day ended with a formal cocktail reception where attendees enjoyed each other's company.

Friday kicked off with a roar as Darren Williams, President & CEO of Wescom Credit Union discussed the competition credit unions face and offered insight into how to enhance our relevance to the members we serve. The fan-favorite "Year in Review" led by Brent Edwards, was reminiscent of "The Hoff," as his command, delivery, and insights regarding KeyStone were nothing short of lifesaving. Clients had the opportunity to hear best practices from their peers with the "Coolness of Corelation" from Clearwater CU and conversion success from WESTconsin CU and Estacado FCU. Jim Stickley, a 30-year hacking veteran, covered today's cybersecurity landscape and threats that continue to haunt us.



After the sessions concluded, attendees traveled in mind and spirit back to the '90s for the closing reception at The House of Blues. Dressed in our best lifeguard-inspired attire and enjoying live music, we reminisced on another unforgettable event.



As the conference draws to a close, we reflect on the successes of Corelation and our client partners alike, celebrate the knowledge we have shared, and enjoy the chance to network and form relationships that last a lifetime. 🍷



Note from the President



This quarter has brought with it some of the highest highs and lowest lows of my career. Indeed, I reached both an emotional crest and trough within the span of a week, as the elation of our invigorating client conference quickly gave way to the shock of the sudden loss of my friend and colleague, Dwayne Jacobs.

The conference was a rousing success, including by the definition I proposed in my opening remarks: I learned a lot, and from all manner of attendees. Thank you to all who were able to join us – either in person or through the virtual platform – and for contributing to the event in your own special way. I came away from the festivities more impressed by the effort and progress we have made as a community than ever before. I also came away with a greater sense of how much work there is yet to do, and with a renewed energy to get right to it.

Dwayne's passing soon thereafter will sadden me for a long time, and it certainly has given me a broader sense of perspective about what is truly important in life. But it has not diminished my appetite for the work ahead, and I know that is how Dwayne would have wanted it. In fact, I can think of no better way for us to pay tribute to his memory than to embody his values of passion, diligence, and commitment to making a positive impact. All of us would have chosen to strengthen our product, our organization, and our community with him. Having been denied that choice, we will instead forge ahead in his honor.

Sincerely,
Rob Landis
President, Corelation Inc.

Employee Profile: Quinn Burrell, Business Analyst II

As a Business Analyst II, Quinn Burrell is at the forefront of turning concepts and ideas into new features in KeyStone. When our clients are seeking new functionality, our business analysts work to understand the request and effectively communicate it to our developers. From gathering technical specifications to working across multiple departments, Quinn keeps these projects on track and ensures that development is familiar with all the nuances of the request.

Quinn has led the charge to bring Client Development Request standards to the team, streamlining the process by which the business analysts gather and submit requirements to development. He never shies away from the more challenging projects and brings high-level analytical thinking to ensure that we're able to deliver the products or enhancements that our clients envisioned.

"I love working with our clients who are so knowledgeable and have a strong vision of how they want their products

to work. I get handed an idea and get to work cross-functionally with other teams throughout Corelation to bring it to life," shared Quinn.

Whether it's expanding his technical know-how or putting his problem-solving skills to the test, Quinn is excited for the chance to learn and grow in his role here at Corelation every single day. "I can't hark enough on how everyone at Corelation is willing to be a resource to help our fellow coworkers grow together. It's inspiring and great to be a part of," he added.

Outside of work, Quinn is always on lookout for new creative hobbies and enjoys DJing, playing guitar and keyboards, and creating digital art. When he needs a mental break, he enjoys watching mindless television and hanging with his dogs, Teddy and Charlie.

Thank you, Quinn, for all you do for our team and our credit union partners! 🍷



Corelation Tips & Tricks: Miss a Session at the Conference? Now Available on Demand

The 2022 Corelation Client Conference covered everything from best practices for operational efficiency to the latest new functionality on the core and expertise from industry leaders. Whether you want to re-watch a presentation or share a presentation with your team, recordings of all of the sessions from the 2022 Corelation Client Conference are now [available on demand](#)!*

**Confluence access required*

Getting the Most Out of KeyStone

Learn ways to leverage KeyStone's openness and see how fellow credit unions are implementing functionality from Clearwater Credit Union's SVP of Operations Meagan Kraft and Data Analyst Devin Carlson in the "Coolness of Corelation".



Enhancing Credit Union Relevance in a Quickly-Changing World

As the world continues to change at an increasingly rapid pace, what can credit unions do to not only maintain but increase our relevancy to the members we serve? Wescom Credit Union President/CEO Darren Williams discusses the path ahead to regain the competitive advantage.

Back to Our Roots – Serving the Underserved

Credit unions that are rising to the challenge of serving the underserved low-to-moderate income communities are outperforming those that don't. Learn ways to develop product, pricing, service delivery, risk mitigation, marketing strategies, and more to responsibly serve these communities from USC Credit Union President & CEO Gary Perez.

How to Stay Flexible in a Regulatory World

Learn how fellow Corelation clients are remaining nimble against competitors while navigating the regulatory landscape from Maryland and DC Credit Union Association President & CEO John Bratsakis.

Building & Managing a Cannabis Portfolio

Curious where to get started with compliant cannabis banking? Safe Harbor Financial President & CEO Sundie Seefried has forged the way for safe, legal banking for the flourishing cannabis industry and shares her insight with two sessions dedicated to preparing and maintaining a sound cannabis banking program.



New Clients – Tips for a Successful Conversion

No matter how large or small your team, these best practices will help ensure smooth sailing for your KeyStone conversion. Core System Analyst Susan Franzen from WESTconsin Credit Union shared tips for project management, team organization, testing and data validation, and more in "Cruisin' for Core Conversion Success".

Looking at "Conversions from a Smaller Credit Union's Perspective", Estacado Federal Credit Union CEO Mark Roddenberry offers ideas to get your entire staff involved early in the conversion process and how to use the core conversion as an opportunity to make the changes you always wanted. 🍷

Upcoming Training & Seminars

For the full list of upcoming Corelation training offerings and to register for courses, [click here](#). (Confluence access required)

Real Estate Lending

July 22nd
12-1:30pm PST

sponsored by



Posting Policies Best Practices

August 22nd
12-1pm PST

sponsored by



Escrow Analysis & Corrections

September 14th
12-1:30pm PST

Back-Office Technical Training

Beginner Jaspersoft Reports • Advanced Jaspersoft Reports • KeyBridge Training
KeyStone Server Administration • UI Scripting • Batch Scripting
Forms: General Usage • Forms with UI Scripting • Fundamentals of Agile and Scrum

What's Up, Northwest Client Group?

The KeyStone Northwest Client Group (NWCG) was founded to provide an outlet for users in the region to network, collaborate, and share knowledge and ideas. The NWCG aims to hold at least one in-person and one virtual meeting each year to bring together the community.

In-Person Meeting – September 23, 2022

Mark your calendars for the next KeyStone Northwest Client Group meeting, in-person on Friday, September 23rd at CapEd Credit Union in Idaho. The board is planning a full day that will cover a variety of topics, with general sessions in the morning and break-out sessions in the afternoon. In-person meetings are an incredible opportunity to network and have informal conversations with fellow credit unions.

Virtual Meetings & Corelation Client Group Community Forum

In addition to the annual in-person meeting, the NWCG also hosts virtual meetings to offer more opportunities to collaborate. To recreate the networking feel of an in-person event, they include freeform discussions broken out by specific topic, such as lending, system operations, commercial lending, and more.

The [Corelation Client Group Community Forum](#) is another excellent way to connect with and learn from other KeyStone

credit unions. "The information flow on the forum is great, our credit union has gotten so much out of it," shared NWCG Chair Ron Broaddus of Pacific Crest Federal Credit Union. "You get multiple different perspectives on every topic from small to large credit unions, in-house and managed services."

How to Get Involved

If you're interested in joining the Northwest Client Group or any of the regional [client-led KeyStone User Groups*](#), contact one of the board members or connect on the [community forum](#). 📄

**Confluence access required*



KeyStone Northwest Client Group

Preferred Partner Spotlight: ToolCASE Could Fraud Incursions Decimate the Credit Union Industry?

For a full list of Corelation partners, [click here](#).

Fraud costs are out of control. According to the FTC, American consumers experienced a 70% increase in fraud last year, topping \$5.8 billion. For every \$1 lost to fraud, financial services firms now incur a whopping \$4 in expenses. Unfortunately, these costs are likely to climb even higher... Putting the entire credit union industry at serious risk.

We've already seen a number of high-profile digital incursions and insider frauds reported this year. As the frequency of these alarming frauds grow, the possibility of member outflows (and massive losses) from credit unions increases drastically.

To remain competitive and viable, credit unions must abandon legacy fraud solutions (which have become liabilities) and adopt state-of-the-art technologies that have proven to stop fraud in its tracks.

It was once thought that only large, well-capitalized institutions have the resources to do this. However, recent advances in artificial intelligence have proven to not only help detect and prevent fraud at credit unions but are now financially accessible to institutions of all sizes and capitalizations.

One Florida-based credit union, for example, was able to reduce fraud significantly in 2021, preventing \$1.8 million in losses. They accomplished this astonishing feat with the help of ToolCASE, LLC., the industry's preferred real-time, AI-driven fraud detection and prevention solution.

While Americans experienced a dramatic 70% increase in fraud last year, members of this ToolCASE-secured credit union saw fraud plummet.

Their assets are now far more fortified than ever before. And thanks to the real-time detection capabilities of ToolCASE, the long-term viability of this credit union is secure.

Your institution and your members deserve the same protections afforded by this new industry standard: ToolCASE.

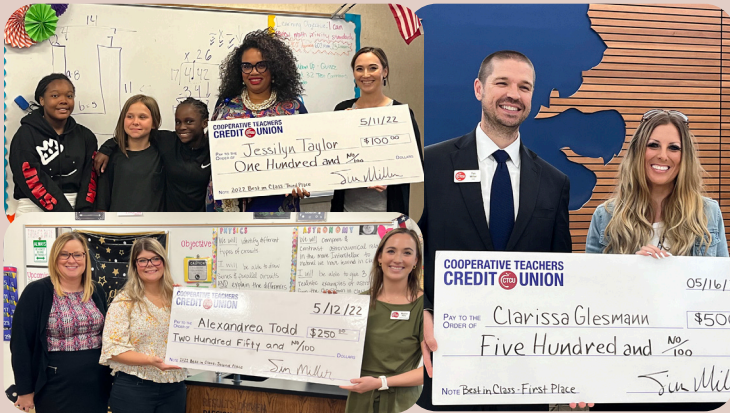
[Request a demonstration](#) of the remarkable ToolCASE fraud detection and prevention solution and discover how they help credit unions of all sizes at [toolcase.com](#). 📄



Corelation Client News & Success

COOPERATIVE TEACHERS CREDIT UNION

Cooperative Teachers Credit Union wrapped up the school year with their Best in Class Teacher Award, receiving over 700 submissions recognizing local teachers. One of the programs CTCU hosts throughout the school year to teach youth about finances is their "Reality Fair", teaching graduating seniors about budgeting and financing. At the fair, students receive a budget spreadsheet and visit different stations to figure out how to spend their money. To put these lessons into "reality", CTCU is offering to match up to a \$100 initial deposit when new graduates open a checking account this summer. [Read more here.](#)



desert FINANCIAL CREDIT UNION

Desert Financial Credit Union recently hosted their 2022 Charity Golf Tournament that raised \$525,000 for Phoenix Children's Hospital's 1 Darn Cool School program. The school is a fully accredited K-12 program that offers kids who are staying at Phoenix Children's Hospital a sense of normalcy and an encouraging atmosphere. Desert Financial CU has supported the 1 Darn Cool School program for 25 years helping children to learn, play, and continue their education through their stay. [Watch here.](#)



Welcome, New Clients

(Through June 1, 2022)

APG Federal Credit Union
\$2.06 billion in assets
Edgewood, MD



AERO Federal Credit Union
\$292 million in assets
Glendale, AZ



DuTrac Community Credit Union
\$980 million in assets
Dubuque, IA



Monterey Credit Union
\$306 million in assets
Monterey, CA



Valleystar Credit Union
\$615 million in assets
Martinsville, VA



IH Credit Union
\$337 million in assets
Springfield, OH



**America's First
Federal Credit Union**
\$2.27 billion in assets
Birmingham, AL



Thank You, Conference Sponsors

We'd like to recognize our partners who generously supported the 2022 Corelation Client Conference.
Thank you for your support!

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May 19th Morning Break Sponsors:

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- MVi
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May 19th Lunch Sponsors:

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- MAProcessing
- SHAZAM

May 19th Afternoon Break Sponsors:

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- ToolCASE

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- Lumin Digital

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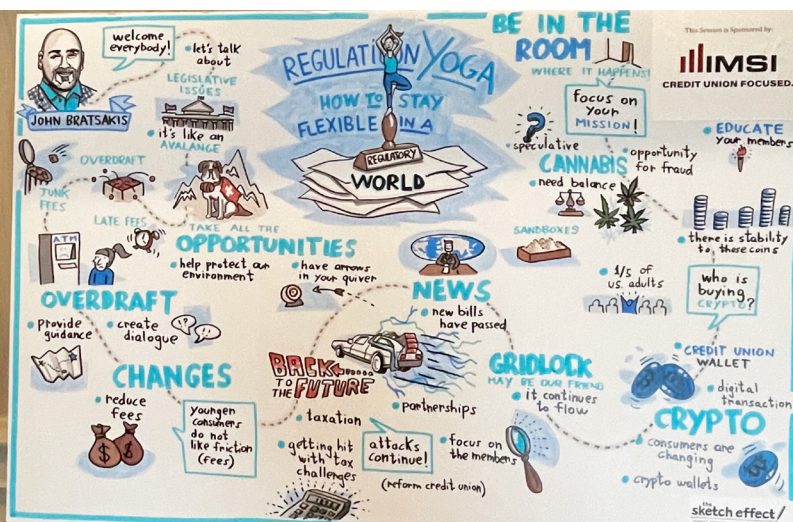
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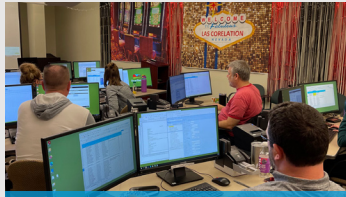
- Bank-A-Count



Conversiongram



Star Wars Day at Allegiance CU



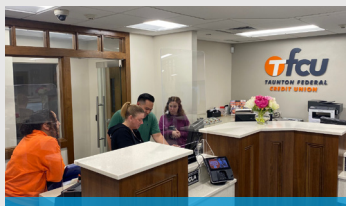
Learning at Heartland CU



New Core Vibes at Health Advantage CU



Wigs at Allegiance CU



Setting Up Tellers at TFCU



Teamwork at Allegiance CU



Selfies & Smiles at Taunton FCU



Fabulous Las Correlation, Nevada



Wig Wednesday at Taunton FCU



Battle of the Band Tees at Allegiance CU



Smiles at Allegiance CU



Training Time at Taunton FCU



Matching at Allegiance CU



Working Hard at Heartland CU



Selfies Break at Taunton FCU



Health Advantage CU

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