



keynotes™

Spring 2024 ~ Volume 15, Issue 1

Unleashing KeyStone’s Potential Through Dedicated Client Training

At the foundation of Corelation’s support services is a dedication to client training – our goal is to put the power in your credit union’s hands to get the most out of KeyStone. An investment in training can help your staff master the KeyStone core and even create your own custom solutions to streamline your unique internal processes.

Our documentation contains a wealth of resources for [free, self-guided training](#) – but if you’d like more guidance from Corelation, there are additional options available to you. From scheduled instructor-guided sessions to on-demand recorded webinars, our [training offerings](#) provide support for your staff and the tools you need to best leverage KeyStone’s robust capabilities. Corelation offers front-office and back-office training to help you get the most out of KeyStone’s existing functionality and technical training to learn how to expand its capabilities with your own custom scripts and reports.

We also know that there is no ‘one-size-fits-all’ solution to training. Our customizable training opportunities give your credit union the option to choose what and where you learn. Whether you’re looking for in-depth KeyStone training for all levels of your staff or looking to delve deeper into scripting and reporting, we have training options that can be tailored to fit your credit union’s specific needs.

If you’ve recently hired new staff members or need refresher KeyStone training, Education Services has recently announced an [expanded training catalog](#) that offers singular sessions on a wide variety of topics that you can choose from to build exactly what you need. We also offer a selection of pre-packaged courses that are designed around the requirements of individual positions, ranging from tellers to lenders to management – as well as “Train the Trainer” courses to equip your internal staff trainers. Each custom training session begins with a discovery call to answer your questions and discuss scheduling. The curriculum can be adapted to your credit union’s specific products and services, and the sessions are recorded for future use.

For your programmers and technical staff, Technical Training can provide the tools to create your own unique solutions using the power of KeyStone. If you’re looking to create your own complex reports to get more out of your data in KeyStone or want to streamline front-office processes with a custom workflow, Technical Training provides detailed instruction on reporting, scripting, and more. With client-specific training, you can work alongside a

technical trainer to create your first custom report or program in KeyStone and learn to edit and create on your own.

In addition to determining the specific curriculum, you can choose the setting that’s best for your team. Whether you’re interested in remote training or on-site training at your credit union, we’ve got you covered!

If your credit union is interested in exploring custom training opportunities, you’ll find more information on our [Education Services custom training catalog](#) and [custom Technical Training offerings](#) on Confluence.* 🗑

**Confluence access required*



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Note from the President



Hi everyone – I hope this note finds you well. 2024 has gotten off to a fast start for Corelation, and just one glance at the list of projects we have in flight with all of you proves that it’s been equally busy on your end, too. In my world, the first quarter of the year also brings with it a few annual get-togethers like the Governmental Affairs Conference, the spring iteration of our back-to-headquarters week, and an in-person meeting with our Advisory Board.

These events are perennial highlights in my memory, but I have to admit that since the pandemic lockdown they’ve also been sources of trepidation as I see them approaching on my calendar. In “the beforetimes” I never imagined that the idea of being around groups of people for sustained periods could be intimidating, but as my lifestyle has adjusted to this new world of hybrid work it has become clear to me that type of socialization really does take some getting used to. It’s like a muscle that gets stronger with exercise, but that in the past few years has inevitably weakened due to more sporadic use.

If that rings true for you, then let me reassure you that a) you are not alone, and b) the effort is worth it, I promise! Having hopped from the industry gathering in Washington DC to an “Aloha” themed week with my Corelatives in San Diego to some great discussion (not to mention some great food) with our Advisors in Austin, TX, I am so thankful for having gotten past the jitters and diving headfirst into the opportunities to spend time in person. Instead of being intimidating, these experiences all proved deeply rejuvenating.

If you’re ready to give it a shot, then we’ve got a great opportunity coming up. Join us May 28-30 in San Diego at our Client Conference – there’s no better chance to catch up, collaborate, and just plain hang out like we used to in the good old days. And don’t worry too much about forgetting a name or getting tongue-tied – we’re all getting back into the swing of things.

See you soon!

Rob Landis, President, Corelation Inc.

Employee Spotlight: Jeff Gray, Client Services Engineer

The Client Services division at Corelation is crucial for the company’s success, acting as a bridge between technical innovation and user satisfaction. Jeff Gray, a Client Services Engineer, plays a key role in connecting the Development and Client Services teams.

Originally from Southern California, Jeff brings over 8 years of experience in the credit union core industry to Corelation. He began his career journey as a lending representative and later transitioned to the back office, focusing on hardware services. His expertise in these areas remains vital in his role today.

Jeff began his journey here as a Client Services Specialist and was promoted in 2023, putting to work his technical expertise and willingness to pioneer new support methodology joining the newly formed Tier 2 Team. Despite being relatively new, the team has quickly gained success by fostering collaboration among internal departments and tackling tasks that clients may face with KeyStone. Jeff and his team take a proactive approach to solving issues before they escalate to the Development Services team. This method significantly improves the efficiency of issue resolution, delivering quicker results for credit unions with open tickets.

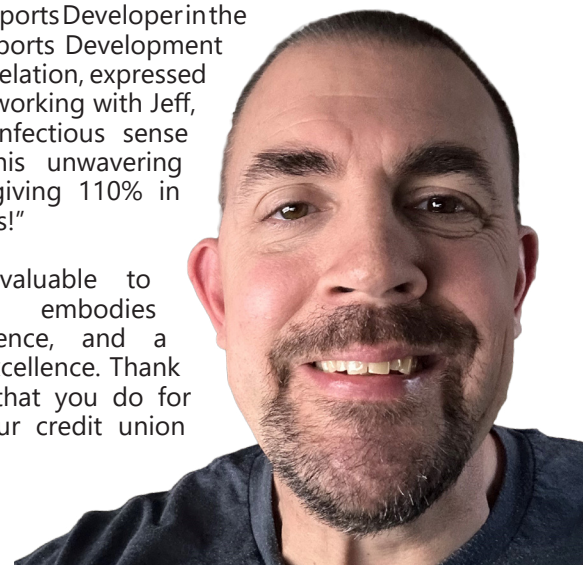
“Earning the trust of both my colleagues and clients is important to me and ensuring that their interactions with

me are enjoyable is a key priority,” shared Jeff. “I strive to continuously elevate my knowledge, making sure that every day offers a chance to exceed the accomplishments of the day before.”

Beyond the office, Jeff has been an avid wheelchair athlete for more than 25 years, maintaining an active lifestyle with regular visits to the gym. He loves going for walks, watching movies, and binge-watching TV shows with his wife. Jeff also cherishes spending quality time with his family and friends.

Annie Nguyen, a Reports Developer in the Batch Script & Reports Development Department at Corelation, expressed her enjoyment in working with Jeff, “I admire Jeff’s infectious sense of humor and his unwavering commitment to giving 110% in everything he does!”

Jeff isn’t just valuable to Corelation; he embodies dedication, resilience, and a commitment to excellence. Thank you, Jeff, for all that you do for Corelation and our credit union partners! 🍷



Client Success Story: CapEd Credit Union Elevates Member Satisfaction with Self-Serve Loan Modifications

In their quest to improve loan retention, CapEd Credit Union found a solution with Corelation Preferred Partner FINOFR's rate reset technology, which offers the ability to change loan terms without a refinance. Through the frictionless self-serve experience for members needing to adjust loan payments or take cash out, CapEd has been able to retain loans.

"Leveraging innovative partners like FINOFR is essential for our growth. The seamless, real-time integration with KeyStone enables us to provide member-friendly experiences that go beyond our internal capabilities, allowing us to meet the expectations of today's digital consumers," said Vice President of Consumer Lending of CapEd Credit Union, Jeremy Sankwich.

The tool, which they branded MyTerms, provides members the flexibility to access cash from their existing loans or modify their payments instantly. CapEd established guidelines for qualification, utilizing reports pulled from KeyStone to determine which members meet their criteria to be offered a loan modification.

Members are presented with offers and the ability to adjust loan terms, request cash out, and instantly see their new payment. KeyStone integration updates the loan terms in real-time, allowing members to see updated balances in their online banking within minutes.

The Results: Win-Win for CapEd and their Members

Since implementation, the tool has helped prevent loan flight risks while providing unique benefits for their members. When members take cash out or extend the terms of their loan, additional interest income is generated for the credit union. Members are often accessing cash out in smaller balances, which can be an alternative to payday loans while also lowering their payment – all without having to call the credit union for assistance.

"It's so valuable for our members to be able to immediately turn around and see the cash in their account," added Tricia Larsen, Consumer Loan Systems Analyst of CapEd Credit Union. "And even after choosing modification and cash out options, their rates often stay notably lower than those from refinancing."

Through this partnership, CapEd Credit Union has been able to retain loans, increase fee revenue, and stay true to their commitment to enhance their members' financial well-being by allowing them to easily lower their loan payments and access cash to handle life's unexpected expenses.

[Read more about their solution here.](#)



Jeremy Sankwich, VP Consumer Lending



Tricia Larsen, Consumer Loan Systems Analyst

Upcoming Training & Seminars

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

Purging Best Practices

April 9th
12-1pm PST

Payment Calculations & Interest Rate Changes

May 8th
12-1:30pm PST

Operational Enhancements

June 13th
12-1pm PST

Back-Office Technical Training

KeyBridge Training
April 3-4 • May 22-23

Beginner Reports Training
April 9-11 • May 14-16

Advanced Reports Training
April 23-25 • June 4-6

KeyStone Server Administration
May 1-2

UI Scripting Training
May 7-9

Batch Scripting Training
June 11-13

Forms: General Usage
June 26

Interested in Custom Training?

Our Technical Training & Education Services both offer custom training, available virtually or in-person!

Custom Technical Training

Choose a targeted list of technical topics from our available courses to determine your curriculum.

[Learn more](#) (Confluence access required)

Customized Training with Education Services

Select from our catalog of prepackaged sessions or let us create something unique for your credit union.

[Learn more](#) (Confluence access required)

What's Up, KeyStone Developers User Group?

The KeyStone Developers User Group was founded to foster a platform for software developers to gather, exchange ideas, and discuss solutions. Since its inception in 2020, the group has experienced significant growth, welcoming more members, setting new objectives, and scheduling regular meetings throughout the year.

New Updates and Virtual Meetings

The group now boasts a membership of over 270 members, comprising representatives from more than 85 credit unions. Among the expanding membership is Corelation's Research & Development Manager, Carl Barlow. Additionally, they have doubled the size of their leadership team and aspire to draw in more members to achieve a target of 325 by the year's end. As the group grows, they have increased the frequency of their meetings, scheduling seven gatherings for the current year, compared to five in previous years.

Another exciting addition is the formation of a code-sharing repository, which rolled out at the end of 2023. This platform allows developers to share their code safely and securely.

"We appreciate different viewpoints and love sharing ideas, which is why we created a safe code-sharing hub where developers can freely exchange insights," shared Quincy Mast, Lead Developer of Park View Federal Credit Union. "Our goal is to unite credit unions, create lasting solutions, and encourage more people to join or initiate projects. Watching different applications come to life has been a huge

part of my learning journey with KeyStone and I'm confident it will greatly benefit other developers too."

Holding more meetings annually, the user group maintains its emphasis on demonstrations. Members of all skill levels are encouraged to present a development project they are proud of. There are four remaining meetings scheduled for 2024, as well as a presentation at Corelation's annual Client Conference on May 30th. The meetings are set for April 9th, August 6th, October 8th, and December 10th at 1 PM Eastern time.

Engage with the KeyStoneDevs User Group Community

Every credit union operates uniquely, offering insight into different problem-solving methods. What distinguishes this group is its exclusive membership of software developers, warmly welcoming new joiners and their innovative perspectives. Past meetings, featuring informative demonstrations and lively discussions, are recorded and accessible. If you're interested in joining this group, please reach out to keystonedevs@googlegroups.com. New members are always welcome! 🍷

Follow the KeyStone Documentation Blog

Looking for the latest updates to KeyStone Documentation? Visit the [Documentation Blog](#) weekly to see all the recent changes. *(Confluence access required)*

Preferred Partner Spotlight: TruStage™

Knowledge breeds empathy: New research puts credit union lenders in the minds of today's borrower

By Amy Robertson, Senior Manager, Lending Member Experience, TruStage™

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

With the benefit of data insights, credit unions are better equipped to make timely, member-centric and strategic decisions. As competition for borrower business intensifies, relevancy—of every experience from application to loan servicing—is crucial.



TruStage™

It's against this backdrop that TruStage is continuing its research into the consumer mindset, studying the perceptions and behaviors that drive financial choices. The company's most recent report, the 2023 Lending Consumer Preferences Survey: [Relevancy is top of mind for today's borrower](#), outlines the findings and focuses on the borrower mindset.

The consumer insights explored in the report include:

- **Expectation vs. reality:** The research uncovered disparities in how borrowers expect to engage with lenders as compared to how they actually do.
- **Borrower worries:** Two categories of consumer concern about loans emerged in the research: 1) worries about loan pricing and terms, and 2) worries about their ability to make payments.

- **Multichannel expectations:** Borrowers expect access to multiple methods of communication and research to get the information they need.

- **Criticality of education:** When offered lending protection in a relevant manner, borrowers are more likely to elect to add them to their loans.

Understanding the hopes and fears of today's borrowers helps credit union leaders tap into the empathy they need to empower members. With deeper intelligence on what motivates borrower action, credit unions are in a better position to help members achieve financial wellness with fewer worries and greater confidence.

Through the unparalleled customer understanding that comes from research like the 2023 Lending Consumer Preferences Survey, we are helping more credit unions uncover the insights necessary to improve the borrower experience and deepen member relationships.

For more borrower insights, [download the Lending Consumer Preferences report here](#). 🍷

Corelation Client News & Success



Credit Union of New Jersey

The freedom to prosper.

The CrossState Credit Union Association proudly announces Soma Sarkar, Executive Vice President/COO of Credit Union of New Jersey, as the recipient of the 2024 William W. Pratt Executive of the Year Award! This award honors leaders who embody the “People Helping People” philosophy of the credit union movement. Sarkar’s 29 years of impactful service and achievements in the credit union space exemplify her commitment to the industry. [Read the full story here.](#)



PSECUSM

Congratulations to PSECU President & CEO, George Rudolph, and Barb Bowker, Chief Member Experience Officer, who have been honored with placement on the PA Business Central Top 100 People List for 2024! Their inclusion acknowledges their roles as leaders propelling the vibrancy of central Pennsylvania’s socio-economic landscape. [Check out the story here.](#)



Welcome, New Clients

(Through March 25, 2024)

Credit Union of Georgia

\$633 million in assets
Woodstock, GA



EASTEX Credit Union

\$117 million in assets
Evadale, TX



APL Federal Credit Union

\$631 million in assets
Laurel, MD



Affinity Credit Union

\$143 million in assets
Des Moines, IA



Rockland Federal Credit Union

\$3 billion in assets
Rockland, MA



Genisys Credit Union

\$4.8 billion in assets
Auburn Hills, MI



Valley Credit Union

\$442 million in assets
Billings, MT



Sun Federal Credit Union

\$659 million in assets
Maumee, OH



United Consumers Credit Union

\$199 million in assets
Independence, MO



Summit Credit Union

\$342 million in assets
Greensboro, NC



Conversiongram



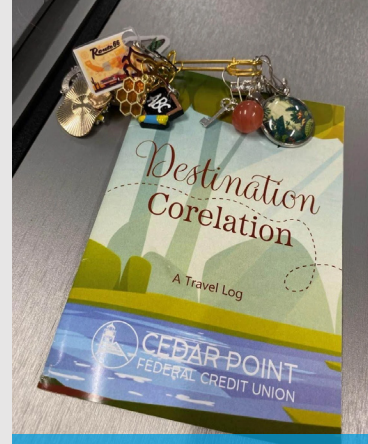
Towpath CU Trusting the Process



Selfreliance FCU Leadership Team



Selfreliance FCU Conversion Weekend



Destination Corelation at Cedar Point



Cedar Point FCU Conversion Charms



Market USA To KeyStone & Beyond



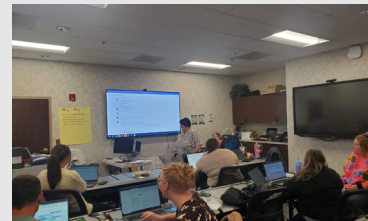
The Whole Gang at Towpath Credit Union



Ashland Credit Union Team Ready to Work



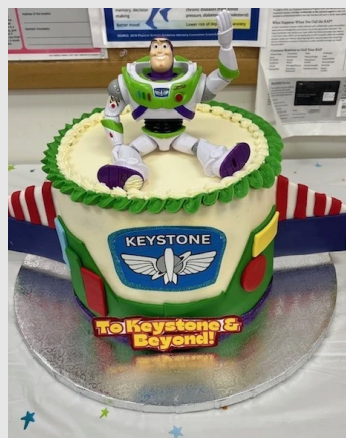
All smiles at Selfreliance FCU



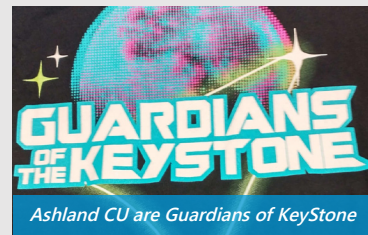
Cedar Point FCU Team



Ready to Convert at Market USA



Market USA FCU Celebrates



Ashland CU are Guardians of KeyStone

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