



KeyClone: A Smarter Way to See Your Data — Without Impacting Performance

As data volumes grow and reporting demands become more complex, credit unions are looking for ways to get faster, more reliable insights — without putting extra strain on their core systems. That’s where KeyClone comes in.

KeyClone®

At its core, KeyClone creates a near-real-time, read-only copy of a KeyStone database that’s dedicated specifically to SQL reporting and analytics. Instead of running heavy reports against production or waiting on restored backups, credit unions can point their reporting tools to KeyClone and get a consistent, accurate view of their data without impacting daily operations.

One of KeyClone’s standout features is flexibility. Replication can run continuously, or it can pause automatically at the end of the business day. That pause allows teams to run end-of-day or end-of-month reporting against a stable snapshot of data — no moving targets, no half-posted transactions. When reporting is complete, replication resumes right where it left off. The result: faster access to data, cleaner reporting, and less stress on production systems.

Palmetto Citizens Federal Credit Union became the first Corelation client to go live with KeyClone, and for Scott Watson, IT Infrastructure Manager, the impact was immediate. “KeyClone is so much easier than the consistent upkeep and running batch jobs to maintain a database manually,” Scott shared. “Just the pausing and resuming alone — even without automation — is fantastic.”

Today, Palmetto Citizens uses KeyClone as the foundation for its data warehousing and analytics. The setup runs on a secondary KeyStone server and automatically pauses at end of day. Once paused, their data warehouse processes kick off, crunching a full day’s worth of data without worrying about tables changing

midstream. When processing is done, replication resumes automatically.

“It’s almost a set-it-and-forget-it process,” Scott said. “Our analytics team doesn’t contact us regularly asking for data because it’s already available and accessible.”

That automation has translated into real efficiency gains. Reporting has moved entirely off production, reducing performance concerns, and the analytics team can now compare day-to-day data with confidence. With full daily snapshots, it’s easier to put real numbers behind everything, including revenue generated, members served, and trends over time. Having all that data readily available within a KeyStone environment makes insights more accessible and far less cumbersome to pull together.

Implementation was smooth, even as an early adopter. “Typically, if you’re first, you expect some issues,” Scott noted. “But the setup and configuration were surprisingly easy, with very little troubleshooting. Corelation’s engineers were fantastic — supportive, thorough, and walked us through best practices, which has also increased my own KeyStone knowledge.”

As Palmetto Citizens continues to explore new ways to use their data, one thing is clear — KeyClone isn’t just helping them report faster. It helps them understand their data better, one day at a time. For other credit unions considering KeyClone, Scott’s advice is simple: “If you’re looking to compare day-to-day data, you couldn’t ask for a better, more seamless solution.”



Scott Watson, Palmetto Citizens FCU

If you’re interested in getting started with KeyClone, [learn more on Confluence here](#).*

*Confluence access required

CONTENTS

| | | | |
|--|---|---|---|
| Introducing KeyClone..... | 1 | Client News & Success | 4 |
| Note from the CEO | 2 | Partner Spotlight: eDOC Innovations | 4 |
| Employee Spotlight: Laura Navar..... | 2 | Technical Training in Texas | 5 |
| Tips & Tricks: Person Authentication | 3 | Welcome New Clients | 5 |
| Upcoming Trainings & Seminars | 3 | Conversiongram | 6 |

Note from the CEO



Dear Friends,

I hope this year has gotten off to a positive and productive start for you and your organization. We're certainly off and flying here at Corelation, with an early highlight taking place at the beginning of March as our executive and sales teams attended the Governmental Affairs Conference in Washington DC. I've learned to embrace the whirlwind energy of that conference as a unique opportunity to connect with a critical mass of partners in one place, both clients and fellow service providers alike.

Our big headline for this year's GAC was the fantastic news that we've partnered with Wings Credit Union, the go-forward name for the combined entities of Wings CU and Ent CU upon their "conmerger" onto KeyStone as a ~\$20B institution. As you might imagine we are over the moon to have been selected as their core provider, and we are excited to dig into the hard work it'll take to get there.

From my perspective, one of the best parts of this watershed signing is the payoff of our advance preparation for just this scenario. For years now we have been quietly building up the resources necessary to dedicate to this type of uniquely complicated project without impacting the many other conversions and major projects in flight and in the queue for our growing client community. Because believe it or not, I am equally honored for Corelation to have been selected as a trusted partner for Jordan FCU, for Waterbury Connecticut Teachers FCU, for Caltech Employees FCU and Rave Financial CU and MassMutual FCU and Hanscom FCU and CU Hawaii FCU and the many others that have selected KeyStone in the last few months. We Corelatives are supporters of the entire credit union movement, from the smallest institutions to the largest.

Indeed 2026 is shaping up to be our biggest year ever in terms of sales, conversions, projects, and client support. Our fine-tuned development engine will drive us forward as we move whole mountains in the months to come, and we will forge ahead with a sense of confidence built on careful preparation and iterative improvement over the years. We're ready, willing, and able. After all, KeyStone gives you wiiiiings!

Sincerely,
Rob Landis, CEO, Corelation Inc.

Employee Spotlight: Laura Navar, Payroll Manager

Since joining the company in April 2021, Laura Navar has been a steady, trusted force behind one of our most critical functions — payroll. As Payroll Manager, Laura oversees payroll operations across 41 states and counting, ensuring compliance, accuracy, and timeliness for every employee. Her responsibilities span a wide range of complex processes, including W-2 reporting, HSA and FSA funding, 401(k) contributions, and the many nuances of payroll deductions and quality assurance. In 2022, Laura further strengthened her expertise by earning her Certified Payroll Professional (CPP) certification, reflecting her deep commitment to excellence in her field.

Laura works in close lockstep with Cristal Kurtz, Director of Human Resources, partnering on key initiatives such as 401(k) testing, profit sharing, audits, promotions, merit increase workbooks, and bonus processing. Together, they ensure payroll and HR processes remain aligned, compliant, and seamless — supporting both employees and leadership with precision and trust. Laura's attention to detail and collaborative approach make her an essential partner across the organization.

Outside of work, Laura brings the same energy and dedication to her family. She and her husband, Jose, are proud parents to their sons, Gabriel and Joaquin (and their fur baby Ser Jorah). Known as the ultimate sports mom, Laura spends countless hours at the baseball & soccer fields

cheering on her boys — and even celebrating a Little League state championship win along the way. In her downtime she also enjoys photography and yoga. Whether she's managing multi-state payroll compliance or shuttling her sons to practices and games, Laura does it all with passion, care, and unwavering reliability.

We're grateful to have her on our team and proud to spotlight the impact she makes every day. 🏡



KeyStone Tips & Tricks: Person Authentication Enhancement

As fraud is ever on the rise, it continues to be one of the most pressing issues facing credit unions today – and safeguarding your members’ accounts is crucial. A newly released enhancement for member verification is now available within KeyStone to provide an additional layer of security that allows your staff to easily validate a member’s identity when they call or visit a branch.

The Person Authentication feature provides your frontline staff, including tellers and call center representatives, with a rotating series of questions and answers that allow them to verify the member using data pulled directly from their person, account, share, and loan record within the core.

One of the biggest advantages of the Person Authentication functionality is that it can randomize the security questions with each member service engagement. Shuffling the questions asked instead of using a repeated series of questions with each interaction helps reduce member comfort with the question sequence and prevents fraudsters from being able to anticipate the questions.

This new functionality is credit union configurable, so you can tailor the setup to best fit your organization’s processes and policies. It includes an extensive list of pre-built authentication questions to choose from that can be easily enabled or disabled, including questions related to share balances, account and loan information, recent transactions, and more.

The Person Authentication window can be set up to display automatically when a member profile is accessed, with options to have it appear based on specific users, roles, and work areas within KeyStone. There are also fields that allow you to select various configurations, such as the number of questions

to display, the number of questions that must be answered correctly to validate the member’s identity, and the length of time before re-verification is required.

Once a member has completed the authentication process, a verification status will appear on their person record and within the transaction work area and an interaction record will be logged within the KeyInsight relationship manager. If a member fails the verification, they can be routed to a queue for escalation. This provides the ability to view and audit previous call logs, including details about which questions were asked, how many were answered correctly, and which employee spoke with the member.

If you’re interested in getting started or want to learn more about the Person Authentication enhancement, [visit this page on Confluence](#).*

**Confluence access required*



Upcoming Training & Seminars sponsored by Unit21

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

Accounting Basics in KeyStone

April 7th
12-1:30pm PST

KeyStone Research Best Practices

May 20th
12-1:30pm PST

Operational Enhancements

June 24th
12-1pm PST

Back-Office Technical Training

KeyBridge Training
April 14-15 • June 16-17

UI Scripting Training
June 30 - July 2

Beginner Reports Training
April 7-9 • May 19-21 •
June 9-11

Batch Scripting Training
May 19-21

Advanced Reports Training
April 21-23

KeyStone Server Administration
June 2-3

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.

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Corelation Client News



NorthCountry Federal Credit Union has partnered with Vermont Treasurer Mike Pieciak and the Department of Corrections to provide financial education and banking access to incarcerated individuals preparing for reentry.

Launched at Southern State Correctional Facility in November 2025, the program offers workshops on money management and essential financial skills, with participants able to open an account upon completion.

The initiative aims to reduce barriers to financial stability, support successful reentry, and strengthen Vermont's communities and workforce.

[Check out the full story here!](#)

KeyBridge Certified



New KeyBridge Certified Vendors

(Through March 5, 2026)



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Preferred Partner Spotlight: eDOC Innovations

From Digital Moments to Digital Strategy

by Mark Fierro, CEO, eDOC Innovations • For a full list of Corelation partners, [click here](#).

Digital transformation in credit unions has largely been defined by key member interactions — opening accounts online, signing documents remotely, and completing loans without visiting a branch. These advancements have reshaped the member experience, but behind many of these digital moments lies a patchwork of disconnected systems. Documents are often generated, signed, stored, and archived across multiple platforms, requiring staff intervention to bridge gaps. What appears seamless externally can introduce operational complexity internally.

As credit unions grow and regulatory expectations evolve, this fragmented approach becomes harder to sustain. Institutions must not only deliver convenient digital experiences, but also ensure accuracy, auditability, and scalability. Increasingly, credit unions recognize that digital maturity depends on more than adding tools — it requires an integrated document strategy aligned directly with the core system and designed to support the full document lifecycle.



For more than three decades, eDOC has focused exclusively on solving this challenge for credit unions. As a Credit Union Service Organization (CUSO), our technology integrates directly into credit union operations. Through our integration with

Corelation KeyStone, eDOCsSignature enables documents to be generated, delivered, signed, and automatically indexed within the core workflow. Complementing this capability, DocLogic provides enterprise content management, secure imaging, retention management, and audit-ready reporting.

This integrated approach reduces manual processes, strengthens compliance readiness, and improves operational consistency. It provides credit unions with a scalable foundation to deliver modern digital experiences while maintaining the control, reliability, and cooperative focus that define the credit union model.

For more information, contact Sales@edoclogic.com or visit edoclogic.com/contact.

“eDOC Innovations integration with KeyStone has allowed us to streamline document workflows and maintain better continuity between our core and document systems. Their solutions have improved operational efficiency, strengthened our compliance readiness, and reduced manual effort for our staff. eDOC has been a reliable and forward-thinking partner to Pathways Financial Credit Union since 2015.”

— Andy Tarbox
Pathways Financial Credit Union

Reports Technical Training Spotlight

Collaboration is what the Corelation client community is all about! In January, over 20 attendees representing 6 credit unions assembled at PrimeWay FCU's headquarters in Houston, Texas for in-depth technical training to expand their knowledge on creating and customizing reports within KeyStone.

The sessions brought together attendees from Neches FCU, PrimeWay FCU, Priority Trust CU, Statewide FCU, Southwest Financial CU, and EASTEX CU for Beginner and Advanced Reports training. Special thanks to PrimeWay for hosting and providing exceptional hospitality!

Beginner Reports training provides instruction on SQL fundamentals, KeyStone specifics, best practices, and an overview of the SQL editor. **Advanced Reports training** builds upon the concepts of the beginner course, with advanced SQL techniques and hands-on experience with file maintenance queries, monetary transactions, and other advanced reporting scenarios in KeyStone.

If you're interested in hosting a regional on-site training session in your area, learn more about our Custom Technical Training and [contact our team here](#).* We offer technical training on a wide range of topics, including Reports, Batch & UI Scripting, KeyStone Server Administration, and more to help you get the most out of KeyStone! 📄

*Confluence access required





Registration
Now Open!



15TH ANNUAL CLIENT CONFERENCE

May 13 - 15, 2026
San Diego, CA







Welcome, New Clients

(Through March 5, 2026)

Wings Credit Union
\$20 billion in assets
Colorado Springs, CO



Hanscom Federal Credit Union
\$2.1 billion in assets
Littleton, MA



Rave Financial Credit Union
\$1.1 billion in assets
Beaumont, TX



Waterbury Connecticut Teachers Federal Credit Union
\$347 million in assets
Waterbury, CT



MassMutual Federal Credit Union
\$322 million in assets
Springfield, MA



Jordan Federal Credit Union
\$378 million in assets
South Jordan, UT



CU Hawaii Federal Credit Union
\$450 million in assets
Hilo, HI



Caltech Employees Federal Credit Union
\$2.1 billion in assets
La Canada, CA



Conversiongram



Oswego County Federal Credit Union!



United CU Tellers Hard at Work!



Texoma Community CU Launched onto KeyStone



Oswego County FCU Pauses for a Photo



North Iowa Community Credit Union Team



Aspen Federal CU Group Pic!



IAA Credit Union Conversion Team!



OUCU Financial KeyStone Team!



United Credit Union Call Center Team!



We Heart Aspen FCU



IAA CU Stops for a Selfie



Snow & Smiles at North Iowa Community



Texoma Community Credit Union!

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