



Highlights from Corelation’s CEO & CTO Forum

Corelation’s second annual CEO & CTO Forum welcomed 146 credit union attendees, vendors, and Corelation employees to Omni San Diego Hotel for two days of networking, collaboration, and insightful discussion. The event focused on the future of the credit union industry, driven by a wide array of engaging sessions hosted by industry experts on topics including cybersecurity, cryptocurrency, mergers, cloud technology, and more – with ample time built-in for open discussion.

“The Corelation CEO & CTO Forum this year provided tremendous insights to the direction of credit unions in technology, security, and leadership,” noted Clint Summers, Chief Operations Officer of Clearwater Credit Union. “It was time well spent networking with peers that are making a difference in the credit union space.”

The event kicked off with warm welcome from Corelation President Rob Landis, who spoke about the ongoing investment in technology, evidenced by Corelation’s growing client base and credit unions migrating to Linux. Landis highlighted Corelation’s intentional investment in maintaining our company culture, addition of a dedicated merger team, and the effectiveness of our quick response team. And in his energetic style, Jim Stickley discussed the dark web, ransomware, and the latest cybersecurity threats.

headwinds facing credit unions and strategic opportunities for mergers, which invoked a great discussion amongst the CEOs. Following that session, Becky Reed, CEO of Lone Star Credit Union wowed the audience with a look at the future of Digital ID. This technology allows members to bring their information to the credit union, saving time and adding an extra layer of fraud prevention at zero cost to the member. Rounding out the CEO track, Ben Soppitt, Co-Founder & CEO of Unifimoney discussed cryptocurrency, the future of digital wealth management, and the importance of neo-investing to attracting younger demographics.



The CTO track offered insights into Corelation’s approach to maintaining a secure software development environment, as well as updates on cloud technology and migrations to Linux and x86 hardware from Corelation’s Co-Founder & Chairman John Landis, Chief Innovation Officer Jeff Dent, and Director of Software Development Eben Maat. The technology-focused sessions concluded with Brewster Knowlton, Founder & CEO of The Knowlton Group LLC touching on aligning data strategy with corporate strategy to turn data into meaningful business outcomes.

The most beneficial aspect of the CEO & CTO Forum was the opportunity to get together in-person in an intimate, collaborative environment. Impromptu conversations offered the chance for credit unions to share ideas with their peers and for Corelation to discover ways we can contribute to our clients’ success.

“Getting to hear about all of the cool things that other Corelation clients are working on is inspiring,” shared Bob Morgan, SVP/Chief Information Officer of PrimeWay Federal Credit Union. “We’ve already started implementing some of the suggestions we heard from others.”

Friday featured separate tracks for the CEOs and CTOs, diving into a variety of topics tailored towards executives and technology leaders. Thought-provoking sessions were led by industry experts, client executives, and Corelation leadership that inspired intriguing conversations.

The CEO track commenced with a topic that’s easy to talk about, but difficult to accomplish: mergers. Tom O’Shea, Founder & Principal Advisor of Margate Advisors LLC spoke about the



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Note from the President



As I reflect on the past year and as I look ahead with anticipation to the new year to come, I keep finding myself considering an experience in the part of business we all readily associate with generosity and good will. That’s right, this is a sales anecdote.

I recently joined my fellow executives on a visit to a prospective client to get to know their leadership team and to give them a chance to get to know us. While it was refreshing to be able to meet each other in person like we used to in “the good old days”, what stood out to me about this visit went beyond the physical venue. We were welcomed not only by this credit union’s executive team, but also by their entire management team and their full IT staff – right down to the young man hired fresh out of college. The CEO started the meeting with a history of the institution as a means of explaining their unique traits, and he was soon followed by each and every member of the team expressing candidly and passionately what they were looking for in a technology partner. And yes, this included the intern.

In the moment and now well afterward, I was taken aback by the sincerity of their words, the camaraderie evident in the room, and the purity of their mission to serve their members in ways that were tailored to their specific needs. In short, I was filled with the credit union spirit.

So as we all settle in for the holiday season with our loved ones, I wish you the same comfort and good conscience that this experience afforded me. We are a cohort of good people doing great things for our communities, and that knowledge fills me with cheer. Happy Holidays!

Sincerely,
Rob Landis
President, Corelation Inc.

Employee Spotlight: Aseneth Ruiz, Lead Project Manager

Aseneth Ruiz’s career began on the teller line, where her analytical mind and attention to detail allowed her to explore commercial lending. This opportunity allowed her to learn how the core worked and what it takes to run the system’s back end.

When a colleague shared an opportunity on the Client Services team at Corelation, her composite of education and seven years of credit union and banking experience made her an ideal fit. She quickly moved to the Project Management team; first as a Project Coordinator, then progressed to Project Manager, and was recently promoted to Lead Project Manager. Although her day-to-day is never the same, she wouldn’t have it any other way.

Aseneth led the PMO’s first in-house credit card conversion, which was the first time the Project Management team has ever handled this type of special project. She finds the challenge of discovering new processes, planning tasks, and anticipating the unknowns with special projects for our clients so rewarding.

“I love the interaction I have with our clients, getting to know their unique culture and being able to apply it to the project plan,” shared Aseneth.

The San Diego native recently moved to Texas with her growing family and enjoys getting out to visit farms, parks, and exploring new areas with her husband and their two young children.

Aseneth loves challenging herself both on the job and outside work. Her growth and dedication are nothing short of inspiring, showing that with determination and hard work, success will always follow.

“Corelation has enabled me to grow because they take a humanistic approach to cultivating an environment of collaboration. Our leaders lead with empathy and that builds trust with everyone,” added Aseneth.

We are so grateful to have you on the team, Aseneth! 🍷



Client Success Story: Clearwater Credit Union Automates Manual Processes with KeyStone

Clearwater Credit Union has taken a core-centric approach to their strategic initiatives – always asking ‘can KeyStone accomplish this task?’ before implementing new processes. Using this strategy, Clearwater CU has been able to eliminate some inefficient manual processes and increase the reliability of the results.

Their philosophy includes four basic steps that can be leveraged for many processes: identify a trigger event, generate data, automatically alert or queue the work, and report on the results. Following this concept, Clearwater CU has opened the door to more KeyStone customization opportunities and automation of repeatable tasks.

accountability, and increased accuracy,” explained Devin Carlson, Clearwater Credit Union’s Data Analyst.

How Do You Listen to 56,000 Member Voices at Once?

Clearwater CU needed a solution to analyze member feedback that is dynamic and offers robust reporting capabilities. Their approach begins by flagging events within the core to trigger a survey to be sent to the member and recording the responses directly to the member’s person-centric profile within KeyStone.

“The alerts have given us the ability to respond to and handle immediate member needs, and from a strategic standpoint, we are able to understand what our overall member base is trying to tell us,” added Meagan Kraft, Clearwater Credit Union’s SVP of Operations.



Leveraging KeyStone Queues to Automate the Audit Process

By taking the core-centric approach, Clearwater CU has streamlined a previously inefficient process by housing all data related to the audit process within the core. Besides the vast amount of time saved by automating a manual process, standardizing the process and the data being collected has also led to more comprehensive reporting.

The Results

Clearwater CU’s core-centric solutions have allowed them to replace two inefficient manual processes, better understand their members, and follow their philosophy to use technology to enhance the member’s experience. [Read more about their solutions here.](#)



Devin Carlson, Clearwater CU

Meagan Kraft, Clearwater CU

“All in all, this has led to a good deal of time saved and no more worry just in general thanks to better reliability,

Upcoming Training & Seminars

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

Standard Reports Library Updates

January 25th
12-1:30pm PST

KeyID

February 8th
12-1:30pm PST

sponsored by



Patch/Release Installation 101

March 8th
12-1pm PST

Back-Office Technical Training

Advanced Jaspersoft Reports
January 10-12

Batch Script Training
February 7-9

UI Scripting Training
March 7-9

Beginner Jaspersoft Reports
(with SQL Basics)
January 24-26

Fundamentals of Agile & Scrum
February 16

KeyStone Server Administration
March 15-16

Beginner Jaspersoft Reports
(SQL Experience Required)
February 1-2

KeyBridge Training
February 22-23

Advanced Jaspersoft Reports
March 28-30

Corelation Cares: Annual Day of Giving



Philanthropy has always been a core value at Corelation and has become a way of life for our team. Our annual 'Day of Giving' tradition allows employees to serve our communities and establish a culture of giving for generations. The Corelation team showed their commitment to service through a variety of different acts of kindness all across the country.

In San Diego, Business Analyst Amanda Putman and her team cleaned up the beach in Shelter Island. Amanda said, "I had a great time coming together with my colleagues to do something positive for our community. We collected several bags of trash and debris that would have otherwise ended up in the San Diego Bay. I'm proud to do our part to keep our backyard clean and help protect marine life."



Over in Tijeras, New Mexico, a group organized donations, filled boxes, and distributed produce to local families with the East Mountain Food Pantry, an organization that provides food resources to people in need. In Omaha, Nebraska another group volunteered with Together's Choice Pantry, assisting with filling 60 family food boxes and keeping the fresh fruit and vegetable areas stocked.

Back at headquarters in San Diego, our staff kept busy assembling donation kits for several local organizations. One group put together snack packs and handwritten cards for USO (United Service Organizations), an institution that serves active-duty service members and military families. Another group created hygiene kits for Monarch Schools, a local school that provides education and stability for unhoused children.



And for San Diego Center for Children, our team packed food supplies to be donated directly to the children and families they serve, providing these bags to families during therapy visits for children and families struggling with mental, emotional, and behavioral disorders.

From all these activities to donating blood, donating items to Goodwill, volunteering at animal shelters, our team stepped up to give back to our communities. We are always excited to bring people together to make our neighborhoods better.

Pam Mitchell, Service Coordinator II shared "Across our entire team's volunteer efforts, an abundance of caring for others is poured into Corelation's Day of Giving. It warms my heart to be a part of coordinating this event and volunteer with my energetic coworkers." 🍷

Preferred Partner Spotlight: Cotribute How Credit Unions Can Grow Digital Loans & Deposits in 2023

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

Post-pandemic trends and the current economic environment

The shift to digital channels that started during the pandemic continues to gain traction - particularly in financial services. Competition and fraud has also increased with the shift to digital channels. The rapidly changing economic environment has forced credit unions to quickly adjust their products, messaging, and growth plans while keeping costs low. The result? Almost every credit union has a strategic initiative to enhance their digital experiences in 2023.

Key gaps in digital experiences at credit unions

In Cotribute's conversations with hundreds of credit unions this year, they've seen three key gaps emerge consistently:

1. Slow, clunky loan and account opening application experiences with high abandonment rates, no analytics on where and why applicants abandon, and no way for users to save and return to partial applications



"Cotribute has helped us reimagine the digital experience for auto loan origination... It was a delight to work with their implementation team and see real-time connectivity in place within a few weeks."

Rich Connor, Nutmeg State FCU

2. Manual back-office operations that lead to slow turnaround time, applicant frustration, and compliance risks

3. Limited ability to surface refinance and cross selling opportunities digitally

How Cotribute works with Corelation's KeyStone and helps you win

Long implementations and scarce team bandwidth are key challenges that limit credit unions trying to address gaps in their digital experience. That's why Cotribute offers customizable [digital account opening and loan application templates](#) that are optimized for growth, provide instant bi-directional connectivity to Corelation's KeyStone, and include in-depth analytics.

They also help streamline back-office processes with automated emails and SMS, e-signatures, intelligent fraud checks, and KYC (Know Your Customer). Recently, Cotribute added the ability to recommend refinance opportunities and other relevant offers based on an applicant's soft credit data. Learn more at cotribute.com 🍷

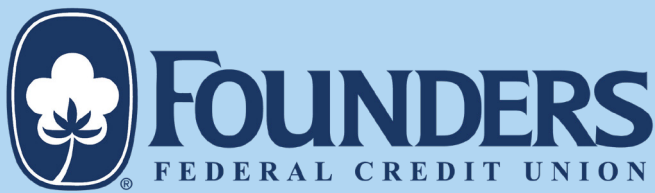
Corelation Client News & Success



In Norwest Indiana, Tech Credit Union gave back to their community this Thanksgiving season by taking action to help the fight against hunger. Partnering with 10 local organizations, Tech CU employees donated over 2,300 pounds of food and supplies to their surrounding neighborhoods. They were filled with gratitude to contribute to such a meaningful cause and to play a part in the solution to the hunger crisis. [Read more here.](#)



BluPeak Credit Union (formerly USE Credit Union) was honored and humbled to partner with Humble Design San Diego to furnish a home for a local family in need. Humble Design works to transform the lives of families, veterans, and individuals emerging from homelessness by providing furnishings for their new homes. This September, BluPeak in partnership with San Diego Loyal Soccer Club and Humble Design welcomed a family of four to their newly furnished home after three years of living in a shelter. [Watch the touching video of their story here.](#)



Founders Federal Credit Union has recently launched a \$2.5 million partnership with Newberry College to provide on-campus financial services, including a financial literacy curriculum that will help set up students for future financial success. The education offered as well as the first-rate banking services will not only benefit the lives of the faculty and students, but the Newberry Community overall. [Read the full story here.](#)



Welcome, New Clients

(Through December 1, 2022)

Hawaii Community Federal Credit Union
\$797 million in assets
Kailua Kona, HI



Allied Federal Credit Union
\$137 million in assets
Arlington, TX



Ashland Credit Union
\$349 million in assets
Ashland, KY



Selfreliance Federal Credit Union
\$821 million in assets
Chicago, IL



Conversiongram



Balancing at LA Financial CU



Smiles at NIHFCU



Working Hard at Carter FCU



Back to the Future at LA Financial CU



Members Heritage CU



West Community CU Team



West Community CU CORE Triathlon



Members Heritage WOW Board



NIHFCU Ready to Kick Off their KeyStone Conversion



Members Heritage CU Follows the Yellow Brick Road to KeyStone



Members Heritage CU



West Community CU



Wig Wednesday at Carter FCU



LA Financial CU Team



Meeting at NIHFCU



Lending Team at West Community CU

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