

People Helping People

Corelation Credit Unions Making a Difference

People helping people: it's what the credit union movement is all about. Things have changed a bit since the first credit union was founded in 1852, but the philosophy of helping neighbors in times of financial and community need is as alive today as ever before.



As soon as our country's leaders realized that life's everyday activities would have to close down to protect the public's health and well-being, communities began to feel the crunch of layoffs, furloughs, and outright job loss. Our credit union partners jumped to action by making plans to protect their members. In addition to waiving fees, they offered programs such as skip-a-pay on loans with zero interest or penalties, paycheck protection, and emergency loan funding. On top of implementing these changes with their

Corelation is very fortunate to partner with so many wonderful credit union clients who are courageously assisting their members, staff, and community during the COVID-19 pandemic. It is our privilege to share their great efforts and the difference they are making in a time of great need and uncertainty.

members' best interests at heart, credit unions filled their websites with helpful information to remind members about mobile deposits, mortgage and rental assistance, and precautions to avoid fraud.

As social distancing became the norm, credit unions had to make difficult decisions about the services they could continue to offer. Following workplace safety guidelines while simultaneously providing much-needed services to members was a challenge. Many credit union employees began working from home while a skeleton staff supported physical branches in isolated drive-up booths. For some, limited branch hours and weekly shifts were implemented to keep employees and members safe. At the same time, credit unions had to get creative to maintain security in a new reality where wearing a mask in public was not only expected, but required. Community First Credit Union pioneered a convenient contactless solution by scanning the QR code on each member's driver license upon entry to verify ID, and then utilized the power of KeyStone to send the information to the teller queue so members didn't have to present their licenses again. This innovative solution has allowed their staff to provide fast, personalized service.

Credit union executives were intentional about expressing gratitude to their frontline staff for providing vital services during the pandemic. For example, President/CEO Allan McMorris from Vibe Credit Union in Novi, MI surprised staff at each of the 16 branches' drive-up services with a sign that read, "You are ESSENTIAL and I appreciate you SO

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much! Thank you for your extraordinary work serving our



McMorris' Sign for Employees

members." Vibe's staff appreciated McMorris' kind gesture in lieu of his usual branch visits. Many other executives surprised their frontline staff with thank you notes, small gifts, and other thoughtful tokens of appreciation to thank them for their important work.

Credit union management showed great resolve in continuing to work on large-scale projects with limited resources available. Scheduled core conversions and credit card conversions went very smoothly. IT Manager Brad Gebert from Penn East Federal Credit Union in Scranton, PA expressed that he was "thrilled at how well our card conversion project went." Corelation history was made as the first core conversions were completed with both the client and Corelation managing all conversion efforts remotely. San Francisco Fire Credit Union in San Francisco, CA; HFS Federal Credit Union in Hilo, HI; and Cross Valley Federal Credit Union in Wilkes-Barre, PA had all essential hands on deck to move forward with their conversions and go live on KeyStone this quarter.

The pandemic also reminded us of who our heroes are. Bellwether Community Credit Union wanted a way to express their gratitude to the medical staff and first responders who put their health and safety on the line for us all. The credit union located in Manchester, NH donated over 100 take-home family dinners to local hospitals in their area to thank those on the front lines for their hard work. Together Credit Union in St. Louis, MO delivered 1,200 N95 particulate respirator masks to the St. Louis Metropolitan Pandemic Taskforce and 100 additional masks to Abbott EMS. Ambulance drivers and medical center staff around the city benefited from the generous donation. Credit unions were also ready to assist when food banks began to feel the pressure of a sudden surge in demand. For example, PSECU donated \$25,000



Together Donating Supplies

to Pennsylvania food banks to assist those hit hardest by financial uncertainty. The donations from the Harrisburg, PA-based credit union helped food banks across all 67 Pennsylvania counties.

But COVID-19 has caused much more than just financial uncertainty. It has made us step up and accept strict physical boundaries, leaving us with very little to do outside

our homes. That lifestyle change has proven to be challenging for many, especially those tasked with keeping little ones amused at home. Corelation's clients have been there to help in that regard as well. Many credit unions have provided information on their websites about activities to keep children busy, having fun, and learning.

Oregon State Credit Union in Corvallis, OR set up an education portal that offers free educational activities for students ranging in levels from kindergarten through high school. With more than 100 game-based interactive lessons, it covers academic subjects as well as life skills and finance in the hope of teaching good habits that build savings for the future.

CapEd Credit Union in Meridian, ID posted a fun challenge for kids to participate in a #StayHome short film contest, providing a creative outlet for them to share with their families while staying at home due to COVID-19. The rules of the contest encouraged participants to "seek creative ideas and content



CapEd's #StayHome Mascot

that is aspirational and acceptable to an all-age audience." The winners in the four age categories were awarded a free laptop. These thoughtful programs are just another example of how our clients are helping their members during a difficult time.

When Hermann Schulze-Delitzsch and Friedrich Wilhelm Raiffeisen founded the first credit unions back in the mid-19th century, their goals were to instill values of self-responsibility, equity, and solidarity in their communities. How proud they would be if they could see our credit unions today that have displayed selflessness, leadership, courage, and passion in giving back to the people they serve. We salute you! 🇺🇸

Client Spotlight

Congratulations to Michigan First Credit Union for reaching \$1 billion in assets this year. Michigan First has been helping its members achieve financial stability since 1926. They serve over 160,000 members and businesses in their community.



Certified Partner Spotlight: PSCU

Not many credit unions know that PSCU partnered with Corelation before we secured our very first client! As the nation's premier payments CUSO, PSCU is proud to partner with Corelation's credit unions to help them grow and meet evolving member expectations. Together, PSCU and Corelation serve more than 30 mutual clients that benefit from a superior member experience and unprecedented staff efficiency as a direct result of PSCU's partnership.



provide optimal payment experiences. In fiscal year 2019, their market-leading security practices saved credit union owners over \$277 million in potential fraud dollars, helping to mitigate countless business interruption events.

PSCU's best-in-class solutions include traditional and digital payments, digital banking, risk management, analytics, loyalty programs, and comprehensive, 24/7/365-member support. Integration with PSCU enables real-time debit, credit, and ATM functionality along with access to PSCU's call centers so credit union owners can retrieve real-time credit card information in KeyStone. From end-to-end solutions that help strengthen portfolios to call center support that serves as an extension of credit union staff, PSCU is committed to helping credit unions achieve a strategic, competitive advantage.

PSCU is committed to providing the highest levels of service possible to the credit unions they serve, especially in times when it is needed most. The credit union philosophy of 'people helping people' is more important now than ever before as we face this unique and unprecedented economic environment. During these uncertain times, PSCU is focused on the safety and well-being of their credit union owners, employees, and community. As we work together to face the challenges of the COVID-19 pandemic, PSCU is committed to helping credit unions thrive now and well into the future.

Gathering and sharing data across multiple systems is a critical part of PSCU's scalable evolution that includes these rapid integration advancements:

Through innovation and an unwavering commitment to exceptional service, PSCU delivers new possibilities for harnessing data, maintaining security, and increasing member satisfaction in the digital age. 📦

- Lumin Digital: PSCU's cloud-based digital banking platform provides members with a tightly integrated and highly customized experience that rivals offerings from big banks.
- Linked Analysis: PSCU's proprietary 360-degree view of member activity across multiple platforms helps prevent fraud before it occurs.

Digital experiences set the standard for member engagement, and PSCU is on the cutting edge of digital transformation. Their fast, reliable, and secure digital solutions deliver a seamless experience for credit union owners and their members. PSCU provides industry-leading programs for market-differentiating analytics through their business intelligence and analytics platform. These analytics tools coupled with their rewards incentives, card payment programs, and nationally recognized Advisors Plus strategic consulting support collectively fuel revenue growth and member satisfaction.

PSCU supports over 1,500 credit unions, representing 3.8 billion unique transactions every year. To ensure those transactions remain secure, PSCU gives credit union owners industry-leading risk management resources with powerful data protection to preserve relationships with members and

Community Spotlight

Congratulations to Edwin Williams, President and CEO of Discovery Federal Credit Union, for being named the recipient of the William W. Pratt Professional of the Year Lifetime Achievement Award. Williams truly embodies the credit union spirit with his service on the CUNA board from 2008-2017, his work on the National Credit Union Foundation board from 2014-2017, and his leadership overseeing Discovery's growth from \$50 million to nearly \$150 million in assets over the past 23 years as President and CEO. Williams' extensive service as a Pennsylvania Credit Union Foundation board member, Pennsylvania Credit Union Foundation Grants Committee chair, and Credit Union Council member was also celebrated. Read more at CUToday.info.



Employee Profile: Meet Your CRM Team

At Corelation, relationships are everything. When you sign with us, you join a partnership distinguished by open communication and mutual success. To strengthen that partnership, our Client Relationship Management team represents a strategic alliance to ensure we always put our clients' best interests first. Client Relationship Managers (CRMs) are the conduit for representing our clients in Corelation's decision-making and establishing a stream of constant communication with our company. CRMs report regularly to the Corelation executive team so our decision makers at the highest level can identify mutual objectives, understand key trends, and stay abreast of the general health of both the credit union and our relationship as a whole.

In the current industry environment where regulations and workplace recommendations are in a constant state of flux, our CRMs' two-way flow of communication has proven to be indispensable in ensuring our clients' needs are met and understood. While other core providers have "Account Executives" who act as a liaison and typically sell modules to clients long after the core is purchased, our CRMs have no sales quotas to fill and no modules to sell. This key difference puts them in a unique position to focus exclusively on the needs of the client. Without further ado, here are the people who work diligently to keep our partnerships healthy and strong.

Leading the team is Justin Mecklenborg, our CRM Manager. Mecklenborg guides the team to champion the values and transparent practices he helped found as Corelation's first CRM. "Every person on my team sincerely wants to see our clients not only satisfied but elated with our partnership," says Justin. "Being a CRM is truly a unique opportunity and I am lucky to lead a team that is fully aware of that opportunity."



Next up is Anthony Eden, a collaborative CRM who describes himself as "a liaison between Corelation and our clients." Eden provides guidance and advice to ensure our clients' needs are met while maintaining the objectives of Corelation. Eden says, "My goal is to understand my clients

and ensure that I represent Corelation, KeyStone, and our team to bring the greatest value to both organizations."



Brad Bechtel has a talent for making connections. As he works with clients, he relies on honesty and transparency to build trust. "I really enjoy building and maintaining these relationships," shares Bechtel. This industrious CRM created Corelation's Client Vendor Database, a helpful tool that allows our staff to identify which vendors our clients are using on KeyStone, enabling us to more efficiently support integrations and identify vendor references for other credit unions.



Taking the role of a "virtual employee of the credit union," Chris Franklin's goal is to build his credit unions' membership, quality, and relevancy in the marketplace. He remarks, "My natural curiosity takes over and I want to know as much as possible about what is happening at the credit union, what projects are in the works, which initiatives have been successful, and where I could assist." This attentive CRM is living proof that good listening and hard work never go out of style.



Kathi Ramirez takes a holistic approach to her role. This amicable CRM enjoys building relationships across her

clients' entire organization, including the executive, management, and front- and back-office teams. Ramirez shares, "As their CRM, I'm an extension of Corelation's executives and professional staff in our San Diego headquarters. As their advocate, I represent their interests, goals, challenges, concerns, and praise back to Corelation."



A self-described "conciierge," Kurt Snyder helps clients navigate their way through our organization. "Helping them understand our processes, setting expectations, pointing out resources, and problem solving are all parts of the role that hopefully instill confidence in us and create a strong, positive working relationship," Snyder shares. This supportive CRM is quick to listen, identify processes that create pain points, and rally support to find a solution.



Rounding out our lineup is Len Doughty. He views his role as an "all-encompassing resource" who helps clients get as much as they can out of KeyStone and their relationship with Corelation. This accommodating CRM is known to help clients achieve their goals through a variety of applications, including KeyStone functionality, Corelation Professional Services, and third-party integrations. Doughty remarks, "Engaging with our credit unions to discuss their strategic goals and objectives—and determine how Corelation can help them achieve those goals—is very fulfilling."



While each CRM has their own unique spin on their role, the underlying message is clear as can be: it's all about meeting client needs and being a good partner. ▀

Upcoming Training and Seminars

- July 7-9 UI Scripting Training Webex
- July 14-16 Batch Scripting Training Webex
- July 16, 12-1:30 p.m. PST KeyInsight Cross-Sell Webex sponsored by 
- July 21-23 Beginner Jaspersoft Reports Training Webex
- August 4-6 Advanced Jaspersoft Reports Training Webex
- August 13-14 What to Expect When You're Converting Conference Webex
- August 18-20 UI Scripting Training Webex
- August 20, 12-1 p.m. PST CTRs & SARs/FinCEN Webex sponsored by 
- September 8, 12-1:30 p.m. PST Misc. Lending Updates Webex sponsored by 
- September 8-10 Beginner Jaspersoft Reports Training Webex
- September 15-18 Advanced Jaspersoft Reports Training Webex
- September 22-24 UI Scripting Training Webex

News and Events

Client Spotlight

Community First Credit Union is taking its customer experience lightyears ahead with its new virtual assistant Maggie (whose avatar is shown below). The artificial intelligence-driven assistant is believed to be the first one of its kind operated by a community bank or credit union in the US. Members can chat with Maggie 24 hours a day to perform a variety of banking transactions including paying bills or transferring funds, all with a conversational touch. Read more at PressDemocrat.com.



Community Spotlight

Desert Financial Credit Union celebrated two great achievements: the credit union surpassed \$5 billion in assets and raised \$500,000 at their 22nd charity golf tournament to benefit the "1 Darn Cool School" program at Phoenix Children's Hospital. The program provides personalized education for patients undergoing treatment at the hospital, allowing them to continue their schoolwork during their stay. Since 1999, the golf tournament has raised more than \$4.9 million for Phoenix Children's Hospital through the Children's Miracle Network Hospitals nonprofit organization. Read more at CUInsight.com.



Client Spotlight

Nutmeg State Financial Credit Union announced a new partnership with Porter and Chester Institute through an exclusive application process that provides students with access to education loans for the technical school. In collaboration with DaLand CUSO, Nutmeg extended KeyStone to allow students to apply for and fund their education loans quickly and efficiently. Read more at Patch.com.



Client Spotlight

United Teletech Financial Federal Credit Union is helping its community become financially secure and savvy, one drawing at a time. Their innovative "U-WIN" savings program is designed to help families develop healthy savings habits by entering them in monthly, quarterly, and annual drawings for cash rewards when they save. The credit union also provides no cost financial wellness consultations and virtual seminars. Read more at TapInto.net.



Welcome, New Clients

(Through June 1, 2020)

WESTconsin Credit Union

Lora Benrud, President/CEO
\$1.3 billion in assets
Converting September 2021
Menomonie, WI

Elko Federal Credit Union

John Kelly, President/CEO
\$179 million in assets
Converting December 2021
Elko, NV

Princeton Federal Credit Union

Sam Paulicelli, President/CEO
\$132 million in assets
Converting August 2021
Princeton, NJ

Allegiance Credit Union

Amy Downs, President/CEO
\$284 million in assets
Converting May 2022
Oklahoma City, OK

Credit Union 1

Todd Gunderson, President/CEO
\$1.1 billion in assets
Converting October 2021
Rantoul, IL

ProFed CU

Nina Baker, President
\$485 million in assets
Converting November 2021
Fort Wayne, IN

The Police Credit Union of California

Eddie Young, President/CEO
\$965 million in assets
Converting July 2021
San Bruno, CA

Certified Partners

(Through June 1, 2020)

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

Acuant, Inc.	acuancorp.com
Advanced Fraud Solutions	advancedfraudsolutions.com
Alogent (Formerly Bluepoint Solutions®)	alogent.com
Bankjoy	bankjoy.com
BillingTree®	mybillingtree.com
Business Data, Inc. (BDI®)	businessdatainc.com
Cash Flow Management (CFM)	whycfm.com
ChannelNet (New)	channelnet.com
ClickSwitch	clickswitch.com
CO-OP Financial Services	co-opfs.org
Connect FSS	connectfss.com
Deluxe Financial Services	fi.deluxe.com
Diamond Communication Solutions	dmsolutions.com
Digital Insight (NCR)	ncr.com
Doxim	doxim.com
eCU Technology.	ecutechnology.com
Elan Financial Services	elanfinancialservices.com
Enacomm, Inc.	enacomm.net
Entrust Datacard	entrustdatacard.com
FICS®	fics.com
First Line Insurance	firstlineins.com
HomeCU, LLC	homecu.net
Hyland Software	hyland.com
IMM	immonline.com
IMS, Inc.	imsdirect.com
IMS Integration (IMSI)	imsintegration.com
Information Management Solutions, Inc.	cusolution.com
Mahalo Technologies (New)	mahalobanking.com
MEA Financial Enterprises	meafinancial.com
MeridianLink	meridianlink.com
Millennial Vision, Inc. (MVi)	mviusa.com
Payveris	payveris.com
PSCU	pscuc.com
Pure IT Credit Union Services	pureitcuso.com
SMA Technologies	smatechnologies.com
Source Technologies	sourcetech.com
Stickley on Security (SoS)	stickleyonsecurity.com
SwitchThink Solutions	switchthink.com
TeleVoice	televoice.com
ToolCASE	toolcase.com
Trellance	trellance.com
Wescom Resources Group (WRG)	wescomresources.com
Wolters Kluwer	wolterskluwer.com
Worldpay from FIS	worldpay.com
Wycom	wycomsystems.com
Xpress Data, Inc. (XDI)	xdi.com

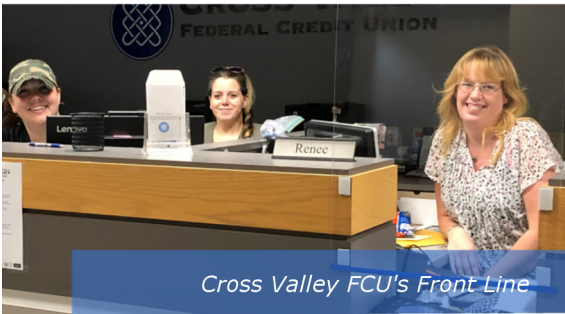
Conversiongram



IT Crew at HFS FCU



Cross Valley FCU Mastering KeyStone



Cross Valley FCU's Front Line



Cross Valley FCU Ready to Roll



Teamwork at SF Fire CU



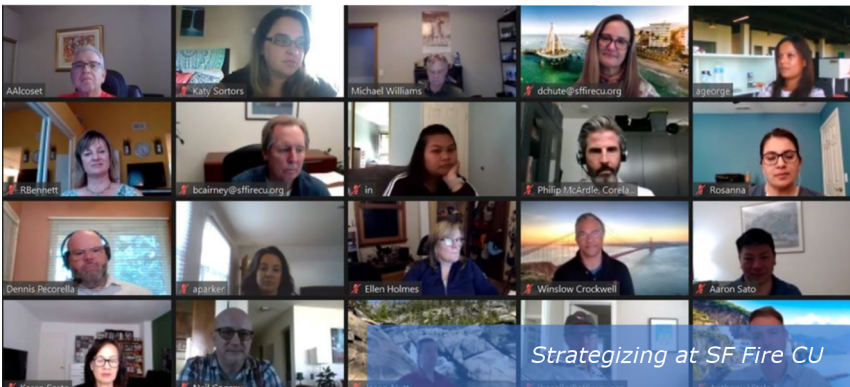
Cross Valley FCU Working Hard



HFS FCU's Back Office Balancing



Cross Valley FCU



Strategizing at SF Fire CU



HFS FCU Validation Team

A Note from the President

The last few months have brought into painful focus the injustice and deeply rooted discrimination in our country. As a nation, we grieve for those who have lost their lives unfairly and unnecessarily, and we grieve for those who have been treated unjustly. The unfair treatment of anyone because of their skin color, race, gender, or sexual orientation is wrong and it goes against everything that I feel and believe. My heart is breaking for everyone who has been suffering from injustice.



We know that we have a role to play in changing the future by making a positive impact in the world. We also know that it takes more than talk; it takes action. At Corelation we are committed to cultivating, promoting, and preserving a culture of diversity and inclusion that extends to our client and vendor partners. We embrace and encourage their differences in every aspect. This commitment makes us a better company and a better partner.

We all have to find our way through the ugliness in our world by being kind to others and understanding that our differences make us stronger. Our voices matter every day, so we must be intentional about listening to those who need to be heard and speaking up against injustice.

During these times of societal change and pandemic, we have been working hard to be responsive to your requests for support. We offered training to address frequently asked questions about practices including deferring loan payments, waiving fees, and configuring Payment Protection Program (PPP) loans. We also continue to bolster our offering of custom scripts and reports that underpin relief efforts so you can focus on meeting your members' needs quickly and safely.

Along with the above ways we have been offering assistance, our staff has been active in helping the community. In addition to our staff's acts of volunteer service and donations for emergency personnel, we organized a fundraiser to rally support for our local privately and family-owned businesses. Our employees raised a generous amount of funds that were matched by our company. The donations were equally distributed to ten establishments selected by our employees. It was a joy to connect with the owners and share our appreciation for their businesses along with the funds.

Stay safe and healthy, and remember that we stand with you to work toward a better future together.

Sincerely,

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

Theresa Benavidez
President/CEO, Corelation, Inc.



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