

## Charting the Future: Corelation’s 2024 CEO & CTO Forum

Corelation’s 2024 CEO & CTO Forum in sunny San Diego was a gathering like no other, bringing together 166 credit union executives and tech innovators for two days of exploration, inspiration, and collaboration. Held on October 15-16, the forum was not just about meetings and presentations; it was about building connections, sparking new ideas, and charting a course for the future of the credit union industry.

Day one kicked off with a keynote by Gary Perez, President and CEO of USC Credit Union, who spoke on how the traditional path to the CEO’s office is changing, with CTOs playing a more integral role than ever before. His insight resonated with the audience, particularly as the line between technology and executive leadership continues to blur in today’s credit unions. It set the stage for a series of thought-provoking discussions, featuring speakers like Jules Epstein-Hebert from Inclusiv, who emphasized the power of community-centered growth



strategies; Paul Scheibal, Director, Data Architecture at Together Credit Union, who delved into transforming decision-making using real-time data and advanced analytics; and Jeremy Neuharth from Sycorr, who explored emerging fintech innovations.

The day was filled with general sessions and open discussions, creating space for idea-sharing and fresh perspectives. A highlight was the vendor speed rounds, where attendees eagerly explored modern solutions and technologies to strengthen their credit unions.

“We enjoy the CEO & CTO Forum every year. The content is always relevant and the networking opportunities are what set the conference apart,” shared Adam Brown, Chief Information Officer of Advantage Plus Federal Credit Union. “It’s a conference we make sure we attend year after year.”

On day two, participants were divided into two tracks designed to focus on the unique challenges and opportunities facing CEOs and CTOs. The CEO track dove deep into strategic topics, including a session led by Wayne Oleksak from

SwitchThink, which emphasized the importance of a strong marketing team in building a digital strategy and designing a seamless, member-centric journey. CEOs also gained insights on navigating growth through credit union mergers from Mary Eyre of Cornerstone Advisors.

Meanwhile, the CTO track took a more technical turn, starting with uncovering hidden value in your member data to drive innovation with Kyle Stutzman of Janusea. Dan Gonzalez from Federal Reserve Financial Services led a session on FedNow, discussing how credit unions can harness this tool for instant payment solutions, a timely topic given the rapid demand for faster, real-time transactions. A standout session in this track was an interactive panel on Commercial Lending and Treasury Services, where experts like Daryl Brubaker of Park View Federal Credit Union and Rachel Snyder from CU Business Group shared insights on strategies to grow business deposits and effectively manage loan portfolios.



The forum was more than a series of sessions; it showcased Corelation’s commitment to supporting credit unions in their mission to serve members through innovation and collaboration. Each conversation, shared insight, and connection was a step toward a stronger, more agile industry. Attendees left inspired, carrying new ideas and fresh perspectives to lead their organizations forward. For many, the community spirit paired with actionable insights made the experience truly valuable. 🍷



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## Note from the President



Friends, This past year featured many highlights and successes for our company, but one of the organization's greatest achievements had nothing to do with conversions or software, or even with a credit union at all. It was a return to our core values of integrity and service, updated to fit our remote-first dynamic - the rekindling of the Corelation Cares Committee.

Back in the beforetimes when nearly all Corelatives lived in the greater San Diego area, we would take a day away from work each Columbus Day / Indigenous Peoples Day to dedicate our time to local charities, then would come together to share our experiences and celebrate the spirit of service. This "Day of Giving" was organized by a group of selfless volunteers, a group that would meet regularly even beyond the needs of that tentpole event to coordinate clothing drives, beach clean-ups, and other ways to give back to our community.

Today we have Corelatives in 37 states, and it's simply not feasible to coordinate such an event on a nationwide scale. Instead we have adapted over the last few years by translating the spirit of the event into a paid day off each year for volunteerism, as championed during the October "Month of Giving". We've also remained active in providing donations to support disaster relief, sponsoring charitable efforts by our clients and vendor partners, and finding other ways to have fun together while doing some good in the world - things like forming a company team anytime there's a walk/run nearby, or organizing a No Shave November fundraiser. (You should see some of the facial hair around here of late!)

But while we've continued to give back as a corporation, we had lost the personal touch of the old way. We weren't impacting causes dear to our own Corelatives' hearts, nor doing so at a local level. And so this year we re-formed the Corelation Cares Committee, and this time tasked them with creating a process for coworkers to apply for the company to donate funds to the causes nearest to them (figuratively and geographically).

Thanks to their amazing work, we are so proud to have been able to make impactful donations to eleven small, locally focused organizations in just as many different communities, and this was just our first round! They range from animal shelters to rehab facilities, from adolescent trauma therapy to outreach through sports. Seeing this new process come to life gives each of us at Corelation the wonderful feeling of knowing that our core value of service extends well beyond the confines of our jobs.

Happy Holidays Everyone! Rob Landis, President, Corelation Inc.

## Employee Spotlight: Mike Valenzuela Batch Script & Report Developer III

Mike Valenzuela's path into the credit union industry was a natural progression from his problem-solving mindset. With over 30 years of experience, his journey from IT Manager to a key figure at Corelation mirrors Mike's growth and Corelation's evolution.

A Southern California native, Mike spent over a decade as the IT Manager at Harbor Federal Credit Union, which became the first credit union to convert to Corelation's KeyStone in 2011. At that time Corelation, with only nine employees, was navigating the challenges of a pioneering conversion. Mike officially joined Corelation in 2018, but he vividly recalls those early days when the small team wore multiple hats, tackling various roles to launch a credit union on a brand-new core system. Even as key features were still under development, their dedication and teamwork laid the groundwork for future successful conversions.

One standout memory from that first live day was John Landis showing up to the conversion dressed in medical scrubs—a symbol of the "birth" of KeyStone. As Mike puts it, "He was about to deliver his new baby, KeyStone—not Rob," in a playful nod to Corelation's president.

Today, Mike works as a Batch Script & Report Developer III, where he develops customized scripts and reports for clients and provides both internal and external training. Committed

to delivering a quality product, he enjoys the challenge of troubleshooting. "A lot of problem-solving comes up in my job," Mike explains. "I like doing whatever it takes to fix problems, whether that's internally or for our clients. Solving problems gives me the most satisfaction."

Alongside his daily responsibilities, Mike works on side projects to improve his team's efficiency, creating tools to streamline troubleshooting. He modestly credits his team's collective efforts, saying, "Successes are mostly within my team."

Outside of work, Mike is actively involved in Corelation's band, the KeyTones, having started playing with them even before officially joining the company. Music is a major passion for him, and he enjoys both performing with the band and attending concerts as a way to unwind. He also loves traveling and exploring other cultures.

Mike's career reflects perseverance, adaptability, and collaboration. Whether troubleshooting, creating scripts, or playing with the KeyTones, he remains a vital part of Corelation's story—and its future. Thank you, Mike, for your invaluable contributions to Corelation and our credit union partners! 🍷





## What's Up, Northeast Client Group?

The Corelation Northeast User Group is a vibrant community where collaboration thrives among credit unions, allowing them to share ideas, overcome challenges, and achieve greater success together. Jim Daly, SVP-CIO of Diamond Credit Union, recently shared insights into the group's objectives, benefits, and recent annual gathering.

The Northeast User Group fosters a collaborative credit union community where members exchange best practices, learn together, and achieve shared goals. "We're successful as Corelation clients because of all our collaboration," said Daly, emphasizing the value of shared knowledge.

The user group [online forum](#) offers a platform to explore and address a variety of topics. With 200 credit unions already participating, the power of the group lies in its numbers. Members can ask questions and receive diverse, actionable advice from peers across the network. Daly encouraged more credit unions to join, pointing out the value of this collaborative environment for finding solutions, exploring vendor recommendations, and learning proven strategies.

The group's fifth annual in-person meeting was held November 13–14 at PSECU's headquarters in Harrisburg, PA, bringing together 92 attendees from 16 states for two days of dynamic sessions. Highlights included discussions on cybersecurity, digital transformation, deepfakes, and updates on the FedNow payments service. Credit union-led topics covered business banking, real-time data analytics, roles and permissions, and a Linux conversion success story. Corelation also offered an updated training session, equipping attendees with practical tools to enhance their operations.

Networking opportunities flourished at the event, helping to form new connections and strengthen existing bonds between members. While the group meets annually in person, members can suggest topics for future meetings, ensuring the agenda remains relevant to their needs. The next meeting is scheduled for Fall 2025.

Daly underscores the impact of the Northeast User Group, stating, "The power of our group lies in working together." By combining their efforts, credit unions address immediate needs while building a foundation for lasting success.

Joining this vibrant community is a valuable opportunity for Corelation clients. Those interested can connect with their Client Relationship Manager or contact one of the admins listed on [Confluence](#)\* to get involved. 📌

*\*Confluence access required*



## Upcoming Training & Seminars

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

### Credit Cards

January 23<sup>rd</sup>  
12-1:30pm PST

### Bulk File Maintenance

February 19<sup>th</sup>  
12-1:30pm PST

### IRA Servicing

March 13<sup>th</sup>  
12-1:30pm PST

## Back-Office Technical Training

### KeyBridge Training

January 14-15 • February 4-5

### Beginner Reports Training

January 7-9 • February 4-6  
• March 4-6

### Advanced Reports Training

February 18-20

### UI Scripting Training

February 11-13

### Batch Scripting Training

January 28-30 • February 25-27

### KeyStone Server Administration

March 4-5

### Ad-Hoc Reporting in KeyStone

February 18

## 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)*

## Introducing the Midwest User Group

The KeyStone Midwest User Group is creating a space for Midwest credit unions to share best practices, offer mutual support, and celebrate each other's successes. This group, led by David Janes, VP of Digital Services at 1st MidAmerica Credit Union, focuses on collaboration, problem-solving, and community among credit unions using Corelation's KeyStone core.

As the newest of all the KeyStone User Groups, the Midwest User Group has quickly established a valuable network of resources and insights for regional credit unions. Since its formation, the group has grown to 60 active members from 25 credit unions and has held five productive meetings. These sessions have inspired discussions on vendors, strategic approaches, and effective problem-solving techniques.

"We've really come together to share ideas, celebrate victories, and highlight vendors we've worked with who have been successful for us," shared Janes. While some conversations center on shared accomplishments, members also focus on troubleshooting and resolving real-world issues that some credit unions encounter.

The group fosters local networking, allowing Midwest credit unions to build meaningful connections with nearby peers. Janes emphasized that the informal meetings encourage open sharing and direct discussion, creating a supportive environment that strengthens regional ties. A major

advantage of this user group is the chance for members to connect easily and exchange ideas. "It's easier to talk things out in a meeting rather than through emails or forums," Janes noted, highlighting how the relaxed setting supports clear communication.

The group meets monthly on the third Tuesday, with the next meeting scheduled for January 21st. Each meeting's agenda is flexible and focuses on topics that members want to discuss.

The Midwest User Group is eager to expand, inviting any credit unions in the region that identify with the Midwest community. With a focus on collaboration, mutual support, and shared success, the group aims to adopt closer connections among Midwest credit unions.

If you're interested in joining the group, don't hesitate to get in touch with any member of the Board of Directors: David Janes, Jenny Flood, Scott Stevens, or Lisa Kuntz; contact information available on [Confluence here\\*](#). If you feel connected to the Midwest, we'd love to hear from you! 🍷



*\*Confluence access required*

## Preferred Partner Spotlight: Epson

### Combating Check Fraud with Multifunction Teller Devices

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

Has check volume been declining? Absolutely. In 2015, 18.1 billion checks were written. By 2021, the Federal Reserve reported 11.2 billion checks written.<sup>1</sup> 11.2 billion is still a big number. Will volumes continue to decline? More than likely.

Checks will continue to be a critical financial instrument, so the question is, "What to do about the checks we'll need to process in the upcoming years? How can we process them quickly, efficiently and cost effectively to help minimize returns, delays, and fraud?"

There are two major reasons why faster check capture is desirable: to help combat increasing volumes of check fraud and ensure that your branch customers are satisfied with the service they receive on the teller line.

According to Financial Crimes Enforcement Network (FinCen), check fraud is the largest source of illicit proceeds in the U.S. In 2021, financial institutions filed over 350,000 check related Suspicious Activity Reports (SARs), a 23% increase over 2020. In 2022, the number of check related SARs was more than 680,000.<sup>2</sup>

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When it comes to detecting check fraud, speed is critical. The quicker the teller scans the check and enters it in the system, the faster you can identify fraud. If there is an issue, the teller may be able to resolve it or reject the check, with the customer at the teller line versus accepting the check.

Faster processing also results in fewer returns from insufficient funds, errors on the check, or check fraud. If the check is fraudulent, faster detection results in significant cost savings since every \$1 of fraud loss actually costs \$4.36.<sup>3</sup>

Financial institutions process billions of checks and will for years to come. The goal should be to process checks correctly and to reduce fraud. A multifunction device, such as the Epson S9000II, that includes check and ID card scanning, cashier's check printing and integrated thermal receipt printing is cost effective. Instead of purchasing and maintaining separate devices, you purchase a single device that provides tellers with all the functions they need.

Epson enables financial institutions to handle checks in the most cost-effective way possible, providing hardware that will pay dividends for years to come. 🍷

<sup>1</sup> <https://www.federalreserve.gov/paymentsystems/fr-payments-study.htm>

<sup>2</sup> <https://www.fincen.gov/news/news-releases/fincen-alert-nationwide-surge-mail-theft-related-check-fraud-schemes-targeting>

<sup>3</sup> <https://risk.lexisnexis.com/insights-resources/research/us-ca-true-cost-of-fraud-study#financialservices>

## Corelation Client News & Success



In partnership with WSLs-TV 10, Blue Eagle Credit Union is celebrating educators who make a daily impact in their communities. Each month, one outstanding educator is chosen to receive a \$250 check, with an additional \$250 awarded to their school by the credit union. These dedicated teachers and education staff go the extra mile, driven by their passion for helping students thrive both in the classroom and beyond. They inspire their students to achieve their full potential. Learn more about [the award](#) and [program here](#).



Congratulations to Andrew Burggraf, President/CEO of CommunityWide Federal Credit Union, on receiving the Professional Achievement Award from the Indiana Credit Union League on October 4 during its annual convention! With the credit union since 1984, Burggraf advanced to COO in 1998 and CEO in 2014. Under his leadership, the credit union's assets have doubled, membership has grown to over 70,000, and innovative partnerships have enhanced services across 11 offices in northern Indiana. [Read the whole story here](#).



## Welcome, New Clients

(Through December 12, 2024)

**University of Nebraska  
Federal Credit Union**  
\$127 million in assets  
Lincoln, NE



**Call Federal Credit Union**  
\$520 million in assets  
Richmond, VA



**North Iowa Community  
Credit Union**  
\$118 million in assets  
Mason City, IA



**Peninsula Community  
Credit Union**  
\$298 million in assets  
Shelton, WA



**TruWest Credit Union**  
\$1.7 billion in assets  
Scottsdale, AZ



**Police Federal Credit Union**  
\$175 million in assets  
Upper Marlboro, MD





## Conversiongram



The Whole Gang at PremierOne Credit Union



Arizona Central CU Working Hard



Conversion Setup at Arizona Central CU



Ready for Conversion at PremierOne CU



Smiles at Arizona Central CU



Group Photo at PremierOne Credit Union

## Corelation's Month of Giving



Drive Through Food Drive



Together Food Bank in Omaha, NE



Feeding San Diego



San Diego Food Bank



Volunteering at Father Joe's



Beach Clean Up!



Paused for a Pose at the Food Bank

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