corelation

keynotes™

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From Conference Conversation to National Movement: Uniting Credit Unions to Support Members Facing Terminal Illness

At Corelation's 2022 Client Conference, keynote speaker Andy Janning shared a sobering statistic: every 60 seconds, four Americans are diagnosed with cancer, and three of them will face financial devastation. He challenged the credit union community with a simple but urgent question: Can we solve this?

In the audience, St. Cloud Financial Credit Union CEO Jed Meyer took note—and began envisioning a way for credit unions to unite in supporting members through the financial hardships of terminal illness.

The Birth of TriUnity Foundation

From day one, the vision was movement-wide. Originally established as the St. Cloud Financial Foundation, it was renamed TriUnity Foundation to reflect its nationwide mission: uniting credit unions, industry partners, and members to relieve the financial burden of a terminal illness so people can focus on what matters.

To bring the idea to life, they enlisted LeAnn Case, a longtime champion of the credit union movement and now the TriUnity Foundation Board Chair. "Credit unions were born to lift up neighbors in need," LeAnn says. "This foundation helps us go beyond rates and fees, returning to our roots of 'People Helping People.'"

The name "TriUnity" reflects that collaborative spirit, and in fall 2024 the foundation launched a pilot with four credit unions—distributing $50,000 to 11 individuals through grants of $2,500 or $10,000 to cover critical expenses like mortgages, transportation, and medical costs.

Beyond the Numbers: Stories of Impact

While the grants may seem small against the overwhelming cost of medical care, their impact has been life changing. One recipient repaired her car to reach vital treatments. Another was able to buy toothpaste after going without. A grandmother could finally give her grandchild Christmas gifts.

In one heartfelt story published by TriUnity, a recipient shared how much the grant meant: "I can breathe. I can buy toilet paper. I can eat something I want without feeling guilty. I'm proud of my credit union for doing this."

With Andy Janning as the foundation's storyteller, these journeys have been shared widely, honoring individuals and highlighting the real difference credit unions make.

How It Works

Participation is simple. Credit unions contribute, often starting at $20,000, and funds are earmarked specifically for their members. The foundation manages applications, approvals, and grant distribution for your credit union, providing marketing materials, staff guides, and member resources to ensure a smooth process.

"Our mission is to eliminate the financial strain that comes with a terminal illness diagnosis," shared LeAnn. "When you partner with us, you're not just giving charity—you're offering purpose-driven financial support that strengthens loyalty and trust."

While grounded in compassion, the mission also benefits credit unions. Filene Research shows cause-based initiatives boost member retention by 5–7%, and those helped are twice as likely to share their experience, attracting new and loyal members.

Looking Ahead

TriUnity aims to grant $10 million over the next decade, depending on more credit unions and partners joining in. "Even if it's one $2,500 grant," says LeAnn, "together we can turn moments of crisis into moments of community."

Credit unions ready to join can contact foundation@scfcu.org. If you'll be attending the Corelation Executive Forum in November, be sure to connect with LeAnn in person to learn more.

This movement began with a single keynote at our Corelation Client Conference. Now, it's growing into a powerful force for good—proof that when our industry comes together, we can do more than talk about change. We can make it happen.

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Note from the CEO

Dear Friends,

It has become cliché to comment on how quickly technology changes these days, and yet with the emergence of AI it seems the treadmill is only ever spinning faster. As a leader in our space, I am frequently asked how Corelation stays on the forefront of technology in such an environment. Fortunately we are structured in a way to encourage innovation on multiple levels.

First and foremost, Corelation has remained true to its mission of innovating within the KeyStone system. Just because we're laser focused on a single product doesn't mean we're condemned to iteratively refine the same old mousetrap for all of eternity. We complement the input we receive from our clients with our own ideas, resulting in some of the most interesting and impactful features of our last few releases – tools like Bulk File Maintenance and KeyClone were the brainchildren of our own Corelatives. With that said, innovation doesn't end at the edge of KeyStone functionality.

There are some emerging areas of technology that Corelation simply isn't suited to venture into – much like a credit union kicking off a conversion, we just don't know what we don't know. In these areas, we shift our role to be the facilitators of innovation by others. For example, we've long been excited by the potential of a cryptocurrency exchange within the core, though there was enough of a knowledge gap that we weren't suited to develop it ourselves. Now today, we're proud to partner with DaLand CUSO and its Coin2Core suite – a secure, flexible digital asset vaulting solution built right into KeyStone and backed by true experts in the field.

Another recent example – as sexy as it may have sounded for us to pivot into AI (CorelAIon anyone?), it's simply not our *ahem* core competency. So again we deliberately passed on changing our stripes and instead chose to rely on companies and products that are purposefully built to harness these new tools. Our role shouldn't be mistaken as passive; we are driving these opportunities by proactively building new business partnerships, by working to ease the burden of data accessibility that stands as the de facto cover charge for these new solutions, and by soliciting use cases and testimonials about what works and what doesn't from our clients.

Therein lies the last and most powerful way that Corelation can facilitate innovation: all these technological changes ultimately are driven by people. So even where we choose not to develop software ourselves, we can still tap into a powerful network of thought leaders, entrepreneurs, and early adopters. This happens in formal settings like our Client Conference and Executive Forum, in grassroots efforts like KeyStone User Groups, and in the hundreds of one-off conversations we have with our community every day. Because when it comes to innovation, no one company could ever do it alone.

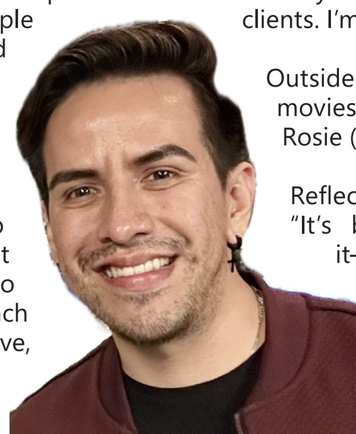
- Rob Landis, CEO, Corelation Inc.

Employee Spotlight: Angel Gonzalez, Senior Conversion Strategist

If you've worked with Angel Gonzalez, you know the heart, skill, and experience he brings to every client project. As a Senior Conversion Strategist, he guides credit unions through one of the most pivotal parts of their Corelation journey—converting to KeyStone. His steady presence reflects years of dedication and a deep passion for the credit union movement.

Born in Mexico and raised in San Diego, Angel studied Biochemistry and Molecular Biology at UC Berkeley, originally planning to become a doctor. But at 18, he stepped into the world of banking—and never looked back.

Over 16 years, Angel advanced through roles in banking and credit unions, gaining experience in both frontline service and leadership. Along the way, he discovered a deeper connection to the credit union mission of people helping people—solidifying his passion and shaping his career path.



As a Conversion Strategist, Angel's days are filled with configuration mapping, client collaboration, and plenty of problem-solving. "Our goal is to really listen to clients—understand what they do today, what their needs are, and then find the best way to accomplish that within KeyStone." With each new conversion comes a new puzzle to solve, whether it's translating custom processes into UI scripts or navigating enhancement requests to ensure a smooth transition.

Angel was recently chosen to lead one of Corelation's most high-profile projects: the conversion for Mountain America Credit Union, the ninth-largest credit union in the U.S. with $21 billion in assets. "Being trusted with something this big is a huge milestone," he said. "I wouldn't be here without my manager and my team." The multi-year project is set to wrap up in 2026, and Angel is honored to help guide it forward.

When asked what he finds most rewarding, Angel doesn't hesitate: "No two credit unions are the same. Each brings unique challenges, and I get to work across departments with incredibly knowledgeable people—at Corelation and with our clients. I'm always learning."

Outside the office, Angel enjoys working out, catching movies at the theater, and spending time with his dogs, Rosie (12) and Brownie (10), often at the park.

Reflecting on his time at Corelation, Angel said simply: "It's been a wonderful experience. Everyone loves it—and I think that speaks volumes about what Corelation is."

Thank you, Angel, for your commitment and the impact you make every day!

Tips & Tricks: Understanding Disputes in KeyStone

A Powerful, Customizable Tool for Your Credit Union

KeyStone's Disputes functionality gives credit unions a streamlined way to create, track, and manage member-initiated disputes directly in the core on almost any monetary transaction—whether posted or unposted. This includes credit and debit card purchases, ATM withdrawals, ACH debits and credits, share drafts, and over-the-counter cash or check transactions. Disputes are most often initiated due to unauthorized charges, fraudulent activity, or billing errors, and can be launched directly from a transaction in the member profile, the Posting Item area, or other applicable areas such as the card record table.

One of the biggest advantages of Disputes in KeyStone is its flexibility. Credit unions can customize dispute workflows based on transaction type, assign specific forms for different scenarios, and define routing logic to queues associated with designated users. These forms can be prepopulated with member details, account information, and transaction data—and can integrate with electronic signature tools to streamline the process for both staff and members. Access to initiate and manage disputes can also be restricted based on user privileges, ensuring proper controls are in place at every step.

For credit, debit, and ATM card transactions, the Disputes Work Area* displays all relevant data on a single screen, making it easy to take quick action—such as issuing provisional credits, processing reversals, or applying write-offs. Users can drill down into card transaction details by clicking the serial number, revealing all associated network information. Once processed, the system automatically posts to the appropriate general ledger, tracks the action using a credit union-defined reversal reason, and updates the member's transaction history in real time.

ACH and share draft disputes benefit from similar automation. Disputes can be initiated while working exception items, and the system will update return reasons and include them in the return file. Each dispute progresses through a Credit Union defined life cycle, triggering subsequent steps—like research, chargeback, or review—as it moves through queues tied to internal teams.

To enhance visibility and reporting, a new ad hoc report was released earlier this year as part of a KeyStone update*. This tool allows staff to generate detailed summaries of all disputes opened within a specified date range.

Ultimately, Disputes is standard functionality that delivers powerful results—saving time, reducing errors, and giving your team the tools they need to support members with confidence.

**Confluence access required*

NEW

New On-Demand eLearning Series: Highlights of the KeyStone Database

We're thrilled to announce the release of our brand-new self-paced eLearning series—designed to help you confidently navigate and understand the KeyStone database. This flexible course is perfect for anyone looking to build foundational skills on their own schedule, at their own pace.

Through a series of short, focused lessons, you'll explore the structure of the KeyStone database, uncover the purpose behind key tables and columns, and learn how these elements work together. We'll also walk through best practices for querying, with special attention to areas like addresses and contact data—sections that can often trip up even experienced users.

Whether you're brand new to KeyStone or just need a refresher, this series gives you the tools to make meaningful progress—anytime, anywhere. For more information or to get started, contact tmoore@corelationinc.com or visit Confluence here.*

Upcoming Training & Seminars

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

Collection Queues
October 23rd
12-1:30pm PST

Lending Enhancements
November 19th
12-1pm PST

End-of-Year Tax Reporting
December 17th
12-1pm PST

Back-Office Technical Training

KeyBridge Training
October 14-15 • November 4-5

Beginner Reports Training
October 7-9 • November 4-6 • December 16-18

Advanced Reports Training
November 18-20

UI Scripting Training
October 7-9 • December 2-4

Batch Scripting Training
November 18-20

KeyStone Server Administration
December 9-10

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)*

Corelation Client News & Success

Desert Financial Credit Union has transformed its approach to employee feedback to strengthen retention and engagement in the wake of post-pandemic workforce challenges. Under the leadership of SVP & CHRO Carie Galati, the HR team implemented conversational roundtables and regular one-on-one meetings to foster open dialogue and trust across departments. Feedback is carefully reviewed and acted upon, with transparent communication when change isn't possible—building credibility and boosting morale. This approach has led to rising satisfaction scores, multiple workplace awards, and stronger recruiting efforts, as new hires are drawn to Desert Financial's positive culture, transparency, and deep community involvement. Check out the full story here!

SIU Credit Union recently helped enhance outdoor experiences in Southern Illinois with the opening of the SIU Credit Union Trailhead at Touch of Nature Outdoor Education Center. Unveiled on July 24th, the new trailhead—made possible through a $500,000 donation from the credit union—serves as a welcoming space for students, hikers, and the community. The project reflects SIU Credit Union's ongoing commitment to regional growth and education, supporting Southern Illinois University's Imagine SIU 2030 campaign. As part of broader campus developments, the trailhead strengthens community connections and promotes outdoor learning for generations to come. Learn more about this exciting partnership and its impact here!

Preferred Partner Spotlight: Posh

Credit Union-Ready AI, Seamlessly Integrated with KeyStone

For a full list of Corelation partners, click here.

AI is changing the way credit unions serve their members. By handling routine requests, guiding staff with instant knowledge, and creating space for more meaningful interactions, Posh's AI solutions help credit unions deliver faster, more consistent service while making the member experience feel effortless.

Through Posh's integration with KeyStone, credit unions can put these solutions to work even faster, creating seamless service across every channel.

Elevating Member and Employee Service Through AI
Posh is an AI company dedicated to helping credit unions deliver smarter, faster, and more consistent service while supporting growth and strengthening both member and employee experiences. Their platform includes:

- **Voice Agents** that handle everyday member calls with credit union-specific functionality.
- **Digital Agents** that deliver seamless support across web and mobile channels.
- **Knowledge Assistant** that provides accurate answers across systems to speed onboarding, improve efficiency, and enhance experiences.
- **Training Simulator** that prepares staff through realistic, AI-driven practice conversations.

Together, these solutions reduce wait times, free up staff for higher-value work, and create a unified service experience across every channel.

Seamless Integration with KeyStone
With direct integration to KeyStone, Posh enables credit unions to handle a wide range of voice interactions without relying on third-party middleware or complex IT builds. This means:

- Faster deployments and smoother updates
- Secure, real-time access to account information
- Reduced manual workload for call center staff
- Improved first-call resolution rates

Banking-Ready Voice Capabilities
Posh Voice Agents are trained on the most common credit union member interactions, giving members the ability to:

- Check balances and recent transactions
- Transfer funds and make payments.
- Report lost or stolen cards.
- Get quick answers to branch hours, routing numbers, and card activation

By handling high-volume, repetitive questions, Posh frees up staff to focus on more complex member needs, improving both efficiency and satisfaction.

Purpose-Built for Credit Unions
Trusted by more than 100 financial institutions, Posh provides the scale, security, and intelligence that modern member service requires. Together with Corelation, Posh enables credit unions to deliver best-in-class member experiences that are deeply integrated, banking-ready, and continually evolving to meet and exceed member expectations.

Learn more about how Posh and Corelation work together to transform voice interactions. Connect with Posh: posh.ai/demo

All One Credit Union

All One Credit Union (AOCU) expanded its commitment to youth financial education with the opening of a new branch at Worcester Technical High School in August 2025. This became AOCU's fourth high school branch, joining locations in Clinton, Fitchburg, and Wachusett Regional. The branch offers students hands-on experience in personal finance, banking, and money management—blending classroom instruction with real-world learning. In addition to daily operations, students gain access to internships that help build essential career skills. AOCU's continued dedication to financial literacy empowers the next generation and strengthens communities through education. Read the full story here!

Congratulations!

Forbes America's Best Credit Unions in Each State 2025!

Welcome, New Clients

(Through September 5, 2025)

EFCU Financial Federal Credit Union
$1.2 billion in assets
Baton Rouge, LA

Illinois State Credit Union
$230 million in assets
Normal, IL

TelComm Credit Union
$303 million in assets
Springfield, MO

City Credit Union
$651 million in assets
Dallas, TX

Achieve Financial Credit Union
$185 million in assets
Berlin, CT

Corry Federal Credit Union
$110 million in assets
Corry, PA

The Southern Credit Union
$548 million in assets
Fayetteville, GA

Meridian Trust Federal Credit Union
$712 million in assets
Cheyenne, WY

UVA Community Credit Union
$1.5 billion in assets
Charlottesville, VA

Communication Federal Credit Union
$2.1 billion in assets
Oklahoma City, OK

Tucson Federal Credit Union
$846 million in assets
Tucson, AZ

Dakotaland Federal Credit Union
$704 million in assets
Huron, SD

Gold Coast Federal Credit Union
$260 million in assets
Palm Springs, FL

Conversiongram

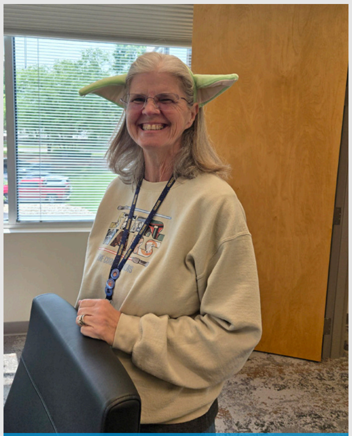
CommonWealth ONE Federal Credit Union!

Credit Union of Georgia Team

Niagara's Choice Federal Credit Union!

Credit Union of Georgia Conversion Ready

Homebase CU Team Stops for a Pic



Knoxville TVA Employees CU Yoda

The Rockland Federal Credit Union Conversion Team

FreeStar Financial Credit Union Flight Crew

CommonWealth ONE FCU Poses for the Camera

Homebase Credit Union Smiles

FreeStar Financial CU is Top Gun!

Rockland FCU Working Hard!

Niagara's Choice Travel to KeyStone

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