



Technology Update: Defending the Network at Machine Speed

Corelation is boosting cybersecurity with an industry leading self-learning AI technology platform provided by Darktrace. "We now have the capability to receive proactive threat notifications and alerts if an in-progress cyber-attack is detected. This actionable insight combined with autonomous response saves critical time in understanding the nature of a threat," says Corelation's Information Security Officer, Roger Scullion.



DARKTRACE

***Darktrace AI interrupts
in-progress cyber-attacks
in seconds.***

This AI technology enables Corelation to analyze network traffic and prepare for critical security incidents before they occur and to mitigate any impact to the organization and potentially clients. The Threat Visualizer is designed to protect the network across the organization, no matter the type of threat or the nature of the applications involved.

AI and machine learning look to provide an understanding of what 'normal' behavior is for all users and devices. As our security incident and event monitor (SIEM), the software looks for anomalies in behavior and network traffic which signals an advanced attack is underway. "Our goal in using Darktrace is to identify and detect malicious activity before the damage is done," states Jimmy Diaz, Manager IT Services.

In addition to the SOC-1 audits, Corelation continues to independently verify network security via a penetration test and vulnerability assessment at least twice per year. "The implementation of Darktrace is a statement that we no longer

view security as a point in time," Scullion added. The investment in a SIEM means that Corelation has advanced its security posture consistent with the industry and allows the organization to be more proactive and stay current with the latest trends in cyber security.

By selecting an innovative and cutting-edge technology vendor, Corelation has partnered with a team of Cyber Analysts able to assist with proactive threat analysis and cyber intelligence 24/7. This is just another step Corelation has taken to ensure it can maintain world class service to its clients without interruption. ■

SAVE THE DATE

11th Annual Corelation Hybrid Client Conference

San Diego, California or Virtual
May 18-20, 2022



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Note from the President



To all my coworkers and colleagues, client and vendor partners, those who have known me my entire career and those I have yet to meet: it is my great honor and privilege to pen this letter to you, my first as President of Corelation. I remain humbled by the opportunity to lead this exemplary organization, and I will be eternally grateful to John and Theresa for their mentorship and support. While they continue to shape Corelation's strategic objectives, they have entrusted me with the oversight of day-to-day operations, all with the mandate to meet and exceed the lofty standards for service they have set. No pressure...

As I embark on that challenge, I will admit the temptation to do my best Theresa impression – one could do much worse than mimicking the style of such a successful leader. But the fact is that Theresa is inimitable, so instead my only true course is to be the very best Rob I can be. To that end, I've spent quite a bit of time and thought defining my personal core values, so that you can all know what to expect of me in this role.

I pledge to Communicate, as interaction is the foundation for understanding, trust, and collaboration.

I pledge to be Authentic, to be honest and direct in every exchange.

I pledge to give Respect, and in so doing to earn it in return.

I pledge to strive for Excellence, and never to settle for anything less.

While my values' acronym is a happy accident, it is apt. Ultimately my promise is to care deeply for this company and for this community. Thank you for your support, and I look forward to our very bright future.

Sincerely,
Rob Landis
President, Corelation Inc.

Employee Profile: Kelsey Nocito, Supervisor of Core Services

Kelsey Nocito is a San Diego native who has been in the credit union & financial industry since 2003. Prior to joining the Corelation team, she worked at Cabrillo Credit Union – the very first client to sign with Corelation. Kelsey was actively involved in Cabrillo CU's conversion to KeyStone in 2011 and worked as a core administrator during the years that followed.

When the opportunity to join the Corelation team came in 2016, Kelsey felt it was the natural evolution for her career. She started at Corelation as a Conversion Strategist, honing her expertise while working on the day-to-day projects converting credit unions to KeyStone.

With experience on both sides of a KeyStone conversion, Kelsey has become our go-to person for direction on how to best serve our credit union partners through their conversion projects.

Her promotion to Supervisor of Core Services last year has given her the opportunity to grow into a leadership role. "One of the biggest rewards of my job is seeing our newest Conversion Strategists grow and excel at their role," Kelsey shared.

Outside of work, Kelsey loves taking trips to the San Diego Zoo with her niece and nephew, spending time outdoors, and indoor cycling on her new Peloton bike. She is also an avid reader of both fiction and non-fiction, and she reads close to two dozen books every year.

"I am thankful to be a part of Corelation's journey. I've watched the company grow from just a handful of employees when Cabrillo converted in 2011 to almost 300 on the team now," Kelsey said.

It has been amazing to watch Kelsey's career flourish in tandem with Corelation and we are so grateful to have her on our team! 🍷



Corelation Tips & Tricks: Purging on KeyStone

Performing regular database purges is an important part of maintaining an efficient core processing system. Some of the many benefits to running regular database purges include managing disk space usage, maintaining a stable database, and optimizing the performance of your server data processing to preserve a fast user experience.

KeyStone offers unmatched granularity in historical tracking, which is invaluable for everything from member service interactions to product and personnel analysis. It also means the core is retaining a significant volume of information. Over time, accumulation of data will eventually strain any disk drive, regardless of size.

Setting up a purge policy for your credit union can help ensure that you're maximizing the use of your data by removing records that have expired or are no longer relevant. Many of the records generated in KeyStone's day-to-day processing are primarily useful behind the scenes to enable the system to function properly, while other records' usefulness has a limited shelf life.

There are two types of purge policies that Corelation recommends in order to maintain an efficient database: a nightly purge policy and a monthly purge policy. The nightly purge policy focuses on share and loan holds, such as check holds and loan pre-authorizations. The monthly purge policy focuses on records that require a large amount of disk space, such as receipts, forms, and report records that store document images.

The purge policy includes global settings to determine which records are eligible to be purged and the length of time they should be retained. These restrictions prevent accidental removal of recent and important fields.

To help your credit union get started with purging, Corelation provides detailed information on [suggested purge policy setup](#)* and [disk space management](#)* on Confluence. We recommend that these purge processes be run mid-month during non-peak weekend hours.

If you're interested in implementing a standard purge program, Corelation's Client Relations team is available to assist your credit union with the set-up and review the functionality by request. Read more about Corelation's recommended Purge Policy and setup [on Confluence here](#).*

**Confluence access required*

Congratulations to Brent Edwards, Corelation's Senior Sales Support Executive who was the recipient of the GonzoBanker Golden Cufflinks award again in 2021! Brent was recognized for his excellence in presenting KeyStone demos and his continuous efforts to hone his craft. Read more [here](#).



Upcoming Training & Seminars

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

Queues Best Practices

April 12th
12-1pm PST

sponsored by



Accessorizing Your Loan Workflow

May 11th
12-2pm PST

sponsored by



Operational Enhancements

June 8th
12-1pm PST

sponsored by



Back-Office Technical Training

Beginner Jaspersoft Reports • Advanced Jaspersoft Reports • KeyBridge Training
KeyStone Server Administration • UI Scripting • Batch Scripting
Forms: General Usage • Forms with UI Scripting • Fundamentals of Agile and Scrum

What's Up, North East User Group?

We encourage you to take advantage of the networking and opportunities to collaborate with your peers using KeyStone by joining one of the [client-led User Groups](#).*

Embracing Collaboration in the Hybrid Environment

The North East User Group's vision for this year is to inspire collaboration – and in 2022, embracing virtual options and the hybrid environment is crucial. The group is preparing to launch a series of Lunch & Learn webinars this year. The North East User Group welcomes your suggestions for topics you'd like to see covered. The presentations will be recorded and distributed after the event, so you are encouraged to register even if you can't attend live.

If you have a topic you'd be interested in presenting, please [reach out to the Board of Directors](#)* or connect on the [community forum](#).

Connect with your User Group on the Client Group Community Forum

The best way to stay connected with your local user group and the whole Corelation user community is to join the [Corelation Client Group Community Forum](#)! The user groups use the forum as the primary platform to communicate upcoming events, share ideas and resources, and spark collaboration.

"It's vital that our peer credit unions have the right team members on the community forum. I can't say enough about the benefits of networking. Meeting peers who are implementing the same solutions is an opportunity to learn from each other's experiences," shared North East User Group Board of Directors Chair Wade Bennett.

Get Involved with the North East User Group

The North East User Group is always seeking to cycle in new board members as openings occur. If you are interested in joining the board, please reach out to the [current board here](#).* 📧

**Confluence access required*



Wade Bennett, North East User Group
Board of Directors Chair

Certified Partner Spotlight: Access Softek

Two Stubborn Challenges of Digital Banking Addressed

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

The challenges and opportunities credit unions face today are dynamic, exciting, and a bit daunting. Digital banking is critical to capitalizing on the opportunities, while also contributing to the challenges. Two of the most enduring challenges of digital banking are authentication and fraud prevention, which are, of course, inextricably linked.

The weakest link

In the realm of authentication, the weakest link is the password. Passwords are an antiquated form of authentication that persist from the mainframe computing days. Yet today, nearly every single modern phone has biometric sensors that can be used to authenticate a user, whether via fingerprint, facial, voice, or retinal scans. Credit unions should deploy digital banking products that utilize modern technology to authenticate users. Moreover, this technology should be deployed across all channels, including digital banking, IVR, ATMs, contact centers, and branches.

Coupling authentication with intelligent fraud prevention

Deploying biometric authentication will reduce fraud, but unfortunately it is not enough. Banking scams are on the rise and increasingly sophisticated, often relying on

the unassuming behavior of the target. Using artificial intelligence to detect out-of-pattern behaviors and warn the user to proceed with caution is critical in the fight against bank fraud. Yet, most solutions today focus on fraud detection, not real-time prevention.

Access Softek delivers authentication and fraud prevention

Access Softek puts the needs of credit unions at the forefront of its development priorities. Two initiatives that we are focused on are highlighted herein: 1) Kill the Password, and 2) Fraud Prevention. Both of these initiatives are enabled by our broader initiative to deploy artificial intelligence where it makes sense. We call this our Mobile First, AI Everywhere initiative. For more information, please reach out to insidesales@accesssoftek.com. 📧

D F X G E W J Q
R A L N P K Y H
Z B C C Y V R U
E N J W E Q M S
O T B X G S S P
F H K T D V Z M

ACCESS SOFTEK, INC

Corelation Client News & Success



With a recent gift of \$50,000, NorthCountry Federal Credit Union's support for the Greater Burlington YMCA has reached the remarkable total of \$1,000,000. NorthCountry FCU has been the Y's Community Partner for Youth Development for more than a decade, with their efforts focused on ensuring that children and families have access to high-quality early child care, after school programs, enriching summer camp experiences, and more, regardless of their financial means. Read more [here](#).



PSECU has been named to the 2022 Best Credit Unions list by GoBankingRates.com, recognizing the credit union for its commitment to community, generous referral rewards program, and digital-first approach to member service. Additionally, PSECU President & CEO, George Rudolph, was recognized by PA Business Central on their 2022 Top 100 People list for the second year in a row. This list highlights the leaders who help the communities of central Pennsylvania thrive. Congrats, George & PSECU!

Read more about the GoBankingRates.com designation [here](#).

Read more about the PA Business Central award [here](#).



Join us in congratulating Bill Birnie, President/CEO of Frontwave Credit Union, for being named one of San Diego's Most Influential Leaders! Birnie was honored for his more than 30 years' work championing the credit union movement, as well as his service to local and military communities through organizations including the Defense Credit Union Council, Armed Forces Financial Network, Camp Pendleton Historical Society, and more. Read the story [here](#).



CapEd Credit Union continues its strategic partnership with United Way Treasure Valley to invest in early childhood learning throughout their community. The partnership aims to make early childhood education accessible to all children, regardless of their background. The program is designed to pave a path to lifetime success for Idaho's youth, investing in quality early learning, support for parents, and additional professional development for teachers. Read more [here](#).



Conversiongram



Statewide CU Avengers Assemble



Lafayette Federal Credit Union



Smiles at Statewide CU



Teamwork at Statewide CU



Validating Crew at Alltrust CU



Dressing the Part at Statewide CU



Break Time at Alltrust CU



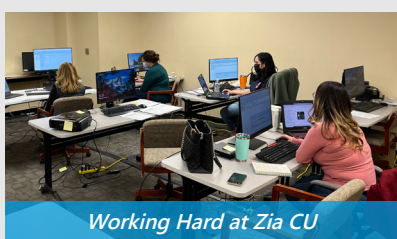
Fort Community CU



Ready to Convert to KeyStone at Zia Credit Union



Conversion Ready at Alltrust Credit Union



Working Hard at Zia CU



Red Rocks Credit Union



Fort Community CU

Welcome, New Clients

(Through March 1, 2022)

7 17 Credit Union
\$1.35 billion in assets
Warren, OH



Alabama Central Credit Union
\$198 million in assets
Birmingham, AL



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