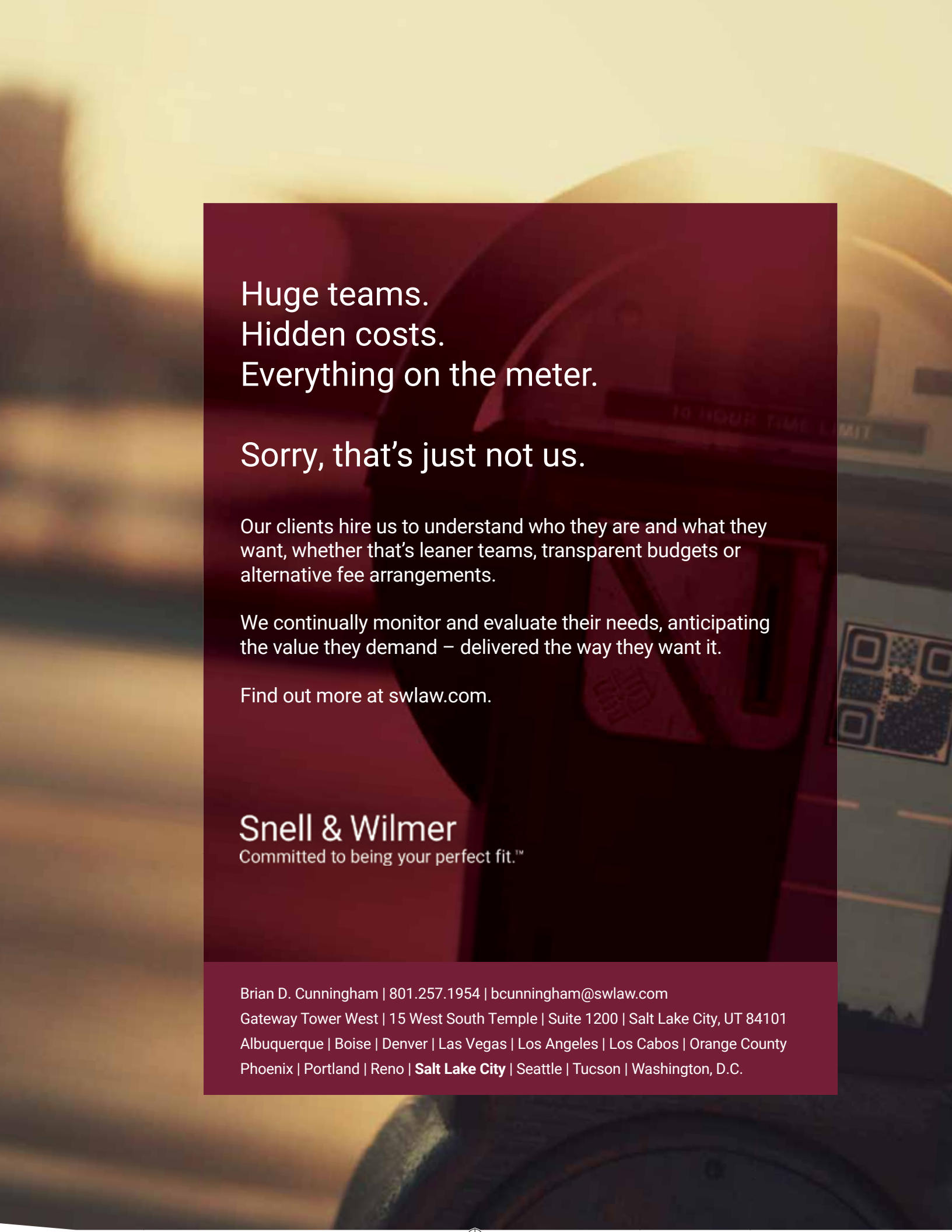
UTAH BANKERS
ASSOCIATION
- Since 1908 -

2020
BUSINESS PARTNER DIRECTORY



Huge teams.
Hidden costs.
Everything on the meter.

Sorry, that's just not us.

Our clients hire us to understand who they are and what they want, whether that's leaner teams, transparent budgets or alternative fee arrangements.

We continually monitor and evaluate their needs, anticipating the value they demand – delivered the way they want it.

Find out more at swlaw.com.

Snell & Wilmer
Committed to being your perfect fit.™

Brian D. Cunningham | 801.257.1954 | bcunningham@swlaw.com
Gateway Tower West | 15 West South Temple | Suite 1200 | Salt Lake City, UT 84101
Albuquerque | Boise | Denver | Las Vegas | Los Angeles | Los Cabos | Orange County
Phoenix | Portland | Reno | **Salt Lake City** | Seattle | Tucson | Washington, D.C.

UBA Board of Directors 2020

CHAIRMAN
Kay B. Hall
EVP and CFO
Zions Bank
Salt Lake City

VICE CHAIRMAN
Kristin B. Dittmer
EVO and CFO
EnerBank USA
Salt Lake City

2ND VICE CHAIRMAN
Eric Schmutz
President and CEO
State Bank of Southern Utah
Cedar City

IMMEDIATE PAST CHAIRMAN
Douglas L. DeFries
President and CEO
Bank of Utah Ogden

COMMUNITY BANK ADVISORY COUNCIL CHAIR
N. George Daines
Chairman and CEO
Cache Valley Bank
Logan

INDUSTRIAL BANK ADVISORY COUNCIL CHAIR
Paul F. Thome
President
Sallie Mae Bank
Salt Lake City

REGIONAL BANK ADVISORY COUNCIL CHAIR
Matthew D. Bloye
Region Bank President
Wells Fargo
Salt Lake City

PRESIDENT
Howard M. Headlee
President Utah Bankers Association
Salt Lake City

BOARD MEMBERS
Kelly M. Barnett
President
WebBank
Salt Lake City

Jan M. Bergeson
Utah Market Leader
Ally Bank
Sandy

Robert M. Bowen
President and CEO
Brighton Bank
Salt Lake City

Robert W. Carpenter
Executive Director and Region Manager
JPMorgan Chase
Salt Lake City

Deborah Culhane
President and CEO
Optum Bank
Salt Lake City

Terry L. Grant
Utah Market President
KeyBank
Salt Lake City

Mark A. Herman
Market President
U.S. Bank
Salt Lake City

Kisty Morris
Executive Director
Morgan Stanley Bank
Salt Lake City

Wade L. Newman
President and COO
Celtic Bank
Salt Lake City

Mark Packard
President
Central Bank
Provo

Frank K. Stepan
Managing Director and Vice Chairman
UBS Bank
Salt Lake City

Len E. Williams
President and CEO
Altabank
American Fork

UBA Staff

Howard M. Headlee
President
howard@utah.bank

Becky Wilkes
Senior Vice President
bwilkes@utah.bank

Lindsay Scott
Director of Education
lindsay@utah.bank

Sara Matute Office Administrator
sara@utah.bank

Annelise Dudley
Communications Specialist
anna@utah.bank

UTAH BANKERS ASSOCIATION
- SINCE 1908 -

A Great Resource – UBA Business Partners

The UBA Business Partners are an invaluable resource for the UBA and its member banks. Each year UBA Business Partners bring their very best people, products and services to the member banks of the UBA. These companies are at the leading edge of their business whether it is technology based, service based, or product based.

Our Business Partners offer everything from accounting, correspondent banking, consulting, investment, legal, technology and any number of other bank related products and services. Many of these companies have been Business Partners for over 20 years and have supported the UBA, our member banks and Utah banking in general through the good times and the bad.

Considering the current state of our industry, we are seeing numerous new companies wanting to get involved with the UBA and bring their specialized areas of expertise to our Utah Bankers. In turn, those that have been with us for a long time are continually changing and keeping up with the times, whether it's updating current products and services or adding new lines of business.

Not only do they bring those top of the line products and services, but they also help by sponsoring UBA conferences, seminars and other events. Without those sponsorship dollars we would be limited in the scope of what we could bring to you, our member banks. It is a combination of those sponsorship dollars and your attendance that allow us to continue to bring you the very best and most up to date educational opportunities.

They all have one purpose and that is to bring the absolute best products and services to our Utah member banks and to support our local banking industry.

Please take time to look through this guide, and when you are looking for bank solutions, please reference this guide and those members that truly care about banking in Utah and are proud to be Business Partners of the Utah Bankers Association.

Sincerely,

Howard Headlee, President
Utah Bankers Association

Disclaimer: The publication of advertisements does not necessarily represent endorsement of those products or services by the UBA or the Utah Banker Magazine. With the exception of official announcements, the UBA disclaims responsibility for the opinions expressed and statements made herein. The editors reserve the right to refuse any advertisement or editorial copy deemed to be unsuitable for publication.

MISSION STATEMENT

The Utah Bankers Association is a financial services trade association comprised of Regional, Community, and Industrial Banks. The Association's mission is to:

- **Promote** a favorable image and understanding of the banking industry to the general public and maintain the public confidence in the strength and security of Utah's financial service industry.
- **Protect** the industry against legislation or regulation which could result in undue or burdensome oversight or competitive disadvantage.
- **Provide** (i) membership with assistance and resources designed to improve operational efficiency and profitability and (ii) a forum for open communication between providers of financial services in Utah.

FINANCING YOUR AMERICAN DREAM

As a small business, you have your own vision for the American Dream.

Mountain West Small Business Finance can help you achieve it through an SBA 504 Loan.

"Our South Salt Lake location was financed with help from Mountain West Small Business Finance using the SBA 504 program. It worked great. Besides a drive-thru, we now have a café-style coffeehouse, which brings an entirely new element to the company."

– Leslie Corbett,
Bjorn's Brew

SBA 504 Loans

- Purchase land and equipment
- Buy, build, or remodel a building
- Up to 25-year fixed rates
- As little as 10% down

Mountain West
Small Business Finance

801.474.3232 | mwsbf.com

For operating capital needs, talk to us about SBA Community Advantage (7a) Loans.

Accountants/CPAs
BKD....Page 10
Eide Bailly LLP....Page 10
Moss Adams LLP....Page 10
PwC....Page 10
RSM US LLP....Page 10
Simpson & Company, CPAs....Page 11
Tanner LLC....Page 11

Asset/Real Estate Management
UCNS....Page 11

Attorneys/Law Firms
Dorsey & Whitney LLP....Page 11
Holland & Hart, LLP....Page 11
Jones Waldo....Page 11
Kirton McConkie....Page 11
Parsons Behle & Latimer....Page 11
Ray Quinney & Nebeker P.C....Page 12
Scalley Reading Bates Hansen & Rasmussen....Page 12
Snell & Wilmer, LLP....Page 12

Bank Building Construction
eDraw....Page 12

Bank/Office Supplies
Office Depot....Page 12

Capital Partners
Harland Clarke....Page 13
Promontory Interfinancial Network....Page 13

Check Printing
Harland Clarke....Page 13

Compliance/Audits
Compliance Alliance, Inc....Page 13
CrossCheck Compliance....Page 13
RSM US LLP....Page 13

Core/Data Processing
BMA Core Technology....Page 14
Finastra....Page 14
FPS GOLD....Page 14

Correspondent Services
Bankers' Bank of the West....Page 14
PCBB....Page 14
Zions Correspondent Banking Group....Page 14

CRA Services
Rocky Mountain CRC....Page 14
UCNS....Page 15

Due Diligence
CrossCheck Compliance....Page 15

Furniture and Fixtures
Office Depot....Page 15

Information Technology
Executech....Page 15

Insurance
Golden Eagle Insurance, Inc....Page 15

Interest Rate Risk Management
PCBB....Page 15
The Baker Group....Page 16

Investment Services
D.A. Davidson & Co....Page 16
Piper Sandler....Page 16
Raymond James....Page 16

Lending Partners
Federal Home Loan Bank of Des Moines....Page 16
Mountain West Small Business Finance....Page 16
Rocky Mountain CRC....Page 16
UCNS....Page 17
Utah Housing Corporation....Page 17

Marketing Solutions
Harland Clarke....Page 17

Merchant Services
Select Bankcard....Page 17

Peer Analysis
Bank Trends....Page 17

Printing
Office Depot....Page 17

Quality Control
CrossCheck Compliance....Page 18

Service Management
FinPro, Inc....Page 18

Software Providers
eDraw....Page 18
Finastra....Page 18
vCom....Page 18

Technology Audits & Risk Assessments
RSM US LLP....Page 18

ABA Insurance Services Inc.

5910 Landerbrook Drive, Ste. 100
Mayfield Heights, OH 44124
Richard Flenner
(800) 274-5222
rflenner@abais.com
www.abais.com

ABA Insurance Services is a long-term, stable source of insurance for banks from highly rated carriers. The Bank Program is a unique bank-owned, banker-directed insurance program for financial institutions. As a market leader in this segment, the program is recognized for underwriting and claims expertise and is endorsed by the American Bankers Association. The D&O and bond program is endorsed by 31 state bankers associations.

ABA Insurance Services has introduced a new cyber liability and privacy insurance policy as well as data and breach response resources.

UBA Endorsed Program. With a 23% market share nationwide, ABA Insurance Services provides D&O, bond and P&C related insurance to community banks across the country. For 26 years, this unique bank-owned and banker-directed program has been recognized for underwriting and claims handling expertise. A distribution to participating banks has been declared for 23 consecutive years from the program reinsurer, totaling $77.9 million. For more information, visit abais.com or Twitter: @ABAInsSvcs.

Bank Marketing Center

95 Old Stratton Chase
Atlanta, GA 30328-3652
Neal Reynolds
(678) 528-6688
nreynolds@bankmarketingcenter.com
www.bankmarketingcenter.com
BankMarketingCenter.com

(BMC) is a web-based marketing portal that empowers banks to produce professionally designed, bank-branded marketing materials in a matter of seconds.

BMC puts you in complete control of the ad production process for your bank, saving valuable time and money. BMC has thousands of successful marketing materials, including ads, direct mail, statement stuffers, flyers, posters, digital signage and more. The process is easy. On the site, you can select a marketing piece and customize it within seconds. Your bank's logo and contact info will be automatically inserted into the ad. You can edit the copy, colors, fonts, and select from over 9 million stock photos from Getty Images. Finished materials are then sent automatically to your compliance department for approval and then to your publication or printer.

BankMarketingCenter.com has proven to be so successful that banks of all sizes are now using this valuable service nationwide. Program Benefits: 20% discount for UBA members. Web-based and easy to use. No software required. Software routes ad materials through the bank's compliance approval process. Order history allows ad materials to be reviewed by regulators. Professional advertising and marketing materials can be produced in seconds. Change ad copy, photos, layout size, fonts and font sizes. Select from over 9 million stock photos through Getty Images. Select and use local media and printers. Unarchive previous ads and edit them in seconds. Users can have their photo and personal info automatically appear on ad materials. Private labeled marketing sites can be developed for large banks. Letter templates eliminate bad grammar and misspelled words. Databases can be added, with completed letters produced and printed in seconds.

BankTalenHQ

info@banktalenthq.com
www.banktalenthq.com

BankTalentHQ is designed as a talent management resource for the financial industry and is brought to you by the Utah Bankers Association in partnership with other state banking associations across the country. BankTalentHQ is the premier talent management site for financial industry careers, and we know finding and keeping top talent is high on the list of the many challenges banks face.

Whether you are looking for a job with a financial institution, a service provider or a regulator, or you are an employer with a position to fill, BankTalentHQ is here to help you find what you need!

BankTalentHQ makes connecting talent easy. Connect with us! Features:

- Post job openings with the ability to purchase a single 30-day post.
- Fill multiple vacancies with a discounted posting package.
- Post internships at a discounted rate.
- Take advantage of ancillary services currently being offered: industry news and articles, resume writing, career learning center and coaching.

Bank Trends

175 S. Main St., Ste. 500
Salt Lake City, UT 84111-1927
Michael Stinson
(877) 717-6743
michael@spotlight-financial.com
www.bank-trends.com

Bank Trends is a web-based software application designed specifically for community bankers that provides in-depth peer group and trend analysis using Call Report data. **UBA Associate Member**

BankWebinars.com

BankWebinars.com is a cost-effective method of training that brings industry experts to your desktop. Programs purchased through BankWebinars are also available for on-demand playback.

Compliance Alliance, Inc.

203 W. 10th St.
Austin, TX 78701
Scott Daugherty
(888) 353-3933
scott@compliancealliance.com
www.compliancealliance.com

The Utah Bankers Association first developed Compliance Alliance in response to the needs of bankers across the state. Designed as a lifeline and a library, C/A is a key tool for navigating and adhering to federal banking rules and regulations, while helping build your bank compliance program and guiding strategic risk assessment. Using an innovative, all-inclusive, unlimited request model, Compliance Alliance helps cut expensive legal and staff costs, while spreading bank compliance assets across many areas inside the bank.
UBA Associate Member

Discover Debit

1301 Mckinney St., Ste. 2500
Houston, TX 77010-3062
Mark Froemke
(605) 336-3409
markfroemke@discover.com
www.Discoverdebit.com

Discover® Debit offers banks a compelling alternative in signature debit. With superior economics, simplified rules and fee transparency, a comprehensive fraud mitigation program and stronger program flexibility, Discover Debit is a direct route to greater profitability.

FinPro

158 Route 206
Gladstone, NJ 07934
Scott M. Polakoff
(908) 234-9398 x102
spolakoff@finpro.us
www.finpro.us

FinPro Inc. is a full-service management consulting firm specializing in providing advisory services to the financial institution industry. FinPro is an industry leader in strategic planning, board retreat moderation, planning, enterprise risk management, leadership and education, corporate governance, market feasibility, de novo bank formation, asset/liability management and regulatory consulting, FinPro also conducts M&A through its wholly-owned subsidiary, FCA, as a FINRA registered broker/dealer. Visit https://bit.ly/2APx0qW for Directors webinar training

Harland Clarke

15955 La Cantera Pkwy
San Antonio, TX 78256-2589
Michael Kelly
(801) 288-2133
Michael.Kelly@harlandclarke.com
www.harlandclarke.com

Harland Clarke is a leading provider of customer engagement solutions that help connect businesses and people how, when and where it matters. The company offers payment tools such as checks and cards; and marketing services such as deposit and loan acquisition programs, digital marketing, performance analytics and promotional products for businesses. It deploys these solutions holistically, across print, phone and digital channels, ensuring that the customers of its world-class client base enjoy a consistently superior experience. Harland Clarke is a Vericast business (www.vericast.com). For more information, visit www.harlandclarke.com or follow Harland Clarke on LinkedIn and Twitter @HarlandClarke.

KeyState Captive Management, LLC

101 Convention Center Dr., Ste. 850
Las Vegas, NV 89109
(702) 598-3738
contact@key-state.com
www.key-state.com/captive-management.aspx

KeyState Captive Management, LLC, partnered with the Utah Bankers Association, offers a unique bank captive insurance program to Utah banks.

The bank captive program is designed by national accounting firm Crowe Horwath LLP and then administered by KeyState Captive Management. Banks that fit a certain asset size and earnings criteria can form their own wholly owned captive insurance company to finance risks (that are not commercially insured) in a tax-advantaged way. KeyState and its affiliates have been working with banks for over 22 years providing Nevada investment subsidiary, portfolio management, and asset-liability consulting services. We are pleased to now introduce the bank captive program.

LERETA, LLC

1123 Park View Dr.
Covina, CA 91724-3748
John Short
(626) 667-1506
jshort@lereta.com
www.lereta.com

LERETA provides real-time flood zone determination services that include flexible levels of service based on our customers' needs from simple delivery of flood zone determination to complete portfolio life-of-loan tracking.

Our innovative technologies and dedicated team of real estate tax and flood service professionals provide the mortgage and insurance industries the fastest, most accurate and complete access to property tax and flood information across the country.

LERETA's Flood Service options include:

- Flood Zone Certification
- All flood certifications are determined using digital and hard copy FEMA Flood Insurance Rate Maps and Flood Hazard Boundary Maps in conjunction with geocoding software, street maps, tax maps, plats, and aerial and satellite photos.

LERETA's Flood Services offer:

- Basic Determination/ Certification: One-time certification that satisfies Federal regulatory market requirements at origination. HMDA/Census Tracking information is available with each determination.
- Life-of-Loan Determination/ Certification: The certification assures compliance with all Federal regulatory and secondary market requirements and provides the flood hazard status of the property for the life of the loan.

Services Include:

- Fast flood-zone determination turnaround times. Over 99% of our orders are completed and delivered back in 24 hours; 89% are delivered instantly.
- Accurate, to-the-structure determinations.
- Easy, convenient access to instant certificates and borrower notices.
- Life-of-Loan flood services include monitoring and reporting of ALL changes in the flood hazard status of the loan.
- Monthly flood hazard reports to track the flood hazard status of existing and acquired loans is available.

Office Depot

9501 Amberglen Blvd., Ste. 200
Austin, TX 78729-1156
Issac Mares
(855) 337-6811 x12878
www.business.officedepot.com

Office Depot offers national account support and deep discounts on office and banking supplies, print/copy services, furniture and more.

Office Depot, founded in 1986, is the world's leading seller of office supplies and an industry leader in every distribution channel — from retail stores and contract delivery to catalogs and e-commerce. As an Office Depot customer, you will have access to Office Depot's exclusive Business Services Division website, strategic brand name partnerships, multibillion dollar buying power and ease in economizing your bank's operations. Enjoy customer service from Office Depot that is unmatched in the industry. Members interested in participating in this program can now sign up at https://business.officedepot.com/banksignup.

Program Highlights: Up to 80% off MSLP on a core list of 900+ frequently ordered, deeply discounted products featuring many high use commodity items. Your own customized list of an additional 75 items uses the same steeply discounted pricing matrix as the core list. This additional 75 list is where you would want to include items that are specific to your organization, such as toner and inkjet cartridges. For miscellaneous items outside the core and custom tailored list, you can choose any other product in the Business Services Division full-line catalog at 10% off retail published prices (excludes technology products). Free delivery for orders over $50.00. If placed by 4 p.m. local time, orders are delivered the next day in most markets by Office Depot or UPS. We give you access to the award-winning Business Services Division website for placement of orders, the online catalog, stock availability, order history, product returns, and usage reports. You get the support of a local account manager who is responsible for total account management customer satisfaction. In addition to office supplies, you'll also receive discounts on office furniture, print/copy services, custom business forms, stationery supplies, promotional products, lunchroom and janitorial provisions. The Office Depot team will provide you with on-going creative and innovative procurement solutions by identifying the preferred product and process improvement opportunities. **UBA Associate Member**

Promontory Interfinancial Network, LLC

1300 17th St. N., Ste. 1800
Arlington, VA 22209-3810
Bryce Harper
(866) 776-6426
bharper@promnetwork.com
www.promnetwork.com

Promontory Interfinancial Network, LLC, is the leading provider of FDIC-insured deposit placement services.

Chosen by 3,000+ financial institutions nationwide over the past decade, Promontory Interfinancial Network, LLC, is the leading provider of FDIC-insured deposit placement services. Banks can use the company's solutions — ICS®, or Insured Cash Sweep®; CDARS®; Promnet Repo®; IND®; Yankee Sweep®; and Bank Assetpoint® — to build multimillion-dollar relationships, reduce collateral requirements, manage liquidity, and buy/sell loans. **UBA Associate Member**

Select Bankcard

170 S. 1200 E. Ste. 200
Lehi, UT 84043
Pete Mudrow
(801) 791-1938
pmudrow@selectbankcard.com
www.selectbankcard.com

Select Bankcard was founded in 2010 as a full-service merchant account provider. Headquartered in Lehi Utah, Select Bankcard is focused on creating relationships with its banking partner that engender trust with the bank and its customers, facilitate a streamlined and enhanced experience via technology, and provide meaningful non-interest revenue to the bank. Select Bankcard's goal is to make merchant accounts a core offering of the bank (rather than being positioned as a defensive product), which better ties customers to the bank and generates significantly more income. Select Bankcard's team provides a program that is tailored to the needs of each bank, providing training, customized marketing materials, local servicing (both over the phone and in-person), co-branded online interfaces, portfolio reporting, and growth consulting. As an endorsed vendor of the UBA (and as a Utah-based company itself), Select Bankcard understands that the Utah community banking environment has a proven track record of treating bank depositors exceptionally. Select Bankcard will give you and your customers a better and more profitable payment experience. Contact us to find out how we can do this for your Bank.

Shred-It

3120 W. California Ave., Ste. H
Salt Lake City, UT 84104
Matthew Wasson
(801) 886-0622
Matt.Wasson@shredit.com
www.shredit.com

Shred-It Document Destruction Services can help you develop and implement a cost-effective, secure and compliant document destruction solution. Shred-It security consultants will help you establish a complete document destruction program that is customized to your specific business needs — no matter the size of your organization.

Their AAA NAID Certified Destruction solutions provide:

- Secure mobile or off-site document destruction
- Proof of Service Tracking using Bar Coding and Scanning Technology to assure the accuracy
- Certificate of Destruction for a legal audit trail (chain of custody)
- Flexible, customized service options for 100% recycled document destruction — leading the industry in environmental sustainability

UBA Program Highlights:

- Reduce your costs with our national account pricing structure.
- Certified PCI Compliant and NAID AAA Certified.
- Your due diligence has been done.
- Local flexibility with organizational scalability.
- On-site and off-site destruction options.
- Superior service quality by the most customer-oriented vendor in the industry.
- Streamline your operations with an organizationwide syndicated document destruction program.
- Reduce your risk and document related exposure to breaches and compliance issues.

vCom

12657 Alcosta Blvd., Ste. 418
San Ramon, CA 94583-4602
Liz Carroll
(503) 292-3640
lcarroll@vcomsolutions.com
www.vcomsolutions.com

vCom is a cloud-based software and managed services company focusing on helping enterprises manage IT spend from procure-to-pay. vCom improves visibility and control within a single platform while decreasing expenses for wireline, mobile, cloud, collaboration and hardware technologies. vCom manages the entire technology lifecycle for more than 25 financial institutions across the country. From procurement and support to financial management and analysis, vCom is helping financial services organizations select the right technology, and gain visibility and control over their spending and inventory — saving time and money. **UBA Associate Member**

BLU

BUSINESS LOANS OF UTAH

blufund.com

BLU is a business loan fund founded by UCNS and local governments to provide financing to businesses who don't qualify for loans from traditional sources.

Loans range from $50,000 to $350,000:

- Machinery & Equipment
- Furniture & Fixtures
- Leasehold Improvements
- Inventory
- Working Capital
- Debt Consolidation or Refinance
- Franchise Acquisition
- Real Estate

For more information:

BLUFUND@UTCNS.COM | (801) 316-9117

UCNS Creating Jobs, Providing Housing, Giving Hope

WHY ADVERTISE IN PRINT?

"The true scarce commodity is human attention."

— Satya Nadella CEO, Microsoft

https://www.thenewslinkgroup.com/publications/Goldfish/index.html

THE newsLINK group

Dani Gorden | (v) 801.676.9722

Dani@thenewslinkgroup.com

Accountants/ CPAs

BKD CPAs & Advisors

510 S. 200 W., Ste. 200
Salt Lake City, UT 84101-2320
Bud Hollenkamp
(303) 861-4545
bhollenkamp@bkd.com
www.bdk.com

BKD offers an array of services — including audit and tax, internal audit, regulatory compliance, loan review, CECL consulting, cybersecurity, M&A consulting and strategic planning. BKD helps institutions like yours manage risk, keep compliant and reach shareholder goals. Our professionals serve as exhibitors, sponsors and speakers in the industry's largest associations. We know that in the heavily regulated banking industry, leaders are facing more challenges than ever, including managing shareholder and regulator expectations, protecting against cyberattacks and staying competitive. That's why financial institutions across the country are turning to BKD for in-depth expertise on the latest trends, concerns and opportunities. Combine our hometown service with the resources of a national firm and you'll begin to understand why BKD is the trusted advisor your institution has been looking for.

Eide Bailly LLP

5 Triad Center, Ste. 600
Salt Lake City, UT 84121
Garry Smith
(888) 777-2015
gsmith@eidebailly.com
www.eidebailly.com

As CPAs and business advisors, Eide Bailly serves banks by providing tax and assurance services, internal audits, compliance consulting and loan review services, technology examination services, strategic planning, bank stock valuations and bank merger and acquisition analysis and assistance and fraud investigation. Eide Bailly is ranked as one of the 25 largest CPA firms in the nation. The regional CPA and business advisory firm offers a team of professionals who work specifically with clients in the financial institutions' industry. What inspires you, inspires us.

Moss Adams LLP

601 W. Riverside Ave., Ste. 1800
Spokane, WA 99201
Mike Thronson
(509) 747-2600
mike.thronson@mossadams.com
www.mossadams.com

The Moss Adams LLP Financial Institutions Group serves more than 500 banks, thrifts, mortgage companies and other financial entities, including more than 40 publicly held institutions. With over 150 skilled individuals' firm-wide who dedicate virtually all of their public accounting careers to financial institutions, we can provide resources to help you compete more effectively. Our practice serves organizations ranging in size from startups to those with greater than $23 billion in assets, and we have experience dealing with all stages of the growth cycle, including de novo, mergers and acquisitions, public markets and SEC reporting, and mutual stock conversions. Founded in 1913 and headquartered in Seattle, Moss Adams is the 11th largest accounting and consulting firm in the United States, and the largest headquartered in delivering industry-specific insight, accessible and proactive service, and strong relationships built on candor and trust the West. We aim to make a measurable difference in our clients' businesses by delivering industry-specific insight, accessible and proactive service, and strong relationships built on candor and trust.

PwC

201 S. Main Street, Ste. 900
Salt Lake City, UT 84111
Ryan Dent
(435) 850-9797
ryan.j.dent@pwc.com
www.pwc.com/us/en/index.jhtml

PwC is the leading provider of audit, tax and advisory services to financial services companies. The breadth and depth of our experience in the financial services and banking industry cover the areas most relevant to your business, including technical accounting, regulatory, compliance, risk management, outsourcing, securities processing, payments, information risk and security, data quality, mergers and acquisitions, tax and other services. Our local financial services practice provides these services to many of the top banking institutions in Utah. We help our clients navigate the transformation of the financial services industry by rethinking business strategies, evaluating risk and compliance, and implementing smart solutions that work.

RSM US LLP

515 S. Flower Street, 17th Floor
Los Angeles, CA 90071
Dan Shumovich
(213) 330-4668
dan.shumovich@rsmus.com
www.rsmus.com

RSM's purpose is to deliver the power of being understood to our clients, colleagues and communities through world-class audit, tax and consulting services focused on middle-market businesses. The clients we serve are the engine of global commerce and economic growth, and we are focused on developing leading professionals and services to meet their evolving needs in today's ever-changing business environment.

RSM US LLP is the U.S. member of RSM International, a global

network of independent audit, tax and consulting firms with more than 43,000 people in more than 120 countries. For more information, visit rsmus.com, like us on Facebook, follow us on Twitter and/or connect with us on LinkedIn.

Simpson & Company
Certified Public Accountants
Salt Lake City, Utah

Simpson & Company, CPAs
5353 S. 960 E., Ste. 102
Salt Lake City, UT 84117-3569
Kenneth Simpson
(801) 484-5206
krsimpson@simpson-co.com
www.simpson-co.com

Simpson & Company has been a leader in service to community banks in the intermountain area for over 40 years. We offer a wide range of services in auditing, accounting, taxation and consulting. We provide quality service at a competitive and predictable cost. At our firm, you deal directly with an experienced partner.

TANNER

Tanner LLC
36 South State, Ste. 600
Salt Lake City, UT 84111-1400
Mark Erickson
(801) 532-7444
merickson@tannerco.com
www.tannerco.com

Tanner is a regional, Utah-based CPA firm that provides a full spectrum of services. Representative specialties include audit and transaction consulting, tax planning and consulting, leadership development and succession, strategic planning, SOC examination services, and IT security. Tanner serves a variety of leading financial institutions and clients in the Intermountain Region. Tanner is a PCAOB independent registered public accounting firm and a member of the Allinial Global Network. Our purpose is to serve. Each day, we will make a positive impact in the lives of all those with whom we interact.

Asset/ Real Estate Management

UCNS

UCNS
6880 South 700 West, 2nd Floor
Midvale, UT 84047
Daniel J. Adams
(801) 316-9111
dan@utcns.com
www.utcns.com

UCNS stabilizes neighborhoods through its subsidiary organizations by providing single and multi-family affordable housing, neighborhood revitalization, transit-oriented development, and small business lending and investing.

Attorneys/Law Firms

DORSEY always ahead

Dorsey & Whitney LLP
111 S. Main Street, 21st Floor
Salt Lake City, UT 84111
Steven Waterman
(801) 933-7365
waterman.steven@dorsey.com
www.dorsey.com

Dorsey & Whitney provides legal representation in all aspects of commercial banking with particular experience in all types of lending, litigation, bankruptcy and receiverships, mergers and acquisitions and regulatory matters. Founded in 1912 at the request of a bank, Dorsey has a century of service in the financial services industry. Dorsey represents lead arrangers, administrative agents, lending banks and borrowers in syndicated, club and single-bank credit transactions. The firm also represents banks in out-of-court workouts, receiverships, bankruptcy and financial restructurings. Its experience includes representing underwriters and issuers in high yield and Rule 144A transactions. In addition, Dorsey advises national banks, multi-bank holding companies, regional banks and foreign banks on regulatory matters. Dorsey attorneys have experience before regulatory bodies, including the Board of Governors of the Federal Reserve System, U.S. Treasury Department (including the Office of the Comptroller of the Currency, the Office of Foreign Assets Control and the Financial Crimes Enforcement Network), FDIC, SEC, FINRA, NYSE, SIPC, and State banking, insurance and securities regulators. Dorsey's experience extends to representing banks in commercial litigation, including commercial collections, foreclosures, class actions, and defense of lender liability and consumer cases. Please visit www.dorsey.com for more information.

HOLLAND&HART

Holland & Hart, LLP
222 S. Main St., Ste. 2200
Salt Lake City, UT 84101-2194
Timothy Crisp
(801) 799-5800
TSCrisp@hollandhart.com
hollandhart.com

Founded in 1947, Holland & Hart is a full-service Am Law 200 firm with offices in eight states and Washington, D.C. We deliver integrated legal solutions to regional, national, and international clients of all sizes in a diverse range of industries. For more information, visit www.hollandhart.com or on Twitter: @HollandHart

JONES WALDO Attorneys Est. 1875 | PASSION. PERSPECTIVE. PEOPLE.

Jones Waldo
170 S. Main Street, Ste. 1500
Salt Lake City, UT 84101-1644
George Sutton
(801) 534-7217
gsutton@joneswaldo.com
www.joneswaldo.com

Founded in 1875, Jones Waldo has assisted commercial clients in all aspects of business for more than a century. We are a full-service law firm of more than 75 lawyers who are committed to providing innovative solutions to business problems. Our firm comprises a number of interrelated practice areas, which equips us to assemble a customized legal team to handle your most difficult challenges. Our specialists in the various practice groups have demonstrated a great ability to develop a deep understanding of our clients' industries, which often allows us to proactively anticipate our clients' needs before problems develop. Jones Waldo is based in Salt Lake City, Utah, with offices in Lehi and Park City, Utah and Chicago, Illinois.

KIRTON | McCONKIE

Kirton McConkie
50 E. South Temple, Ste. 400
Salt Lake City, UT 84111-1010
Gary Winger
(801) 328-3600
gwinger@kmclaw.com
www.kmclaw.com

Kirton McConkie is a full-service law firm successfully representing business, real estate, intellectual property, litigation, international, technology, health care, construction, employment, tax and estate planning clients. Our attorneys understand how clients think about their challenging situations and strive to guide them through legal processes while keeping business objectives in mind. For this reason, clients from startups to multinational companies have come to rely on our attorneys for their business advice and legal acumen.

PARSONS BEHLE & LATIMER
A Professional Law Corporation

Parsons Behle & Latimer
201 S. Main St., Ste. 1800
Salt Lake City, UT 84111-2218
Gary E. Doctorman
(801) 536-6780
GDoctorman@parsonsbehle.com
www.parsonsbehle.com

Parsons Behle & Latimer offers national expertise in a regional law firm. In addition to being the largest Utah-based law firm,

Parsons Behle & Latimer is one of the oldest and best-known firms in the Intermountain Region, offering litigation and business law services since 1882. The firm offers the resources and capabilities of a large and diverse firm, coupled with the highest levels of accessibility and responsiveness. With more than 150 attorneys, it brings a depth and range of experience in the following major areas: banking and finance; corporate transactions and securities; chapter 11 bankruptcy and restructuring; energy; environmental and natural resources; cybersecurity and data privacy; employment and labor; government relations and lobbying; health care; intellectual property; litigation; real estate; and tax law. Headquartered in Salt Lake City, Parsons Behle & Latimer has offices in Lehi, Boise, Idaho Falls, Missoula and Reno. www.parsonsbehle.com.

RAY QUINNEY & NEBEKER

Ray Quinney & Nebeker P.C.

36 S. State Street, Ste. 1400
Salt Lake City, UT 84111-1451
Kevin Glade
(801) 532-1500
kglade@rqn.com
www.rqn.com

Ray Quinney & Nebeker (RQN) is a full-service law firm. With skilled attorneys involved in over 40 specialized practice areas, RQN is uniquely equipped to handle nearly all areas of personal, business, tax and estate, commercial, consumer, real estate and litigation needs of clients. RQN has the largest and most sophisticated banking and finance practice in Utah. Our banking and finance group has litigation, transactional and lending experience covering commercial lending, asset-based lending, commercial mortgage lending, equipment finance, equipment leasing, aviation finance, syndications and participations, loan sales, problem credit solutions and collections, bankruptcy, receiverships, regulatory issues, lending compliance and many related issues. RQN's banking and finance group takes a collaborative approach to ensure that clients receive the best service and solutions available. RQN lawyers are personable, professional, and problem solvers.

SCALLEY READING BATES HANSEN & RASMUSSEN
A PROFESSIONAL CORPORATION

Scalley Reading Bates Hansen & Rasmussen

15 West South Temple, Ste. 600
Salt Lake City, UT 84101
Darwin Bingham
(801) 531-7870
dbingham@scalleyreading.net
www.scalleyreading.com

Scalley Reading Bates Hansen & Rasmussen, P.C. is a full-service law firm serving Utah businesses for over 35 years. Lending institutions represent the largest single segment of our clients. Thus, our attorneys are knowledgeable and skilled in addressing all of the specific needs of lenders. With numerous laws enacted to protect the borrower, a lender needs an experienced attorney who knows how to document transactions, enforce loans and protect the lender. Our firm has attorneys specializing in: foreclosures, creditor bankruptcy, debt collection, loan documentation, modification agreements, forbearance agreements, compliance and lender liability defense. Our firm is large enough to handle complex commercial transactions and litigation, but small enough to respond effectively to each lender's specific needs.

Snell & Wilmer
LAW OFFICES

Snell & Wilmer, LLP

15 W. South Temple, Ste. 1200
Salt Lake City, UT 84101-1547
Brian Cunningham
(801) 257-1954
bcunningham@swlaw.com
www.swlaw.com

Founded in 1938, Snell & Wilmer is a full-service business law firm with more than 450 lawyers practicing from 15 locations including Albuquerque, New Mexico; Boise, Idaho; Denver, Colorado; Las Vegas, Nevada; Los Angeles, California; Los Cabos, Mexico; Orange County, California; Phoenix, Arizona; Portland, Oregon; Reno, Nevada; Salt Lake City, Utah; San Diego, California; Seattle, Washington; Tucson, Arizona; and Washington, D.C. The firm represents clients ranging from large, publicly traded corporations to small businesses, individuals and entrepreneurs throughout the western United States. In addition, Snell & Wilmer is a member of Lex Mundi; a leading association of the world's top 160 independent law firms. Our attorneys are well-versed in collaborating with local counsel around the world through this network to meet our clients' needs. Snell & Wilmer and its lawyers have been recognized by clients and peers for exceptional legal skills, and ethical and exemplary business practices with various distinguished awards.

eDraw

Bank Building Construction

eDraw, Inc.

395 S. Main Street, #101
American Fork, UT 84003
Cam Harris
(435) 557-0412
cam@edrawapp.com
www.edrawapp.com

eDraw automates and modernizes the construction payment process for residential, commercial and SBA loans. Construction lending has remained mainly unchanged for decades and is ripe for the introduction of technology. Lenders large and small are using paper-based systems, static spreadsheets and more and more employees to manage their construction portfolio. eDraw helps lenders connect with their borrowers, simplify the process, and scale their construction portfolio.

Bank/Office Supplies

Office DEPOT

Office Depot

9501 Amberglen Blvd. Ste. 200
Austin, TX 78729-1156
Larry Kendell
(801) 725-4227
larry.kendell@officedepot.com
www.business.officedepot.com

Office Depot, founded in 1986, is the world's leading seller of office supplies and an industry leader in every distribution channel — from retail stores and contract delivery to catalogs and e-commerce. As an Office Depot customer, you will have access to Office Depot's exclusive Business Services Division website, strategic brand name partnerships, multibillion dollar buying power and ease in economizing your bank's operations. Enjoy customer service from Office Depot that is unmatched in the industry. Members interested in participating in this program can now sign up at https://business.officedepot.com/banksignup.

Program Highlights: Up to 80% off MSLP on a core list of 900+ frequently ordered, deeply discounted products featuring many high use commodity items. Your own customized list of an additional 75 items uses the same steeply discounted pricing matrix as the core list. This additional 75 list is where you would want to include items that are specific to your organization, such as toner and inkjet cartridges. For miscellaneous items outside the core and custom tailored list, you can choose any other product in the Business Services Division full-line catalog at 10% off retail published prices (excludes technology products). Free delivery for orders over $50.00. If placed by 4 p.m. local time, orders are delivered the next day in most markets by Office Depot or UPS. We give you access to the award-winning Business Services Division website for placement of orders, the

online catalog, stock availability, order history, product returns, and usage reports. You get the support of a local account manager who is responsible for total account management customer satisfaction. In addition to office supplies, you'll also receive discounts on office furniture, print/copy services, custom business forms, stationery supplies, promotional products, lunchroom and janitorial provisions. The Office Depot team will provide you with on-going creative and innovative procurement solutions by identifying the preferred product and process improvement opportunities. **UBA Endorsed Product**

Capital Partners

Harland Clarke

15955 La Cantera Pkwy
San Antonio, TX 78256-2589
Michael Kelly
(801) 288-2133
Michael.Kelly@harlandclarke.com
www.harlandclarke.com

Harland Clarke is a leading provider of customer engagement solutions that help connect businesses and people how, when and where it matters. The company offers payment tools such as checks and cards; and marketing services such as deposit and loan acquisition programs, digital marketing, performance analytics and promotional products for businesses. It deploys these customer engagement solutions holistically, across print, phone and digital channels, ensuring that the customers of its world-class client base enjoy a consistently superior experience. Harland Clarke serves more than 43 million consumers and six million small and medium-sized businesses per year through its relationships with more than 6,240 of the nation's leading financial institutions, large retailers, affiliate marketing companies and accounting software providers. **UBA Endorsed Business Partner**

Promontory Interfinancial Network

1300 17th St. N, Ste. 1800
Arlington, VA 22209-3810
Bryan Harper
(703) 292-3462
bharper@promnetwork.com
www.promnetwork.com

Promontory Interfinancial Network offers a wide range of smart, all-weather liquidity management tools to enhance bank profitability and flexibility. Thousands of banks trust the company's solutions, whether seeking core deposits, the ability to move excess deposits off the balance sheet, or options for obtaining uncollateralized wholesale funding with fixed- or floating-rate pricing, overnight or term options, and amounts totaling millions or billions of dollars. **UBA Endorsed Business Partner**

Check Printing

Harland Clarke

15955 La Cantera Pkwy
San Antonio, TX 78256-2589
Michael Kelly
(801) 288-2133
Michael.Kelly@harlandclarke.com
www.harlandclarke.com

Harland Clarke is a leading provider of customer engagement solutions that help connect businesses and people how, when and where it matters. The company offers payment tools such as checks and cards; and marketing services such as deposit and loan acquisition programs, digital marketing, performance analytics and promotional products for businesses. It deploys these customer engagement solutions holistically, across print, phone and digital channels, ensuring that the customers of its world-class client base enjoy a consistently superior experience. Harland Clarke serves more than 43 million consumers and 6 million small and medium-sized businesses per year through its relationships with more than 6,240 of the nation's leading financial institutions, large retailers, affiliate marketing companies and accounting software providers. **UBA Endorsed Business Partner**

Compliance/ Audits

Compliance Alliance, Inc.

203 W. 10th St.
Austin, TX 78701
Scott Daugherty
(888) 353-3933
scott@compliancealliance.com
www.compliancealliance.com

Owned by 30 state bankers associations, Compliance Alliance provides an all-inclusive compliance solution for banks of all sizes. Membership offers three main areas of support, including downloadable documents, a compliance hotline and review services. Compliance Alliance members receive unlimited access to all products and services for one annual fee. Visit www.compliancealliance.com for more information about the benefits of a membership with Compliance Alliance. **UBA Endorsed Product**

CrossCheck Compliance

810 W. Washington Blvd.
Chicago, IL 60607-2302
Liza Warner
(312) 346-4600
lwarner@crosscheckcompliance.com
www.crosscheckcompliance.com

CrossCheck Compliance LLC, headquartered in Chicago, is a nationwide consulting firm providing regulatory compliance, internal audit, fair lending, loan review/due diligence and litigation support services exclusively to the financial services industry. Since our founding in 2008, we have built a reputation for tailoring solutions that fit each client's size, complexity and business needs. Our experts adeptly identify the needs and challenges of our clients, having held similar positions as compliance officers, internal auditors, general counsel, outside counsel, regulators, underwriters and consultants. Our experienced and credentialed professionals have expertise in federal and state financial regulations, as well as certifications in accounting, compliance, risk, internal audit, fraud, underwriting, BSA/AML and mortgage banking. This means our clients receive the highest level of professional standards of knowledge and ethics. We are also well-known for our industry involvement with trade associations, serving on boards and committees, presenting at industry events, and as published authors for key industry publications.

RSM US LLP

515 S. Flower Street, 17th Floor
Los Angeles, CA 90071
Dan Shumovich
(213) 330.4668
dan.shumovich@rsmus.com
www.rsmus.com

RSM's purpose is to deliver the power of being understood to our clients, colleagues and communities through world-class audit, tax and consulting services focused on middle-market businesses. The clients we serve are the engine of global commerce and economic growth, and we are focused on developing leading professionals and services to meet their evolving needs in today's ever-changing business environment.

RSM US LLP is the U.S. member of RSM International, a global network of independent audit, tax and consulting firms with more than 43,000 people in more than 120 countries. For more information, visit rsmus.com, like us on

Facebook, follow us on Twitter and/or connect with us on LinkedIn.

Core/Data Processing

BMA

2151 South 3600 West
Salt Lake City, UT 84119-1121
Kevin Stevenson
(801) 978-0200 x121
kevin.stevenson@bmabanking-systems.com
www.bmabankingsystems.com

BMA offers expert individualized software solutions to make your bank successful. BMA is an innovative leader in software technology by providing outstanding core processing services. Whether you have an existing bank, are creating a new bank, or need custom programming or IT services, our software can be built to meet your specific needs and wants. Our team is customer-centric; we put you first! We're focused on providing the ultimate customer care experience while delivering outstanding products. Call to schedule a discovery meeting or demonstration.

Finastra

744 Primera Blvd. Ste. 2000
Lake Mary, FL 32746
Kelly Kristi
(512) 924-9392
kristi.kelley@finastra.com
www.finastra.com

Community banks have particular needs that Finastra is uniquely positioned to support. We have built our business by serving yours. Finastra delivers the broadest portfolio of financial services software in the world today, including digital solutions, core banking systems, lending and mortgage solutions. Our open platform brings parties together to collaborate, innovate, and build great customer experiences for our 4,200+ clients in the North American Community Markets. With Finastra, the future of finance is open. To discover all that we can offer your financial institution, visit www.finastra.com/communitymarkets.

FPS GOLD

1525 W. 820 N.
Provo, UT 84601-1342
Matt DeVisser
(801) 429-2126
mattd@fps-gold.com
www.fps-gold.com

Since 1964, FPS GOLD has been an integral part of the computerized data processing industry. We specialize in helping banks gain a competitive advantage immediately by providing better banking services — services that include a core and wire system to help you cut your data processing costs, add greater flexibility, improve productivity, and integrate all systems for better profitability management and reporting. We know from experience that FPS GOLD's products and services will give your bank a competitive advantage, one that will lead to profitability at a very fast pace. We offer core processing, relationship banking, general ledger, deposit platform, loan origination, internet banking, telephone banking, item and payment processing, check imaging, customer verification and a wire system.

Correspondent Services

Bankers' Bank of the West

1099 18th St., Ste. 2700
Denver, CO 80202-1927
Karen Maydick
(303) 313-8107
kmaydick@bbwest.com
www.bbwest.com

Bankers' Bank of the West (Member FDIC) has supported community banks with high-quality, affordably priced correspondent solutions and expert customer service since 1980. Services include loan participations for overline, share-the-risk and concentration management; bank stock and direct loans to banks; and municipal leasing. We offer professional safekeeping and access to investment portfolio accounting services. Additionally, we provide cash letter processing and settlement services; agent fed funds and fed funds lines; wire transfers; international services; and certificates of deposit. Bank card products include ATM and debit card processing, merchant services and mobile payment solutions and credit, debit and prepaid cards.

PCBB

1676 N. California Blvd., Ste. 300
Walnut Creek, CA 94596-4185
Jay Kenney
(415) 399-5800
jkenney@pcbb.com
www.pcbb.com

Founded by community bankers in 1997, PCBB was created with the sole purpose of helping community-based financial institutions become stronger. Our goal was to create an organization that could provide fellow bankers with high-quality, competitively-priced correspondent banking solutions and personalized service. PCBB provides a comprehensive set of products and services covering multiple areas important to community banks, including correspondent and commercial banking, hedging and international options. PCBB also offers a variety of consulting services ranging from asset-liability management, relationship profitability, loan reserve analysis and stress testing. Our services are designed to help you compete more effectively, but never to compete against you for your customers.

Zions Correspondent Banking Group

310 South Main Street, Ste. 1400
Salt Lake City, UT 84101
Phillip Diederich
(801) 844-7853
phillip.diederich@zionsbank.com
www.zionscbg.com

Since 1873, Zions Bank has been a leader in community banking. Today, nearly 140 years later, we offer many products expanding on this great tradition. We offer a wide range of products and solutions, including automated fed funds, sweep, foreign exchange, image clearing, internet CD auctions, loan generation and acquisition, fixed income and banking software. For more information regarding the products and services we offer, contact the Zions Bank Correspondent Banking Group at 1-800-737-6470.

CRA Services

Rocky Mountain CRC

64 E. Winchester St., Ste. 230
Salt Lake City, UT 84107-5602
David Watkins
(801) 503-0547
dwatkins@rmcrc.org
www.rmcrc.org

Rocky Mountain Community Reinvestment Corporation is a private nonprofit supported by Utah's banking community. Rocky Mountain CRC was created by these banks over 20 years ago to increase access to financing for housing in low- and moderate-income communities. With the support of its 30-member bank network, RMCRC originates and services commercial loans for affordable housing and community development. Rocky Mountain CRC provides technical assistance, community advocacy, and financial products for both nonprofit and for-profit developers and service providers. Rocky Mountain CRC is certified as a CDFI.

UCNS
6880 South 700 West, 2nd Floor
Midvale, UT 84047
Daniel J. Adams
(801) 316-9111
dan@utcns.com
www.utcns.com

UCNS stabilizes neighborhoods through its subsidiary organizations by providing single and multi-family affordable housing, neighborhood revitalization, transit-oriented development, and small business lending and investing.

Due Diligence

CrossCheck Compliance
810 W. Washington Blvd.
Chicago, IL 60607-2302
Liza Warner
(312) 346-4600
lwarner@crosscheckcompliance.com
www.crosscheckcompliance.com

CrossCheck Compliance LLC, headquartered in Chicago, is a nationwide consulting firm providing regulatory compliance, internal audit, fair lending, loan review/due diligence and litigation support services exclusively to the financial services industry. Since our founding in 2008, we have built a reputation for tailoring solutions that fit each client's size, complexity and business needs. Our experts adeptly identify the needs and challenges of our clients, having held similar positions as compliance officers, internal auditors, general counsel, outside counsel, regulators, underwriters and consultants. Our experienced and credentialed professionals have expertise in federal and state financial regulations, as well as certifications in accounting, compliance, risk, internal audit, fraud, underwriting, BSA/AML and mortgage banking. This means our clients receive the highest level of professional standards of knowledge and ethics. We are also well-known for our industry involvement with trade associations serving on boards and committees, presenting at industry events, and as published authors for key industry publications.

Furniture and Fixtures

Office Depot
281 W. 2100 S.
Salt Lake City, UT 84115-1830
Larry Kendell
(801) 725-4227
larry.kendell@officedepot.com
www.business.officedepot.com

Office Depot, founded in 1986, is the world's leading seller of office supplies and an industry leader in every distribution channel — from retail stores and contract delivery to catalogs and e-commerce. As an Office Depot customer, you will have access to Office Depot's exclusive Business Services Division website, strategic brand name partnerships, multibillion dollar buying power and ease in economizing your bank's operations. Enjoy customer service from Office Depot that is unmatched in the industry. Members interested in participating in this program can now sign up at https://business.officedepot.com/banksignup.

Program Highlights: Up to 80% off MSLP on a core list of 900+ frequently ordered, deeply discounted products featuring many high use commodity items. Your own customized list of an additional 75 items uses the same steeply discounted pricing matrix as the core list. This additional 75 list is where you would want to include items that are specific to your organization, such as toner and inkjet cartridges. For miscellaneous items outside the core and custom tailored list, you can choose any other product in the Business Services Division full-line catalog at 10% off retail published prices (excludes technology products). Free delivery for orders over $50.00. If placed by 4 p.m. local time, orders are delivered the next day in most markets by Office Depot or UPS. We give you access to the award-winning Business Services Division website for placement of orders, the online catalog, stock availability, order history, product returns, and usage reports. You get the support of a local account manager who is responsible for total account management customer satisfaction. In addition to office supplies, you'll also receive discounts on office furniture, print/copy services, custom business forms, stationery supplies, promotional products, lunchroom and janitorial provisions. The Office Depot team will provide you with on-going creative and innovative procurement solutions by identifying the preferred product and process improvement opportunities.
UBA Endorsed Product

Information Technology

Executech
1314 W. 11400 S.
South Jordan, UT 84095-8960
Jarom Plewe
(385) 482-5847
jarom.plewe@executech.com
www.executech.com

Executech is an award-winning, managed IT services provider. Executech provides enterprise-quality IT support to small and medium-sized organizations across the West. Executech is defined by its people, and every client is supported by a team of professional and friendly experts.

Insurance

Golden Eagle Insurance, Inc.
9145 Miller Rd.
Johnstown, OH 43031-9355
Brian Ruhe
(740) 967-1131
Brian.Ruhe@goldeneagle-insurance.com
www.goldeneagle-insurance.com

Golden Eagle Insurance is an industry leader in providing blanket portfolio protection for community banks. Through our innovative Blanket 360 Insurance solutions, we are able to provide protection against uninsured loss within the mortgage, consumer and commercial equipment portfolios that are compliance-friendly. We collaborate with our partners to customize a program that is designed to meet their unique needs based on their portfolio composition. Through these solutions, Golden Eagle decreases administrative workloads for lenders while improving borrower relations. Our team protects the portfolios of community banks with a dedication to client satisfaction.

Interest Rate Risk Management

PCBB
1676 N. California Blvd, Ste. 300
Walnut Creek, CA 94596-4185
Jay Kenney
(415) 399-5800
jkenney@pcbb.com
www.pcbb.com

Founded by community bankers in 1997, PCBB was created with the sole purpose of helping community-based financial institutions become stronger. Our goal was to create an organization that could provide fellow bankers with high-quality, competitively-priced correspondent banking solutions and personalized service. PCBB

provides a comprehensive set of products and services covering multiple areas important to community banks, including correspondent and commercial banking, hedging and international. PCBB also offers a variety of consulting services ranging from asset-liability management, relationship profitability, loan reserve analysis and stress testing. Our services are designed to help you compete more effectively, but never to compete against you for your customers.

The Baker Group

2975 W. Executive Parkway, Ste. 139
Lehi, UT 84043
Brian Bates
(800) 288-9411
bbates@gobaker.com
www.gobaker.com

The Baker Group is one of the nation's largest independently owned securities firms specializing in asset/liability and investment portfolio management for community financial institutions. We've helped our clients improve decision making, manage interest rate risk and maximize investment portfolio performance since 1979. Our proven approach of total resource integration for community financial institutions utilizes software and products developed by Baker's Software Solutions, combined with the firm's investment experience and advice. Baker is endorsed by five state community banking associations: The Alabama Bankers Association, the Community Bankers Association of Illinois, the Indiana Bankers Association, the North Dakota Bankers Association, and the Independent Bankers Association of Texas. Baker's main office is located in Oklahoma City with branch offices in Austin, Birmingham, Indianapolis, Springfield, New York, and Salt Lake City. You can reach any office by calling 1-800-937-2257 or find us on the web at www.gobaker.com.

Investment Services

D.A. Davidson & Co.

8 Third Street North
Great Falls, MT 59401
Tom Hayes
(406) 268-3084
thayes@dadco.com
www.dadavidson.com

D.A. Davidson & Co. is a full-service investment banking firm. In addition to research, market making and fixed income sales and trading, Davidson is the leading provider of investment banking services (M&A advisory services and capital raising) to banks in the Western U.S.

Piper|Sandler

1251 Avenue of the Americas, 6th Floor
New York, NY 10020
Avi Barak
(212) 466-7700
Avi.Barak@psc.com
www.pipersandler.com

Piper Sandler is a leading investment bank and institutional securities firm driven to help clients Realize the Power of Partnership®. Through a distinct combination of candid counsel, focused expertise and empowered employees, we deliver insight and impact to each and every relationship. Our proven advisory teams combine deep product and sector expertise with ready access to global capital. Founded in 1895, the firm is headquartered in Minneapolis with offices across the United States and in London, Aberdeen and Hong Kong. Visit www.PiperSandler.com

Raymond James

One Embaradero Center, Ste. 650
San Francisco, CA 94111
Steven Egli
(415) 616-8008
steve.egli@raymondjames.com
www.raymondjames.com

Raymond James offers one of the most highly regarded equity offerings and advisory practices. Since 2013, we have participated in raising $300 billion in capital for our corporate clients and completed more than 400 advisory assignments, including more than 350 M&A buy-side or sell-side advisory assignments. Raymond James was recently named "Investment Banking Firm of the Year" by The M&A Advisor and "Investment Bank of the Year" by Global M&A Network. From creative business solutions to the analysis of the latest market trends, the Financial Services Investment Banking group at Raymond James wields considerable expertise for its financial services industry clients. It has been involved in more than 300 completed transactions since January 2010. Our disciplined senior bankers stay immersed in transactions and average more than 16 years of experience across all sectors of the financial services industry. A personalized, client-centric approach to a full array of business services remains a hallmark of our group and of Raymond James.

Lending Partners

Federal Home Loan Bank of Des Moines

909 Locust St.
Des Moines, IA 50309-2801
Zachary Bassett
(206) 390-0229
zbassett@fhlbdm.com
www.fhlbdm.com

The Federal Home Loan Bank of Des Moines is a member-owned financial cooperative that provides liquidity, funding, and services to enhance our members' success and the availability of affordable homes and economic development in their communities.

Mountain West Small Business Finance

2595 E. 3300 S.
Salt Lake City, UT 84109-2727
Danny Mangum
(801) 474-3232
dmangum@mwsbf.com
www.mwsbf.com

Mountain West Small Business Finance (formerly Deseret CDC) is one of the nations leading SBA 504 lenders. Since 1981, MWSBF has done over 3,000 SBA 504 loans, helping to create 50,000 Utah small business jobs and bringing together over $2.5 billion of fixed asset capital. Each SBA 504 loan requires the participation of a bank and the partnership of MWSBF to give the small business customer low interest, fixed-rate 20-year loan for an owner/occupied building, expansion or equipment. The attractiveness of a first collateral position by the bank, and a 10% down payment by the borrower, makes the SBA 504 loan the loan of choice for the bank's small business borrower.

Rocky Mountain CRC

64 E. Winchester St., Ste. 230
Salt Lake City, UT 84107-5602
David Watkins
(801) 503-0547
dwatkins@rmcrc.org
www.rmcrc.org

Rocky Mountain Community Reinvestment Corporation is a private nonprofit supported by Utah's banking community. Rocky Mountain CRC was created by these banks over 20 years ago to increase access to financing for housing in low- and moderate-income communities. With the support of its 30-member bank

network, RMCRC originates and services commercial loans for affordable housing and community development. Rocky Mountain CRC provides technical assistance, community advocacy, and financial products for both nonprofit and for-profit developers and service providers. Rocky Mountain CRC is certified as a CDFI.

UCNS

6880 South 700 West, 2nd Floor
Midvale, UT 84047
Daniel J. Adams
(801) 316-9111
dan@utcns.com
www.utcns.com

UCNS stabilizes neighborhoods through its subsidiary organizations by providing single and multi-family affordable housing, neighborhood revitalization, transit-oriented development, and small business lending and investing.

Utah Housing Corporation

2479 South Lake Park Blvd.
Salt Lake City, UT 84120
Grant Whitaker
(801) 902-8290
gwhitaker@uthc.org
www.utahhousingcorp.org

Established by legislation in 1975 as an independent public corporation, Utah Housing Corporation is the leader in serving Utah's affordable housing needs. Working with the private sector, Utah Housing provides mortgages and down payment assistance to low and moderate-income homebuyers, finances affordable rental properties and develops special needs housing. At no cost to the state, Utah Housing has provided financing for more than 97,000 Utah homebuyers, 30,000 affordable rental units and over 7,500 special needs units of housing.

Marketing Solutions

Harland Clarke

15955 La Cantera Pkwy
San Antonio, TX 78256-2589
Michael Kelly
(801) 288-2133
Michael.Kelly@harlandclarke.com
www.harlandclarke.com

Harland Clarke is a leading provider of customer engagement solutions that help connect businesses and people how, when and where it matters. The company offers payment tools such as checks and cards; and marketing services such as deposit and loan acquisition programs, digital marketing, performance analytics and promotional products for businesses. It deploys these customer engagement solutions holistically, across print, phone and digital channels, ensuring that the customers of its world-class client base enjoy a consistently superior experience. Harland Clarke serves more than 43 million consumers and 6 million small and medium-sized businesses per year through its relationships with more than 6,240 of the nation's leading financial institutions, large retailers, affiliate marketing companies and accounting software providers. **UBA Endorsed Business Partner**

Merchant Services

Select Bankcard

170 S Interstate Plz, Ste. 200
Lehi, UT 84043-8602
Pete Mudrow
(801) 791-1938
pmudrow@selectbankcard.com
www.selectbankcard.com

Select Bankcard was founded in 2010 as a full-service merchant account provider. Headquartered in Lehi Utah, Select Bankcard is focused on creating relationships with its banking partner that engender trust with the bank and its customers, facilitate a streamlined and enhanced experience via technology and provide meaningful non-interest revenue to the bank. Select Bankcard's goal is to make merchant accounts a core offering of the bank (rather than being positioned as a defensive product), which better ties customers to the bank and generates significantly more income. Select Bankcard's team provides a program that is tailored to the needs of each bank, providing training, customized marketing materials, local servicing (both over the phone and in-person), co-branded online interfaces, portfolio reporting and growth consulting. As an endorsed vendor of the UBA (and as a Utah-based company itself), Select Bankcard understands that the Utah community banking environment has a proven track record of treating bank depositors exceptionally. Select Bankcard will give you and your customers a better and more profitable payment experience. Contact us to find out how we can do this for your Bank. **UBA Endorsed Business Partner**

Peer Analysis

Bank Trends

175 S. Main St., Ste. 500
Salt Lake City, UT 84111-1927
Michael Stinson
(877) 717-6743
michael@spotlight-financial.com
www.bank-trends.com

Bank Trends is a web-based software application designed specifically for community bankers that provides in-depth peer group and trend analysis using Call Report data. **UBA Endorsed Product**

Printing

Office Depot

281 W. 2100 S.
Salt Lake City, UT 84115-1830
Larry Kendell
(801) 725-4227
larry.kendell@officedepot.com
www.business.officedepot.com

Office Depot, founded in 1986, is the world's leading seller of office supplies and an industry leader in every distribution channel — from retail stores and contract delivery to catalogs and e-commerce. As an Office Depot customer, you will have access to Office Depot's exclusive Business Services Division website, strategic brand name partnerships, multibillion dollar buying power and ease in economizing your bank's operations. Enjoy customer service from Office Depot that is unmatched in the industry. Members interested in participating in this program can now sign up at https://business.officedepot.com/banksignup.

Program Highlights: Up to 80% off MSLP on a core list of 900+ frequently ordered, deeply discounted products featuring many high use commodity items. Your own customized list of an additional 75 items uses the same steeply discounted pricing matrix as the core list. This additional 75 list is where you would want to include items that are specific to your organization, such as toner and inkjet cartridges. For miscellaneous items outside the core and custom tailored list, you can choose any other product in the Business Services Division full-line catalog at 10% off retail published prices (excludes technology products). Free delivery for orders over $50.00. If placed by 4 p.m. local time, orders are delivered the next day in most markets by Office Depot or UPS. We give you access to the award-winning Business Services Division website for placement of orders, the online catalog, stock

availability, order history, product returns, and usage reports. You get the support of a local account manager who is responsible for total account management customer satisfaction. In addition to office supplies, you'll also receive discounts on office furniture, print/copy services, custom business forms, stationery supplies, promotional products, lunchroom and janitorial provisions. The Office Depot team will provide you with on-going creative and innovative procurement solutions by identifying the preferred product and process improvement opportunities.
UBA Endorsed Product

Quality Control

CrossCheck Compliance

810 W. Washington Blvd.
Chicago, IL 60607-2302
Liza Warner
(312) 346-4600
lwarner@crosscheckcompliance.com
www.crosscheckcompliance.com

CrossCheck Compliance LLC, headquartered in Chicago, is a nationwide consulting firm providing regulatory compliance, internal audit, fair lending, loan review/due diligence and litigation support services exclusively to the financial services industry. Since our founding in 2008, we have built a reputation for tailoring solutions that fit each client's size, complexity and business needs. Our experts adeptly identify the needs and challenges of our clients, having held similar positions as compliance officers, internal auditors, general counsel, outside counsel, regulators, underwriters and consultants. Our experienced and credentialed professionals have expertise in federal and state financial regulations, as well as certifications in accounting, compliance, risk, internal audit, fraud, underwriting, BSA/AML and mortgage banking. This means our clients receive the highest level of professional standards of knowledge and ethics. We are also well-known for our industry involvement with trade associations serving on boards and committees, presenting at industry events, and as published authors for key industry publications.

Service Management

FinPro, Inc.

158 Route 206
Gladstone, NJ 07934
Scott Polakoff
(908) 234-9398 x102
spolakoff@finpro.us
www.finpro.us

FinPro, Inc. is a full-service management consulting firm specializing in providing advisory services to the financial institution industry. FinPro is an industry leader in strategic planning, board retreat moderation, planning, enterprise risk management, leadership and education, corporate governance, market feasibility, de novo bank formation, asset/liability management and regulatory consulting, FinPro also conducts M&A through its wholly-owned subsidiary, FCA, as a FINRA registered broker/dealer. **UBA Endorsed Business Partner**

Software Providers

eDraw, Inc.

395 S. Main Street, #101
American Fork, UT 84003
Cam Harris
(435) 557-0412
cam@edrawapp.com
www.edrawapp.com

eDraw automates and modernizes the construction payment process for residential, commercial and SBA loans. Construction lending has remained mainly unchanged for decades and is ripe for the introduction of technology. Lenders large and small are using paper-based systems, static spreadsheets and more and more employees to manage their construction portfolio. eDraw helps lenders connect with their borrowers, simplify the process, and scale their construction portfolio.

Finastra

744 Primera Blvd. Ste. 2000
Lake Mary, FL 32746
Phone: (800) 989-9009
Kristi Kelley
(801) 471-1286
kristi.kelley@finastra.com
www.finastra.com

Community banks have particular needs that Finastra is uniquely positioned to support. We have built our business by serving yours. Finastra delivers the broadest portfolio of financial services software in the world today, including digital solutions, core banking systems, lending and mortgage solutions. Our open platform brings parties together to collaborate, innovate, and build great customer experiences for our 4,200+ clients in the North American Community Markets. With Finastra, the future of finance is open. To discover all that we can offer your financial institution, visit www.finastra.com/communitymarkets

vCom

12657 Alcosta Blvd., Ste. 418
San Ramon, CA 94583-4602
Liz Carroll
(503) 292-3640
lcarroll@vcomsolution.com
www.vcomsolutions.com

vCom is a cloud-based software and managed services company focusing on helping enterprises manage IT spend from procure-to-pay. vCom improves visibility and control within a single platform while decreasing expenses for wireline, mobile, cloud, collaboration and hardware technologies. vCom manages the entire technology lifecycle for more than 25 financial institutions across the country. From procurement and support to financial management and analysis, vCom is helping financial services organizations select the right technology, and gain visibility, and control over their spending and inventory — saving time and money.
UBA Endorsed Product

Technology Audits & Risk Assessments

RSM US LLP

515 S. Flower Street, 17th Floor
Los Angeles, CA 90071
Dan Shumovich
213.330.4668
dan.shumovich@rsmus.com
www.rsmus.com

RSM's purpose is to deliver the power of being understood to our clients, colleagues and communities through world-class audit, tax and consulting services focused on middle-market businesses. The clients we serve are the engine of global commerce and economic growth, and we are focused on developing leading professionals and services to meet their evolving needs in today's ever-changing business environment.

RSM US LLP is the U.S. member of RSM International, a global network of independent audit, tax and consulting firms with more than 43,000 people in more than 120 countries. For more information, visit rsmus.com, like us on Facebook, follow us on Twitter and/or connect with us on LinkedIn.

PERSPECTIVE.

The COMMERCIAL LENDING AND BANKING GROUP at Jones Waldo recently closed the following types of transactions:

- Construction loans for office, retail, medical, hotel, apartments and mixed-use condominium developments
- Real estate acquisition loans
- Corporate credit facilities
- Affordable housing tax-credit construction loans
- New market tax-credit construction loans
- Ski resort financings
- Asset based acquisition loans
- Credit provider representation for credit enhanced bond financings
- Syndicated real estate and corporate financing transactions
- Real estate and corporate credit restructuring transactions
- Financial institution owned real estate sale transactions
- Judicial and non-judicial foreclosures
- Ongoing advice regarding bank regulatory compliance issues

Jones Waldo's commercial lending group provides the level of specialization and skill that comes only with seasoned professionals who represent both local and national clients. To learn more call us at 801-521-3200 or visit our website at www.joneswaldo.com.

JONESWALDO.COM + 801-521-3200
SALT LAKE CITY
PARK CITY
PROVO
ST. GEORGE
CHICAGO
LEHI

JONES WALDO
Attorneys Est. 1875

UTAH BANKERS ASSOCIATION
- SINCE 1908 -

175 S Main Street, Ste 1420
Salt Lake City, UT 84111

PRSRT STD
U.S. POSTAGE
PAID
SALT LAKE CITY, UT
PERMIT NO. 508

This magazine is designed and published by The newsLINK Group, LLC | 855.747.4003

UTAH BANKERS ASSOCIATION
- SINCE 1908 -

ADVERTISING

in your association's trade journal is a solid approach to business development.

» **Business publications** are rated the first choice for staying in touch with what's going on in their sector by **61%** of **decision makers.**

» **83%** of managers would **recommend** to people starting a career in their sector to read the **business publications.**

» A recent Nielsen Catalina study shows an average **ROI of $7.81** for every $1.00 spent on print ads. Almost half of those surveyed **preferred** to look at an ad in **print,** and only **1 in 10** preferred to see that same ad in a digital version. And no one wanted to see it in an app.

» Print is **tangible,** it's engaging, it's **readable,** but most of all…**it works!**

THE newsLINK group

dani@thenewslinkgroup.com | (v) 855.747.4003