UTAH BANKERS ASSOCIATION - SINCE 1908-

2023 **BUSINESS PARTNER DIRECTORY**



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.





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UBA Business Partners are a valuable resource for you, offering the best people, products, and services across accounting, correspondent banking, consulting, investment, legal, technology, and more. Some of these companies have been partners for more than two decades, and they are consistently evolving and innovating to meet your needs. We are also excited about the new relationships we have created this past year.

In addition to providing effective business solutions, these partners sponsor the UBA conferences and events you attend each year, and their sponsorship dollars allow us to present the very best educational opportunities.

Keep this guide close and refer to it as needed throughout the year. You'll find a directory of the companies broken up by category, followed by an alphabetized list with company descriptions and contact information.

Thank you for your continued support of the UBA and our Business Partners.

Sincerely, Howard Headlee President Utah Bankers Association

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Abrigo

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B:Side Capital

3350 Brighton Blvd., Ste. 135 Golden, CO 80401 Lauren Kloock (303) 657-0010 lkloock@bside.org www.bsidecapital.org

B:Side Capital is shaking up small business lending in the Rocky Mountain Region. They remain steadfast in their mission of over 30 years to foster the economic growth of diverse small businesses. As a Certified Development Company and Lender Service Provider, B:Side Capital is committed to serving their lending partners through Small Business Administration 504 and 7(a) loans. They care about creating access to responsible capital for small businesses and being a resource for

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BancAlliance

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Bankers' Bank of the West

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CrossCheck Compliance, LLC

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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.



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Eide Bailly, LLP

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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.



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FinPro, Inc. is a full-service management consulting firm specializing in providing advisory services to the financial institutions 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.

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KeyState Captive Management, LLC

PO Box 50102 Henderson, NV 89016 **Brian Amend** (702) 598-3738 bamend@kev-state.com www.key-state.com/captivemanagement.aspx

KeyState Captive Management, LLC, an affiliate of The KeyState Companies, has partnered with the Utah Bankers Association to offer a unique bank captive insurance program to Utah banks. The bank captive program is designed by

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Mountain West Small Business Finance

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

Mountain West Small Business Finance (formerly Deseret CDC) is one of the nation's leading SBA 504 lenders. Since 1981. MWSBF has done over 3000 SBA 504 loans, helping to create 50,000 Utah small business jobs and bringing together over \$2.5 billion dollars 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.



Newcleus. LLC

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ODP Business Solutions

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UBA has partnered with ODP Business Solutions to provide association members with significant discounts on a wide range of office and banking supplies, cleaning supplies, furniture, break room provisions, print solutions and promotional products. SBA's partnership with ODP Business Solutions is part of a national state bankers association discount program accessed by hundreds of banks across the country. The program has proven to deliver an average cost savings of 20–30% to participating members.

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Rocky Mountain CRC

64 E. Winchester St., Ste. 230 Salt Lake City, UT 84107 Steven Nielsen (801) 366-0040 snielsen@rmcrc.org rmcrc.org

Rocky Mountain Community Reinvestment Corporation (RMCRC) is a private nonprofit supported by Utah's banking community. RMCRC was created 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



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Select Bankcard

170 S. Interstate Plz., 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.





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Unitas Financial Services came together when Golden Eagle Insurance, a leading provider of blanket insurance products founded in 1995, and Innovative Risk Solutions, an expert in lender and real estate investor protection founded in 2006, merged in 2020. Both companies agreed that they wanted to expand their presence in the lending world, and joining forces set them on the fast track toward that goal. Unitas is a Latin word that means "oneness" or "unity," which aligns with the founders' goal of having a close-knit relationship with employees and clients to create a customercentric culture of innovation.



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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.



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Wasatch Business Finance is a Certified Development Company chartered by the SBA to facilitate SBA 504 lending. Built by bankers for bankers. Service and confidentiality are what set us apart.

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RICHARD H. MADSEN II Banking and Finance Section Chair rmadsen@rqn.com 801.323.3392

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