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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

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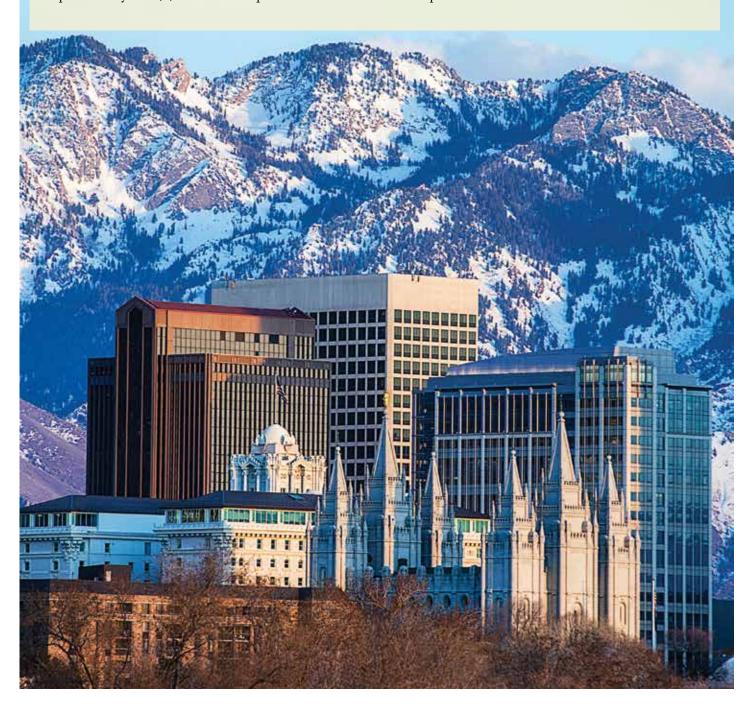
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MISSION STATEMENT

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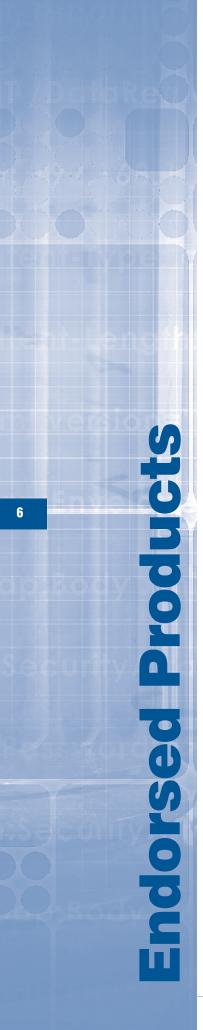
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ABA Insurance Services has introduced a new cyber liability and privacy insurance policy as well as data and breach response resources.



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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 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.



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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



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



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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 Associate Member



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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.



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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:

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- 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

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LERETA's Flood Services offer:

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 Over 99% of our orders are completed and delivered back in 24 hours; 89% are delivered instantly.
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- Easy, convenient access to instant certificates and borrower notices.
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Acquire new customers.

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Stickley on Security

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Stickley on Security was founded by cybersecurity expert Jim Stickley on the premise that effective fraud prevention is the result of effective education and awareness.



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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.

Attorneys/Law Firms



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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.

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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.

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www.rmcrc.org

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Rocky Mountain Community Reinvestment Corporation is a private nonprofit supported by Utah's banking community. RMCRC was created by these banks over 20 years go to increase access to financing for housing in low- and moderate-income communities. With the support of its 24-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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As Innovators and Specialists in Blanket Portfolio Protection and Administrative Relief, Golden Eagle Insurance partners with community banks for long-term success. We are large enough to face every challenge with a lender; small enough to provide the time and attention given to their own customers. Golden Eagle Insurance was one of the first agencies in the nation to bring our customers Blanket Mortgage Insurance and GAP Waiver. We have also developed new enhancements for VSI (Blanket Consumer) policies including new coverages, limits, and policy wording, to give the customer (the lender) a more robust policy than was available anywhere else. We have also developed a Blanket Equipment policy - one that few, if any, other providers are offering. Not all blanket programs are created equal; a Golden Eagle policy will truly provide better protection, superior claims service, and a clear reduction in administrative workloads. Our team is here to help a lender navigate and decode the many subtle differences and complexities in every "blanket protection" policy.

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Lending Partners



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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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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

The founding of Select Bankcard began in early 2010 in Eureka, CA, when the founders of the company got together to discuss the merits of starting an Independent Sales Organization (ISO) to offer merchant services in the local community and throughout the United States. A need was identified in the industry for an ISO with a reputation of trust, direct control over key aspects of the business, and the technology needed to scale without sacrificing service to its customers. A few months later, Select Bankcard was founded with offices in Lehi, UT and Eureka, CA. Shortly after its formation, Select Bankcard formed a close relationship with Mission Valley Bank, a community bank based in California, to sponsor its acquiring activities. As Mission Valley Bank's exclusive ISO, Select Bankcard is able to provide an offering to its partners that is unique to the industry, with flexible and attentive service to its merchants' needs. Select Bankcard is proud to be the only "Local" full service merchant provider to the Utah **Banking Community**

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Bank Trends PEER ANALYSIS FOR COMMUNITY BANKERS

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

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additional 75 items using 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 ink jet 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 4pm local time, orders are delivered next day in most markets by Office Depot or UPS. Access to the award-winning Business Services Division website for placement of orders, online catalog, stock availability, order history, product returns, and usage reports. 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. Discount program for member employees. The Office Depot team will provide you with on-going creative and innovative procurement solutions by identifying preferred product and process improvement opportunities. **UBA** Endorsed Product

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