



gettyimages®

Joecho-16


UTAH BANKERS
ASSOCIATION
- SINCE 1908 -

2019
BUSINESS PARTNER
DIRECTORY

Because no two clients are ever the same.™



Snell & Wilmer
LAW OFFICES

Understanding
what makes *you* unique.®

www.swlaw.com

BRIAN D. CUNNINGHAM | 801.257.1954 | BCUNNINGHAM@SWLAW.COM
GATEWAY TOWER WEST | 15 WEST SOUTH TEMPLE | SUITE 1200 | SALT LAKE CITY, UT 84101
ALBUQUERQUE | DENVER | LAS VEGAS | LOS ANGELES | LOS CABOS | ORANGE COUNTY
PHOENIX | RENO | **SALT LAKE CITY** | TUCSON | WASHINGTON, D.C.

2018/2019 Board of Directors

CHAIRMAN

Douglas L. DeFries
President & CEO
Bank of Utah
Ogden

VICE CHAIRMAN

Kay B. Hall
EVP, CFO
Zions Bank
Salt Lake City

2ND VICE CHAIRMAN

Kristin B. Dittmer
EVP, Chief Financial Officer
EnerBank USA
Salt Lake City

IMMEDIATE PAST CHAIRMAN

Ronald J. Ostler
Chairman
Comenity Capital Bank
Salt Lake City

COMMUNITY BANK ADVISORY CHAIR

N. George Daines
Chairman & CEO
Cache Valley Bank
Logan

INDUSTRIAL BANK ADVISORY COUNCIL CHAIR

Paul F. Thome
President
Sallie Mae Bank
Salt Lake City

REGIONAL BANK ADVISORY CHAIR

Matthew D. Bloye
Regional Bank President
Wells Fargo
Salt Lake City

PRESIDENT

Howard M. Headlee
President
Utah Bankers Association
Salt Lake City

BOARD MEMBERS

Jan M. Bergeson
CRA Officer/Utah Market
Leader
Ally Bank
Sandy

Robert W. Carpenter

Executive Director, Region
Manager
JPMorgan Chase
Salt Lake City

Deborah Culhane

President & CEO
Optum Bank
Wakefield

N. George Daines

Chairman & CEO
Cache Valley Bank
Logan

Terry Grant

Utah Market President
KeyBank
Salt Lake City

Gary Harding

President & CEO
Prime Alliance Bank
Woods Cross

Mark Herman

Market President
U.S. Bank
Salt Lake City

Kent Landvatter

CEO
FinWise Bank
Sandy

Kisty Morris

Executive Director
Morgan Stanley Bank
Salt Lake City

Wade Newman

President and COO
Celtic Bank
Salt Lake City

Curt Queyrouze

President & CEO
TAB Bank
Ogden

Mike Watson

President and CEO
Capital Community Bank
Provo

Len E. Williams

President & CEO
People's Utah Bancorp
American Fork



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

UBA Staff

Howard M. Headlee
President
howard@uba.org

Becky Wilkes
Senior Vice President
bwilkes@uba.org

Lindsay Scott
Director of Education
lindsay@uba.org

Sara Matute
Office Administrator
sara@uba.org

Annelise Dudley
Communications Specialist
anna@uba.org

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 Utah Bankers Association 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.



Accountants/CPAs

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

Asset/Real Estate Management

UCNS.....	Page 11
-----------	---------

Attorneys/Law Firms

Dorsey & Whitney 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

Promontory Interfinancial Network.....	Page 13
---	---------

Check Printing

Harland Clarke.....	Page 13
---------------------	---------

Compliance/Audits

Compliance Alliance, Inc.....	Page 13
RSM US LLP.....	Page 13

Core/Data Processing

BMA Core Technology.....	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 14

Furniture and Fixtures

Office Depot.....	Page 14
-------------------	---------

Human Resources, Benefits & Training

Community Bank Consulting Services.....	Page 15
---	---------

Insurance

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

Interest Rate Risk Management

PCBB.....	Page 15
The Baker Group.....	Page 15

Investment Services

D.A. Davidson & Co.....	Page 16
-------------------------	---------

Raymond James.....	Page 16
Sandler O'Neill + Partners, L.P.....	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 16
Utah Housing Corporation.....	Page 16

Management Consultants

CCG Catalyst Consulting Group.....	Page 17
Community Bank Consulting Services.....	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
-------------------	---------

Software Providers

eDraw.....	Page 18
vCom.....	Page 18

Technology Audits & Risk Assessments

CCG Catalyst Consulting Group.....	Page 18
RSM US LLP.....	Page 18

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 new Sugarhouse location was financed with an SBA 504 loan from Mountain West Small Business Finance. They made the process run smoothly and we've already hired 12 new employees."

— Lavanya Mahate
Owner, Saffron Valley

Utah's
#1 Small
Business
Lender

SBA 504 Loans

- Purchase land and equipment
- Buy, build or remodel a building
- Lower monthly payments
- 10, 20, and 25-year fixed rates
- As little as 10% down

 **Mountain West**
Small Business Finance
GROWING SMALL BUSINESSES, JOBS, COMMUNITIES

801.474.3232 | mwsbf.com

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



We know community banks.™

ABA Insurance Services Inc.

5910 Landerbrook Drive, Ste 100
Mayfield Heights, OH 44124
Michael J. Read
(800) 274-5222
mread@abais.com
www.abais.com

UBA Endorsed Program. 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.



Bank Marketing Center

95 Old Stratton Chase
Atlanta, GA 30328-3652
Keith Pagel
(404) 943-1632
kpagel@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 nine 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 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.



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



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.



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 Associate Member



KeyState Captive Management, LLC

PO Box 50102
Henderson, NV 89016-0102
(702) 598-3738
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 turn-around 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 T-racking of the flood hazard status of existing and acquired loans is available.



Mirador

317 SW Alder St, 2nd Floor
Portland, OR 97204-2547
Trevor Dryer
(503) 451-0518 x 736
tdryer@miradortech.com
www.miradortech.com

Mirador offers a white label small business lending platform that helps banks make smarter, faster lending decisions.

Small business lending can be

tough. Businesses are quirky; each one has unique risks and data can be sparse. Traditional lending practices haven't fundamentally changed in decades but emerging online lenders are setting a new standard by using technology to simplify the application process and improve the speed of lending decisions. Mirador empowers banks to compete:

Simplify the application process.

Mirador automates the entire application process, from collection and verification to preparing the loan package. Through automation, we enable you to move with the competition's speed at a vastly reduced cost structure.

Streamlined Underwriting.

Our lender portal provides the customized credit summary, based on your own lending criteria, the detailed credit memo, and the digitized documentation that you need to make a fast and accurate decision.

Acquire new customers.

Increase conversions online and in-branch by not only providing the capital small businesses need but the simplified lending experience borrowers expect. Improve profitability. Easily implement a modern, secure lending program to reduce origination costs and loan losses. Eliminate wasted hours processing paper applications, collecting documentation and entering data.

Exclusive Program Highlights:

- UBA Members receive preferred pricing
- Exceptional service levels and performance guarantees
- Quick set up and trouble-free launch
- Comprehensive program management
- Reporting



Office Depot

9501 Amberglen Blvd, Ste 200
Austin, TX 78729-1156
Roger Copenhaver
(801) 682-2212

roger.copenhaver@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, multi-billion 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://odams.officedepot.com/registrations/synergybai.php>. Program Highlights: Up to 80% off MSLP on a core list of 800+ frequently ordered, deeply discounted products featuring many high use commodity items. Your own customized list of an 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 Associate Member



Promontory Interfinancial Network

1300 17th St N, Ste 1800
Arlington, VA 22209-3810
Brad Cole

(703) 292-3462
bcole@promnetwork.com
www.promnetwork.com

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 multi-million-dollar relationships, reduce collateral requirements, manage liquidity, and buy/sell loans. UBA Associate Member



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 accuracy
- Certificate of Destruction. for a legal audit trail (chain of custody).
- Flexible, customized service options 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.
- Onsite and offsite destruction options.
- Superior service quality by the most customer-oriented vendor in the industry.
- Streamline your operations with an organization-wide syndicated document destruction program.
- Reduce your risk and document related exposure to breaches and compliance issues.



Stickley on Security

4215 Miguel View Rd
La Mesa, CA 91941-7227
Rick Phillips
(619) 713-0803
rick@stickleyonsecurity.com
www.stickleyonsecurity.com

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.



vCom

12657 Alcosta Blvd, Ste 418
San Ramon, CA 94583-4602
Liz Carroll

Phone: (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, gain visibility, and control over their spending and inventory - saving time and money.

Program Benefits:

- Get started for as low as \$99/month with unlimited licenses.
- Savings of 20 to 40% off your total technology costs.
- A single platform for managing all technology expenses, with automated G/L coding and A/P posting reports.
- Visibility over procurement, inventory, spending, and contracts through a cloud-based platform, vManager.
- Elimination of billing errors and control over technology expenses.
- A single point of contact for all technology needs, including design, procurement, support, and billing disputes, regardless of provider, through a dedicated team of specialists.
- Online IT shopping experience for direct sourcing.

UBA Associate Member.

CECL Solution

Built by Our Bank for Your Bank

PCBB

Performing ALLL for over 15 years

As a bank, PCBB is in a unique position to understand the needs of community based financial institutions. PCBB's CECL solution can support both standards in parallel—ALLL and CECL.

Key Benefits:

- Full-service, web-based solution
- Data augmentation as needed
- Simultaneous support of all CECL methods
- Portfolio segmentation to match loss methods
- Tiered reporting to meet your audience needs
- PCBB experts help you every step of the way



Jeff Goldstein
SVP & Regional Manager | West Coast
(888) 399-1930 x173 | jgoldstein@pcbb.com
www.pcbb.com

Learn more: <http://bit.ly/UBACECL>

Accountants/ CPAs



CPAs & BUSINESS ADVISORS

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 & 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. Experience the Eide Bailly Difference ~ www.eidebailly.com



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 com-

pete more effectively. Our practice serves organizations ranging in size from start-ups 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 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
(801) 534-3883
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

600 University Street- One Union Square, Ste 110.
Seattle, WA 98101
DeeDee Howe
(213) 330-4736
deedee.howe@rsmus.com
www.rsmus.com

RSM US LLP is the leading provider of audit, tax and consulting services focused on the middle market, with more than 8,000 people in 80 offices nationwide. It is a licensed CPA firm and the U.S. member of RSM International, a global network of independent audit, tax and consulting firms with more than 37,000 people in over 110 countries. In addition to traditional accounting and tax services, our consulting specialists provide enterprise risk assessments, internal audit, regulatory compliance, bank secrecy act, loan review, information technology services and merger/acquisition support. Visit www.rsmus.com to learn more.



Simpson & Company, CPAs

1111 E Brickyard Road, Ste 112
Salt Lake City, UT 84106-2592
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 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

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 & 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.



Jones Waldo

170 S Main St, Ste 1500
Salt Lake City, UT 84101-1644
George Sutton
(801) 521-3200
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 St. George, Utah, and Chicago, Illinois.



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, healthcare, 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 start-ups to multinational companies have come to rely on our attorneys for their business advice and legal acumen.



A Professional
Law Corporation

Parsons Behle & Latimer

201 S Main St, Ste 1800
Salt Lake City, UT 84111-2218
Gary E. Doctorman
(801) 532-1234
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 135 attorneys, it brings a depth and range of experience in the following major areas: Banking & Finance; Corporate Transactions & Securities; Chapter 11 Bankruptcy & Restructuring; Energy; Environmental & Natural Resources; Employment & Labor; Government Relations & Lobbying; Health Care; Intellectual Property; Litigation; Real Estate; and Tax law. Headquartered in Salt Lake City, Parsons Behle & Latimer has offices in Boise, Las Vegas, Phoenix, Reno and Washington, DC. www.parsonsbehle.com



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

15 West South Temple, Ste 600
Salt Lake City, UT 84101
Jonathan Rupp
(801) 531-7870
jhrupp@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

Snell & Wilmer, LLP

15 W South Temple, Ste 1200
Salt Lake City, UT 84101-1547
Lori Newey
(801) 257-1900
lnewey@swlaw.com
www.swlaw.com

Snell & Wilmer has grown to become one of the largest full-service law firms in the Western United States, with more than 400 attorneys in six law offices located throughout the region. Since being established in 1938 the firm's diverse client base of Fortune 500 companies, small businesses, emerging organizations, individuals and entrepreneurs has increased to more than 10,000. Over the years, Snell & Wilmer has earned a reputation for distinguished service by offering clients what they value – exceptional legal skills, quick response and practical solutions with the highest level of professional integrity.

Bank Building Construction



eDraw

395 S Main Street, #101
American Fork, UT 84003
Mike Lacey
(801) 471-1286
mike@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

9501 Amberglen Blvd, Ste 200
Austin, TX 78729-1156
Roger Copenhaver
(801) 682-2212
roger.copenhaver@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, multi-billion dollar buying power, and ease in economizing your bank's operations. Enjoy customer service from Of-

fice Depot that is unmatched in the industry. Members interested in participating in this program can now sign-up at <https://odams.officedepot.com/registrations/synergybai.php>.

Program Highlights: Up to 80% off MSLP on a core list of 800+ frequently ordered, deeply discounted products featuring many high use commodity items. Your own customized list of an 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.

Capital Partners



Promontory Interfinancial Network

1300 17th St N, Ste 1800
Arlington, VA 22209-3810
Brad Cole
(703) 292-3462
bcole@promnetwork.com
www.promnetwork.com

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 multi-million-dollar relationships, reduce collateral requirements, manage liquidity, and buy/sell loans. UBA Endorsed Product

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 promo-

tional 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 Product

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.



RSM US LLP

600 University Street- One Union Square, Ste 110.
Seattle, WA 98101
DeeDee Howe
(213) 330-4736
deedee.howe@rsmus.com
www.rsmus.com

RSM US LLP is the leading provider of audit, tax and consulting services focused on the middle market, with more than 8,000 people in 80 offices nationwide. It is a licensed CPA firm and the U.S. member of RSM International, a global network of independent audit, tax and consulting firms with more than 37,000 people in over 110 countries. In addition to traditional accounting and tax services, our consulting specialists provide enterprise risk assessments, internal audit, regulatory compliance, bank secrecy act, loan review, information technology services and merger/acquisition support. Visit www.rsmus.com to learn more.

Core/Data Processing



BMA Core Technology

2151 South 3600 West
West Valley City, UT 84119-1121
Kevin Jones
(801) 978-0200
kevin.jones@bmabankingsystems.com
www.bmabankingsystems.com

Our mission at BMA Core Technology is to deliver online banking solutions that set new standards for innovation, reliability and cost efficiency. For more than fifty years, BMA has provided advanced core processing services that enable our customers to compete with

prowess in the ever-changing banking environment. BankRite, our easy-to-use core system operates in a Windows-based application and delivers a full range of banking solutions.



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 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. Core Processing, Relationship Banking, General Ledger, Deposit Platform, Loan Origination, Internet Banking, Telephone Banking, Item & Payment Processing, Check Imaging, Customer Verification.

Correspondent Services



Bankers' Bank of the West

1099 18th St, Ste 2700
Denver, CO 80202-1927
Karen Maydick
(303) 291-3700
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 payments solutions; and credit, debit, and prepaid cards.



PCBB

1676 N California Blvd, Ste 300
Walnut Creek, CA 94596-4185
Jeff Goldstein
(415) 399-5800
jgoldstein@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, 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 own customers.



Zions Correspondent Banking Group

310 South Main Street, Ste 1400
Salt Lake City, UT 84101
Steve Campbell
(801) 844-7854
steven.campbell@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) 366-0040
dwatkins@rmcrc.org
www.rmcrc.org

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.



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.

Furniture and Fixtures



Office Depot

9501 Amberglen Blvd, Ste 200
Austin, TX 78729-1156
Roger Copenhaver
(801) 682-2212
roger.copenhaver@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, multi-billion 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://odams.officedepot.com/registrations/synergybai.php>. Program Highlights: Up to 80% off MSLP on a core list of 800+ frequently ordered, deeply discounted products featuring many high use commodity items. Your own customized list of an 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

Human Resources, Benefits & Training



Community Bank Consulting Services

364 Tanner Lane
Midway, UT 84049-6520
Lynn A. David
(314) 422-1567
ldavid@bankconsultants.com
www.bankconsultants.com

Lynn David has been in banking for over 40 years and has been consulting with banks for over 28 years. He assists with best practice/profit improvements projects, merger and consolidation assistance, branch staffing analysis and strategic planning. He also conducts both customer and employee opinion surveys. His experience in the human resource area can assist with the development of position descriptions, career paths, responsibility grades and salary ranges. He trains employees how to set individual goals and develops incentive compensation plans which meet regulatory guideline. He also develops Affirmative Action Plans and conducts training in Basic Customer Service and Selling Skills, Referral Skills, Performance Evaluation and Counselling Skills.

Insurance



We know community banks.™

ABA Insurance Services Inc.

5910 Landerbrook Drive, Ste 100
Mayfield Heights, OH 44124
Michael J. Read
(800) 274-5222
mread@abais.com
www.abais.com

UBA Endorsed Program. 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.



GOLDEN EAGLE
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

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.

Interest Rate Risk Management

PCBB

PCBB

1676 N California Blvd, Ste 300
Walnut Creek, CA 94596-4185
Jeff Goldstein
(415) 399-5800
jgoldstein@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, 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 own customers.



The Baker Group

2975 West Executive Parkway, Ste 139
Lehi, UT 84043
Brian Bates
(800) 937-2257
bbates@gobaker.com
www.GoBaker.com

The Baker Group is one of the nation's largest independently owned securities firm 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, 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.

RAYMOND JAMES

Raymond James

One Embaradero Center, Ste 650
San Francisco, CA 94111
Steven Egli
(415) 616-8900
steve.egli@raymondjames.com
www.raymondjames.com

Raymond James offers one of the most highly regarded equity offering 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 analysis of the latest market trends, the Financial Services Investment Banking group at Raymond James wields considerable expertise for its financial services industry clients and has been involved in more than 300 completed transactions since January 2010. Our disciplined senior bankers stay im-

mersed 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.

SANDLER O'NEILL + PARTNERS

Sandler O'Neill + Partners, L.P.

1251 Avenue of the Americas, 6th Floor
New York, NY 10020
Avi Barak
(212) 466-7800
abarak@sandleroneill.com
www.sandleroneill.com

Sandler O'Neill + Partners, L.P. is a leading investment banking firm and registered broker-dealer focused on the financial services sector. The firm provides the full suite of investment banking services, including advisory, capital markets, fixed income and equity trading and sales, mortgage finance, balance sheet management and research services to financial institutions and their investors.

Lending Partners



Federal Home Loan Bank of Des Moines

901 5th Ave, Ste 3800
Seattle, WA 98164-2044
Eric Jensen
(206) 434-0581
ejensen@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
Steve Suite
(801) 474-3232
ssuite@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 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 percent down payment by the borrower makes the SBA 504 loan, the loan of choice for the banks small business borrower.



Rocky Mountain CRC

64 E Winchester St, Ste 230
Salt Lake City, UT 84107-5602
David Watkins
(801) 366-0040
dwatkins@rmcrc.org
www.rmcrc.org

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, RM-CRC 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

UHC was created in 1975 by Utah legislation to serve a public purpose in creating an adequate supply of money with which mortgage loans at reasonable interest rates could be

made to help provide affordable housing for low- and moderate-income persons.

Management Consultants



CCG Catalyst Consulting Group

2375 E Camelback Road, Ste 690
Phoenix, AZ 85106
(435) 668-5300

www.ccg-catalyst.com

CCG Catalyst is a leading bank management consulting firm that leverages decades of deep industry experience to provide practical business strategies and organization, analytics and technology consulting for its clients.



Community Bank Consulting Services

364 Tanner Lane
Midway, UT 84049-6520
Lynn A. David
(314) 422-1567

ldavid@bankconsultants.com
www.bankconsultants.com

Lynn David has been in banking for over 40 years and has been consulting with banks for over 28 years. He assists with best practice/profit improvements projects, merger and consolidation assistance, branch staffing analysis and strategic planning. He also conducts both customer and employee opinion surveys. His experience in the human resource area can assist with the development of position descriptions, career paths, responsibility grades and salary ranges. He trains employees how to set individual goals and develops

incentive compensation plans which meet regulatory guideline. He also develops Affirmative Action Plans and conducts training in Basic Customer Service and Selling Skills, Referral Skills, Performance Evaluation and Counselling Skills.

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 Product

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

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

9501 Amberglen Blvd, Ste 200
Austin, TX 78729-1156
Roger Copenhaver
(801) 682-2212
roger.copenhaver@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, multi-billion 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://odams.officedepot.com/registrations/synergybai.php>. Program Highlights: Up to 80% off MSLP on a core list of 800+ frequently ordered, deeply discounted products featuring many high use commodity items. Your own customized list of an

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

Software Providers



eDraw

395 S Main Street, #101
American Fork, UT 84003
Mike Lacey
(801) 471-1286
mike@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.



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, gain visibility, and control over their spending and inventory – saving time and money. UBA Endorsed Product

Technology Audits & Risk Assessments



CCG Catalyst Consulting Group

143 S 200 W
Saint George, UT 84770-3318
(435) 668-5300
www.ccg-catalyst.com

CCG Catalyst is a leading bank management consulting firm that leverages decades of deep industry experience to provide practical business strategies and organization, analytics and technology consulting for its clients.



RSM US LLP

600 University Street- One Union Square, Ste 110
Seattle, WA 98101
(213) 330-4736
deedee.howe@rsmus.com
www.rsmus.com

RSM US LLP is the leading provider of audit, tax and consulting services focused on the middle market, with more than 8,000 people in 80 offices nationwide. It is a licensed CPA firm and the U.S. member of RSM International, a global network of independent audit, tax and consulting firms with more than 37,000 people in over 110 countries. In addition to traditional accounting and tax services, our consulting specialists provide enterprise risk assessments, internal audit, regulatory compliance, bank secrecy act, loan review, information technology services and merger/acquisition support. Visit www.rsmus.com to learn more





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





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!**