



# THE UTAH BANKER

July/August 2010

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the Next Compliance Exam?**

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**Idaho and Utah Bankers Associations  
2010 Annual convention**

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# UTAH BANKERS ASSOCIATION

*A Century Of Service*

The Official Publication of the Utah Bankers Association

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# The Great and Powerful OZ

**D**o you remember the look on Dorothy's face when she realized the "Great and Powerful OZ" was just a little man behind a curtain pulling levers? For many years now, credit union lobbyists have held themselves up as a political force without equal.

## THE BOTTOM LINE

By **HOWARD HEADLEE**,  
UBA President

They have developed a habit of using hyperbolic, one-sided messaging (and hundreds of thousands of dollars in tax exempt corporate profits) to try to manipulate the political opinions of credit union members. But the gig is up. The little man behind the curtain has been exposed, and there are many besides Dorothy that are not happy.

During the bank, credit union wars in the late 1990's, credit union lobbyists blasted state legislators with angry emails from credit union members. In order to generate these emails, they told the credit union members that banks were pushing legislation to destroy their credit union. Of course this wasn't true, and in the end, not a single legislator who supported a level playing field for banks and large credit unions was voted out of office. The fact is, people don't look to their credit union (or bank for that matter) for advice on how to vote. And more importantly, the dispute over the tax exempt status of large bank-like credit unions is not the most important issue for most voters.

In 2002, the credit union lobbyists exploited a loophole in the Federal Election laws to promote the Congressional candidacy of Rob Bishop. They

spent tens of thousands of retained corporate profits to tell their members that Bishop's opponent, Kevin Garn, was chairman of a bank and would destroy credit unions if he were elected. Despite this ridiculous scare tactic, turnout for the election was at historical lows. Apparently, most credit union members who received the mailings alerting them to this imminent doom of their credit union were not motivated enough to even bother to vote.

Nonetheless, the credit union lobbyists performed their best impersonation of the "Great and Powerful Oz" and proclaimed their indomitable political power despite the lackluster turnout of their legions of credit union member voters. They pushed national news stories in an attempt to promote this illusion of political power with other candidates across the country.

In 2008, they did the exact same thing on behalf of Congressman Chris Cannon, in opposition to challenger Jason Chaffetz. Cannon had long supported the banks' level playing field position, but after his district was reapportioned to include a significant por-

**Our Bottom Line is You**

■ **The Bottom Line** - continued on page 6

# The Association Representing Utah's Banking Industry is in Good Hands!

**A**s I prepared to draft the final Chairman's Message for the Utah Banker Magazine, I have reflected on the events that have occurred and their impact on our industry over the past year.

It became readily apparent to me that I have benefited and learned much more than I have contributed.

It would be disingenuous and inappropriate for me to take any credit for the recent accomplishments and successes of the Utah Bankers Association. With that in mind, as I highlight some of the successes, I wish to recognize those who have contributed and are deserving of the credit.

The Association is fortunate to have as our leader and spokesman President Howard Headlee. His personal dedication and character make him the exceptional leader he is. Howard's ability to navigate the political process is truly remarkable. During the State legislative session, under Howard's direction, the Association was completely successful in amending or defeating bills that were threats to our industry. We were also successful in promoting and passing bills that are favorable to the industry. To ensure continued success with the State legislature, the UBA engages in recruiting candidates and supporting the campaigns of those who are friendly to the banking industry and business in general. Nationally, the UBA is instrumental in providing guidance

to the American Bankers Association (ABA). Having traveled to Washington D.C. numerous times over the years, I can confirm that Howard's expertise is sought out by the ABA. Furthermore, the Association's positive relationship with the Utah delegation has been maintained. In fact, it is a rare occasion when our elected representatives have not voted in favor of the Association's position on issues important to the industry. Howard is currently cultivating relationships to ensure that our industry's priorities continue to be well represented in Washington D.C. as a new U.S. Senator is elected.

The backbone of the Utah Bankers Association, like any organization, relies on exceptional organizational skills and talent. There is none better than Senior Vice President Wendy Holloway. In addition to managing the Association's financial records as Treasurer, she maintains the corporate records and minutes of numerous executive committee and board of director meetings. And lest we forget, she played no insignificant role working with the convention committee and staff in organizing and



## CHAIRMAN'S MESSAGE

By **SHELDON WOODS**,  
UBA Chairman

■ **Chairman's Message** - continued on page 6

### ■ The Bottom Line - continued from page 4

tion of Salt Lake County, he was convinced by credit union lobbyists that he had better switch his allegiance or he would face the wrath of thousands of credit union member voters. Cannon switched sides, but the votes never materialized. He lost in a landslide. The silence from the "Great and Powerful Oz" was deafening. Perhaps nobody noticed.


But last month the credit union lobbyists went too far. They sent 5 mailings to credit union members throughout the state promoting Tim Bridgewater for U.S. Senate. This was their largest expenditure ever. But this effort was different from all the rest. Both Tim Bridgewater and Mike Lee had identical positions relating to credit unions. Not once did the credit unions meet with Mike Lee before endorsing Tim Bridgewater. They didn't care about the candidates' positions, this was a blatant attempt by the credit union lobbyists to use credit union members to pick a winner and build their political power base.

Well the outcome couldn't have been more disastrous for them. Once and for all we see that the "Great and Powerful OZ" is just a little man pulling levers behind a curtain. Credit union members are citizens first and will not be manipulated

by such simplistic and superficial political gimmicks. I don't know how many credit union members were motivated by the mailers for Tim Bridgewater, but I do know there were a lot of folks who believe the tax exempt status of the largest, bank-like credit unions is blatantly unfair, who became very motivated for Mike Lee (even though Tim Bridgewater shared the exact same view.)

I would guess that most credit union members would rather have their credit unions return their profits to them, not spend them to pick winners in political races. I would also guess that most Utahns would find this political behavior completely inappropriate for a non-profit, tax exempt organization.

Maybe, just maybe, we have finally come to the end of the line in this tired debate about large bank like credit unions. My guess is that many Utahns might just agree that it is time for some of these massive, multi-billion dollar corporations to stop trying to manipulate elections in Utah and start contributing to the Utah School Fund and the national war effort like every other profit making corporation.

Perhaps someday soon our elected officials will have the same realization as Dorothy and put an end to this charade. 

---

### ■ Chairman's Message - continued from page 5

executing the fabulous annual conference recently held in Sun Valley. Together they organized a world class event with informative speakers and entertaining events, and brought in over \$135,000 in sponsorships and vendor support. Nearly 400 registrants participated in the conference activities. What a tremendous resource Wendy is to the Association.


Dorene Cheney, Director of Education, provides constant strength to the Association. Dorene has successfully supported the Association's education programs, Compliance/CRA Conferences, Emerging Bank Leaders Conferences, and Women's Conferences profitably and with top ratings. She recently married James Thomas and has decided to retire after 22 years. We thank her for her many contributions over those years, and wish her much happiness and success in the years to come.

Each member of the Association, be it member banks or associate members, benefit significantly from the contributions of Lindsay Scott, Director of Member services. She is always responsive to member needs and supports many of the Association's working committees.

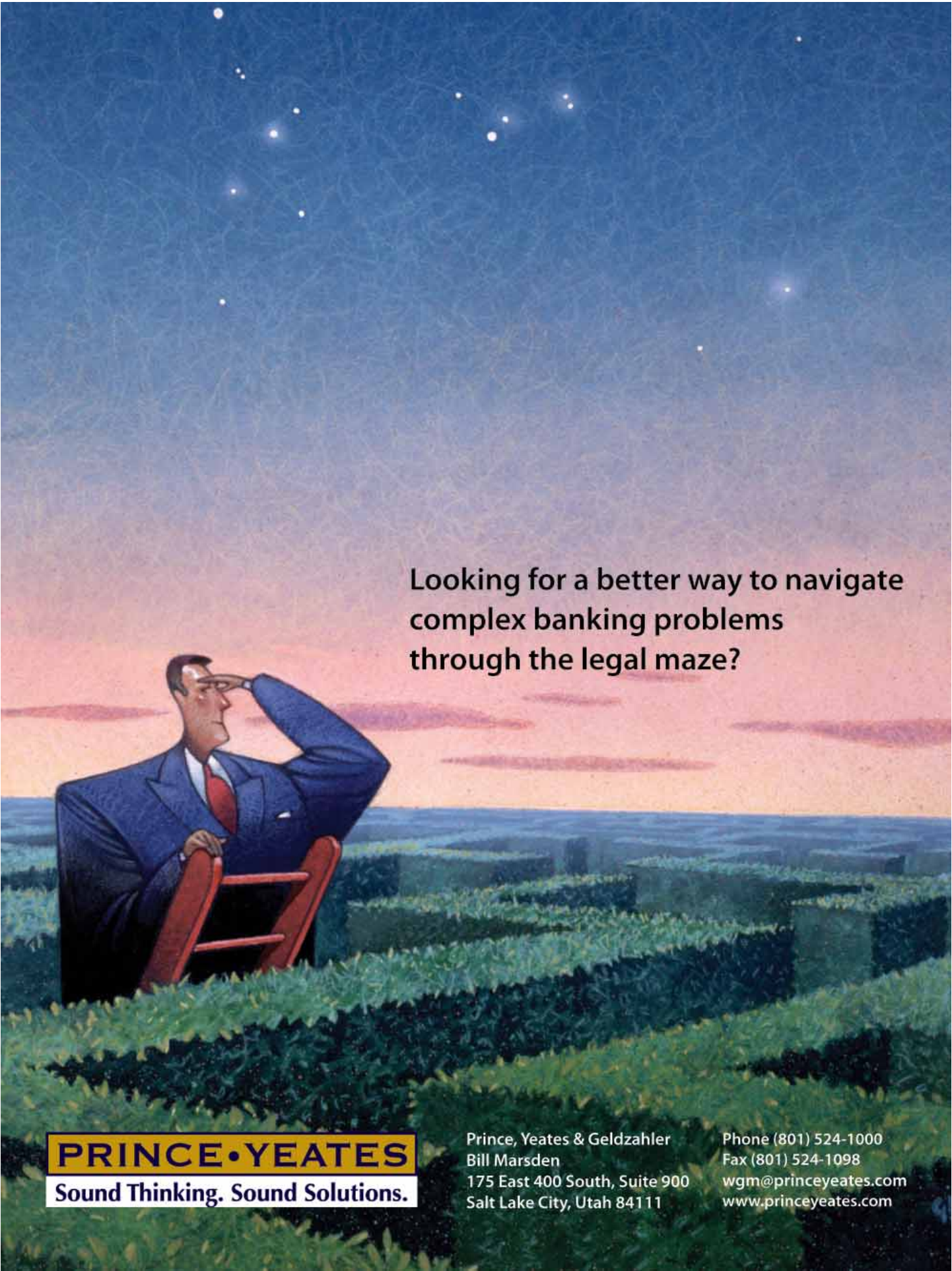
The Association's Executive Committee, representing various segments of Utah's banking industry, has dedicated untold time and talents to ensure the Association's priorities are aligned with the needs of the industry. The Executive Committee included LeeAnne Linderman, Immediate Past Chairman; Matt Packard, Vice Chairman; Damon Miller, 2nd Vice Chairman; David Brown, Community Bank Chair; John

Taggart, Industrial Bank Chair; and Jill Taylor, Regional Bank Chair. Together, these dedicated and bright bankers were selected by the industry to represent each member bank, and they have faithfully executed their responsibilities.

The UBA Board of Directors has been dedicated to serving the industry. These board members are not shy, reserved bankers. Rather, each director is well informed on the issues facing the industry, and has strong opinions. Generally, those opinions are expressed through diplomatic and professional dialogue. However, there is comfort in knowing that once the board has resolved and agreed on a specific course of action, the board members are united and committed to that direction. Like the Executive Committee, they do this without compensation and balance the service with their "day jobs" in exemplary fashion.

Now, as Chairman Matt Packard and new board members have been elected, I have full confidence that the industry will receive even greater benefits from the Association. And soon, each member bank will have the opportunity to help select an advisory committee chair to represent each of the major banking segments (community banks, regional banks, and industrial banks) on the executive committee. I express my sincere gratitude for the support shown to me over the past year, and the selfless service of those who have served, are serving, and will be serving in the future. The Association representing Utah's banking industry is in good hands! 



A man in a dark blue suit and red tie is seated in a red wooden chair, positioned on a green, grassy hill. He is looking out over a vast, flat landscape that stretches to the horizon. The sky is a deep blue, dotted with several bright stars. The overall scene suggests a sense of contemplation and looking for solutions.

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# Will Your Overdraft Program Pass the Next Compliance Exam?

By **JOHN M. FLOYD**, Chairman/CEO, John M. Floyd & Associates

While there has been speculation for months on what the passage and implementation of Regulation E's opt-in requirement would mean for overdraft programs, financial institutions need to look beyond the August 15 deadline to determine how the changes will affect them.

One thing we know for sure, the landscape for overdraft programs covering ATM and one-time debit card transactions will change – no matter what type of overdraft solution your institution has implemented. In fact, even if you don't currently offer a formal overdraft program, you will still be affected by the new Reg E guidelines for Force Post or Pre-Authorized debit transactions.

And while there are myriad versions of overdraft solutions, regulators will be looking at all of them through the same compliance lens. Before your next scheduled compliance exam, ask yourself the following questions:

- Is our overdraft program fully disclosed?
- Does our program monitor excessive usage?
- Do we have opt-in confirmation from all account holders who are being charged fees for overdraft coverage on electronic transactions?
- Do our opt-in notification materials include the following:
  - a brief overdraft program description, that includes the types of transactions for which a fee may be imposed for paying an overdraft;
  - the dollar amount of any fees to be assessed, including any daily or other fees, and, if the amount of the fee is determined on the basis of any variables, as well as the maximum fee that may be imposed;



- the maximum number of fees that may be assessed per day, or, if applicable, that there is no such limit;
- an explanation of the account holder's right to affirmatively consent to the payment of overdrafts for ATM and one-time debit card transactions, including methods that may be used to opt in or opt out at any time; and
- a statement that our institution offers alternative methods of covering overdrafts, such as lines of credit or account transfer services, if applicable?

Do our statements correctly reflect the aggregate dollar amount totals for "overdraft fees" and for "returned item fees," both for the statement period and the calendar year-to-date, per Regulation DD imposed by the Federal Reserve, beginning January 1, 2010.

In addition, going forward, regulators will have a sharpened focus on making sure there are no preferential treatments or special conditions regarding services provided or denied to



By taking the time now to educate your customers that your overdraft program is a convenient, reasonably priced service that helps them avoid the embarrassment of having an electronic transaction denied, you can increase the odds that they will see its value and opt in.



account holders who do not opt in to overdraft coverage for electronic transactions. For example, opt in cannot be “re-required” to have checks, ACH and other types of transactions paid and financial institutions cannot decline to pay checks and other transactions just because a consumer did not opt in for electronic transactions.

To make sure your bank is compliant with the new regulations, as well as established rules, Interagency Guidance and best practices, it is important to have a business partner who can steer you through the regulatory maze and provide solutions that help to minimize the staff resources you need to implement and manage a compliant overdraft program. When looking for the right solution, make sure the product offers the following:

- complete Reg E opt-in strategy that is non-discriminatory and guaranteed 100% compliant with all state and federal regulations;
- a simple, straightforward system to monitor overdraft accounts;
- employee training on how to present and discuss the overdraft privilege program with account holders;
- assistance with all compliance issues, as well as all overdraft privilege policies and procedures;
- a structured process for communicating with overdraft privilege users that ensures program transparency and keeps charge-offs to a minimum;
- an automated collection system which interfaces with the institution’s core processing system; and
- a performance-based fee structure.

In today’s changing environment, regulations don’t lessen the value of a disclosed overdraft program. However, consumers who have never been introduced to the benefits of an overdraft safety net may be hesitant to sign up for something they don’t understand. By taking the time now to educate your customers that your overdraft program is a convenient, reasonably priced service that helps them avoid the embarrassment of having an electronic transaction denied; a tool that helps them make informed decisions about their finances; and a service they only pay for when they use, you can increase the odds that they will see its value and opt in.

No one knows what the future holds for legislation and regulatory amendments. When it is time for your next compliance review will you be confident that you have all the processes

and procedures in place to pass inspection? To avoid being out of compliance, make sure you have a fully disclosed overdraft program in place and partner with an expert who can help you keep up with the changing regulatory times.

**John M. Floyd & Associates (JMFA)**, an associate member of the Utah Bankers Association, is a profitability and performance improvement consulting firm, serving more than 2,000 financial institutions in all 50 states. As a direct result of its programs, JMFA has helped thousands of clients dramatically improve their performance and their bottom line. All JMFA overdraft programs are guaranteed 100 percent compliant with federal and state regulations. They offer 100 percent core processor compatibility, are fully automated and easily implemented. To learn more about JMFA, please contact Michelle Fox, JMFA regional director at Michelle.Fox@JMFA.com or (877) 721-2055.

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# Utah Bankers Elect New Officer and Directors



Matt Packard

The Utah Bankers Association has elected new officers and board members for 2010-2011. The announcement was made at the conclusion of the association's Annual Convention in Sun Valley, Idaho.

Matt Packard, President and CEO of Central Bank, Provo, was elected Chairman of the association with Damon Miller, President, U.S. Bank, elected as Vice Chairman and Louise P. Kelly, President and CEO of EnerBank USA, Salt Lake City, 2nd Vice Chairman.

Matt Packard heads the \$630 million Central Bank in Utah County. He is a fifth generation banker who began employment at family owned Central Bank in 1976 and has worked his way up through the management ranks. He served on state and national banking committees and as a director for several companies. He is past-Chairman of the Western Independent Banker's Association.

Damon Miller coordinates U.S. Bank's activities across all business lines and represents the company in the communities it serves. Serving in a dual role, Miller is also Division Manager of Commercial Banking for the company's Utah operation. He currently holds leadership positions



Louise Kelly

with KUED and Junior Achievement of Utah.

Louise Kelly is the founding executive of Salt Lake City based EnerBank USA, a wholly-owned subsidiary of CMS Energy Corp. (NYSE: CMS). Her banking career spans almost four decades, primarily in the mid-Atlantic region, with an emphasis on business banking and commercial marketing. She is responsible for the overall management of this highly specialized bank whose only business is unsecured home improvement lending throughout the United States.

Newly elected Board Members are: David Alexander, President, First Bank Morgan; Richard T. Beard, President



David Alexander



Richard T. Beard



Matthew Browning



Eric Schmutz

and CEO, Bank of American Fork; Matthew Browning, President, Target Bank, Salt Lake City; Eric Schmutz, President & CEO, State Bank of Southern Utah, Cedar City; and Greg Winegardner, Utah Region President, Wells Fargo.

Bankers continuing to service on the board are ; Immediate Past Chairman – Sheldon Woods, President & CEO, Pitney Bowes Bank; A. Scott Anderson, President & CEO, Zions First National Bank; Leonel Castillo, President & CEO, American Bank of Commerce; Mark Hales, President & CEO, Ally Bank; Randy Hoyt, President, Western Community Bank; Cynthia Johnson, Assistant Vice President, Lewiston State Bank; Andrea Moss, President & CEO, American Express Centurion Bank; John Taggart, President & CEO, Medallion Bank; Curt Taylor, President & CEO, Heber Valley Bank; Jill Taylor, District President, KeyBank Utah; Kirk Weiler, President & CEO, Wright Express FSC; Craig White, President & CEO, Utah Independent Bank; and Craig Zollinger, President & CEO, Chase. Howard M. Headlee serves as President and Chief Staff Officer for the association.



Greg Winegardner

# Idaho and Utah Bankers Associations 2010 Annual Convention



Bankers from Utah and Idaho joined together at the Idaho and Utah Bankers Associations 2010 Annual convention. This year's convention was held June 27-30 in Sun Valley Idaho. The banking landscape is changing, and those who attended the convention took a look at strategies for surviving and thriving in the months and years to come.



The conference began on Sunday with the opening of the 2010 vendor expo hosting 47 exhibitors. As bankers registered they had the opportunity to meet one on one with a variety of vendors representing the latest trends in banking technology and services. By visiting each booth to deposit a business card and participating in vendor activities such as putting, bean bag toss and more, bankers were entered into a grand prize drawing for a \$1,000 VISA cash card which was eventually won by Susan and Tom Mayo (Wells Fargo). The day was topped off with an outstanding western BBQ at beautiful Trail Creek Campgrounds.

On Monday things got down to business. Starting the day was Dr. Edmond Seifried, professor from Lafayette College, providing an economic outlook, followed by a Washington Update provided by ABA Chairman Art Johnson and comments from Senator Robert F. Bennett. Senator Bennett was then awarded with the Distinguished Service award presented by UBA Chairman, Sheldon Woods. Speaker Anita Gentle Newcomb topped off the morning with her presentation on "The Future of Banking: Structural Trends, Implications and Opportunities". She reviewed key shifts, trends and changes in the banking industry that bankers need to understand in order to move ahead.

The final business session of the day featured guest speaker Eric Cook, a certified internet business consultant who talked about Social Networking. He talked about the importance of understanding the ups and downs of integrating these rapidly growing and changing phenomena into business plans for the future.

For families and bankers alike, perhaps the highlight of the day was the famous and traditional UBA Bingo event. Over 300 bankers, spouses and family members joined in for an afternoon of fun and prizes.

Tuesday morning bank CEOs and past chairmen met for the final vote on new officers and directors (*see page 11*) and a planning session for the coming year. In a general session bankers were treated to a presentation by Mark Sievwright, Senior Vice President, Corporate Marketing from Fiserve. His presentation entitled "Digital Transformation in a Whole New World of Financial Services" focused on the social, economic, technological and regulatory forces driving a transformation





# MAKING THINGS HAPPEN

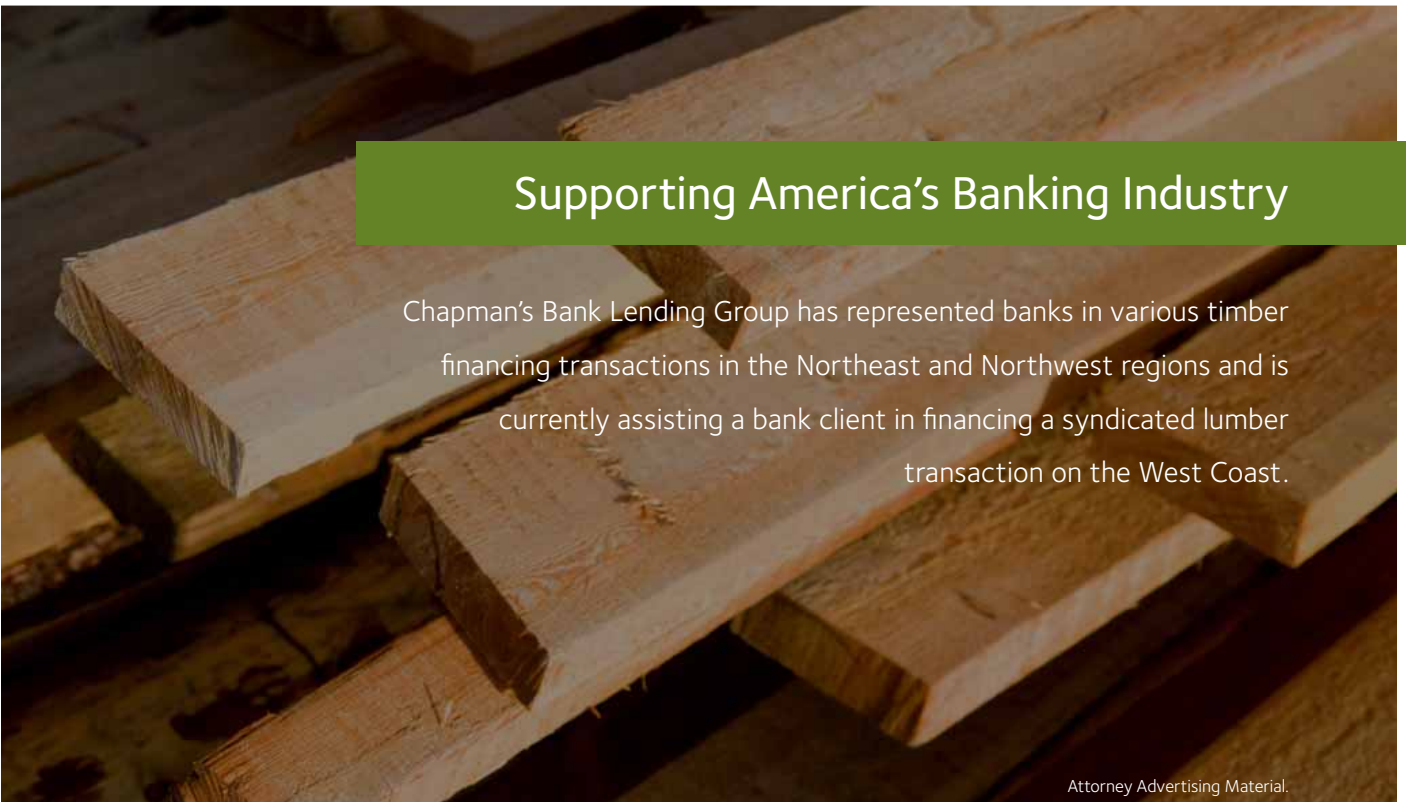
## Supporting Utah's Banking Industry

Chapman's Salt Lake City attorneys are representing the agent bank in the restructuring of a loan made by multiple national bank participants with respect to a large foreclosed real estate development. The restructuring involves transferring the foreclosed property to a newly created limited liability company owned by affiliates of the banks.



## Supporting America's Banking Industry

Chapman's Bank Lending Group has represented banks in various timber financing transactions in the Northeast and Northwest regions and is currently assisting a bank client in financing a syndicated lumber transaction on the West Coast.



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■ **Convention** - continued from page 12

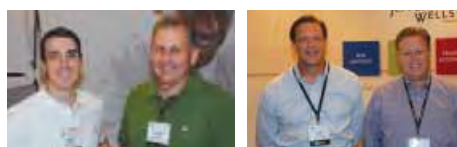
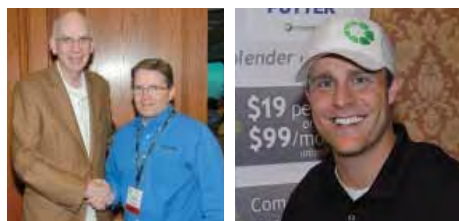
in the global financial services industry. He stressed the importance of offering multiple channels and options to customers.

Pacific Coast Banking School sponsored the closing speaker of the convention, Herbert Meyer who's topic was "What in the World is Going On? A Global Intelligence Briefing" His fascinating presentation focused on the national security, economic and cultural issues that dominate our world.

The afternoon was open for recreation including the annual tournament won by team State Bank of Southern Utah headed by Kevin Ence and Ken Schone.

The convention was topped off with the Chairman's reception and dinner gala where retiring board members were recognized, six bankers were honored with 40 Year Service Awards (*see page 18*) and Scott Anderson, president and CEO of Zions Bank was honored as the Distinguished Banker of 2010 (*see page 19*).

Thank you to everyone who took part in this year's convention.







## Thank you Convention Exhibitors

Allied Solutions	Homestead Capital
Anova Financial Corporation	Interform
Appraisal Firewall	IT-Lifeline
The Baker Group	Jefferson Wells International
BancInsure, Inc.	John M. Floyd & Associates
Bank Financial Services Group	Kesler Associates
Bankers' Bank of the West	Loomis
BMA Banking Systems	Marquis Software Solutions, Inc.
The Buckner Company	Moss Adams LLP
Burroughs Payment Systems	Northwest Security Inc.
Calyx Software	Nova – Retail/Financial Group
Capital Premium Financing	Office Depot Business Solutions
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# BANKERS

## ON THE MOVE

**JENNIFER ADAMS**, JPMorgan Chase, has been promoted to Client Services Professional for Business Banking.

**SCOTT BIRD**, JPMorgan Chase, was promoted to Private Wealth Management Associate Banker.

**RON BRYAN**, Community Banking president for the Nebo/Southeastern Utah area of Wells Fargo will retire September 30, 2010 – following 38 years of service.

**JERRY DENT**, Zions Bancorporation chief credit officer, recently announced his plans to retire after 33 years of service. Prior to his role as chief credit officer, Dent held senior management positions within various departments in the bank.

**On April 7**, Zions Bancorporation announced **KENNETH PETERSON** to succeed Dent as chief credit officer. With more than 28 years of credit-related management positions at Wells Fargo, Peterson brings significant insight and experience to the position.

**DEAN EDWARDS**, has been promoted to President of the Heber City and Midway branches of the Heber Valley Bank.

**AMY FOULKS**, First Utah Bank has been promoted to Senior Vice President & Chief Technology Officer

**DAN JENKINS**, First Utah Bank's SBA Specialist was promoted to Vice President.

**TYLER MENDENHALL**, Central Bank, has been hired as an officer and will be working out of the Orem Office.

**MARTIN NAVRATIL**, First Utah Bank, has been promoted to Vice President/Commercial Loan Officer

**SCOTT POELMAN**, JPMorgan Chase, was hired as Vice President and Private Wealth Management Banker.

**GEORGE E. REDD III** retired from banking on June 30, 2010. Mr. Redd has been involved in the banking industry for over 40 years most recently having served as First Utah Bank's Executive Vice President & Chief Retail Officer. The Utah Bankers' Association recognized Mr. Redd's years of service at the 2010 Utah Banker's Convention in Sun Valley.

**KERRY ROBINSON**, Bank of American Fork has been promoted to Operations Manager for the Bank's Orem Branch.

**KATHIE ROCKWELL**, Bank of American Fork, has been promoted to Operations Manager for the bank's Saratoga Springs branch.

**Bank of Utah announced the retirement of executive vice president**, chief lending officer **RONALD A. SCHULTHIES**. The well-known banker is scheduled to retire from his eight-year position with Bank of Utah on December 31, 2010. At the same time, the bank reported that **TAFT G. MEYER** will serve as the new Executive Vice President, Chief Lending Officer, to replace Schulthies upon retirement.

**In June 2010**, **SOLHEE SHELLEY**, Marketing Officer at First Utah Bank was appointed by Governor Herbert as an Asian Advisory Council Member representing Korea in June 2010.

**KEVIN STOCKING**, Heber Valley Bank, has been promoted to Senior Vice President.

**TIM STOUT**, First Utah Bank has been promoted to Senior Vice President & Controller

**SHEREEN STREET**, Bank of American Fork, has been promoted to Operations Manager for the bank's Murray branch.

**COOPER THOMAS**, Bank of American Fork, has been promoted to Assistant Branch Operations Manager for the bank's Lehi Branch.

**MARK ZUPON**, has been named as Executive Vice President and Chief Credit Officer for First Utah Bank. Mr. Zupon replaces John S. Wormdahl who retired from the Bank in February.

## The 'Voice of Business' Retires



Fred Ball

**Fred Ball**, senior vice president of Community Relations, announced his retirement in April following an unprecedented career of serving communities and businesses throughout Utah and Idaho.

For more than 20 years, Ball has been heard over the airwaves discussing the intriguing stories behind many Utah and Idaho businesses. He first delivered the Metro Business Report during his 25 years as president of the Salt Lake

Chamber of Commerce. Over the past 14 years, Ball shined a spotlight on more than 2,500 businesses and recognized many remarkable people on the Zions Bank Speaking on Business radio program. Ball truly became the "voice of business" on Utah and Idaho radio.

Ball's support of the business community extended far beyond his radio broadcasts. He served in various capacities on many boards and received numerous recognitions from local, national and international organizations. He was named "Communicator of the Year" by the Public Relations Society of America, "Small Business Journalist of the Year" by the Small Business Administration, and "Giant in Our City" by the Salt Lake Chamber of Commerce, to name just a few.

**Bankers on the Move - continued on page 18**





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# Forty Year Service Award

The Utah Bankers Association has recognized seven bankers for distinguished service to the banking industry with its Forty Year Service Award. The bankers were honored at the 2010 Annual Convention held in Sun Valley in late June. Bankers are recognized each year by their peers for their time and service to the benefit of banking. Honorees must have played a leadership role in the Utah Bankers Association, served as an officer, director or leader in a Utah banking organization, shown leadership qualities in outside banking related organizations and demonstrated commitment to their communities. The bankers honored this year were:

**David H. Fuhrman**, *Senior Vice President, Zions First National Bank*

**Dennis Higbee**, *Vice Chairman and CFO, Continental Bank*  
**Michael A. Pazzi**, *Executive Vice President, Wells Fargo*  
**George E. Redd, III**, *Executive Vice President and Chief Retail Officer, First Utah Bank*  
**Myra Renwick**, *Government Affairs Officer, G.E. Capital Financial*  
**Ronald A. Schulthies**, *Senior Vice President and Chief Lending Officer, Bank of Utah*

The UBA is pleased to recognize these outstanding individuals for their service and commitment to the banking industry.



David H. Fuhrman



Dennis Higbee



Michael A. Pazzi



George E. Redd, III



Myra Renwick



Ronald A. Schulthies

## Bankers on the Move - continued from page 16

### Don Norton Retires from Banking



H. Don Norton

(Provo, Utah) After 35 years of leadership with Far West Bank, H. Don Norton retired July 9 to embark on a mission to Mexico City, Mexico for the LDS Church. Most recently, Mr. Norton served as Far West Bank Regional Director and member of the Board of Directors of AmericanWest Bancorporation, the parent company. In 1975 Mr. Norton co-founded Far West Bank in Provo, Utah and grew it into a highly-respected community bank with 18 financial centers throughout the

state. During his long career, he remained active in the finance industry including:

- Serving on the Board of the Utah Bankers Association, including a term as president;
- Remaining active with the American Bankers Association, including serving as Utah Membership Chairman and a member of the ABA Legislative Council;

- Representing Utah on the Western Independent Bankers Board of Directors;
- Serving as Past President of the Western Intermediate Banking Schools; and
- Graduating from Pacific Coast Bank School.

He has also shared his leadership skills with many charitable organizations and the business community. Mr. Norton's many board appointments included Intermountain Healthcare's Urban South Region, Select Health, Utah Valley University Foundation, Boy Scouts of America's National Parks Council, and the National Football Foundation College Hall-of-Fame. Additionally, he was a member of the BYU President's Leadership Council, and he is an active volunteer with the Utah County Habitat for Humanity. Mr. Norton has received many accolades for his important contributions to these and other causes throughout his impressive career.



# A. Scott Anderson Honored as Distinguished Banker

## At Utah Bankers Association Annual Convention



A. Scott Anderson

The Utah Bankers Association has bestowed its highest honor, "The Distinguished Banker Award," on A. Scott Anderson, President and Chief Executive Officer of Zions First National Bank, in recognition of his active leadership in Utah's banking industry and his many years of exceptional community service. The presentation was made at the Association's 102nd Annual Convention.

Anderson joined Zions Bank, Utah's oldest financial institution, in 1990 and was elected President and CEO in 1998. When he joined the bank, assets were \$3.1 billion; today they exceed \$20.7 billion. The bank serves businesses and families throughout the Intermountain West, operating 130 full-service branches and 150 ATMs.

According to UBA President Howard Headlee, "The impact of Scott Anderson is not revealed in dollars and cents. His exceptional leadership of the bank's 2,700 employees and his visionary guidance has helped shape Utah's quality of life."

He has served as Chairman of the Utah Bankers Association and continues to play an active role on behalf of the banking industry. Active in community affairs, Anderson is currently serving on a number of business and non-profit boards. His work is seen in many important initiatives, from creating high tech jobs as the visionary behind USTAR, to fostering financial stability among Utah families, supporting health and education, and stimulating economic development, to affordable housing and the arts.

Anderson received a bachelor's degree in philosophy and economics from Columbia University in New York. He also received a master's degree in economics and international studies from Johns Hopkins University in Baltimore, Maryland.

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# BANK KUDOS

## The Consummate Personal Banker



Kenny Miller

Kenny Miller from The Village Bank has demonstrated going above and beyond what it takes to be a personal banker. In a recent house fire in St. George, two lives were lost and others displaced losing not only family but all of their belongings. Mr. Miller got the ball rolling by locating new housing, making funeral arrangements, setting up a donation fund and providing encouragement and support for the family during this crisis. His

example of service has been inspirational to his colleagues and to the community. Mr. Miller manages the Private Banking department for The Village Bank

## Wells Fargo Helps Provide Affordable Housing for 100-plus Families



Wells Fargo recently joined with community leaders, elected officials, residents and the Utah Non Profit Housing Corporation (UNPHC) to celebrate the ribbon cutting and open house of the Riverwood Cove Apartments in Salt Lake City.

The newly renovated \$9.4 million facility provides affordable housing for more than 100 families and features an energy efficient design. The multi-million dollar project – which included the refurbishment of 12 buildings and 110 multi-family units – was made possible through the combined efforts of government and private funding, including Wells Fargo.

## Wells Fargo hosts economic summit for nonprofits

June 9, 2010 – Wells Fargo recently invited more than 100 leaders from Utah's nonprofit community to gather for a one-day conference to analyze current economic trends, discuss ways to keep fundraising efforts relevant and share lessons learned from the 2008-2009 economic recession.

The second annual Wells Fargo Economic Summit for Nonprofits was held at the Wells Fargo Center in downtown

Salt Lake City and featured remarks from local government leaders including, Lieutenant Governor Greg Bell and Salt Lake County Mayor Peter Corroon, and presentations from local experts in finance, fundraising and charitable giving.

## Zions Employees Honored by SBA



Cece Mitchell, Lori Chillingworth and Luz Robles are honored by the SBA for their efforts in promoting small business lending.

For their commitment and efforts in promoting small business lending, several Zions Bank employees were selected to receive awards from their district SBA offices at celebrations held in honor of National Small Business Week in May, which recognizes the contributions of small businesses to the economic well-being of America.

On May 3, Lori Chillingworth, senior vice president and director of Business Banking, received the Utah District Office's 2009 Small Business

Financial Services Champion of the Year. She was also selected to receive this award in the SBA's Region VIII, covering Utah, Colorado, Montana, North Dakota, South Dakota and Wyoming.

In addition, the Utah District honored Cece Mitchell, senior vice president and manager of the Women's Financial Group, as the Women in Business Champion of the Year.

Luz Robles, manager of the Business Resource Center, received the Minority Small Business Champion of the Year.



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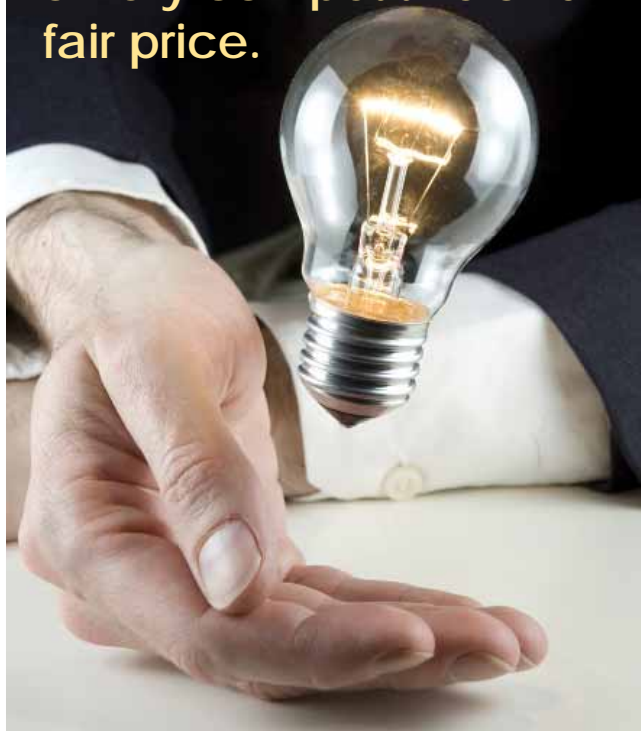
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# EDUCATION CORNER



## Dorene Cheney to Retire



Dorene Cheney

After 22 years with the Utah Bankers Association, Dorene Cheney retired on June 30, 2010. During her tenure at the UBA Dorene has become the face of education and is well known for her shining smile and optimistic outlook. In recent years Dorene has worked tirelessly at planning seminars, conferences and educational opportunities. She has also overseen the Education Committee and the Agriculture Committee.

Dorene, an Idaho native, will be moving on to a new and exciting chapter in her life as she also announces her marriage to Jim Thomas of West Valley. The couple married on July 10 in the Draper Temple. Between the two of them they have over 95 children, grandchildren and great grandchildren. So much for a peaceful retirement! Dorene and Jim honeymooned in Hawaii and are looking forward to their new life together.

The staff and board of UBA want to express sincere appreciation to Dorene for her many years of service to the UBA, her friendship and dedicated commitment to the banking industry.

## Total Training Solutions - Upcoming Webinars

Visit our website at [www.uba.org/education](http://www.uba.org/education) for more details.

### Writing an Effective Credit Memorandum

Wednesday, September 1st, 2010 - 10:00 am

The purpose of this course is to teach skills required to write an effective credit memorandum.

### Opening New Accounts I

Thursday, September 2nd, 2010 - 10:00 am

In this session, we cover the definition of the ownership

boxes for consumer and trust accounts including: titles, ownership, TIN and authorized signers for that ownership and death payouts.

### Appraisal Review for Residential Mortgage Decisions

Wednesday, September 8th, 2010 - 10:00 am

This webinar will give you an understanding of reviewing appraisals.

### Learn From Others' Mistakes - Common Compliance Violations and How to Avoid Them

Tuesday, September 14th, 2010 - 10:00 am

This webinar concentrates on frequent compliance violations - those rules that historically cause the most violations.

### Dealing With Subpoenas, Summonses, Garnishments, Tax Levies, ETC.

Tuesday, September 14th, 2010 - 1:30 pm

By attending this webinar, you will learn how to effectively deal with these documents and the parties who serve them upon you.

### Legal Liabilities When Check Fraud Occurs

Thursday, September 16th, 2010 - 10:00 am

Call Report for Banks - Highlights & Pitfalls

Tuesday, September 21st, 2010 - 10:00 am

This session will cover best practices for spotting and stopping fraud losses.

### Opening New Accounts II

Thursday, September 23rd, 2010 - 10:00 am

In this two hour Webinar, we will investigate the types of business entities available in most states and who that "authority" person is to open the account and sign the resolutions.

### Vendor Due Diligence and Risk Management - Increased Regulatory Expectations

Tuesday, September 28th, 2010 - 10:00 am

This session will explain what the risks are and how to formulate a plan to handle the required risk assessment and management process.

### Best Cross-Selling Practices for the Frontline

Wednesday, September 29th, 2010 - 1:30 pm

Aimed at the frontline staff, this program teaches participants how to excel at cross-selling and referrals while making the customer feel cared for.

### IRA Basics

Thursday, September 30th, 2010 - 10:00 am

The goal of this basic Webinar is to start at the beginning of "What is an IRA?" Who can have an IRA? How much can they contribute?



# THE BEES ARE BACK!

2010



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## Schedule

*Come Enjoy  
a Night at  
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### May

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						POR <sup>1</sup> 6:35
POR <sup>2</sup> 2:05		3	4	5	6	7
9	10	ROU <sup>11</sup> 6:35	ROU <sup>12</sup> 6:35	ROU <sup>13</sup> 6:35	ROU <sup>14</sup> 6:35	ABO <sup>15</sup> 6:35
ABO <sup>16</sup> 2:05	ABO <sup>17</sup> 6:35	ABO <sup>18</sup> 10:35a	19	20	21	22
23 5 FRN <sup>20</sup> 2:05	24 21 FRN <sup>21</sup> 7:05	25	26	27	FRN <sup>22</sup> 7:05	FRN <sup>23</sup> 7:05

### June

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3	4	CSP <sup>5</sup> 7:05
CSP <sup>6</sup> 2:05	CSP <sup>7</sup> 7:05	CSP <sup>8</sup> 7:05	9	10	11	12
13	LVG <sup>14</sup> 7:05	LVG <sup>15</sup> 7:05	LVG <sup>16</sup> 7:05	LVG <sup>17</sup> 7:05	18	19
20	21	22	23	24	25	REN <sup>26</sup> 7:05
REN <sup>27</sup> 2:05	REN <sup>28</sup> 7:05	REN <sup>29</sup> 7:05	30			

### July

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	5 HIGH SCHOOL ALL STAR
TAC <sup>4</sup> 7:05	TAC <sup>5</sup> 7:05	TAC <sup>6</sup> 7:05	TAC <sup>7</sup> 7:05	8	9	10
11	12	13	14	SAC <sup>15</sup> 7:05	SAC <sup>16</sup> 7:05	SAC <sup>17</sup> 7:05
ALL STAR BREAK						
SAC <sup>18</sup> 2:05	19	20	21	22	CSP <sup>23</sup> 7:05	CSP <sup>24</sup> 7:05
CSP <sup>25</sup> 2:05	CSP <sup>26</sup> 7:05	POR <sup>27</sup> 7:05	POR <sup>28</sup> 7:05	POR <sup>29</sup> 7:05	POR <sup>30</sup> 7:05	

### August/September

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	OKL <sup>4</sup> 7:05	OKL <sup>5</sup> 7:05	OKL <sup>6</sup> 7:05	OKL <sup>7</sup> 7:05
NO <sup>8</sup> 4:05	NO <sup>9</sup> 7:05	NO <sup>10</sup> 7:05	NO <sup>11</sup> 7:05	12	13	14
15	16	17	18	19	20	SAC <sup>21</sup> 7:05
SAC <sup>22</sup> 2:05	SAC <sup>23</sup> 7:05	SAC <sup>24</sup> 7:05	25	26	27	28
29	FRN <sup>30</sup> 7:05	FRN <sup>31</sup> 7:05	FRN <sup>1</sup> 7:05	FRN <sup>2</sup> 7:05	REN <sup>3</sup> 7:05	REN <sup>4</sup> 7:05
REN <sup>5</sup> 2:05	REN <sup>6</sup> 2:05	7	Home	All games are MT. Subject to change		

### Season Long Event Schedule

**Mon:** Harmons Family Night \$3 per person, stop by any Harmons to pick up your coupon. One coupon per family (excludes July 5.)

**Tues:** Kid's Eat Free - Kids 12 and under eat free, excludes 5/18/10. KRAFT Singles Tuesday Night Tickets: Visit [www.kraftsingles.com](http://www.kraftsingles.com) for more info!

**Wed:** Wienerschnitzel \$1 Hot Dogs

**Thurs:** Visit VLCM at [www.slcvl.com](http://www.slcvl.com) to get your 2 for 1 coupon. Thirsty Thursday and 2 for 1 College Night (with College ID.)

**Fri & Sat:** Zero Fatalities Post-Game Kids Run Kids 12 & under

**Sun:** Good Neighbor Pharmacy Super Sunday 2 for 1 Tickets. Stop by any Good Neighbor Pharmacy to get your coupon (excludes July 4.)

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