



  
**UTAH BANKERS**  
ASSOCIATION  
- SINCE 1908 -

2018  
BUSINESS PARTNER  
DIRECTORY

Because no two clients  
are ever the same.™



Snell & Wilmer  
LAW OFFICES

Understanding  
what makes *you* unique.®

[www.swlaw.com](http://www.swlaw.com)

BRIAN D. CUNNINGHAM | 801.257.1954 | [BCUNNINGHAM@SWLAW.COM](mailto: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

**Deborah Culhane**  
President & CEO  
Optum Bank  
Wakefield

### VICE CHAIRMAN

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

**N. George Daines**  
Chairman & CEO  
Cache Valley Bank  
Logan

### 2ND VICE CHAIRMAN

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

**Terry Grant**  
Utah Market President  
KeyBank  
Salt Lake City

### IMMEDIATE PAST CHAIRMAN

**Ronald J. Ostler**  
Chairman  
Comenity Capital Bank  
Salt Lake City

**Andrew L. Howard**  
President and CRO  
AmBank  
Provo

### COMMUNITY BANK ADVISORY CHAIR

**Gary Harding**  
President & CEO  
Prime Alliance Bank  
Woods Cross

**Kent Landvatter**  
CEO  
FinWise Bank  
Sandy

### REGIONAL BANK ADVISORY CHAIR

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

**Wade Newman**  
President and COO  
Celtic Bank  
Salt Lake City

### PRESIDENT

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

**Curt Queyrouze**  
President & CEO  
TAB Bank  
Ogden

**Frank K. Stepan**  
Managing Director  
Morgan Stanley Bank, N.A.  
Salt Lake City

### BOARD MEMBERS

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

**Mike Watson**  
President and CEO  
Capital Community Bank  
Provo

**Kirk Weiler**  
President & CEO  
WEX Bank  
Midvale

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

**Len E. Williams**  
President & CEO  
People's Utah Bancorp  
American Fork

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



## A Great Resource – UBA Business Partners

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

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

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

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

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

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

Sincerely,

Howard Headlee, President  
Utah Bankers Association

Disclaimer: The publication of advertisements does not necessarily represent endorsement of those products or services by the UBA or the Utah Banker Magazine. With the exception of official announcements, the 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.

### UBA Staff

Howard M. Headlee  
President  
howard@uba.org

Becky Wilkes  
Vice President of Education  
bwilkes@uba.org

Wendy Holloway  
Senior Vice President  
wendy@uba.org

Sara Matute  
Communications Coordinator  
sara@uba.org

Lindsay Scott  
Director of Member Services  
lindsay@uba.org

## 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

## Attorneys/Law Firms

Dorsey & Whitney LLP.....	Page 11
Jones Waldo.....	Page 11
Kirtton McConkie.....	Page 11
Parsons Behle & Latimer.....	Page 12
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

Promotory Interfinancial Network.....	Page 13
---------------------------------------	---------

## Check Printing

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

## Compliance/Audits

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

## Core/Data Processing

BMA Banking Systems.....	Page 13
FPS GOLD.....	Page 13

## Correspondent Services

Bankers' Bank of the West.....	Page 14
GPS Capital Markets, Inc.....	Page 14
PCBB.....	Page 14
Zions Correspondent Banking Group.....	Page 14

## CRA Services

Rocky Mountain CRC.....	Page 14
-------------------------	---------

## Cybersecurity

@RISK Technologies, Inc.....	Page 15
------------------------------	---------

## Furniture and Fixtures

Office Depot.....	Page 15
-------------------	---------

## Human Resources, Benefits & Training

Bank Financial Services Group.....	Page 15
Community Bank Consulting Services.....	Page 15

## Insurance

Travelers Insurance.....	Page 16
--------------------------	---------

## Interest Rate Risk Management

PCBB.....	Page 16
The Baker Group.....	Page 16

## International

GPS Capital Markets, Inc.....	Page 16
-------------------------------	---------

## Investment Services

D.A. Davidson & Co.....	Page 17
Raymond James.....	Page 17
Sandler O'Neill + Partners, L.P.....	Page 17

## Lending Partners

Federal Home Loan Bank of Des Moines.....	Page 17
Mirador.....	Page 17

Mountain West Small Business Finance.....	Page 17
Rocky Mountain CRC.....	Page 18

## Management Consultants

Utah Housing Corporation.....	Page 18
Capco.....	Page 18
CCG Catalyst Consulting Group.....	Page 18
Community Bank Consulting Services.....	Page 19

## Marketing Solutions

Harland Clarke.....	Page 19
---------------------	---------

## Merchant Services

Select Bankcard.....	Page 19
----------------------	---------

## Peer Analysis

Bank Trends.....	Page 19
------------------	---------

## Printing

Office Depot.....	Page 19
-------------------	---------

## Software Providers

@RISK Technologies, Inc.....	Page 20
eDraw.....	Page 20
Mirador.....	Page 20

## Technology Audits & Risk Assessments

@RISK Technologies, Inc.....	Page 21
Azureity, Inc.....	Page 21
Capco.....	Page 21
CCG Catalyst Consulting Group.....	Page 21
RSM US LLP.....	Page 22

## Wholesale Function & Treasury Services

GPS Capital Markets, Inc.....	Page 22
-------------------------------	---------

Many Small Businesses are Using SBA 504 Loans to Succeed

WHICH ONE OF YOUR CLIENTS WILL BE NEXT?



Kids Village, Orem



Renown Dairy, Preston, Idaho

### Partner with us on 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  
Richard Flenner  
(800) 274-5222  
[rfenner@abais.com](mailto:rfenner@abais.com)  
[www.abais.com](http://www.abais.com)

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



### Bank Marketing Center

95 Old Stratton Chase  
Atlanta, GA 30328-3652  
Keith Pagel  
(404) 943-1632  
[kpapel@bankmarketingcenter.com](mailto:kpapel@bankmarketingcenter.com)  
[www.bankmarketingcenter.com](http://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 percent 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](mailto:michael@spotlight-financial.com)  
[www.bank-trends.com](http://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



A UBA Company

### Compliance Alliance, Inc.

203 W. 10th St.  
Austin, TX 78701  
Scott Daugherty  
(888) 353-3933  
[scott@compliancealliance.com](mailto:scott@compliancealliance.com)  
[www.compliancealliance.com](http://www.compliancealliance.com)

Owned by 27 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](http://www.compliancealliance.com) for more information about the benefits of a membership with Compliance Alliance. UBA Associate Member



### Discover Debit

1301 McKinney St Ste 2500  
Houston, TX 77010-3062  
Mark Froemke  
(605) 336-3409  
[markfroemke@discover.com](mailto:markfroemke@discover.com)  
[www.Discoverdebit.com](http://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™**

**Harland Clarke**

15955 La Cantera Pkwy  
San Antonio, TX 78256-2589  
Michael Kelly  
(801) 288-2133  
[Michael.Kelly@harlandclarke.com](mailto:Michael.Kelly@harlandclarke.com)  
[www.harlandclarke.com](http://www.harlandclarke.com)

To help financial institutions grow business and become the financial institution of choice, Harland Clarke provides high-performance marketing solutions, payment solutions and operational support that enhances the customer experience and encourages customer engagement. For more than 140 years, we've been proud to work with financial institutions to help them build loyal, profitable relationships with their account holders. From industry-leading check programs to technology-driven, data-informed marketing programs, we have a singular focus: improving business outcomes for financial institutions. We've invested in leading-edge technology to deliver an exceptional customer experience, and apply rigorous data security protocols to everything we do. UBA Associate Member



**KeyState®**

**KeyState Captive Management, LLC**

PO Box 50102  
Henderson, NV 89016-0102  
[www.key-state.com/captive-management.aspx](http://www.key-state.com/captive-management.aspx)

KeyState Captive Management, LLC, an affiliate of The KeyState Companies, has partnered with the Utah Bankers Association to offer a unique bank captive insurance program to Utah banks. The bank captive program is designed by 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](mailto:jshort@lereta.com)  
[www.lereta.com](http://www.lereta.com)

LERETA provides realtime flood zone determination services that include flexible levels of service based on our customers' needs from simple delivery of flood zone determination to complete portfolio life-of-loan tracking. Our innovative technologies and dedicated team of real estate tax and flood service professionals provide the mortgage and insurance industries the fastest, most accurate and complete access to property tax and flood information across the country. LERETA's Flood Service options include: Flood Zone Certification – All flood certifications are determined using digital and hard copy FEMA Flood Insurance Rate Maps and Flood Hazard Boundary Maps in conjunction with geocoding software, street maps, tax maps, plats, and aerial and satellite photos. LERETA's Flood Services offer: Basic Determination/Certification; One-time certification that satisfies Federal regulatory market requirements at origination; HMDA/Census

Tracking information is available with each determination. Life-of-Loan Determination/Certification. The certification assures compliance with all Federal regulatory and secondary market requirements and provides the flood hazard status of the property for the life of the loan. Services Include: Fast flood zone determination turnaround times. Over 99 percent of our orders are completed and delivered back in 24 hours; 89 percent 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; Tracking of the flood hazard status of existing and acquired loans is available.



**MIRADOR**

**Mirador**

317 SW Alder St, 2nd Floor  
Portland, OR 97204-2547  
Trevor Dryer  
(503) 451-0518  
[sales@miradortech.com](mailto:sales@miradortech.com)  
[www.miradortech.com](http://www.miradortech.com)

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 and reporting. UBA Associate Member



**Office Depot**

281 West 2100 South  
Salt Lake City, UT 84115-1830  
(888) 263-3423  
[www.business.officedepot.com](http://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 percent

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 percent 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  
Glenn Martin  
(703) 292-3462  
[gmartin@promnetwork.com](mailto:gmartin@promnetwork.com)  
[www.promnetwork.com](http://www.promnetwork.com)

Banks of all sizes can use Promontory Interfinancial Network's Insured Cash

Sweep, or ICS; CDARS; Promnet Repo; IND; Yankee Sweep; Bank Assetpoint; and Residential Mortgage Network services to help manage their balance sheets. They can use Promontory Network services to build multi-million-dollar relationships, reduce collateral requirements, purchase funding, manage liquidity, and buy or sell loans. To learn more, visit [promnetwork.com](http://promnetwork.com). 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](mailto:Matt.Wasson@shredit.com)  
[www.shredit.com](http://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 percent 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

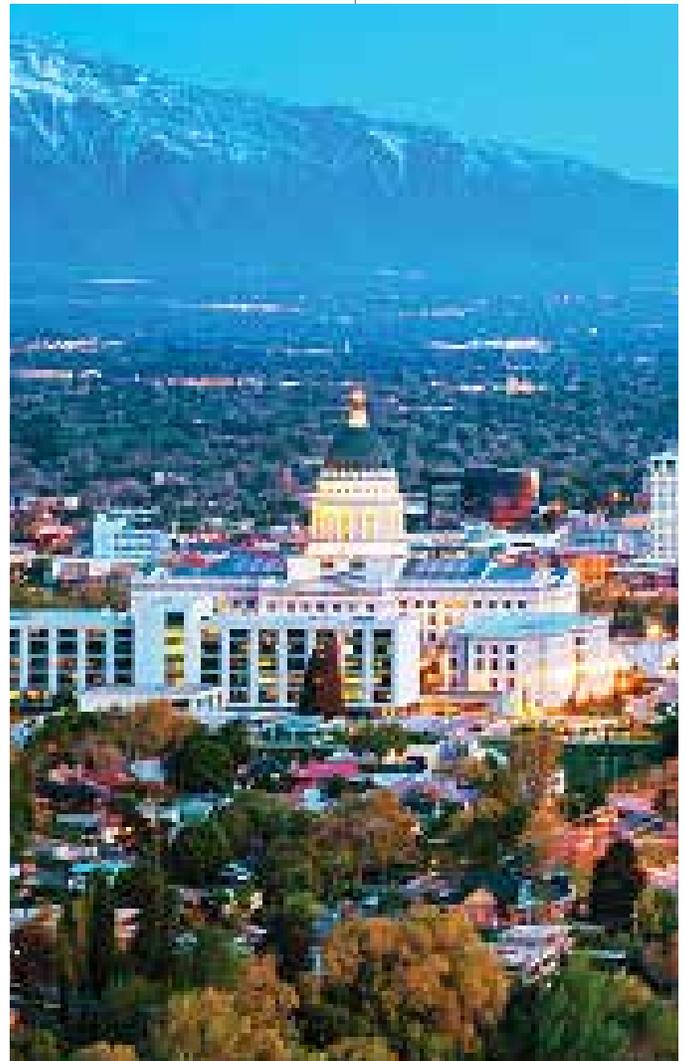
vendor in the industry, streamline your operations with an organization-wide syndicated document destruction program, reduce your risk and document related exposure to breaches and compliance issues.



### Stickley on Security

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



# 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](mailto:jgoldstein@pcbb.com)  
[www.pcbb.com](http://www.pcbb.com)

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

# Associate Members by Category

## Accountants/ CPAs



CPAs & BUSINESS ADVISORS

### Eide Bailly LLP

5929 Fashion Point Dr., Ste 300  
Ogden, UT 84403-4684  
Gary Smith  
(888) 777-2015  
[gsmith@eidebailly.com](mailto:gsmith@eidebailly.com)  
[www.eidebailly.com](http://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](http://www.eidebailly.com)



### Moss Adams LLP

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

The Moss Adams LLP Financial Institutions Group serves more than 500 banks, thrifts, mortgage companies, and other financial entities, including more than 40 publicly held institutions. With over 150 skilled individuals firm-wide who dedicate virtually all of their public accounting careers to financial institutions,

we can provide resources to help you compete more effectively. Our practice serves organizations ranging in size from 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  
(801) 534-3883  
Ryan Dent  
[ryan.j.dent@pwc.com](mailto:ryan.j.dent@pwc.com)  
[www.pwc.com/us/en/index.jhtml](http://www.pwc.com/us/en/index.jhtml)

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



### RSM US LLP

515 S. Flower St., 17th Floor  
Los Angeles, CA 90071  
DeeDee Howe  
(213) 330-4736  
[deedee.howe@rsmus.com](mailto:deedee.howe@rsmus.com)  
[www.rsmus.com](http://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](http://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](mailto:krsimpson@simpson-co.com)  
[www.simpson-co.com](http://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](mailto:merickson@tannerco.com)  
[www.tannerco.com](http://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.

## 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](mailto:waterman.steven@dorsey.com)  
[www.dorsey.com](http://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](http://www.dorsey.com) for more information.



Attorneys Est. 1875

PASSION.  
PERSPECTIVE.  
PEOPLE.

### Jones Waldo

170 S Main St., Ste 1500  
Salt Lake City, UT 84101-1644  
George Sutton  
(801) 521-3200  
[gsutton@joneswaldo.com](mailto:gsutton@joneswaldo.com)  
[www.joneswaldo.com](http://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

### Kirton McConkie

50 E South Temple, Ste 400  
Salt Lake City, UT 84111-1010  
Gary Winger  
(801) 328-3600  
[gwinger@kmclaw.com](mailto:gwinger@kmclaw.com)  
[www.kmclaw.com](http://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.



**PARSONS  
BEHLE &  
LATIMER**

A Professional  
Law Corporation

**Parsons Behle & Latimer**

201 S Main St Ste 1800  
Salt Lake City, UT 84111-2218  
Gary E. Doctorman  
(801) 532-1234  
[GDoctorman@parsonsbehle.com](mailto:GDoctorman@parsonsbehle.com)  
[www.parsonsbehle.com](http://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.



RAY QUINNEY & NEBEKER  
ATTORNEYS AT LAW

**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](mailto:kglade@rqn.com)  
[www.rqn.com](http://www.rqn.com)

A law firm providing legal services for nearly all areas of personal, corporate, tax, estate, trust, commercial, consumer,

and real estate transactional and litigation needs of clients, including specialties in banking regulatory, holding company and transactional services.

**SCALLEY READING BATES  
HANSEN & RASMUSSEN**  
A PROFESSIONAL CORPORATION

**Scalley Reading Bates  
Hansen & Rasmussen**

15 West South Temple, Ste 600  
Salt Lake City, UT 84101  
Darwin H. Bingham  
(801) 531-7870  
[www.scalleyreading.com](http://www.scalleyreading.com)

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

**Snell & Wilmer**  
LAW OFFICES

**Snell & Wilmer, LLP**

15 W South Temple, Ste 1200  
Salt Lake City, UT 84101-1547  
Lori Newey  
(801) 257-1900  
[lnewey@swlaw.com](mailto:lnewey@swlaw.com)  
[www.swlaw.com](http://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**

100 W Canyon Crest Rd Ste 4B  
Alpine, UT 84004-1611  
Mike Lacey  
(801) 471-1286  
[mike@edrawapp.com](mailto:mike@edrawapp.com)  
[www.edrawapp.com](http://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**

281 West 2100 South  
Salt Lake City, UT 84115-1830  
(888) 263-3423

[www.business.officedepot.com](http://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 percent 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 percent 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  
Glenn Martin  
(703) 292-3462

[gmartin@promnetwork.com](mailto:gmartin@promnetwork.com)  
[www.promnetwork.com](http://www.promnetwork.com)

Banks of all sizes can use Promontory Interfinancial Network's Insured Cash Sweep, or ICS; CDARS; Promnet Repo; IND; Yankee Sweep; Bank Asset-point; and Residential Mortgage Network services to help manage their balance sheets. They can use Promontory Network services to build multi-million dollar relationships, reduce collateral requirements, purchase funding, manage liquidity, and buy or sell loans. To learn more, visit [promnetwork.com](http://promnetwork.com). UBA Endorsed Product

## Check Printing



**HARLAND CLARKE®**

### Harland Clarke

15955 La Cantera Pkwy  
San Antonio, TX 78256-2589  
Michael Kelly  
(801) 288-2133

[Michael.Kelly@harlandclarke.com](mailto:Michael.Kelly@harlandclarke.com)  
[www.harlandclarke.com](http://www.harlandclarke.com)

To help financial institutions grow business and become the financial institution of choice, Harland Clarke provides high-performance marketing solutions, payment solutions and operational support that enhances the customer experience and encourages customer engagement. For more than 140 years, we've been proud to work with financial institutions to help them build loyal, profitable relationships with their account holders. From industry-leading check programs to

technology-driven, data-informed marketing programs, we have a singular focus: improving business outcomes for financial institutions. We've invested in leading-edge technology to deliver an exceptional customer experience, and apply rigorous data security protocols to everything we do. UBA Endorsed Product

## Compliance/Audits

### CAPCO

#### Capco

701 W Pickford St  
Meridian, ID 83646-4793  
Jason Spelliscy  
(208) 258-1930  
[Jason.Spelliscy@capco.com](mailto:Jason.Spelliscy@capco.com)  
[www.capco.com](http://www.capco.com)

Capco is a global management and technology consultancy dedicated to the finance services industry. Recently, FIS Risk, Information Security and Compliance (RISC) Solutions became a part of Capco. Together, we combine innovative thinking with unrivaled industry and domain expertise to help clients meet regulatory requirements, manager risk and increase efficiency. Capco offers a holistic suite of finance, risk and compliance (FRC) solutions that are effective, efficient and scalable. FRC solutions include expertise in financial crimes, compliance risk management, regulatory intelligence, enterprise risk management, cybersecurity and resiliency, regulatory change management, and consumer finance and fair banking.



### Compliance Alliance, Inc.

203 W. 10th St.  
Austin, TX 78701  
Scott Daugherty  
(888) 353-3933  
[scott@compliancealliance.com](mailto:scott@compliancealliance.com)  
[www.compliancealliance.com](http://www.compliancealliance.com)

Owned by 27 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](http://www.compliancealliance.com) for more information about the benefits of a membership with Compliance Alliance. UBA Endorsed Product



#### RSM US LLP

515 S. Flower St., 17th Floor  
Los Angeles, CA 90071  
DeeDee Howe  
(213) 330-4736  
[deedee.howe@rsmus.com](mailto:deedee.howe@rsmus.com)  
[www.rsmus.com](http://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](http://www.rsmus.com) to learn more.

## Core/Data Processing



### BMA Banking Systems

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

Our mission at BMA Banking Systems 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  
[matt@fps-gold.com](mailto:matt@fps-gold.com)  
[www.fps-gold.com](http://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](mailto:kmaydick@bbwest.com)  
[www.bbwest.com](http://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 concentra-

tion 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.



### GPS Capital Markets, Inc.

10813 S River Front Pkwy Ste 400  
South Jordan, UT 84095-5611  
Randal Roberts  
(801) 984-1080  
[rroberts@gpsfx.com](mailto:rroberts@gpsfx.com)  
[www.gpsfx.com](http://www.gpsfx.com)

Founded in 2002, GPS Capital Markets is the leading corporate foreign exchange brokerage firm

dedicated to handling corporate FX needs. Leveraging a team rich in international banking from the world's largest financial institutions, GPS combines tailored FX solutions with superior one-on-one service. As a premier FX brokerage firm, our clients range from small startups to multinational and publicly traded corporations

## PCBB

### PCBB

1676 N California Blvd Ste 300  
Walnut Creek, CA 94596-4185  
Jeff Goldstein  
(415) 399-5800  
[jgoldstein@pcbb.com](mailto:jgoldstein@pcbb.com)  
[www.pcbb.com](http://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 BANK

CORRESPONDENT BANKING

### Zions Correspondent Banking Group

310 South Main Street, Ste 1400  
Salt Lake City, UT 84101  
Steve Campbell  
(801) 844-7854  
[steven.campbell@zionsbank.com](mailto:steven.campbell@zionsbank.com)  
[www.zionscbg.com](http://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@rmcrg.org](mailto:dwatkins@rmcrg.org)  
[www.rmcrg.org](http://www.rmcrg.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.

## Cybersecurity



### @RISK Technologies, Inc.

16400 Dallas Pkwy Ste 100  
Dallas, TX 75248-2640  
Allen Mitchell  
(972) 905-9549  
[armitchell@atrisktech.com](mailto:armitchell@atrisktech.com)  
[www.atrisktech.com](http://www.atrisktech.com)

@Risk Technologies, Inc. (@RISK) is a Network Consensus cybersecurity company that leverages IBM's Watson Artificial Intelligence to provide a real-time, quantified approach for managing enterprise wide cybersecurity, improving threat protection and prediction, and achieving heightened compliance and less risk. @RISK's Quorum platform is driven by a client specific road map and measured through a balanced scorecard. The centerpiece of @RISK's Hybrid Cloud approach combines industry leading security analytics platforms, with the cognitive capabilities of Quorum, to automatically forecast, investigate and isolate security incidents through Network Consensus. The Network Consensus approach collects all individual appliance and network element telemetry data using Quorum Collect and Quorum Connect Big Data, and augments this with automated security analysts' expertise to uncover hidden threats and drive required actions with unprecedented speed and accuracy. This automated situational awareness, built with continuous defense improvement and risk reduction, transforms an organization's security posture from reactive to predictive, adaptive and responsive. @RISK's Software-as-a-Service (SaaS) deployment model allows companies of all sizes to economically procure leading-edge, machine-learning based, SOC2 certified, Privacy by Design-embedded cyber technology to avoid damaging security incidents, comply with industry standards and

regulations, maintain reputation integrity, and support their commitments to shareholders, end users, partners and suppliers.

## Furniture and Fixtures



### Office Depot

281 West 2100 South  
Salt Lake City, UT 84115-1830  
(888) 263-3423  
[www.business.officedepot.com](http://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 percent 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 percent 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



### Bank Financial Services Group

1500 Quail St Ste 600  
Newport Beach, CA 92660-2738  
Larry Rowley  
[lrowley@bfsgroup.com](mailto:lrowley@bfsgroup.com)  
(951) 712-1106  
[www.bfsgroup.com](http://www.bfsgroup.com)

Bank Financial Services Group works exclusively with financial institutions to create and manage supplemental benefit plans to help attract, retain and reward top executives and directors. BFS's focus on banks makes us uniquely qualified to design, implement, administer and finance meaningful benefit plans while

positively impacting bottom-line profits. BFS has offices throughout the U.S. to service community banks and bankers. We design and administer plans to insure that they accomplish the long-term objectives of the bank. We analyze existing plans, understand bank objectives, do a peer group analysis, and recommend revisions, new plans or a combination of the two. We review bank specific financing strategies, often utilizing Bank Owned Life Insurance (BOLI) to offset benefit costs, increase net income, improve EPS, and enhance shareholder value.



### Community Bank Consulting Services

364 Tanner Lane  
Midway, UT 84049-6520  
Lynn A. David  
(314) 422-1567  
[ldavid@bankconsultants.com](mailto:ldavid@bankconsultants.com)  
[www.bankconsultants.com](http://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

# TRAVELERS

### Travelers Insurance

6060 S Willow Drive  
Greenwood Village, CO 80111  
Brandon Tate  
(720) 200-8447  
[btate2@travelers.com](mailto:btate2@travelers.com)  
[www.travelers.com](http://www.travelers.com)

The Travelers is the second largest commercial property and liability insurance company in the U.S. Since our founding in 1853, we have developed an unmatched expertise in providing effective insurance solutions to address the complex needs of a wide range of businesses. Our experience in supporting financial institutions began in 1890 and has led to an extensive portfolio of insurance products and services for community banks.

## 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](mailto:jgoldstein@pcbb.com)  
[www.pcbb.com](http://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](mailto:bbates@gobaker.com)  
[www.GoBaker.com](http://www.GoBaker.com)

The Baker Group is one of the nation's largest independently owned securities firms specializing in asset/liability and investment portfolio management for community financial institutions. We've helped our clients improve decision making, manage interest rate risk, and maximize investment portfolio performance since 1979. Our proven approach of total resource integration for community finan-

cial institutions utilizes software and products developed by Baker's Software Solutions combined with the firm's investment experience and advice. Baker is endorsed by 5 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](http://www.gobaker.com)

## International



### GPS Capital Markets, Inc.

10813 S River Front Pkwy Ste 400  
South Jordan, UT 84095-5611  
Randal Roberts  
(801) 984-1080  
[roberts@gpsfx.com](mailto:roberts@gpsfx.com)  
[www.gpsfx.com](http://www.gpsfx.com)



Founded in 2002, GPS Capital Markets is the leading corporate foreign exchange brokerage firm dedicated to handling corporate FX needs. Leveraging a team rich in international banking from the world's largest financial institutions, GPS combines tailored FX solutions with superior one-on-one service. As a premier FX brokerage firm, our clients range from small startups to multinational and publicly traded corporations.

## Investment Services



D|A|DAVIDSON

### D.A. Davidson & Co.

8 Third Street North  
Great Falls, MT 59401  
Tom Hayes  
(406) 268-3084

[thayes@dadco.com](mailto:thayes@dadco.com)  
[www.dadavidson.com](http://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](mailto:steve.egli@raymondjames.com)  
[www.raymondjames.com](http://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 immersed in transactions and average more than 16 years of experience across all sectors of the financial services industry. A personalized, client-centric approach to a full array of business services remains a hallmark of our group and of Raymond James.

## 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](mailto:abarak@sandleroneill.com)  
[www.sandleroneill.com](http://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](mailto:ejensen@fhlbdm.com)  
[www.fhlbdm.com](http://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.



## MIRADOR

### Mirador

317 SW Alder St, 2nd Floor  
Portland, OR 97204-2547  
Trevor Dryer  
(503) 451-0518  
[sales@miradortech.com](mailto:sales@miradortech.com)  
[www.miradortech.com](http://www.miradortech.com)

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 and reporting. UBA Endorsed Product



GROWING SMALL BUSINESSES, JOBS, COMMUNITIES

### Mountain West Small Business Finance

2595 E 3300 S  
Salt Lake City, UT 84109-2727  
Steve Suite  
(801) 474-3232  
[ssuite@mwsbf.com](mailto:ssuite@mwsbf.com)  
[www.mwsbf.com](http://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](mailto:dwatkins@rmcrc.org)  
[www.rmcrc.org](http://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.



### Utah Housing Corporation

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

### CAPCO

#### Capco

701 W Pickford St  
Meridian, ID 83646-4793  
Jason Spelliscy  
(208) 258-1930  
[Jason.Spelliscy@capco.com](mailto:Jason.Spelliscy@capco.com)  
[www.capco.com](http://www.capco.com)

Capco is a global management and technology consultancy dedicated to the finance services industry. Recently, FIS Risk, Information Security and Compliance (RISC) Solutions became a part of Capco. Together, we combine innovative thinking with unrivaled industry and domain expertise to help clients meet regulatory requirements, manager risk and increase efficiency. Capco offers a holistic suite of finance, risk and compliance (FRC) solutions that are effective, efficient and scalable. FRC solutions include expertise in financial crimes, compliance risk management, regulatory intelligence, enterprise risk management, cybersecurity and resiliency, regulatory change management, and consumer finance and fair banking.



### CCG CATALYST

#### CCG Catalyst Consulting Group

143 S 200 W  
Saint George, UT 84770-3318  
Bruce Jensen  
(435) 668-5300  
[bruce.jensen@cgg-catalyst.com](mailto:bruce.jensen@cgg-catalyst.com)  
[www.cgg-catalyst.com](http://www.cgg-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](mailto:ldavid@bankconsultants.com)  
[www.bankconsultants.com](http://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®

#### Harland Clarke

15955 La Cantera Pkwy  
San Antonio, TX 78256-2589  
Michael Kelly  
(801) 288-2133  
[Michael.Kelly@harlandclarke.com](mailto:Michael.Kelly@harlandclarke.com)  
[www.harlandclarke.com](http://www.harlandclarke.com)

To help financial institutions grow business and become the financial institution of choice, Harland Clarke provides high-performance marketing solutions, payment

solutions and operational support that enhances the customer experience and encourages customer engagement. For more than 140 years, we've been proud to work with financial institutions to help them build loyal, profitable relationships with their account holders. From industry-leading check programs to technology-driven, data-informed marketing programs, we have a singular focus: improving business outcomes for financial institutions. We've invested in leading-edge technology to deliver an exceptional customer experience, and apply rigorous data security protocols to everything we do. 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](mailto:pmudrow@selectbankcard.com)  
[www.selectbankcard.com](http://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 ■■■ PEER ANALYSIS FOR COMMUNITY BANKERS

#### Bank Trends

175 S Main St Ste 500  
Salt Lake City, UT 84111-1927  
Michael Stinson  
(877) 717-6743  
[michael@spotlight-financial.com](mailto:michael@spotlight-financial.com)  
[www.bank-trends.com](http://www.bank-trends.com)  
Bank Trends is a Web-based software application designed specifically for community bankers that provides in-depth peer group and trend analysis using Call Report data. UBA Endorsed Product

## Printing



#### Office Depot

281 West 2100 South  
Salt Lake City, UT 84115-1830  
(888) 263-3423  
[www.business.officedepot.com](http://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/syn-ergybai.php](http://officedepot.com/registrations/syn-ergybai.php). Program Highlights: Up to 80 percent 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 percent 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



### @RISK Technologies, Inc.

16400 Dallas Pkwy Ste 100  
Dallas, TX 75248-2640  
Allen Mitchell  
(972) 905-9549  
[armitchell@atrisktech.com](mailto:armitchell@atrisktech.com)  
[www.atrisktech.com](http://www.atrisktech.com)

@Risk Technologies, Inc. (@RISK) is a Network Consensus cybersecurity company that leverages IBM's Watson Artificial Intelligence to provide a real-time, quantified approach for managing enterprise wide cybersecurity, improving threat protection and prediction, and achieving heightened compliance and less risk. @RISK's Quorum platform is driven by a client specific road map and measured through a balanced scorecard. The centerpiece of @RISK's Hybrid Cloud approach combines industry leading security analytics platforms, with the cognitive capabilities of Quorum, to automatically forecast, investigate and isolate security incidents through Network Consensus. The Network Consensus approach collects all individual appliance and network element telemetry data using Quorum Collect and

Quorum Connect Big Data, and augments this with automated security analysts' expertise to uncover hidden threats and drive required actions with unprecedented speed and accuracy. This automated situational awareness, built with continuous defense improvement and risk reduction, transforms an organization's security posture from reactive to predictive, adaptive and responsive. @RISK's Software-as-a-Service (SaaS) deployment model allows companies of all sizes to economically procure leading-edge, machine-learning based, SOC2 certified, Privacy by Design-embedded cyber technology to avoid damaging security incidents, comply with industry standards and regulations, maintain reputation integrity, and support their commitments to shareholders, end users, partners and suppliers.



### eDraw

100 W Canyon Crest Rd Ste 4B  
Alpine, UT 84004-1611  
Mike Lacey  
(801) 471-1286  
[mike@edrawapp.com](mailto:mike@edrawapp.com)  
[www.edrawapp.com](http://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.



## MIRADOR

### Mirador

317 SW Alder St, 2nd Floor  
Portland, OR 97204-2547  
Trevor Dryer  
(503) 451-0518  
[sales@miradortech.com](mailto:sales@miradortech.com)  
[www.miradortech.com](http://www.miradortech.com)

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 and reporting. UBA Endorsed Product

## Technology Audits & Risk Assessments



### @RISK Technologies, Inc.

16400 Dallas Pkwy Ste 100  
Dallas, TX 75248-2640  
Allen Mitchell  
(972) 905-9549  
[armitchell@atrisktech.com](mailto:armitchell@atrisktech.com)  
[www.atrisktech.com](http://www.atrisktech.com)

@Risk Technologies, Inc. (@RISK) is a Network Consensus cybersecurity company that leverages IBM's Watson Artificial Intelligence to provide a real-time, quantified approach for managing enterprise wide cybersecurity, improving threat protection and prediction, and achieving heightened compliance and less risk. @RISK's Quorum platform is driven by a client specific road map and measured through a balanced scorecard. The centerpiece of @RISK's Hybrid Cloud approach combines industry leading security analytics platforms, with the cognitive capabilities of Quorum, to automatically forecast, investigate and isolate security incidents through Network Consensus. The Network Consensus approach collects all individual appliance and network element telemetry data using Quorum Collect and Quorum Connect Big Data, and

augments this with automated security analysts' expertise to uncover hidden threats and drive required actions with unprecedented speed and accuracy. This automated situational awareness, built with continuous defense improvement and risk reduction, transforms an organization's security posture from reactive to predictive, adaptive and responsive. @RISK's Software-as-a-Service (SaaS) deployment model allows companies of all sizes to economically procure leading-edge, machine-learning based, SOC2 certified, Privacy by Design-embedded cyber technology to avoid damaging security incidents, comply with industry standards and regulations, maintain reputation integrity, and support their commitments to shareholders, end users, partners and suppliers.



### Azureity, Inc.

585 West 500 South, Ste 130  
Bountiful, UT 84010  
Brian Acord  
(801) 677-2499  
[bacord@azureity.com](mailto:bacord@azureity.com)  
[www.azureity.com](http://www.azureity.com)

Azureity provides a complete range of IT services that are custom designed to fit the growing needs of small to medium-sized

banks. By either working alongside in-house IT operations or as a stand-alone solution, Azureity provides desktop management, infrastructure, backups, and decades of IT expertise. Azureity is the industry leader in FFIEC Cybersecurity Assessment and Policy Management and provides a suite of tools and services specifically designed to help banks become compliant, manage ongoing changes, reporting, and maintain policies required for a secure infrastructure and bank examinations.



### Capco

701 W Pickford St  
Meridian, ID 83646-4793  
Jason Spelliscy  
(208) 258-1930  
[Jason.Spelliscy@capco.com](mailto:Jason.Spelliscy@capco.com)  
[www.capco.com](http://www.capco.com)

Capco is a global management and technology consultancy dedicated to the finance services industry. Recently, FIS Risk, Information Security and Compliance (RISC) Solutions became a part of Capco. Together, we combine innovative thinking with unrivaled industry and domain expertise to help clients meet regulatory requirements, man-

ager risk and increase efficiency. Capco offers a holistic suite of finance, risk and compliance (FRC) solutions that are effective, efficient and scalable. FRC solutions include expertise in financial crimes, compliance risk management, regulatory intelligence, enterprise risk management, cybersecurity and resiliency, regulatory change management, and consumer finance and fair banking.



### CCG Catalyst Consulting Group

143 S 200 W  
Saint George, UT 84770-3318  
Bruce Jensen  
(435) 668-5300  
[bruce.jensen@cgg-catalyst.com](mailto:bruce.jensen@cgg-catalyst.com)  
[www.cgg-catalyst.com](http://www.cgg-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.



## Wholesale Function & Treasury Services

### RSM US LLP

515 S. Flower St., 17th Floor  
Los Angeles, CA 90071  
DeeDee Howe  
(213) 330-4736  
[deedee.howe@rsmus.com](mailto:deedee.howe@rsmus.com)  
[www.rsmus.com](http://www.rsmus.com)

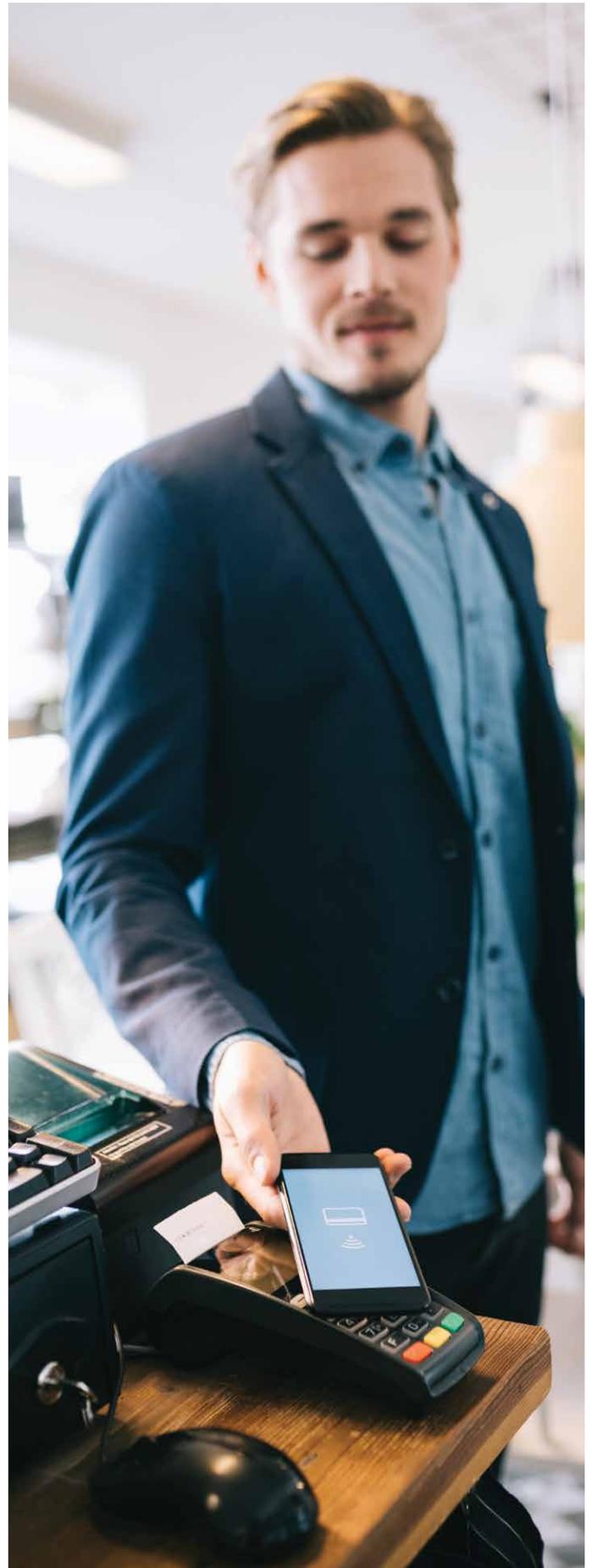
RSM US LLP is the leading provider of audit, tax and consulting services focused on the middle market, with more than 8,000 people in 80 offices nationwide. It is a licensed CPA firm and the U.S. member of RSM International, a global network of independent audit, tax and consulting firms with more than 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](http://www.rsmus.com) to learn more.



### GPS Capital Markets, Inc.

10813 S River Front Pkwy Ste 400  
South Jordan, UT 84095-5611  
Randal Roberts  
(801) 984-1080  
[rroberts@gpsfx.com](mailto:rroberts@gpsfx.com)  
[www.gpsfx.com](http://www.gpsfx.com)

Founded in 2002, GPS Capital Markets is the leading corporate foreign exchange brokerage firm dedicated to handling corporate FX needs. Leveraging a team rich in international banking from the world's largest financial institutions, GPS combines tailored FX solutions with superior one-on-one service. As a premier FX brokerage firm, our clients range from small startups to multinational and publicly traded corporations.





# 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](http://www.joneswaldo.com).

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



PASSION.  
PERSPECTIVE.  
PEOPLE.

# Utah Bankers Association

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

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

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



## 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!**