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

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

Sincerely,

Howard Headlee, President
Utah Bankers Association

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- **Promote** a favorable image and understanding of the banking industry to the general public and maintain the public confidence in the strength and security of Utah's financial service industry.
- **Protect** the industry against legislation or regulation which could result in undue or burdensome oversight or competitive disadvantage.
- **Provide** (i) membership with assistance and resources designed to improve operational efficiency and profitability and (ii) a forum for open communication between providers of financial services in Utah.



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@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.



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- 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.

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