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

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

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

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

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

Please take time to look through this guide, and when you are looking for bank solutions, please reference this guide and those members who 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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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 that 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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Asset/ Real Estate Management



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FinPro, Inc. is a full-service management consulting firm specializing in providing advisory services to the financial institution industry. FinPro is an industry leader in strategic planning, board retreat moderation, planning, enterprise risk management, leadership and education, corporate governance, market feasibility, de novo bank formation, asset/liability management, and regulatory consulting. FinPro also conducts M&A through its wholly-owned subsidiary, FCA, as a FINRA registered broker/dealer.

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GPS Capital Markets is a leading corporate foreign exchange brokerage firm. We have around the world, around-the-clock FX services.



Lendio Utah

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Lendio is a marketplace for business loans. Our network of lenders fund all industries with various loan products including lines of credit, short-term working capital, equipment financing, factoring, SBA, and term loans.

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Clear Core, LLC

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Liza Warner
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CrossCheck Compliance, LLC, headquartered in Chicago, is a nationwide consulting firm providing regulatory compliance, internal audit, fair lending, loan review/due diligence and litigation

support services exclusively to the financial services industry. Since our founding in 2008, we have built a reputation for tailoring solutions that fit each client's size, complexity and business needs. Our experts adeptly identify the needs and challenges of our clients, having held similar positions as compliance officers, internal auditors, general counsel, outside counsel, regulators, underwriters, and consultants. Our experienced and credentialed professionals have expertise in federal and state financial regulations, as well as certifications in accounting, compliance, risk, internal audit, fraud, underwriting, BSA/AML and mortgage banking. This means our clients receive the highest level of professional standards of knowledge and ethics. We are also well-known for our industry involvement with trade associations serving on boards and committees, presenting at industry events, and as published authors for key industry publications.



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Michele.yurcich@finastra.com

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Continued on page 12

to collaborate, innovate, and build great customer experiences for our 4,200+ clients in the North American Community Markets. With Finastra, the future of finance is open. To discover all that we can offer your financial institution, visit finastra.com/communitymarkets.



FPS GOLD

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Matt DeVisser
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Kadince, Inc.

2485 Grant Ave., Ste. 300
Ogden, UT 84401
(801) 499-4393
Casey Elliott
casey@kadince.com

Managing, tracking, and reporting on community involvement is time-consuming. Kadince streamlines community involvement management for financial institutions. With Kadince, you will save time so you can make a more significant impact in your community. Kadince can also streamline your marketing approval management and complaint management.



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(612) 345-0683
J.D. Crouch
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For nearly a decade, SPARK has made the origination of SBA and non-SBA loans easier, more secure, and more transparent for our clients and their customers. SPARK digitizes the entire origination process from initial lead capture to funding and is fast becoming the industry standard for SBA lending. Banks, lender service providers and other regulated institutions have used SPARK to originate and fund over \$6 billion in loans, including 60,000 PPP loans.

Correspondent Services



Bankers' Bank of the West

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Denver, CO 80202
(303) 313-8107
Karen Maydick
kmaydick@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 participation for overline, share-the-risk, and concentration management; bank stock and direct loans to banks; and municipal leasing. We offer professional safekeeping and access to investment portfolio accounting services. Additionally, we provide cash letter processing and settlement services; agent-fed funds and fed funds lines; wire transfers; international services; and certificates of deposit. Bank card products include ATM and debit card processing; merchant services and mobile payments solutions; and credit, debit, and prepaid cards.



Bell Bank

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Tracy Peterson
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Headquartered in Fargo, N.D., Bell Bank is one of the largest independently owned banks in the nation, with assets of more than \$9 billion. As a privately held company owned by several majority stockholders, about 140 additional stockholders, and Bell employees through an employee stock ownership plan (ESOP), we don't have the pressure of next quarter's earnings. Instead, we focus on a healthy balance of profitability, growth and

nurturing relationships. Unlike a typical correspondent bank, Bell's focus is working as your partner. We have more significant hold limits, so we won't resell your loan participation with us. We also have a team dedicated to correspondent banking and credit to provide flexible underwriting, competitive lending terms and prices, fast decision-making, and consistent communication. Having partnered with more than 300 other independent community banks across 16 states, we'll help you enhance your customer relationships through our experience-based expertise in participation loans, bank stock and ownership loans, and equipment financing. In providing these services, we become your behind-the-scenes partner, helping you work in a larger relationship without threatening your relationship with your customer. Call (701) 298-1500 to learn how. Bell Bank, member FDIC.



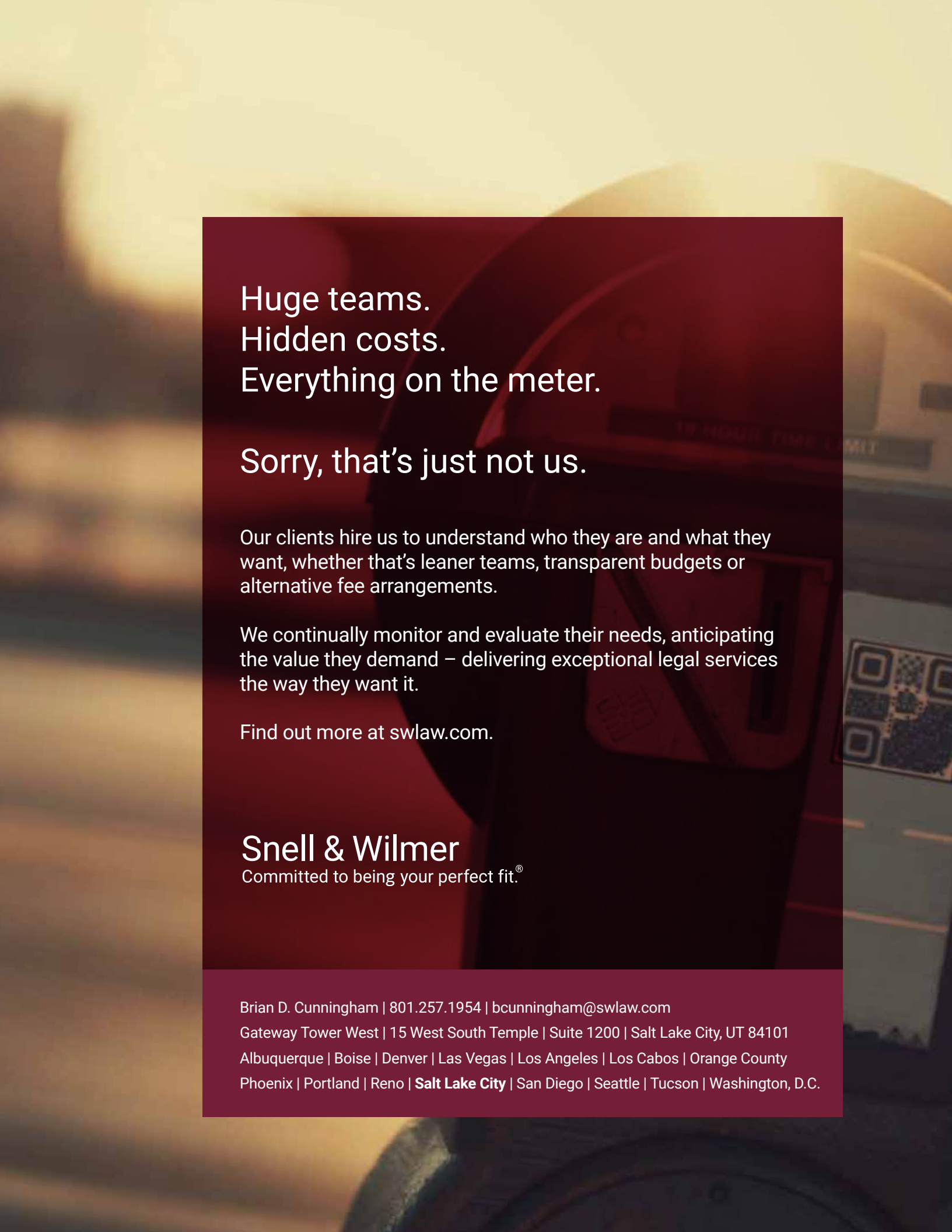
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PCBB

PCBB

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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, and international banking. PCBB also offers a variety of consulting services ranging from asset liability management, relationship profitability, loan reserve analysis, and stress testing. We designed our services to help you compete more effectively, but never to compete against you for your customers.

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Phillip Diederich
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Since 1873, Zions Bank has been a leader in community banking. Today, nearly 140 years later, we

offer many products and solutions expanding on this great tradition, including Automated Fed Funds Sweep, Foreign Exchange, Image Clearing, Internet CD Auctions, Loan Generation and Acquisition, Fixed Income and Banking Software. For more information regarding the products and services we offer, contact the Zions Bank Correspondent Banking Group at 1-800-737-6470.

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Managing, tracking, and reporting on community involvement is time-consuming. Kadince streamlines community involvement management for financial institutions. With Kadince, you will save time so you can make a more significant impact in your community. Kadince can also streamline your marketing approval management and complaint management.



Rocky Mountain CRC

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David Watkins
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Rocky Mountain Community Reinvestment Corporation is a

private nonprofit supported by Utah's banking community. These banks created RMCRC over 20 years ago to increase access to financing for housing in low- and moderate-income communities. With the support of its 30-member bank network, RMCRC originates and services commercial loans for affordable housing and community development. RMCRC provides technical assistance, community advocacy, and financial products for both nonprofit and for-profit developers and service providers. RMCRC is certified as a CDFI.



Utah Center for Neighborhood Stabilization

6880 S. 700 W., 2nd Fl.
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UCNS stabilizes neighborhoods through its subsidiary organizations by providing single and multi-family affordable housing, neighborhood revitalization, transit-oriented development, and small business lending and investing.

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Andrew Allu
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Due Diligence

CrossCheck Compliance



CrossCheck Compliance

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CrossCheck Compliance, LLC, headquartered in Chicago, is a nationwide consulting firm providing regulatory compliance, internal audit, fair lending, loan review/due diligence and litigation support services exclusively to the financial services industry. Since our founding in 2008, we have built a reputation for tailoring solutions that fit each client's size, complexity and business needs. Our experts adeptly identify the needs and challenges of our clients, having held similar positions as compliance officers, internal auditors, general counsel, outside counsel, regulators, underwriters, and consultants. Our experienced and credentialed professionals have expertise in federal and state financial regulations, as well as certifications in accounting, compliance, risk, internal audit, fraud, underwriting, BSA/AML and mortgage banking. This means our clients receive the highest level of professional standards of knowledge and ethics. We are also well-known for our industry involvement with trade associations serving on boards and committees, presenting at industry events, and as published authors for key industry publications.



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OnCourse Learning

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Dan Heldmann
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OnCourse Learning is a member of Adtalem Global Education (NYSE: ATGE), a global education provider headquartered in the United States. It empowers financial institutions to prepare their frontlines, compliance teams, executive leadership, and board of directors with comprehensive enterprise compliance, risk management and professional development education that is effective and engaging. Over 10,000 clients and partners have adopted OnCourse Learning solutions to efficiently manage complexity, change and growth. Plus, throughout our 40+ year history, we have trained over 190,000 individuals with our NMLS-approved licensure and continuing education courses. Learn more about OnCourse Learning's history: oncourselearning.com/business/financial-services/bank/.

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Continued on page 16

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ABA Insurance Services, a Member of Great American Insurance Group, provides D&O, bond and cyber insurance to financial institutions, including trust companies and banks in organization, through UBA's Endorsed Vendor program. Recognized as insurance experts who understand banking operations, our tenured and experienced team of underwriting and claims professionals are highly regarded for their in-depth knowledge and expertise. We help

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KeyState Captive Management, LLC

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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 specific asset size and earnings criteria can form their own wholly owned captive insurance company to finance risks (that are not commercially insured) in a tax advantaged way. KeyState and its affiliates have been working with banks for over 22 years providing Nevada investment subsidiary, portfolio management, and asset liability consulting services. We are pleased to now introduce the bank captive program.



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Interest Rate Risk Management



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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 financial institutions utilizes software and products developed by Baker's Software Solutions combined with the firm's investment experience and advice. Baker is endorsed by five state community banking associations: The Alabama Bankers Association, the Community Bankers Association of Illinois, the Indiana Bankers Association, the North Dakota Bankers Association, and the Independent Bankers Association of Texas. Baker's main office is located in Oklahoma City, with branch offices in Austin, Birmingham, Indianapolis, Springfield, New York, and Salt Lake City. You can reach any office by calling 1-800-937-2257 or find us on the web at gobaker.com.

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Jarom Plewe
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Federal Home Loan Bank of Des Moines

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(800) 544-3452
Zachary Bassett
zbassett@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.



Lendio Utah

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Mountain West Small Business Finance

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Salt Lake City, UT 84109
(801) 474-3232
Danny Mangum
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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 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 a low interest, fixed-rate 20-year loan

for an owner-occupied building, expansion or equipment. The bank's attractiveness of a first collateral position and a 10% down payment by the borrower makes the SBA 504 loan the loan of choice for the bank's small business borrower.



Rocky Mountain CRC

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Rocky Mountain Community Reinvestment Corporation is a private nonprofit supported by Utah's banking community. These banks created RMCRC over 20 years ago to increase access to financing for housing in low- and moderate-income communities. With the support of its 30-member bank network, RMCRC originates and services commercial loans for affordable housing and community development. RMCRC provides technical assistance, community advocacy, and financial products for both nonprofit and for-profit developers and service providers. RMCRC is certified as a CDFI.



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Upgrade is a marketplace lender having facilitated the origination of approximately \$3 billion in

personal loans since inception. We partner with community banks to give them access to prime consumer assets for income goals, customer base growth and co-branded digital solutions. Upgrade can offer community banks digital unsecured consumer loans, secured consumer loans, cards, auto loans, and HELOCs. We can provide community banks a digital channel to access customers in their communities with a flawless user experience.



Utah Center for Neighborhood Stabilization

6880 S. 700 W., 2nd Fl.
Midvale, UT 84047
(801) 316-9112
Daniel J. Adams
dan@utcns.com

UCNS stabilizes neighborhoods through its subsidiary organizations by providing single and multi-family affordable housing, neighborhood revitalization, transit-oriented development, and small business lending and investing.



Utah Housing Corporation

2479 S. Lake Park Blvd.
Salt Lake City, UT 84120
(801) 902-8290
Grant Whitaker
gwhitaker@uthc.org

Established by legislation in 1975 as an independent public corporation, Utah Housing Corporation is the leader in serving

Utah's affordable housing needs. Working with the private sector, Utah Housing provides mortgages and down payment assistance to low and moderate-income homebuyers, finances affordable rental properties, and develops special needs housing. Utah Housing has provided financing for more than 97,000 Utah homebuyers, 30,000 affordable rental units, and over 7,500 special needs units of housing at no cost to the state.

Loan Services



BANKERS HEALTHCARE GROUP

Bankers Healthcare Group

10234 W. State Road 84
Davie, FL 33324
(954) 263-6399
Keith Gruebele
Kgruebele@bhg-inc.com

BHG has been lending for nearly 20 years and is the #1 source for high-quality medical and professional loans across the country. Today, nearly 1,200 banks have partnered with BHG to buy these superior loans through our online loan hub. BHG originates record volume from today's essential professional workers: high-earning borrowers with top-tier credit scores. By partnering with BHG, community banks earn a solid 3-6.5%, and over the course of 20 years, no bank has ever taken a loss on the BHG Core Loan portfolio! As members of the BHG Bank Group, banks also receive access to fee income opportunities, joint venture opportunities, industry insight, educational opportunities, and access to our family of companies offering additional products and services designed to support your bank.

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(480) 259-8280
Tracy Peterson
tpeterson@bell.bank

Headquartered in Fargo, N.D., Bell Bank is one of the largest independently owned banks in the nation, with assets of more than \$9 billion. As a privately held company owned by several majority stockholders, about 140 additional stockholders, and Bell employees through an employee stock ownership plan (ESOP), we don't have the pressure of next quarter's earnings. Instead, we focus on a healthy balance of profitability, growth and nurturing relationships. Unlike a typical correspondent bank, Bell's focus is working as your partner. We have larger hold limits, so we won't resell your loan participation with us. We also have a team dedicated to correspondent banking and credit to provide flexible underwriting, competitive lending terms and prices, fast decision-making, and consistent communication. Having partnered with more than 300 other independent community banks across 16 states, we'll help you enhance your customer relationships through our experience-based expertise in participation loans, bank stock and ownership loans, and equipment financing. In providing these services, we become your behind-the-scenes partner, helping you work in a larger relationship without threatening your relationship with your customer. Call (701) 298-1500 to learn how. Bell Bank, member FDIC.

Management Consultants



Cherrywood Enterprises, LLC

6901 Okeechobee Blvd., #D5-12
West Palm Beach, FL 33411
(561) 508-7650
Craig Geisler
cgeisler@cherrywoodenterprises.com

Cherrywood Enterprises is a buyer of charged-off debt files. We purchase charged-off credit cards, consumer loans, overdraft accounts, commercial loans, and even judgments!

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Bank Marketing Center

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have their photos and personal info automatically appear on ad materials. Privately 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.



UBA Endorsed Vendor



Harland Clarke

6343 Clay Park Dr.
Murray, UT 84107
(801) 288-2133
Michael Kelly
Michael.Kelly@harlandclarke.com

Harland Clarke is a leading provider of customer engagement solutions that help connect businesses and people how, when, and where it matters. The company offers payment tools such as checks and cards; and marketing services such as deposit and loan acquisition programs, digital marketing, performance analytics and promotional products. It deploys these customer engagement solutions holistically across print, phone, and digital channels, ensuring customers of its world-class client base enjoy a consistently superior experience. Harland Clarke serves more than 43 million consumers and 6 million small and medium-sized businesses per year through its relationships with more than 6,240 of the nation's leading financial institutions, large retailers, affiliate marketing companies and accounting software providers.

Merchant Services



Select Bankcard

170 S. Interstate Plz., Ste. 200
Lehi, UT 84043
(801) 791-1938
Pete Mudrow
pmudrow@selectbankcard.com

Select Bankcard was founded in 2010 as a full-service merchant account provider. Headquartered in Lehi, Utah, Select Bankcard focuses on creating relationships with its banking partner that engenders trust with the bank and its customers, facilitating a streamlined and enhanced experience via technology, and providing meaningful non-interest revenue to the bank. Select Bankcard's goal is to make merchant accounts a core offering of the bank (rather than being positioned as a defensive product), which better ties customers to the bank and generates significantly more income. Select Bankcard's team provides a program tailored to the needs of each bank, providing training, customized marketing materials, local servicing (both over the phone and in-person), co-branded online interfaces, portfolio reporting, and growth consulting. As an endorsed vendor of the UBA (and as a Utah-based company itself), Select Bankcard understands that the Utah community banking environment has a proven track record of treating bank depositors



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BankTrends
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Bank Trends

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Salt Lake City, UT 84111
(415) 754-8659
Michael Stinson
michael@spotlight-financial.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.



Clear Core LLC

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(520) 780-6417
Buck Strasser
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Clear Core leverages cutting edge artificial intelligence and data science to automate the data governance and data augmentation processes, reducing effort, cost, and fixing decades of insufficient data in real time. Clear Core makes data analysis and quick answers to new questions available to all.

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pricing matrix as the core list. This additional 75 item list is where you would want to include items specific to your organization, such as toner and inkjet cartridges. For miscellaneous items outside the core and custom-tailored list, you can choose any other product in the Business Services Division full line catalog at 10% off retail published prices (excludes technology products). Free delivery for orders over \$50.00, and if placed by 4 p.m. local time, orders are delivered the next day in most markets by Office Depot or UPS. Customers have access to the award-winning Business Services Division website to place orders, online catalogs, stock availability, order history, product returns, and usage reports. We provide the support of a local account manager responsible for total account management and 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, and a discount program for member employees. The Office Depot team will provide you with ongoing creative and innovative procurement solutions by identifying preferred products and process improvement opportunities.

Quality Control

CrossCheck Compliance



CrossCheck Compliance

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CrossCheck Compliance LLC, headquartered in Chicago, is a nationwide consulting firm

providing regulatory compliance, internal audit, fair lending, loan review/due diligence and litigation support services exclusively to the financial services industry. Since our founding in 2008, we have built a reputation for tailoring solutions that fit each client's size, complexity and business needs. Our experts adeptly identify the needs and challenges of our clients, having held similar positions as compliance officers, internal auditors, general counsel, outside counsel, regulators, underwriters, and consultants. Our experienced and credentialed professionals have expertise in federal and state financial regulations, as well as certifications in accounting, compliance, risk, internal audit, fraud, underwriting, BSA/AML and mortgage banking. This means our clients receive the highest level of professional standards of knowledge and ethics. We are also well-known for our industry involvement with trade associations serving on boards and committees, presenting at industry events, and as published authors for key industry publications.

Software Providers



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Clear Core leverages cutting edge artificial intelligence and data science to automate the data governance and data augmentation processes, reducing effort, cost, and fixing decades of insufficient data in real time. Clear Core makes data analysis and quick answers to new questions available to all.



Continued on page 22



CoFi

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Mike Lacey
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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 use paper-based systems, static spreadsheets, and more and more employees to manage their construction portfolios. eDraw helps lenders connect with their borrowers, simplify the process, and scale their construction portfolio.



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vCom

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vCom is a cloud-based software and managed services company focusing on helping enterprises manage IT spending from procure-to-pay. vCom improves visibility and control within a single platform while decreasing expenses for wireline, mobile, cloud, collaboration, and

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The following are a few examples of WesPay's efforts to help our members realize current opportunities:

- **Operations and Compliance Support** – accessing our payments experts' knowledge
- **Training Subscription** – keeping your full team informed by paying one price
- **Advocacy** – supporting needs of Western institutions with regulators and payments platforms
- **Business Services** – helping banks support their business relationships