




UTAH BANKERS
ASSOCIATION
- SINCE 1908 -

2022
BUSINESS PARTNER
DIRECTORY

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; and
- 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.





President's Message

UBA Business Partners are a valuable resource for our member banks, offering the very best people, products, and services in accounting, correspondent banking, consulting, investment, legal, technology, and beyond. Some of these companies have been partners for over 20 years – consistently evolving and innovating to meet your needs – and we are excited about the many new relationships we have formed this past year.

In addition to providing top-of-the-line business solutions, these partners also sponsor the UBA conferences and events you attend each year. Their sponsorship dollars allow us to present the very best educational opportunities.

I hope you will refer to this guide as needed throughout the year. We've streamlined the format to make it easier to use, with a directory broken up by category, followed by an alphabetized list with company descriptions and contact information.

Thank you for your continued support of the UBA and our Business Partners.

Howard Headlee, President
Utah Bankers Association

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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.



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FBBS was founded in 1984 to service community banks and their investment portfolio needs in a simple and straightforward manner. For over 30 years, FBBS has worked with over 1,000 clients in more than 25 states. Initially founded with the purpose to service community bank investment needs, the scope of our client coverage has evolved over time. Today we service investment needs for not only community banks, but also trust companies, insurance companies, investment advisors, wealth managers, municipalities, corporations and individuals. No matter the type of client, we are committed to upholding our philosophy of exceptional service through individualized attention. Our experienced traders and sales representatives are dedicated to providing the appropriate products, services and trade execution tailored to our clients' needs. The FBBS team believes the success of our clientele is the future of our firm.



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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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Kadince, Inc.

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Lendio Utah

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LERETA provides real-time flood zone determination services that include flexible levels of service based on our customers' needs from simple delivery of flood zone determination to complete portfolio life-of-loan tracking. Our innovative technologies and dedicated team of real estate tax and flood service professionals provide the mortgage and insurance industries the fastest, most accurate and complete access to property tax and flood information across the country. LERETA's Flood Service options include Flood Zone Certification: all flood certifications are determined using digital and hard copy FEMA Flood Insurance Rate Maps and Flood Hazard Boundary Maps in conjunction with geocoding software, street maps, tax maps, plats, and aerial and satellite photos. LERETA's Flood Services offer Basic Determination/Certification: a 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% of our orders are completed and delivered back in 24 hours; 89% are delivered instantly, accurate, to-the-structure determinations; easy, convenient

access to instant certificates and borrower notices; life-of-loan flood services include monitoring and reporting of ALL changes in the flood hazard status of the loan; monthly flood hazard reports; tracking of the flood hazard status of existing and acquired loans is available.



Moss Adams, LLP

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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.



Mountain West Small Business Finance

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Mountain West Small Business Finance (formerly Deseret CDC) is one of the nation's leading SBA 504 lenders. Since 1981, MWSBF has done over 3,000 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

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PCBB

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of the financial services industry by rethinking business strategies, evaluating risk and compliance and implementing smart solutions that work.



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Rocky Mountain CRC

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Rocky Mountain Community Reinvestment Corporation is a private nonprofit supported by Utah's banking community. RMCRC was created by these banks 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. 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.



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Select Bankcard

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Select Bankcard was founded in 2010 as a full-service merchant account provider. Headquartered in Lehi, Utah, Select Bankcard is focused on creating relationships with its banking partner that engender trust with the bank and its customers, facilitate a streamlined and enhanced experience via technology, and provide 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 that is 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



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Unitas Financial Services

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Unitas Financial Services came together when Golden Eagle Insurance, a leading provider of blanket insurance products founded in 1995, and Innovative Risk Solutions, an expert in lender and real estate investor protection founded in 2006, merged in 2020. Both companies agreed they wanted to expand their presence in the lending world, and joining forces set them on the fast track towards that goal. Unitas is a Latin word that means “oneness” or

“unity,” which aligns with the founders’ goal of having a close-knit relationship with employees and clients to create a customer-centric culture of innovation.



upgrade

Upgrade, Inc.

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Upgrade is a marketplace lender having facilitated the origination of ~\$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 as well as co-branded digital solutions. Upgrade can offer community banks digital unsecured consumer loans, secured consumer loans, cards, auto loans as well as HELOCs.

The advertisement features a photograph of Ken Ulisbayar and Amy Erdenebileg, owners of Summit Restaurant Supply Company, smiling in a warehouse setting. To the right of the photo, the text reads "BIG THINGS COME IN SMALL BUSINESSES" in large blue letters. Below this, it says "GROW YOUR COMPANY WITH A FLEXIBLE, COST-EFFECTIVE SBA 504 LOAN." The Mountain West Small Business Finance logo is displayed, along with the phone number 801.474.3252 and the website mwsbf.com. A blue circular badge in the bottom right corner of the ad states "Utah's #1 Small Business Lender." The background of the ad is a gradient of yellow and white.

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COME IN SMALL BUSINESSES

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WITH A FLEXIBLE,
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Ken Ulisbayar and Amy Erdenebileg
Owners, Summit Restaurant Supply Company
SBA 504 loan recipients

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Vericast

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Vericast, which includes Harland Clarke's legacy, is a leading marketing solutions company that helps businesses across many industry verticals connect with consumers



Utah Housing Corporation

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utahhousingcorp.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. At no cost to the state, Utah Housing has provided financing for more than 97,000 Utah homebuyers, 30,000

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Wasatch Business Finance

Wasatch Business Finance

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Wasatch Business Finance is a Certified Development Company chartered by

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Zions Correspondent Banking Group

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WA Income: **\$290,000**

Avg Loan Size: **\$147,000**

WA Years in Industry: **19**

WA DSCR: **2.5**



To learn more about BHG, please contact:
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