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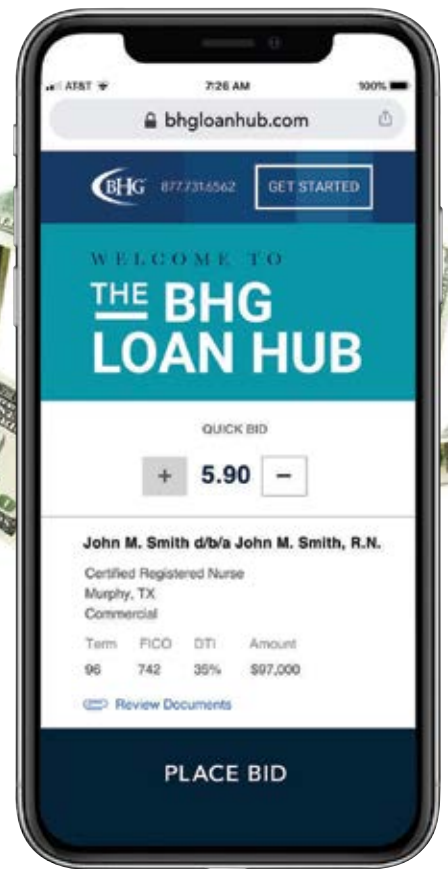
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Considering the current state of our industry, we are seeing numerous new companies wanting to get involved with the UBA and bring their specialized areas of expertise to our Utah Bankers. In turn, those that have been with us for a long time are continually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

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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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- 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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Stephens Inc. is an investment banking adviser to a broad spectrum of financial services companies. Representative clients include: regional and various community banks and thrifts, consumer finance companies, broker/dealers, wealth managers, insurance brokers and underwriters, and third-party administrators. The Financial Services Group serves public and private companies in addition to private equity groups. Since January 1, 2016, Stephens Inc. has advised on 67 M&A transactions in the banking sector with a total transaction value of \$12 billion. In addition

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Continued on page 12



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Matt DeVisser
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Ogden, UT 84401
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Casey Elliott
casey@kadince.com

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J.D. Crouch
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Correspondent Services



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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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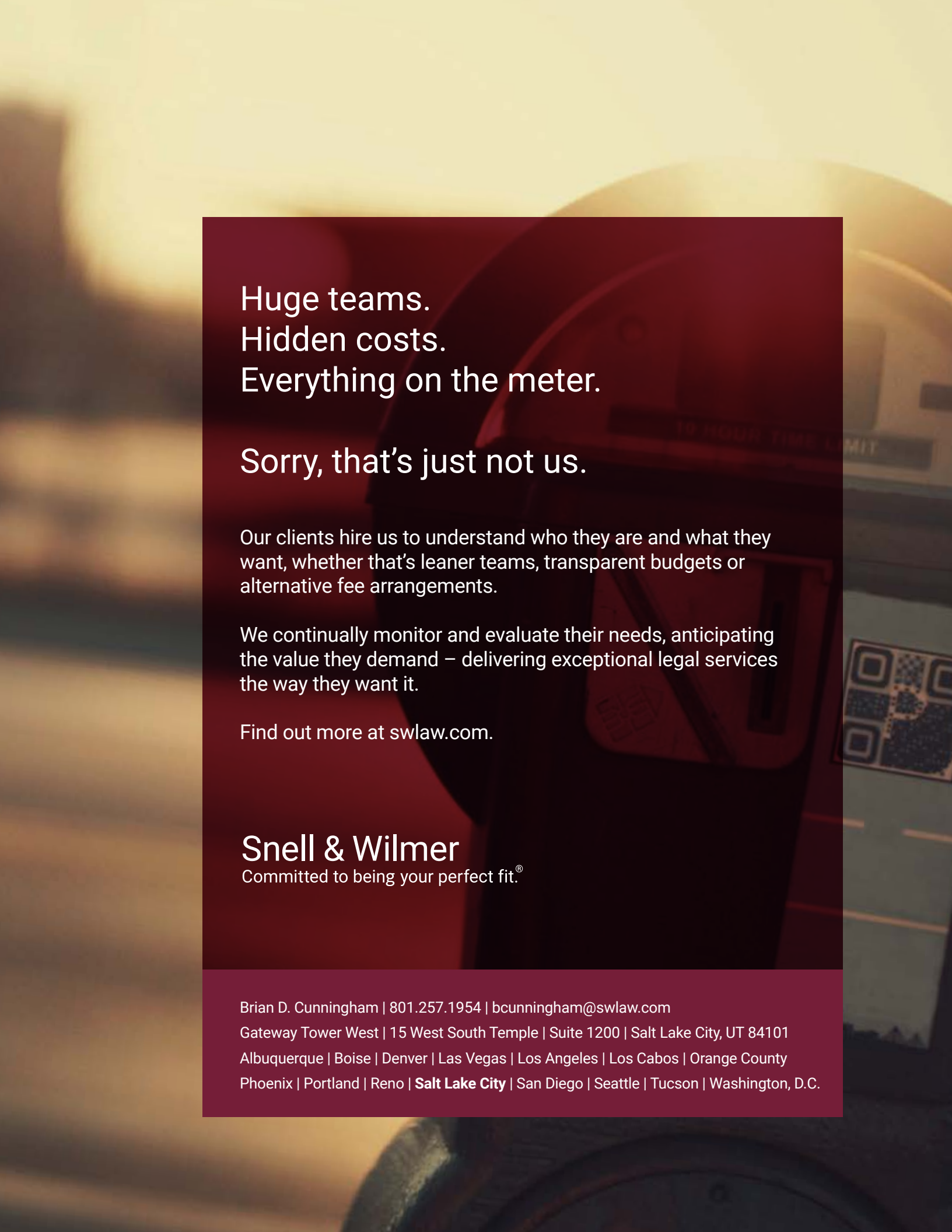
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PCBB

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Jay Kenney
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Rocky Mountain CRC

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(801) 503-0547
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

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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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Due Diligence

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CrossCheck Compliance

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Continued on page 16

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Interest Rate Risk Management



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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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Jason Kirkham
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Mountain West Small Business Finance

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Salt Lake City, UT 84109
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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

64 E. Winchester St., Ste. 230
Salt Lake City, UT 84107
(801) 503-0547
David Watkins
dwatkins@rmcrc.org

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.



Upgrade, Inc.

275 Battery St., Ste. 2300
San Francisco, CA 94111
(415) 940-7688
Nik Vukovich
nvukovich@upgrade.com

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



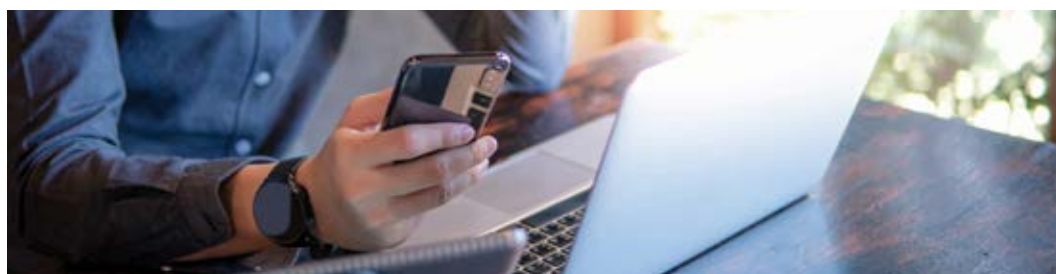
BANKERS HEALTHCARE GROUP

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.

Continued on page 20





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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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(678) 528-6688
Neal Reynolds
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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.



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Harland Clarke

6343 Clay Park Dr.
Murray, UT 84107
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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



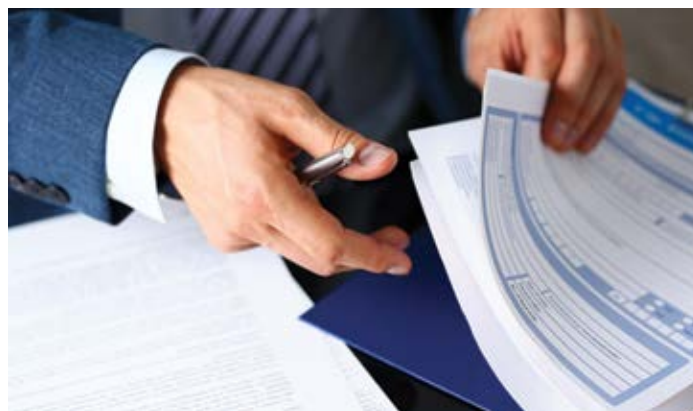
UBA Endorsed Vendor



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



exceptionally. Select Bankcard will give you and your customers a better and more profitable payment experience. Contact us to find out how we can do this for your Bank.

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Peer Analysis



Bank Trends

175 S. Main St., Ste. 500
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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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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CrossCheck Compliance

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Liza Warner
lwarner@crosscheckcompliance.com

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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(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.



Continued on page 22



CoFi

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(435) 557-0412
Mike Lacey
mike@trycofi.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 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.



Kadince, Inc.

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Ogden, UT 84401
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jd.crouch@lendwithspark.com

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vCom

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(503) 292-3640
Liz Carroll
lcarroll@vcomsolutions.com

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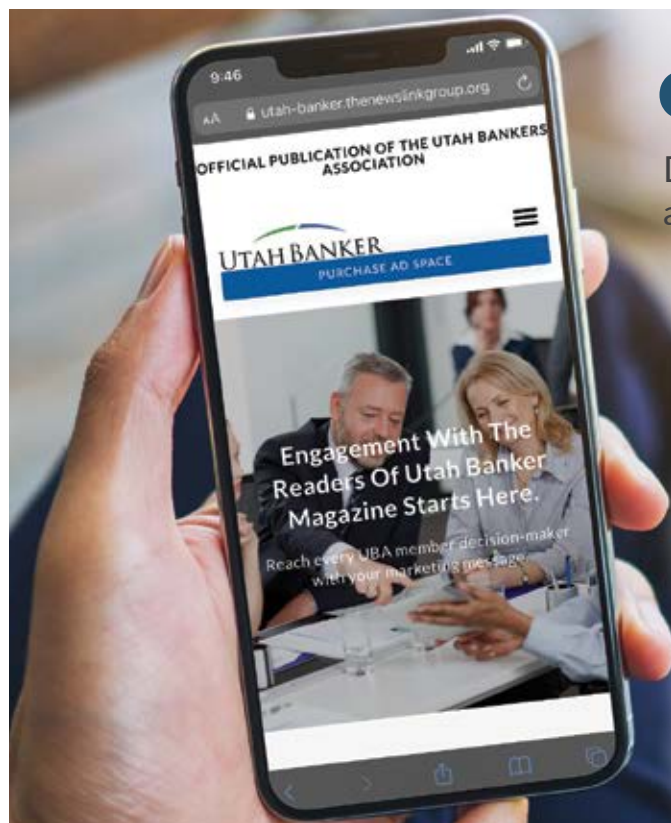
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The following are a few examples of WesPay's efforts to help our members realize current opportunities:

- **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