



IF YOU'RE LIKE ME, THE DAYS OF SUMMER ARE ANYTHING BUT LAZY.

Recently, I ran into a friend and we decided to make plans to get together for dinner. As we shared our upcoming commitments, and the reasons why this date or that date wouldn't work, I became discouraged. I thought to myself, "My summer has barely started and all of my time is already scheduled!"

Later that evening, with some frustration, I went to work to find a possible date to get together with my friend. As I scoured my calendar, my mood started to change. What I had taken for granted earlier was that my calendar being full was a result of many blessings, not something to feel resentment about. A friend's birthday party, the Utah Lineman's Rodeo, the Main Street gallery stroll in Helper, tickets to a local concert, the Rock Springs Meeting of Members were some of the exciting things that I had to look forward to. As I became more reflective, I looked backward on my calendar and found more reasons to be grateful: mom's birthday, friend's graduation, nephew's birthday party were a few of the "commitments" I saw that brought memories of joy.

These commitments, or opportunities as I was beginning to see them, have one commonality - they revolve around people and wonderful associations, old and new, and for this I am truly grateful.

As members of this great Credit Union, we all have opportunities to be involved with one another, to build relationships that not only support our collective financial well-being, but also to support our professional lives, our families and our communities. Several events are noted in this newsletter, many more can be found on our website. I encourage everyone to take advantage of some of them if you can find an open spot in your own schedule.

Another recent item on my calendar (although none of us were actually invited) was the meeting of the Federal Reserve Board in June. As expected, the federal funds rate was increased by .25% to 2%, based on strong economic factors. Prior to this meeting, in May, UPCU's Board of Directors increased the 12-month CD rate to 1.75% APY. The second quarter dividend for regular savings was declared in June at 1.25% APY, which continues to be one of the highest dividend rates that can be found.

I hope your summer is full of opportunities to share time with those you care about, or to find new and fun associations with which to become involved. Or perhaps, just to take time for yourself and get some rest. I am looking forward to the dinner date I scheduled with my friend (albeit not until the end of August), the "be lazy" summer day I penciled in the day after, and hopefully to see some of you at upcoming events in between.

RYAN POLLICK
President & CEO

Inside Summer 2018

Rock Springs Meeting
Utah Lineman's Rodeo
Power of Service

Powerful Services

Utah Power Payment Protection now covers consumer loans with greater benefits. Life or disability payment protection coverage can be added to any loan (other than first mortgages) including credit cards.

Remote signature on loan documents is now available. If you aren't able to come in to a branch right away to sign your loan documents, or if you'd like to sign on your new auto loan while purchasing your car at the dealership, our loan officers can securely send documents to you to be signed from anywhere.

Our experienced Mortgage Loan Officers are available to save you money in interest and in fees, and are ready to approve and close your loan quickly. Regardless of your location, one of our Mortgage Officers can assist you today.

Powerful Service

10-Year Employee Service Milestone:
Andrea Smith

20-Year Employee Service Milestone:
Danette Fox

CD Rate Increase

The 12-Month Certificate of Deposit Interest Rate has increased to 1.75% APY

Rock Springs Meeting

After taking the Annual Member Meeting on the road to Carbon/Emery in 2017, this year we took the meeting to Rock Springs, Wyoming. On June 5, members of the Board, management, and staff gathered to present financial information and share updates on the UPCU website with members. Those in attendance received a delicious dinner, a cash envelope, a free gift, and a raffle ticket for a chance to win a flat screen tv, cash prizes, and more. Look for us in your neck of the woods next year!



Members gather at the Rock Springs Meeting of Members.

Utah Lineman's Rodeo

The 25th Annual Utah Lineman's Rodeo was held on Saturday, June 9 in West Valley City. Rocky Mountain Power and the International Brotherhood of Electrical Workers (IBEW) teamed up to host over 140 journeymen, apprentices, and students from across the western United States. Team and individual competitions included quickly (and safely) climbing 45-foot electric poles, rescuing a hurtman (mannequin) from the top of a pole, and a couple of mystery events. Scoring is based on safety, neatness, ability, and time.

Rocky Mountain Power Team 309, Cody Bethers, Chance Nelson, and Jason Lusty, won first place in the team competition with a perfect score of 400. Jason Lusty has been on the winning team for seven straight years. Rocky Mountain Power Team 303, Chris Beard, Lance Sheppard, and Tyson Poole, took 3rd place in the pole climb and the hurtman rescue challenge.

Zach Nielsen, also with Rocky Mountain Power, won two awards: 1st place in the journeyman open final and 3rd place in the hurtman rescue event.

Tyler Reinhardt, from Moon Lake Electric, took home three awards in the journeyman open, winning 2nd place in the hurtman rescue event, 3rd place in the mystery skill challenge, and 3rd place in the overall final event. Congratulations to each of the participants and to this year's winners!



Rocky Mountain Power's winning team, Cody Bethers, Chance Nelson, and Jason Lusty.

Noula Lowe serves as a Member Service Representative in the Price office. Noula is organized, structured, genuine, and stays on top of things but also has a wonderful softness that is shown as she warmly welcomes each member through the door. She believes she "hit the jackpot with this amazing job" and loves helping members and connecting with co-workers in the office who have become "family." Noula says that her biggest accomplishments are her beautiful children and graduating with two degrees in Psychology and Sociology with a certificate in Criminology.

Outside of the Credit Union, Noula loves spending time with family and friends, being involved in her church and community, listening to music and reading, entertaining and discovering new wines, and pheasant hunting with her husband. She also speaks, reads, and writes Greek. Noula's passion makes those who are lucky enough to know her feel like the ones who struck gold.



Five Years of Service

Five years ago, **Pamela Schumacher** started serving members as the Area Manager at the PowerTrust CUSO office in Rock Springs, Wyoming. Pam loves helping members and says her favorite part of working with the Credit Union is "the ability to make a difference in someone's life." She loves listening to members' life stories and strives to make a difference by helping to accomplish their individual financial goals. Pam works hard, every day, goes above and beyond for her coworkers and members, and shows strength and patience no matter what obstacles stand in her way. Pam is knowledgeable, compassionate, and determined. She says her biggest accomplishment was passing the Series 7 and Series 63 investment license tests on her first try. Wow!

When she's not helping members in the office, Pam enjoys spending time at her cabin, reading a good book, and practicing her Italian. Pam is quite adventurous, she even took a ride in the Goodyear Blimp, sitting in the exact same seat as Ronald Reagan. There's one for the Gipper.





Dividends Declared

The Board of Directors has declared a dividend on earnings for the second quarter of 2018 payable July 1, 2018.

Dividends are calculated using the daily balance method and are credited to your account the first day of the following quarter.

1.25% APY Regular Share Savings & Individual Retirement Accounts

.625% APY Business Share Savings Accounts

Mark Your Calendar

PacifiCorp Employees Memorial Scholarship Fund

Enchanted Evening at La Caille - July 12

Dinosaur Roundup Rodeo – Vernal

July 12-14

Greek Festival Days – Price

July 13 & 14

Red Desert Roundup Rodeo – Rock Springs

July 26-28

Helper Arts, Music and Film Festival

August 17

Offices Closed

Independence Day

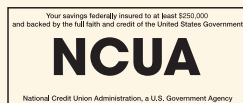
July 4

Utah Pioneer Day

July 24

Labor Day

September 3



Our participation in the CO-OP gives you access to 30,000 surcharge FREE ATMS and over 5,000 credit union locations around the world.

Credit Union Services

Apple Pay
ATM Access *Free!*
ACH Transfers
Bill Pay *Free!*
CDs
Cash Advances
Cashier Checks
Checking Accounts
Courtesy Pay
Credit Cards
Debit Cards
Direct Deposit
First-Time Car Buyer Loans
First-Time Home Buyer Loans
Home Equity Loans
Internet Banking
IRAs
Medallion Stamp Service *Free!*

Mobile Banking
Mobile Check Deposit
Money Orders
Mortgage Loans
Movie Discount Tickets
NADA Blue Book
Notary Service *Free!*
Online Account Research
Online Check/Statement View
Online Credit Reports
Regular Share Savings
Safe Deposit Boxes
(Main & Price Branches)
Samsung & Android Pay
Shared Branching
Signature Guarantee
Telephone Teller
Travel Discounts

Our Offices

Toll Free — All offices

800-833-8897

Salt Lake (Main)

957 E 6600 S
SLC, UT 84121
PH 801-708-8900
FX 801-716-4670

Salt Lake (North)

1407 W North Temple, 120 C
SLC, UT 84116
PH 801-708-8990
FX 801-708-8929

Ogden

1438 W 2550 S
Ogden, UT 84401
PH 801-781-6046
FX 801-629-4334

Price

370 E 100 N
Price, UT 84501
PH 435-637-6159
FX 435-637-6259

Huntington

125 S Main Street
Huntington, UT 84528
PH 435-687-9535
FX 435-687-2621

Balance Rock (Helper)

100 W 200 N
Helper, UT 84526
PH 435-472-5531
FX 435-472-5091

Vernal

646 E Main Street
Vernal, UT 84078
PH 435-789-5449
FX 435-613-2360

Moon Lake (Roosevelt)

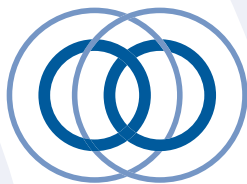
800 W Highway 40
Roosevelt, UT 84066
PH 435-722-0149
FX 435-613-2361

PowerTrust Casper

4030 Plaza Drive, #5
Casper, WY 82604
PH 307-237-6764
FX 307-237-5159

PowerTrust Rock Springs

601 College Drive
Rock Springs, WY 82901
PH 307-362-1810
FX 307-362-1289



UTAHPOWER
Credit Union

2017 Annual Report

Chairman's Report



The balance sheet for Utah Power Credit Union, at the end of 2017, reflects assets of \$640,768,000. This represents asset growth of 5.7% during 2017. I have said in years past that growth is not our focus, but that stability, strong financial health, and exceptional service are among our core values and provide the basis for the decisions that are made at both the Board and Management levels. Our focus will continue to be on providing you with the best financial support we can, while still providing high dividend rates and very competitive borrowing rates.

Significant effort has been extended during 2017 to provide our members with an improved website which is not only easier to access and navigate, but which provides you with increased security. The importance of this security will only become more evident and necessary as those who are working hard to steal your information and assets continue to find new ways to access your financial information. It is important that you contact the Credit Union in the event you are uncomfortable with any of the activities in your accounts.

As always, I want to express my appreciation to the employees of our Credit Union. Without them, their work ethic, focus, and dedication, we would not be experiencing the financial success that we enjoy year after year. One of our strengths, and the reason you have access to such great financial support, is the knowledge base and the loyalty of our employees. This includes both Management and Staff, and I salute each of them.

I want to express my thanks to Dennis Hymas, President/CEO, as he has made the difficult decision to retire and leave a job that he loves and enjoys. Under his direction and leadership, and with the support of a superb Management team, Utah Power Credit Union has enjoyed 13 years of continuous growth and success. His employment at UPCU follows over 29 years of volunteer service as a member of the Credit Committee, Board, Vice-Chairman, and Chairman. He was instrumental in the successful mergers with Balance Rock Credit Union, Peoples Electric Power Credit Union, and Moon Lake Electric Employees Credit Union. He led the charge when it was determined that it was time to build the new main office and has successfully overseen the day-to-day operations of our great Credit Union since 2005. We will miss him not only as our President/CEO, but as the good guy and friend that he has become to so many of us.

On behalf of the entire Board of Directors, the Staff, and you as members of Utah Power Credit Union, we wish Dennis well in his retirement and know that he will continue to find success in all he endeavors to do.

We welcome Ryan Pollick as he accepts the appointment as the new President/CEO of Utah Power Credit Union. Ryan has faithfully served UPCU in a variety of positions for the past 25 years. We are excited as Ryan assumes his new position.

I repeat my plea from previous years that you, as members of UPCU, will continue to support your Credit Union, encourage your family members to join our team, and realize that it is the loyalty of our members that enables us to enjoy the success that is *Utah Power Credit Union*.

Russ Johnson
Chairman

Membership Means Financial Power

Presidents' Report



For those of us with a finance and accounting background we learned long ago the importance of consistency. General rules for success are often founded in the focus of the consistent application of tried and true principles.

Over the years of my involvement in the activities of Utah Power Credit Union, the importance of consistency throughout the operations of the organization has been apparent. Needless to say, the results have also been consistent.

UPCU is consistently recognized as one of the most successful credit

unions in the state as well as one of the healthiest in the country. For 2017 DepositAccounts.com has recognized UPCU as #28 out of almost 6,000 credit unions in the country for healthiness and financial strength. We are proud of that accomplishment.

Other highlights during the year include the move to a new office location in Casper where a drive-up window, a night drop box, and an ATM are now available. Later in the year, as many of you know, we launched a totally redesigned and updated website and online banking application. Even though this represents significant change, it also represents our commitment to consistently provide products and services essential for current and future operations and member activities.

UPCU ended the year 2017 in a very healthy and strong position and as the eighth largest credit union in Utah based on assets. Assets at year-end totaled \$640,768,000, which was an increase of \$34,627,000, or 5.7%, for the year. Total deposits ended the year at \$554,205,000, a 5.6% increase.

Hopefully you noticed that the share dividend rate was increased again in December 2017, being raised from 1.10% APR to 1.25% APR. Our strong capital position and very low expense ratio accommodated that increase. The capital (net worth) ratio was 13.61% at the end of 2017, up from 13.47% at the end of 2016, and the expense ratio was 1.30% for 2017, the same as 2016, and much lower than our peers, which average around 3.50%.

Finally, as I move into retirement in 2018, I want to leave you with two heartfelt comments: 1) It has been a true pleasure for me to participate in the success of UPCU over the years and to have the honor of representing you and this organization. I have loved this opportunity and the UPCU organization – its employees, volunteers and members. 2) I am very comfortable that the consistency we have enjoyed for years will continue. The Credit Union is in good hands with Ryan Pollick going forward and I know he and the other members of this great team will continue the tradition and success of the past while implementing needed changes for the future.

*Dennis J. Hymas
Retiring President & CEO*



As President Hymas enumerated in his year-end financial review, when compared to peers, Utah Power Credit Union has a reputation for being “at the top” by nearly every financial measure. This was the case when I began my association over 25 years ago, and has remained so ever since.

When asked by outsiders how this type of success has been achieved and maintained, for me, the answer is simple: “It’s about the people.” You will not find a higher caliber group of people than those who volunteer their time as Board members and Supervisory

Committee members. Not once have I seen, or even sensed, a decision made without thorough analysis of how that decision would affect all those associated with the Credit Union. As members, we are all fortunate to have this level of responsibility and care used by those representing us.

I believe the Board’s commitment has direct impact on how Credit Union employees go about taking care of “their” members. Each person on our staff is dedicated to do whatever is necessary to help members achieve financial success. They also participate in many community events and charities and are the first to lend a hand to members who experience

a personal crisis or loss. You also could not find a finer group of hard-working, caring individuals than those working for UPCU.

Of course, the members of the Credit Union are also an essential part of the “people” of this organization. Members of UPCU trust the Credit Union with their deposits, which allows us to grow, and they have a high level of financial responsibility, which leads to very low loan delinquency and write-offs. In addition to taking care of their financial responsibilities, I have personally witnessed them also taking care of their fellow members on countless occasions.

Being a part of Utah Power Credit Union has been one of the most rewarding experiences of my life. It is my deep and sincere pleasure to work for this wonderful institution which has allowed me to build lifelong relationships with so many outstanding individuals. I am excited as we move forward, together, continuing in the traditions that have made Utah Power Credit Union more than just a stellar financial institution. It’s our family, and I give you my commitment that we will do whatever necessary to always keep people first.

Finally, a heartfelt “thank you” and “good luck” goes out to President Hymas and his wife, Jan, as they begin their retirement. Dennis has shown through his years of dedication and leadership what it really means to be *good people*.

Ryan Pollick
Incoming President & CEO

Report of the Supervisory Committee



The Supervisory Committee is made up of member volunteers that are appointed by the Board of Directors. It is our role to work with the internal auditor in providing and supervising audits and reviewing policies and procedures to ensure that the bylaws and regulations that govern the activities of the Credit Union are followed. As in the past, we meet regularly in planning and reviewing the internal audit plan for the Credit Union.

As part of our audit plan, we engaged Eide Bailly LLP to conduct the annual opinion audit of the Credit Union's

financial operations, and also to provide the annual independent review of our compliance with the Bank Secrecy Act. An additional part of our audit plan was the independent review by CliftonLarsonAllen of the Credit Union's information technology internal controls and operations. It was the opinion of that review that our systems and data are adequately secured and safeguarded.

Since we are members of Utah Power Credit Union, we, as volunteers on the Supervisory Committee, strive to keep our Credit Union strong by improving our ability to fulfill our role. We have completed required annual training and have attended internal audit and credit union industry conferences in that effort. We will continue to work closely with our internal auditor, management, and the Board in our efforts. We want you to know that we are available and willing to work with you if any concerns or issues arise that you think we should be aware of.

Supervisory Committee

Lloyd Ukena

John Grant

Dave Nelsen

Jim Bean

Jeanine Thomson

Minutes of the Annual Meeting | February 21, 2017

The Annual Meeting of members of Utah Power Credit Union was held at the South Towne Exposition Center in Sandy, Utah on Tuesday, February 21, 2017 at 6:00 PM.

There were 280 voting members of the Credit Union in attendance and a total of 410 present at the Annual Meeting.

Chairman Russell Johnson welcomed the members to the Annual Meeting and thanked them for their support of the Credit Union.

Minutes of the Annual Meeting held February 23, 2016 were approved.

Chairman Johnson introduced the Board of Directors, the Alternate Directors, and members of the Supervisory Committee who were present at the meeting.

President/CEO Dennis Hymas introduced the staff of the Credit Union and Mark Neuenswander, the Financial Advisor for Credit Union members.

Susan Simkins, Chairperson of the Nominating Committee, reviewed how members interested in running for open positions on the Board of Directors can submit their names as candidates for the Board election. Ms. Simkins explained that Article Four of the Credit Union Bylaws states that nine members are elected for three-year terms, with an equal number of terms expiring at each Annual Meeting.

Ms. Simkins reported that the nominees for the Board election to be held at this meeting were Credit Union members Blake Christensen, Russell Johnson, Josh Migliori, Jason Moffat, and Chris Spencer. After each nominee briefly spoke members were asked to vote for three nominees. The Supervisory Committee collected ballots from members at the meeting who had registered to vote at the election. (Online and absentee ballots were collected prior to the meeting.)

Chairman Russell Johnson reported that he is pleased to be associated with the Credit Union and grateful for the value received by members of the Credit Union. He recognized the management and staff of the Credit Union and thanked them for their commitment to the success of the organization. He thanked the Credit Union volunteers for their time and service. He then thanked the Credit Union membership for their responsive and timely attention to their financial obligations and loan commitments and called for those in attendance to encourage their family members to join the best Credit Union.

Mr. Hymas reviewed highlights of the Credit Union for 2016. He discussed the Shared Branching program and encouraged members to participate in and use this

valuable network. He reported that the Credit Union's capital continued to be strong and is growing. He explained that very low delinquency and write-offs, along with very low expenses, allows the Credit Union to maintain a high dividend rate. He said the closed field of membership, with a common bond, controls the culture of the Credit Union, which is an advantage over other Credit Unions. In 2016 UPCU exceeded \$600 million in assets, rates for dividends and CDs were increased, and chip credit/debit cards were introduced. In addition, the Credit Union rewarded borrowers by giving back some of the interest paid in the form of an interest rebate, amounting to \$580,000.

Mr. Hymas shared that in 2016 the Credit Union was again awarded a top "5-Star" rating for financial strength from Bauer Financial Inc. and an "A+" or "Excellent" rating from Weiss Ratings. DepositAccounts.com rated UPCU #49 out of the 6,000 credit unions in the country.

Mr. Hymas next reviewed the financial results for 2016. He shared that total income increased 4% and total expenses increased by 7%. Dividends of \$4.8 million were paid during the year. Assets grew from \$565 million to \$606 million, which was a 7% increase, or \$41 million. Deposits increased \$35.7 million, or 7%, and net worth increased \$5.4 million, or 7%. The net worth ratio at the end of 2016 was 13.47% (13.55% without the loan interest rebate); peers averaged 10.56%. ROA decreased to 0.92% (1.01% without the loan interest rebate) for 2016 and peers averaged 1.07%. The operating expense ratio of 1.30% remains significantly lower than the peers' average of 3.65%. The low delinquency ratio of 0.27% and net charge-off ratio of 0.14% are significantly lower than peers and play a big part in the Credit Union's overall success.

Susan Simkins announced that the following nominees for the Board had been elected to fill the three expiring terms: Russell Johnson, Jason Moffat, and Chris Spencer.

Board members and senior management answered questions raised by members present at the meeting.

Several prize drawings were held throughout the meeting. In addition, cash envelopes were given to all present at the meeting.

There being no further business, on motion, duly seconded and unanimously voted, the meeting was adjourned at 7:20 PM.

Crystal Dorrell, Secretary

Year-End Balance Sheet

ASSETS

	2016	2017
Cash & Cash Equivalents	14,537,055	8,525,116
Investments - Net	309,847,049	319,552,619
Loans - Net	266,304,581	295,139,550
Buildings & Land - Net	6,919,476	6,718,141
Furniture & Equipment - Net	365,704	926,632
NCUSIF Placement	4,604,617	4,921,022
Accrued Loan Interest Receivable	446,102	508,537
Accrued Investment Interest Receivable	2,095,987	2,374,013
Accounts Receivable & Prepayments	328,973	329,127
Shared Branching & PowerTrust CUSO	535,132	585,132
Other	155,405	1,187,639
Total Assets	606,140,079	640,767,528

LIABILITIES & EQUITY

	2016	2017
Deposits	524,735,621	554,205,244
Borrowed Funds	—	—
Dividends & Interest Payable	1,327,552	1,609,674
Accounts Payable	108,401	112,116
Accrued Expenses	479,928	497,801
Other Liabilities	1,057,770	1,333,424
Retained Earnings	63,224,778	68,169,286
Regular Reserves	18,415,300	19,063,084
Unrealized Gains/(Losses)	(3,209,270)	(4,223,100)
Total Liabilities & Equity	606,140,079	640,767,528

Key Financial Ratios

Loans/Assets	46.16%
Capital/Assets (Net)	13.61%
Income/Assets	3.18%
Expense/Assets	1.30%
Loan Delinquency	0.14%

Year-End Income Statement

INCOME	2016	2017
Interest Income – Loans	9,925,135	10,942,049
Interest Income – Investments	5,352,193	6,065,743
Fees	989,996	881,345
Other Income	1,890,840	1,957,614
Total Income	18,158,164	19,846,751
EXPENSE		
Salaries, Benefits	3,894,419	4,309,817
Travel, Meeting & Training	102,249	124,759
Office Occupancy	703,231	651,890
Office Operations	517,514	511,294
Data Processing	334,851	361,163
Shared Branching & PowerTrust CUSO	430,524	440,990
Marketing Promotions	32,371	45,314
Loan Servicing	205,251	229,130
Debit/Credit Card	1,119,415	1,134,173
Provision for Loan Loss	231,000	170,000
Regulatory, Audit & Professional Services	130,734	135,605
Other Operating Expense	134,470	155,271
Total Expense	7,836,030	8,269,407
Gains/(Losses)	39,352	(69,167)
Dividend/Interest Expense	4,997,459	5,915,885
NET INCOME	5,364,028	5,592,292

Statistical Information

Number of Members	25,978
Number of Loans	14,890
New Loans Disbursed	164,144,976
Average Rate on Loans	3.97%
Average Rate on Investments	1.92%

Credit Union Volunteers & Staff

BOARD OF DIRECTORS

Russell Johnson, Chairman
Stephen Hastings, Vice Chairman
Esther Giezendanner, Secretary
Blake Dowding
Larry Ellertson
Bruce Larsen
Jason Moffat
Brent Parkin
Chris Spencer
Joe Juliano, Alternate
Susan Simkins, Alternate

SUPERVISORY COMMITTEE

Lloyd Ukena, Chairman
Jim Bean
John Grant
Dave Nelsen
Jeanine Thomson

MANAGEMENT

Ryan Pollick
Chris Brems
Crystal Dorrell
Danette Fox
Chris Koch
Russell Payne

MAIN OFFICE

Alisha Abramovitz | VISAs
Becky Baggett | HR & Training
Michael Broadfoot | Accounting
Jared Bryner | Loans
Aaron Cleverley | I/T
Melanie Copelan | Loans
Henry Cummings | Member Services

Heidi Dillier | Mortgage Loans
Jonni Edvik | Member Services
Carolyn Eiden | Collections
Allison Elsea | Member Services
CJ Frampton | I/T
Kyle Hastings | Internal Auditor
Maureen Hatch | Loans
Gale Hickman | Operations
Gwen Lee | Loans
Michelle Lester | Mortgage Loans
Jody Linan | New Accounts/IRAs
Sue Mecham | Accounting
Katlin Nielson | Member Services
Kimball Peacock | I/T
Kathy Quinn | Collections
Andrea Smith | Project Coordinator
LeeAnn Tate | Mortgage Loans
Bonnie Taylor | Collections
Stacy Witzel | Relationship Manager

NORTH TEMPLE OFFICE

Kathy Giatras | Manager
Sharon Garcia | Loans
Gina Petroni | Member Services
Renae Woodard | Loans

OGDEN OFFICE

Robyn Skeen | Manager
Amy Gonzales | Member Services

HUNTINGTON OFFICE

Megan Allan | Member Services
Mindy Fausett | Member Services/Loans
Shantelle Kay | Member Services
Miranda Lofley | Member Services
Collene Lyons | Loans

PRICE OFFICE

Ann Milano | Manager
Brandi D'Ambrosio | Member Services
Colleen Davis | Member Services/Loans
Amy Gluesing | Member Services
Noula Lowe | Member Services
Sherrie Vlamakis | Member Services

BALANCE ROCK OFFICE

Barbara Metelko | Manager
Katie Childs | Loans
Amanda Larsen | Member Services
Angelina McFarlane | Member Services

MOON LAKE (ROOSEVELT) OFFICE

Andrew Ercanbrack | Manager

VERNAL OFFICE

Marlene Wilhelm | Manager
Gleneita Lane | Member Services

POWERTRUST CUSO | ROCK SPRINGS

Pam Schumacher | Area Manager
Amy Allen | Member Services
Blake Johnson | Member Services
Kristina Kelsey | Member Services
Debra Tomich | Member Services
Meghan Torrontegui | Member Services

POWERTRUST CUSO | CASPER

Carissa Curtis | Member Services
Jacob Monhollen | Manager
Jessica Walker | Member Services

FINANCIAL SERVICES

Mark Neuenswander



UTAHPOWER
Credit Union

Creating Financial Power for Our Members Since 1935

