

THE COOPERATIVE SPIRIT IS ALIVE (AND THRIVING!)

at Utah Power Credit Union. Our success is the result of full and faithful participation of all of the partners in our cooperative: the Board of Directors, the staff and the member-owners. Our strong association allows for the enhancement of value in products and services offered, as well as building new (and strengthening existing) relationships with member-owners. All of which occurred in the first quarter of 2019.

In February, an in-house VISA Credit Card Awards program was launched. The program now offers cashback and can be managed, simply, all from within our online banking system. If you don't have a UPCU VISA, I encourage you to take advantage of its benefits.

The Annual Meeting was also held in February, with record participation. The support from members at this event is invigorating. The Board of Directors election held at this meeting is an integral part of our cooperative, and we appreciate all those involved, either by running or by voting. We are fortunate to have astute candidates interested and willing to donate their time to help us continue our success. Esther Giezendanner, Steve Hastings, and Bruce Larsen were elected to fill three-year terms on the Board. The Credit Union's recently revised mission statement was also introduced at the meeting. It's now:

*Our Mission is to Ensure that Utah Power Credit Union
Creates Financial Power **with** Our Members by Providing Excellent Value
and Lifelong Relationships*

Our Board and staff take this mission seriously and will continue to work hard to uphold it.

Our association with CO-OP allows members to transact at thousands of credit unions and fee-free ATMs all over the country, and many new locations were added within the last few months. Locations can be found by visiting our website. You are also able to conduct most of your transactions electronically (including depositing checks!) by using the Credit Union's online and mobile banking systems. We want to always be convenient for you.

Our internal phone system and its staffing was recently revamped to provide you the best, most efficient service when you call us.

The Board of Directors continued its philosophy of returning profits to the member-owners in the form of low loan rates and high deposit rates. Loan rates were updated in the quarter and continue to be well-below peers. In March, the dividend was declared, and certificate rates were set, and combined, offer the best value for both liquid and term deposits.

Members continue to do their part by paying their loans as agreed, trusting the Credit Union with their savings, and encouraging eligible family and co-workers to join – over 400 new members were added in the first quarter.

Thank you for your partnership in UPCU. As we move forward, both in 2019 and in the many generations that follow, I am confident that our common purpose will guide all of us through many more years of financial enrichment.

RYAN POLLICK
President & CEO



Inside Spring 2019

Exceptional Service
2019 Annual Meeting
Scholarly Pursuits



Five years ago, the North Temple Office welcomed **Gina Petroni** as a Member Service Representative. Before joining the Credit Union as an employee, Gina was a member and imagined the day she would be on the opposite side, assisting members. She finds it "very rewarding to help members with their financial needs or concerns," and appreciates the acts of kindness from members over the years that have touched her heart. Reaching her five-year service milestone at Utah Power Credit Union is one of her greatest accomplishments. Gina's kind and friendly personality ensures that the next time you stop into NTO, you'll be greeted by her warm smile.

When not in the office, Gina loves to attend yoga classes, read a good book, and spend time with her family. Her ethnic background is Italian and Lebanese, and she is inspired by her mother to master cooking both cuisines.

Five Years of Service

Serving members in Northern Utah at the Ogden office, **Robyn Skeen** is celebrating her anniversary as Branch Manager. Five years ago, she came across a Credit Union employment opportunity advertised in the newspaper. After interviewing she said, "I absolutely had to work for Utah Power Credit Union, and was so excited that I cried after being offered the position." Robyn is passionate about creating an exceptional experience for every member who walks through the door, and strives to make the loan process as seamless as possible for "her" members.

Robyn is both an avid knitter and runner. At five years old, her mother taught her to knit and she has been knitting ever since. Over the years, Robyn has completed 16 full marathons (quite the accomplishment!). She has a secret dream of either being a backup singer for Tina Turner or being in the spotlight making people laugh. Robyn's cheerful and fun personality make her a joy to be around.



Annual Meeting

A record-breaking 473 members attended Utah Power Credit Union's Annual Meeting of Members on February 19, 2019. The meeting is held each year to present the Credit Union's financial report and to elect members of the Credit Union's Board of Directors.

Every member in attendance received a free gift (a special prize for children!), a cash envelope, and were entered into a prize drawing for a Nintendo Switch, UHD TV, power washer, Disneyland vacation package, and much more.

Additional prize drawings were held for members who voted in the Board of Directors election online, and not in attendance at the meeting.

A highlight of the meeting was when the Credit Union staff was invited to the front of the room to be recognized for their hard work and dedication to the members they so loyally serve.

The Annual Meeting is held every year in February, look for additional details in the Fall issue of The Spark. You don't want to miss this fun event; bring your whole family!



Credit Union members at the 2019 Annual Meeting.

PEMSF

The mission of PacifiCorp Employees Memorial Scholarship Fund is to honor the service of fallen employees by providing scholarships for continuing education to qualified family members. PEMSF is a non-profit organization, registered as a 501(c)(3), that is supported by donations from PacifiCorp employees, Rocky Mountain Power and Pacific Power Foundations, Utah Power Credit Union, and other fundraising activities sponsored by the fund.

Donations go directly toward providing educational assistance to PacifiCorp employees' family members. The fund is managed by a volunteer Board of Trustees, and there are no administrative costs paid using donation dollars. Eligibility for awards has been broadened to include family members of all PacifiCorp employees, when certain reserves are met. Since the fund was created in 2006, 131 students have been awarded scholarships.

PEMSF is hosting a golf tournament on May 10th at the Old Mill Golf Course to raise money for the fund. For more information on donating or applying for scholarships, contact the Credit Union or visit www.utahpowercu.org/PEMSF.

Get Away Today

No matter the destination for your summer vacation, Get Away Today can make planning a breeze. Did you know Star Wars: Galaxy Edge opens in Disneyland on May 31, and in Disney World on August 29? Whether you're looking to plan a galactic getaway, a cruise for the family, or a relaxing trip to Saint Lucia, Get Away Today can help. For more information, visit www.utahpowercu.org or pick up a brochure at any Credit Union office.

The Great Outdoors

Does the warm weather have you shopping for a new car, wanting to purchase an ATV, or thinking about upgrading your RV? We're here to make sure you get the best deal on your next loan. Auto loans start at 3.49% APY and recreational vehicle loans start at 4.49% APY. We offer the lowest interest rates around, see a loan specialist today!

Noteworthy Events

10-year Employee Service Milestone:
Sue Mecham, Accounting

15-year Employee Service Milestone:
Renae Woodard, Mortgage Loans



Dividends Declared

The Board of Directors has declared a dividend on earnings for the first quarter of 2019 payable April 1, 2019.

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

UPCU Ladies' Co-ed Golf League

Call Julene Martinez for more information 801-576-6207

PacifiCorp Employees Memorial Scholarship Fund

Golf Tournament, Friday, May 10

Utah Lineman's Rodeo

Saturday, June 8

Summer PacifiCorp Retiree Parties

Salt Lake and surrounding areas: Monday, June 10

Central Utah/Carbon/Emery areas: Wednesday, June 12

Northern Utah/Ogden and surrounding areas: Thursday, June 13

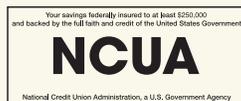
Offices Closed

Memorial Day

May 27

Independence Day

July 4



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

2018 Annual Report

Chairman's Report



A hearty hello and new year greetings to each of you, the members of the Utah Power Credit Union family. On behalf of your Board of Directors, I extend our thanks to you for your continued support of UPCU and the great financial institution we know it to be. Under the direction of our new President & CEO, Ryan Pollick, the management team, and staff, we have experienced another banner year. Assets increased by 5% to \$675,005,045. This is within the budgeted parameters set

at the beginning of the year and allows us to be competitive in the financial market to attract new business, as well as to competently serve our existing members. Membership increased slightly to 26,366. At this level, we still have capacity to serve additional members and encourage you all to look for opportunities to bring members of your immediate and extended families into the UPCU family. Net Income was up 18%, to \$6,584,399, in part, facilitating the December 2018 giveback to our members.

Utah Power Credit Union continues to work hard to safeguard your financial information through improvements to our website and mobile banking. Make sure you contact the Credit Union if you have questions

regarding activity within your account. Today's technology makes it possible for our members to conduct most of their Credit Union business remotely, lessens the need for additional brick and mortar, and allows us to use our Credit Union resources to better serve your financial needs.

A special thank you goes out to those of you who are able to participate in person at our Annual Meeting. It means a lot to UPCU that you are willing to take the time to attend the meeting and it's yet another indication of the depth of loyalty shown by our members. We recognize that many of you aren't able to attend, and hope that the periodic meetings we have held, and will continue to hold, in areas geographically removed from Salt Lake City will give you an opportunity to join us and learn more about the level of services being offered by Utah Power Credit Union.

Here's to the continued success of UPCU, and in turn, to the continued success of each of our members. We need all of you to be as successful as possible and look forward to new opportunities to serve you in the future. Have a great 2019!

Russ Johnson
Chairman

Membership Means Financial Power

Presidents' Report



The traditions that have brought Utah Power Credit Union success for nearly 84 years continue, and I am thrilled to give an overview of some of the highlights for the year.

The Credit Union ended 2018 with just over \$675 million in assets and 26,366 members spread across 48 states, and even some in other countries. These numbers represent controlled and steady growth, which has been the philosophy of the Board of Directors for many years. Net income increased by over \$2 million, or 18%, and expenses

remained extremely low, 1.35% of assets, and many times lower than other credit unions in the state and the country. Nearly \$185 million was funded in loans, the most in Credit Union history, and 12.68% higher than 2017, which was also a record-setting year. In fact, 95% of all loan applications were funded, an exceptionally high figure for our industry. This indicates our willingness and ability to work with every single member and their needs for credit. Delinquency and bad debt write offs remained very low, .13% and .06%, respectively.

UPCU's website was enhanced by adding features requested by users, including self-directed bank to bank transfers. An in-house Credit Card Awards program was developed, giving more flexibility to cardholders, and allowing for cash back point redemption.

One of the biggest things that happened in 2018 was the Board of Directors' approval of a one-time giveback to all member-owners of the Credit Union, which totaled \$2.4 million. It has been humbling to hear from so many members who have expressed appreciation for the giveback, and for their relationship with the Credit Union in general. The giveback reduced net worth to 13.54% — still one of the strongest in the country.

An ongoing highlight is to see everyone associated with the Credit Union working hard to make certain that UPCU remains best in class. Not only financially, but as a true cooperative of like-minded, caring, responsible (and wonderful!) people. As volunteers and staff, we are proud of the work we do and what we have accomplished. But, we do not take any of the financial achievements I have reported for granted and will continue our efforts to ensure future success. We also know, and take very seriously, that we are here because our relationship with you, and we remain committed to make you feel equally proud of your association with the Credit Union. To emphasize this, the Board recently updated our mission statement. It's now:

*Our Mission is to Ensure that Utah Power Credit Union
Creates Financial Power with Our Members by
Providing Excellent Value and **Lifelong Relationships***

I promise that we will do whatever necessary to deliver on this mission in 2019, and in the many generations that follow.

*Ryan Pollick
President & CEO*

Report of the Supervisory Committee



Each year, the Board of Directors appoints member-volunteers to serve on the Supervisory Committee. It is our role to monitor, direct, and work with the internal auditor to provide audits of accounting functions and systems, and to review policies and procedures.

These activities ensure that the Bylaws and regulations that govern the Credit Union are followed.

We meet regularly to develop an audit plan used to focus the audits that are being conducted

internally and by the Committee. We recently completed an update of the Credit Union's risk analysis and have developed comprehensive audit plans for the next four years.

In addition to our internal efforts, we engaged the services of Eide Bailly LLP in 2018 to conduct a required annual opinion audit of the Credit Union's financial statements, and to also conduct an annual review of Bank Secrecy Act compliance. A recent addition to our oversight has been to get an independent review of the Credit Union's information technology internal controls and operations, which was completed by CliftonLarsonAllen LLP, in 2018. The Utah Department of Financial

Institutions conducted a regulatory exam in 2018 covering financial reporting and the Credit Union's management (both staff and volunteer).

We, the Supervisory Committee, report that through the above-mentioned efforts, the Bylaws and regulations that govern the Credit Union are being followed.

As Supervisory Committee members, we actively look for ways to improve our knowledge and ability to fulfill this important role. We complete annually required training and attend industry conferences to ensure that we are current with credit union requirements. We will continue to work with management and the Board of Directors to keep our Credit Union strong, and simply the best. If, for some reason, you have any concerns with Credit Union operations, we are available and ready to work with you until any issues are resolved.

Supervisory Committee

Lloyd Ukena - Chairman

Jim Bean

John Grant

Cindy Nagasawa-Cruz

Dave Nelsen

Jeanine Thomson

Minutes of the Annual Meeting | February 20, 2018

The Utah Power Credit Union Annual Meeting of members was held at the Mountain America Exposition Center in Sandy, Utah on February 20, 2018 at 6:00 PM.

There were 277 voting members of the Credit Union and a total of 443 in attendance.

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

Minutes of the Annual Meeting held February 21, 2017 were approved.

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

Susan Simkins, Nominating Committee Chairperson, explained the application process for members interested in running for positions on the Board of Directors. She said 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 at this meeting were Aaron Calderwood, Claudia Conder, Blake Dowding, Larry Ellertson, Cindy Nagasawa-Cruz, Rohit Nair, and Brent Parkin. Ms. Simkins noted that Ms. Conder was excused from the meeting due to a family emergency. After each nominee briefly spoke, members were asked to vote for three nominees. Ballots were gathered from those registered to vote at the election. Online and absentee ballots were collected prior to the meeting.

Mr. Johnson shared that 2017 ended with \$640 million in assets, which was up from \$606 million in 2016, and \$565 million in 2015. He noted that financial stability is imperative for uncertain economic times. He shared the Board was proud of our low delinquency ratio and the responsible management and staff of the Credit Union. He thanked members for continuing to make the Credit Union successful.

Mr. Johnson recognized Dennis Hymas for 40 years of dedicated service to the Credit Union as a volunteer, and as President & CEO from 2005 to 2018. Mr. Johnson presented Mr. Hymas with a commemorative plaque. Mr. Hymas shared his appreciation for his association with a great organization.

Mr. Johnson introduced President & CEO Ryan Pollick. Mr. Pollick recognized the Credit Union's humble beginnings in 1935, and that 2017 ended with \$640 million in assets, 26,000 members, and 10 office locations.

Mr. Pollick reported that the Credit Union received numerous awards for outstanding financial performance in 2017. He said that these commendations demonstrate that the

unique operating structure of the Credit Union works very well.

Mr. Pollick invited Credit Union staff to the front of the room to be recognized for their hard work and dedication. Members acknowledged the efforts of the staff with a rousing round of applause.

Mr. Pollick shared other highlights for 2017. He said the lowest rate in history was offered for holiday personal loans, which was well-received by members. He reported that the Board of Directors increased the dividend to 1.25%, compared to the national average of 0.06%. A new office in Casper was opened, featuring a drive-up, ATM, and night depository. He said that the Credit Union website and online banking, were completely redesigned, which was a multi-year project. Chris Brems, VP of I/T, explained new features and showed images of the new site. He said that multi-factor authentication will help keep member accounts and personal information safe. Mr. Pollick thanked Mr. Brems and told the audience that the entire online banking system was developed in-house, and that Mr. Brems and his staff spent countless hours ensuring the best online experience for members.

Mr. Pollick reviewed the financial results for 2017. He said income increased 9% and expenses increased by 6%. Dividends of \$918,000 were paid, and assets grew to \$640 million, a 6% increase, or \$34.6 million. Deposits increased \$29.4 million, or 6%, and net worth increased \$5.6 million, or 7%. The net worth ratio at the end of 2017 was 13.61%; peers averaged 11.03%. ROA decreased to 0.90%; peers averaged 1.06%. The 1.30% operating expense ratio remains significantly lower than the peer average of 3.53%. The low 0.14% delinquency ratio and net charge-off ratio of 0.09% are significantly lower than peers and play a big part in the Credit Union's overall success.

Mr. Pollick summarized by stating that Utah Power Credit Union is very well-positioned, and that he and the staff of the Credit Union remain focused on the future and know that, it is all about the people.

Susan Simkins announced that nominees Blake Dowding, Larry Ellertson, and Brent Parkin were elected to the Board of Directors to fill the three expiring terms.

Board members and senior management answered questions from the audience.

Prize drawings were held, and cash envelopes were given to all present at the meeting.

On motion, duly seconded and unanimously voted, the meeting was adjourned at 7:25 PM.

Crystal Dorrell, Acting Secretary

Year-End Balance Sheet

ASSETS

	2017	2018
Cash & Cash Equivalents	8,525,116	14,673,165
Investments - Net	319,552,619	310,171,764
Loans - Net	295,139,550	332,637,309
Buildings & Land - Net	6,718,141	6,778,796
Furniture & Equipment - Net	926,632	753,236
NCUSIF Placement	4,921,022	5,103,681
Accrued Loan Interest Receivable	508,537	580,898
Accrued Investment Interest Receivable	2,374,013	2,125,912
Accounts Receivable & Prepayments	329,127	443,360
Shared Branching & PowerTrust CUSO	585,132	610,132
Other	1,187,639	1,126,792
Total Assets	640,767,528	675,005,045

LIABILITIES & EQUITY

	2017	2018
Deposits	554,205,244	587,718,520
Borrowed Funds	-	-
Dividends & Interest Payable	1,609,674	1,531,426
Accounts Payable	112,116	190,904
Accrued Expenses	497,801	536,160
Other Liabilities	1,333,424	1,149,113
Retained Earnings	68,169,286	71,169,706
Regular Reserves	19,063,084	20,253,202
Unrealized Gains/(Losses)	(4,223,100)	(7,543,986)
Total Liabilities & Equity	640,767,528	675,005,045

Key Financial Ratios

Loans/Assets	49.36%
Capital/Assets (Net)	13.54%
Income/Assets	3.43%
Expense/Assets	1.35%
Loan Delinquency	0.13%

Year-End Income Statement

INCOME	2017	2018
Interest Income – Loans	10,942,049	12,341,600
Interest Income – Investments	6,065,743	6,626,097
Fees	881,345	918,227
Other Income	1,957,614	2,710,979
Total Income	19,846,751	22,596,902
EXPENSE		
Salaries, Benefits	4,309,817	4,658,919
Travel, Meeting & Training	124,759	122,487
Office Occupancy	651,890	865,027
Office Operations	511,294	488,481
Data Processing	361,163	392,308
Shared Branching & PowerTrust CUSO	440,990	446,902
Marketing Promotions	45,314	60,160
Loan Servicing	232,931	319,621
Debit/Credit Card	1,134,173	1,213,146
Provision for Loan Loss	170,000	85,000
Regulatory, Audit & Professional Services	135,605	171,363
Other Operating Expense	151,471	168,411
Total Expense	8,269,407	8,991,824
Gains/(Losses)	(69,167)	(17)
Dividend/Interest Expense	5,915,885	9,414,523
 NET INCOME	 5,592,292	 4,190,538

Statistical Information

Number of Members	26,366
Number of Loans	16,091
New Loans Disbursed	184,965,399
Average Rate on Loans	3.96%
Average Rate on Investments	2.18%

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 COOMITTEE

Lloyd Ukena, Chairman
Jim Bean
John Grant
Cindy Nagasawa-Cruz
Dave Nelsen
Jeanine Thomson

MANAGEMENT

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

MAIN OFFICE

Alisha Abramovitz | Relationship Officer
Becky Bagget | H/R & Training
Jared Bryner | Loans
Aaron Cleverley | I/T
Melanie Copelan | Mortgage Loans
Henry Cummings | Relationship Officer
Jonni Edvik | Relationship Officer
Carolyn Eiden | Collections
Allison Elsea | Relationship Officer
CJ Frampton | Systems & Support Manager

Kyle Hastings | Internal Auditor
Maureen Hatch | Loans
Gale Hickman | Loans
Scott Holbrook | Accounting
Michelle Lester | Mortgage Loans
Jody Linan | New Accounts/IRAs
Laura Marse | Relationship Officer
Brenda Martinez | Relationship Officer
Sue Mecham | Accounting
Melanie Morrison | Mortgage Loans
Jackson Mostoller | Relationship Officer
Katlin Nielson | Loans
Tracy Nieves | Accounting
Kimball Peacock | I/T
Kathy Quinn | Collections
Andrea Smith | Internal Consultant
LeeAnn Tate | Mortgage Loans
Bonnie Taylor | Collections
Rachel Teran | Marketing Manager
Stacy Witzel | Service & Relationship Manager

NORTH TEMPLE

Kathy Giatras | Manager
Sharon Garcia | Loans
Emily Hulsey | Member Services
Gwen Lee | Loans
Gina Petroni | Member Services
Rena Woodard | Mortgage Loans

OGDEN OFFICE

Robyn Skeen | Manager
Amy Gonzales | Member Services

HUNTINGTON OFFICE

Megan Allan | Member Services
Tralee Gordon | Member Services
Jennifer Hollar | Member Services
Shantelle Kay | Member Services
Miranda Lofley | Loans
Collene Lyons | Loans

PRICE OFFICE

Ann Milano | Manager
Brandi D'Ambrosio | Member Services
Colleen Davis | Loans
Mindy Fausett | Mortgage 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
Ashlin Bowden | Member Services
Gleneita Lane | Member Services

POWERTRUST CUSO | ROCK SPRINGS

Pam Schumacher | Area Manager
Kari Carter | Member Services
Jade Jewkes | Loans
Blake Johnson | Member Services
Kristina Kelsey | Member Services
Debra Tomich | Member Services
Meghan Torrontegui | Member Services

POWERTRUST CUSO | CASPER

Crystal Bratvold | Manager
Mikayla Hedstrom | Member Services
DeNeile Miller | Member Services