

# THE SPARK



## QUARTERLY PRESIDENT'S MESSAGE

**WE HAVE JUST COME THROUGH ANOTHER** holiday season. I hope it was a safe and happy one for you. I especially hope the feelings of joy and excitement experienced this time of year were not overshadowed by the dreaded inversion. As you know, from early December to mid-February many areas in which we live, particularly along the Wasatch Front, can experience this unwelcome phenomenon. The air gets absolutely yucky - thick fog and smog making visibility, and sometimes breathing, difficult. And it can be downright cold!

Contrast that with the comfort and warmth of Utah Power Credit Union. Our goal has always been to provide you with products and services that allow you to have a clear view of your financial goals and accomplishments. We want you to feel clarity in your decision to do business with UPCU during all seasons.

It has been a pure pleasure for me to help in some, albeit small, way provide clear service to you, and all members of the Credit Union, for the past several years. I have thoroughly enjoyed

every part of it. However, I have decided that it is probably time for me to retire. In early February, after more than twelve years in this role, I will join the ranks of those officially retired and enjoying life in other ways.

Seeing the Credit Union grow and remain healthy and strong, even through some tough economic times, has been exceptionally rewarding. The success of UPCU is a result of loyal members and the service of outstanding, competent and hard-working employees and volunteers who share a common vision. I owe them everything and have loved working alongside them.

I appreciate the confidence the Board has placed in me over the years. I feel we have made a great team. That great team will continue. The Board has chosen Ryan Pollick, a dedicated UPCU employee for more than 25 years, to take my place. Many of you know him and appreciate his capabilities. He will do an outstanding job. I have full confidence in him and support him totally.

One of the things I have mentioned frequently in these newsletter articles is the subject of

change. This change will precipitate other changes. But that is not only good but important and necessary for the Credit Union and its people.

I invite you to attend the upcoming annual meeting of members where some of these changes, and the Credit Union's past and future activities, will be discussed. The meeting will again be held at the South Towne Exposition Center in Sandy, Utah. The date of the meeting is Tuesday, February 20, 2018. I hope to see you there.

The future of UPCU will continue to be clear and bright; no fog, smog or cold in the forecast. I look forward to the road ahead for this outstanding organization. Thank you so much for your support and for allowing me to be part of this exciting time in Utah Power Credit Union's history.

My best to you, and all those you care about, for 2018 - and beyond! ☺

**DENNIS J. HYMAS**  
President/CEO

## The NEW utahpowercu.org

Each one of the Credit Union's ten offices was designed, and are staffed, to create the best possible experience for members. We continue to look for ways to maintain, or even enhance, that experience. Enhancements could range from adding an ATM to applying a fresh coat of paint.

We feel the same way about members' online experience. Did you know that in an average month, members conduct 59,394 transactions using the Credit Union's online banking system? That makes the Credit Union's website/online banking the busiest "branch"!

Over the years, suggestions had been compiled from members and employees about how the online experience could be easier and more efficient. Back in 2016, the Credit Union began the journey to redesign and enhance its public website and online banking system. Those suggestions were used as the foundation of the new site development.

Security enhancement was also a top priority when creating the new online banking system. Since the previous website/online banking systems were introduced, there have been improvements in features that help us keep you and your financial information safe. We were able to incorporate many new security features like multi-factor authentication, alerts, credit/debit card blocking, and many more into the new site.

Of course, we want our website to also be aesthetically pleasing and to represent who we are as an organization. Throughout the site, you will not see any stock images. Photos of members (and even some objects) are real.

If you haven't seen the new website, check it out at [utahpowercu.org](http://utahpowercu.org). We welcome any feedback about how we can continue to improve your online experience with the Credit Union. The new site was developed by Credit Union staff, which means that future enhancements (and suggestions for improvement) can be more easily incorporated.



### Annie & Stacey

Children of Nancy Adams

Annie:

**Member since 1996**

*"As a third-generation member and small business owner, Utah Power & Light Credit Union has been there for me for all my financial needs. The security of my family's future is their top priority."*

Stacey:

**Member since 1994**

*"Utah Power Credit Union is awesome! It's nice to be treated like family and they are always there for our personal and business financial needs."*



### Justin M. Halloran

PacifiCorp - Rocky Mountain Power

**Member since 2007**

*"Awesome customer service! They all treat you like family."*



### Rachel Teran

**Member Since 2011**

*"Utah Power Credit Union has been there for me through school, construction projects, and car purchases. As a member, I know that my best interest is their top priority."*



### Russ "Bull" & Kathi Keisel

PacifiCorp - Utah Power  
**Members since 1980**

*"They have always been there for us for financial needs! So wonderful to work with."*

## Five (x3!) Years of Service

### Amanda Larsen

Amanda Larsen has been assisting members in the Balance Rock Helper branch office for five years as a Member Service Representative. Her favorite part about working for the Credit Union is the people. She enjoys working with her co-workers and they feel the same way! Barbara Metelko, Branch Manager of the Helper office said Amanda always takes care of members, is quick to master techniques, and is kind and fun to work with.

Outside of the office Amanda enjoys hunting and spending time with her family.



### Brandi D'Ambrosio

Brandi D'Ambrosio explained that when a friend, who works for UPCU, told her what a great place it was to work, she jumped at the first opportunity. Five years later Brandi serves members in the Price office as a Member Service Representative. Her favorite part of her five years of service consists of chatting with members and her co-workers.

Brandi's caring and bubbly personality is what she is known for by adults - treats and toys are what she's known for by her "little buddies".

### Maureen Hatch

Five years ago Maureen Hatch began working at Utah Power Credit Union as a Member Service Representative and now works as a Consumer Loan Officer. Maureen loves the relationships she builds with Credit Union members. "It's rewarding to help members with both their loan needs and desires," she said.

In her spare time, she likes spending time with her family, gardening, and frequenting concerts in Wendover. Maureen also enjoys baking, a skill that employees in the Murray Office are grateful she possesses, since she often shares her treats with the office.



## Spreading Joy In Our Local Communities

Each holiday season, Utah Power Credit Union employees participate in many charitable projects within their communities including food and toy drives, charity auctions, and angel tree gift programs.

For example, Marlene Wilhelm, Vernal Branch Manager, worked with Deseret Power for the Tree of Charity event. Utah Power Credit Union's wagon auction item was donated on behalf of a mine employee who lost his life in the fall 2017. Together, the Utah region of the Uintah Basin community raised \$194,000 for local families and charities. Marlene said, "I love our Basin and all the people who reside here. The spirit of giving is deep-rooted."

# DIVIDENDS DECLARED

The Board of Directors has declared a dividend on earnings for the fourth quarter of 2017 payable January 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

## OUR OFFICES

TOLL FREE - ALL OFFICES  
800-833-8897

### SALT LAKE OFFICE (MAIN)

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

### SALT LAKE OFFICE (NORTH)

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

### OGDEN OFFICE

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

### PRICE OFFICE

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

### POWERTRUST ROCK SPRINGS

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



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!

### HUNTINGTON OFFICE

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

### BALANCE ROCK OFFICE

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

### VERNAL OFFICE

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

### MOON LAKE (ROOSEVELT) OFFICE

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

### **New Casper Office Open!**

#### POWERTRUST CASPER

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

**Now, better serving members with:  
Drive-Up, ATM, and Night Depository**

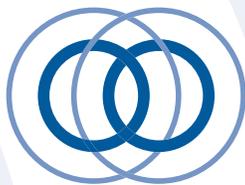
Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

## CREDIT UNION SERVICES

- Apple Pay
- ATM Access *Free!*
- ACH Transfers
- Bill Pay *Free!*
- CDs
- Cash Advances
- Cashier Checks
- Online Check/Statement View
- Checking Accounts
- Courtesy Pay
- Credit Cards
- Debit Cards
- Direct Deposit
- First Time Car Buyer Loans
- First Time Home Buyer Loans
- Notary Service *Free!*
- Internet Banking
- Home Equity Loans
- IRAs
- Medallion Stamp Service *Free!*
- **Mobile Banking & Check Deposit**
- Money Orders
- Mortgage Loans
- Movie Discount Tickets
- NADA Blue Book
- Online Credit Reports
- Online Account Research
- Regular Share Savings
- Safe Deposit Boxes (Main & Price)
- Samsung & Android Pay
- Shared Branching
- Signature Guarantee
- Telephone Teller
- Travel Discounts



UTAHPOWER  
*Credit Union*

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*2017 Annual Report*

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# 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
<b>Total Assets</b>	<b>606,140,079</b>	<b>640,767,528</b>

### 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)
<b>Total Liabilities &amp; Equity</b>	<b>606,140,079</b>	<b>640,767,528</b>

### 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

<b>INCOME</b>	<b>2016</b>	<b>2017</b>
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
<b>Total Income</b>	<b>18,158,164</b>	<b>19,846,751</b>
<b>EXPENSE</b>		
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
<b>Total Expense</b>	<b>7,836,030</b>	<b>8,269,407</b>
Gains/(Losses)	39,352	(69,167)
Dividend/Interest Expense	4,997,459	5,915,885
 <b>NET INCOME</b>	 <b>5,364,028</b>	 <b>5,592,292</b>

### 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  
Rena 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*

