



## WHAT A RELIEF!

This phrase has come to mind a lot lately when hearing stories, or having experiences, outside of the Credit Union. It seems that, at the very least, objectivity is forgotten in many of the reports we hear on the news. If you're like me, you may even be surprised if you have a business interaction where someone appears to care about you and your needs. In comparison, I can't help but feel grateful for my association with UPCU. I hope you have the same sense of assurance I do when you think of your own relationship with the Credit Union. And if you don't, that you will openly share your ideas for improvement with us.

This year, we formalized a strategic plan that outlines the philosophies by which we will operate. As is typical for a business plan, earnings and growth objectives are addressed in the plan. However, UPCU's financial goals focus on the return to the member-owners, and that growth will be managed to meet those return and value objectives. This is much different from other businesses that arbitrarily seek to grow and to maximize profits from their customers.

In 2019, the Credit Union fulfilled its financial objectives by returning the highest amount in dividends in our history. Our operating expense ratio was the lowest of all credit unions we track in Utah, and we maintained one of the lowest fee income percentages in the country. And, our new Credit Card Awards program returned an additional \$665,580 to cardholders!

Detailed year-end financial information will be shared at the Annual Meeting on February 18 at the Mountain America Expo Center in Sandy, Utah where you'll also find welcoming smiles of friends, old and new. And that's something we can all take comfort in.

**RYAN POLLICK**  
President & CEO

## Inside Winter 2020

Collision Coverage  
Freeze Your Credit  
Workplace Safety

## Financial Safety

In the United States last year, 16.7 million people were victims of identity theft. A credit freeze is one proactive way to protect yourself against financial fraud. After placing a freeze on your credit, access to your credit report is restricted, making it more difficult for identity thieves to open new accounts or lines of credit in your name. A credit freeze prevents all access to your report, even if a thief has your Social Security Number and other personal information.

A new federal law allows you to freeze or unfreeze your credit free of charge with Equifax, Experian, and TransUnion. Placing a freeze on your credit report is quick and easy, although you do have to sign up with all three bureaus separately. Each website has a "security freeze" link, or you can sign up by phone or in writing. Once your account with each bureau has been created, you control access to your credit report with a special PIN. If you are applying for a mortgage or a new car loan, you can temporarily unfreeze your credit.

Security freezes and credit locks both protect your credit file, but credit locks have a monthly fee. In most cases, children do not have credit reports making it easy for a thief to apply for credit or take out a loan in their names. A thief may go unnoticed for years, until the child is a young adult and applies for their own credit. To freeze your child's credit, documentation is required and must be done by U.S. mail.

### To freeze your credit, visit:

[experian.com/freeze](https://experian.com/freeze)  
[equifax.com/personal/credit-report-services/credit-freeze](https://equifax.com/personal/credit-report-services/credit-freeze)  
[transunion.com/credit-freeze](https://transunion.com/credit-freeze)

### Or call:

Experian 888-397-3742  
Equifax 888-298-0045  
TransUnion 888-909-8872

## VISA Member Benefits

The next time you rent a car, make sure to use your Credit Union VISA credit card. The Auto Rental Collision Damage Waiver automatically gives you insurance coverage on the rental car when you pay with your VISA. There is no need to pay for additional coverage at the rental car company.

The benefit provides reimbursement for damage due to collision or theft up to the actual cash value of most private passenger, minivan, and sport utility vehicles (exotic and antique automobiles are not included). You are eligible if you are the primary renter, and if your name is embossed on the Credit Union credit card used to pay for the rental car.

Coverage is good for vehicle rental periods less than fifteen consecutive days within the country or less than thirty-one consecutive days outside of the country. For additional information or questions, call 1-800-VISA-911.

## My Co-Worker's Keeper

The Credit Union recently participated in a Rocky Mountain Power safety meeting by presenting information on identity theft. During the visit, a RMP video was shown to the group that discussed safety in the workplace.

The video, called "My Co-Worker's Keeper," recognizes the dangers of the utility industry and discusses the importance of creating a culture of love and family within the Company. A safe work environment goes beyond planning your work and not taking shortcuts, it's about the relationships built with co-workers.

Gary Hoogeveen, Rocky Mountain Power President & CEO, comments, "When we really think honestly about our co-workers and what they mean to us, [there's a word] that comes to mind, and that word is love.

If you are your co-worker's keeper, you're going to keep them safe because you love them. It's about caring every minute about yourself and your co-workers and doing the right thing."

In the video, one lineman recognizes the importance of safety in the field by explaining that electricity doesn't often give second chances. Another says his last line of defense is his brother. Offering feedback and being able to receive feedback from co-workers makes for a safer work environment. The goal is for everyone to go home safely at the end of each day.

### Event Review

#### Election Day Dinner

On November 4, the annual Election Day Dinner was hosted, and prepared, by Current Topics of Vernal. The group served 40 turkeys and community members purchased 1,000 tickets to this sold-out event. Over \$14,200 was raised for various charities within the community.

#### Helper Electric Light Parade

December 6 and 7 marked the two-day Christmas festival featuring a light parade each night, a lights on ceremony, Santa, and fireworks. Credit Union employees in Carbon and Emery counties volunteered their time to build a float for the parade.

### 2020 Annual Meeting of Members

**Tuesday,  
February 18, 2020**

Mountain America Expo Center  
9575 South State Street  
Sandy, Utah

Refreshments 5:00pm

Business Meeting 6:00pm



## Dividends Declared

The Board of Directors has declared a dividend on earnings for the fourth quarter of 2019 payable January 1, 2020.

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

APY = Annual Percentage Yield

## CD Rate

The 12-Month Certificate of Deposit Interest Rate is **2.10% APY**

## Mark Your Calendar

**January 20: Martin Luther King Jr. Day**  
Offices closed

**February 17: President's Day**  
Offices closed

**February 18: Annual Meeting**  
Join us at the Mountain America Expo Center



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

Mobile Banking  
Mobile Check Deposit  
Money Orders  
Mortgage Loans  
Movie Discount Tickets  
NADA Blue Book  
Notary Service  
Online Banking  
Safe Deposit Boxes  
(Main & Price Branches)  
Samsung & Android Pay  
Share Savings  
Shared Branching  
Signature Guarantee  
Telephone Teller

## 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*

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*2019 Annual Report*

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## Chairman's Report



A big New Year's greeting to each of our Utah Power Credit Union members. I want to start out by expressing the heartfelt appreciation of UPCU for your continued support during this last year. You continue to make timely payments on your loans and utilize the services provided by UPCU in ways that benefit you as members, and sustains the Credit Union as a viable entity. Our goal is to continue to provide you with the financial services you both deserve and require. You need to know that your Credit Union is financially secure and well-managed

by the dedicated employees that serve you on a daily basis. They are prepared to provide you support in all facets of your financial needs and are dedicated to serving you.

Managed growth continues to be a focus for the Board and for the management team. In 2019, the asset level of UPCU grew to just over \$726 million, an increase of 8%, and our membership grew from 26,366 to 27,118, an increase of 2.9%. Both of these ratios are within budgeted parameters and don't require UPCU to expend funds for brick and mortar, allowing us to continue to pay a higher dividend and charge lower interest rates than our competition. Our delinquency rates remain very low, compared to our state and national peers, evidencing the quality and the loyalty of our membership. We are always open

to increasing our membership numbers and encourage our existing members to share our story with immediate and extended family members.

Security will always top the list of our priorities. We recognize the responsibility UPCU has to be well-managed and financially secure. All decisions made are weighed against their impact on the financial viability of the CU and the affect of the security of our members' funds held at the CU. We want to hear from you regarding any issues or irregularities you may notice as you review your statements and the entries in your checking and credit card accounts.

Thank you to those who are able to attend our Annual Meeting, held each February, and we encourage each member to schedule now to attend our 2021 Annual Meeting. Your participation and feedback are important to us, and it is always rewarding to see so many of our members in attendance.

I feel it is appropriate to mention the passing of Brent Parkin, one of the members of our Board of Directors. Brent's life was taken last June while kayaking on the Jordan River, the day after he was recognized at our Board Meeting for 25 years of service as a volunteer at Utah Power Credit Union. He was always focused on the best interest of the CU and its members. Brent's dedicated service will be missed, and we extend our sympathies to Brent's wife, Melissa, and the rest of his family.

Here's to the continued success of UPCU, and in turn, to the continued success of each of our members. If we are to be as successful as possible, we need all of you and look forward to new opportunities to serve you in the future. Have a great 2020!

*Russ Johnson*  
*Chairman*

*Membership Means Financial Power*

## President's Report



2019 was another successful year (in a series of 84!) for Utah Power Credit Union. Assets ended at \$726,236,730, a controlled and stable 7.69% increase from 2018. Deposits increased \$36,155,837, or 6.15%. We funded \$195,305,151 in new loans, another record-breaking amount, and total loans ended at \$364,168,870, an increase of 8.37% over 2018. Net worth ended at 13.53%, loan delinquency at .21%, and operating expense was 1.42%, all of which are exceptional for our industry.

Cost of funds (the composite interest rate paid on all deposits), at 1.19%, continued to be much higher than the peer average of .67%. The average yield on loans also remained low, 3.88%, compared to 4.81% for peers.

In addition to higher rates on deposits and lower rates on loans, \$665,580 (cash!) was given back to VISA cardholders with our new Awards program. If you don't have a UPCU VISA, I encourage you to take advantage of its benefits.

I know many of you have come to expect these industry-leading financial results. We expect them too, and in 2019, the Board of Directors adopted a formal Strategic Plan that outlines specific philosophical, financial, and operating objectives that management and staff will actively

use to ensure UPCU's continued success. I hope that, based on your relationship with the Credit Union, you also expect that the focus and the very core of the Strategic Plan is you—us—the member-owners of this cooperative.

Financial objectives in the Strategic Plan revolve around providing the best value, not earning the most profit. And, the objective is to manage necessary growth so that your ownership is not diluted, which is very different from plans at other institutions that seek to grow, just to...grow. In addition to financial objectives, the Plan outlines our commitment to strengthening our relationship with you, the power company, and the other affiliated employers that are the reason for the Credit Union's existence. So, you should not expect to see UPCU aiming to become the biggest Credit Union or the flashiest. We'll just be here, continuing our hard work for you, your family, and the communities where you live, work, and play.

If you didn't catch the hint in the opening paragraph, 2020 marks the Credit Union's 85th anniversary. This is a milestone that cannot go uncelebrated, and in the coming months you'll hear of ways you can participate in various commemorative festivities.

Thank you for your membership, ownership, and your friendship.

*Ryan Pollick*  
*President & CEO*

## *Report of the Supervisory Committee*



The Supervisory Committee consists of member-volunteers who are appointed each year by the Board of Directors. Our primary purpose is to ensure that the Bylaws and regulations governing the activities of the Credit Union are followed and administered fairly. We accomplish this by reviewing policies and procedures, and by directing and working with internal audit to provide review of accounting functions and internal data systems.

Our regular meetings include monitoring of the established multi-year audit plan and reviews of examination reports, member complaints, and other Committee member assignments.

In 2019, we engaged the services of Eide Bailly LLP to conduct the required annual opinion audit of the Credit Union's financial statements. The Utah Department of Financial Institutions conducted a regulatory exam in 2019. We also reviewed the results of independent

tests and audits completed throughout the year, including Bank Secrecy Act compliance and the Credit Union's information technology internal controls and operations.

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

As members of the Credit Union, we all have a strong desire to ensure its continued strength and success. As Supervisory Committee members, we will continue to take our assignments very seriously. If you have any concerns with Credit Union operations, we are available and ready to work with you until any issue is resolved.

### *Supervisory Committee*

*Lloyd Ukena - Chairman*

*Dave Nelsen*

*Jim Bean*

*Jeanine Thomson*

*Cindy Nagasawa-Cruz*

# *Minutes of the Annual Meeting | February 19, 2019*

The Utah Power Credit Union Annual Meeting of members was held at the Mountain America Exposition Center in Sandy, Utah on Tuesday, February 19, 2019 at 6:00 PM. There were 291 voting members of the Credit Union and a total of 473 in attendance. Chairman of the Board of Directors, Russ Johnson, welcomed members thanked them for their support. He welcomed Gary Hooegeveen, President & CEO of Rocky Mountain Power, and Lynn Peterson, President of the retiree association. Minutes of the Annual Meeting held February 20, 2018 were approved.

Chairman Johnson introduced the Board of Directors, the Alternate Directors, and 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 Claudia Conder, James Favero, Esther Giezendanner, Steve Hastings, Bruce Larsen, Josh Migliori, and Rich Walje. Ms. Simkins noted that Mr. Walje was excused from the meeting. After comments were heard from each nominee, 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 the Credit Union continued to be strong and healthy. Assets grew to \$675 million, a manageable 5% growth. Utah Power Credit Union was the largest state-chartered credit union in Utah and continued to offer high returns and low loan rates. He gave credit to quality borrowers and the superior collections team for the 0.13% delinquency ratio, which is the lowest in Credit Union history. He said the Board was proud of the dedicated management, staff, and volunteers of the Credit Union, who do more with less.

President & CEO, Ryan Pollick, expressed his appreciation for the overwhelming support exhibited by attendance at the Annual Meeting.

Mr. Pollick said that the Credit Union is a true financial cooperative and shared statistical information which he said illustrated that member-owners of UPCU are fiscally responsible and use the Credit Union for their financial needs.

The average savings balance for peers is \$9,682, UPCU is \$21,539. The average loan balance for peers is \$8,283, UPCU is \$12,293. The average delinquency

for peers is 0.53%, UPCU is 0.13%, and the average loan charge offs for peers is 0.37%, and UPCU is 0.06%. He then highlighted Board action that illustrated cooperative ideals. The cost of funds for peers is 0.60%, UPCU is 1.05%. The average loan rate of peers is 4.72%, UPCU is 3.87%. The Board also voted to return \$2,393,860 to member-owners in 2018 in addition to dividends and interest as a one-time giveback. He said the staff of the Credit Union has over 556 years of combined service and the average number of employees for peers is 169, where UPCU is 58. Assets per employee for peers is \$3.5 million, UPCU is \$11.5 million. Mr. Pollick then invited the Credit Union staff to the front of the room to be recognized for their hard work and dedication.

Mr. Pollick reviewed other financial results for 2018. Deposits increased \$33.5 million, net worth increased \$4.2 million, and there was a \$3.3 million change in market value for investments. Total income increased \$2,750,150 and total expenses were up \$722,416. Dividends and interest of \$7,020,663 was paid during the year. The net worth ratio at the end of 2018 was 13.54%; peers averaged 11.56%.

Mr. Pollick reported that the Credit Union was included in the Top 200 Healthiest Credit Union in the United States, ranked #7 out of 5,573, by DepositAccounts.com. Baur Financial gave the Credit Union a 5-Star Rating and included the Credit Union as One of The Strongest Financial Institutions in the Country. USACreditunions.com recognized the Credit Union for the Lowest Auto Loan Rate in Utah.

Mr. Pollick reported that the Board of Directors modified the Credit Union's mission statement – "Create Financial Power with Our Members by Providing Excellent Value and Lifelong Relationships." He asked members to spread the word to family about membership in the Credit Union.

Susan Simkins announced that nominees Esther Giezendanner, Steve Hastings, and Bruce Larsen were elected to the Board of Directors to fill the three expiring terms. Board members and senior management answered questions raised by members present at the meeting.

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 7:20 PM.

Crystal Dorrell, Acting Secretary

## Year-End Balance Sheet

### ASSETS

	2018	2019
Cash & Cash Equivalents	14,673,165	8,324,189
Investments - Net	310,171,764	336,145,198
Loans - Net	332,637,309	364,168,870
Buildings & Land - Net	6,778,796	6,567,964
Furniture & Equipment - Net	753,236	594,357
NCUSIF Placement	5,103,681	5,299,513
Accrued Loan Interest Receivable	580,898	645,812
Accrued Investment Interest Receivable	2,125,912	2,415,871
Accounts Receivable & Prepayments	443,360	325,708
Shared Branching & PowerTrust CUSO	610,132	610,132
Other	1,126,792	1,139,117
<b>Total Assets</b>	<b>675,005,045</b>	<b>726,236,730</b>

### LIABILITIES & EQUITY

	2018	2019
Deposits	587,718,520	623,874,357
Borrowed Funds	-	-
Dividends & Interest Payable	1,531,426	1,479,179
Accounts Payable	190,904	155,962
Accrued Expenses	536,160	521,823
Other Liabilities	1,149,113	1,563,125
Retained Earnings	71,169,706	76,611,532
Regular Reserves	20,253,202	21,629,300
Unrealized Gains/(Losses)	(7,543,986)	401,451
<b>Total Liabilities &amp; Equity</b>	<b>675,005,045</b>	<b>726,236,730</b>

### Key Financial Ratios

Loans/Assets	50.14%
Capital/Assets (Net)	13.53%
Income/Assets	3.61%
Expense/Assets	1.42%
Loan Delinquency	0.21%

## Year-End Income Statement

<b>INCOME</b>	<b>2018</b>	<b>2019</b>
Interest Income – Loans	12,341,600	14,202,722
Interest Income – Investments	6,626,095	7,755,110
Fees	918,227	952,389
Other Income	2,710,979	2,384,326
<b>Total Income</b>	<b>22,596,902</b>	<b>25,294,546</b>
<b>EXPENSE</b>		
Salaries, Benefits	4,658,917	5,062,386
Travel, Meeting & Training	122,487	137,218
Office Occupancy	865,027	938,009
Office Operations	488,481	504,172
Data Processing	392,308	375,319
Shared Branching & PowerTrust CUSO	446,902	488,086
Marketing Promotions	60,160	61,632
Loan Servicing	319,621	339,733
Debit/Credit Card	1,213,146	1,601,416
Provision for Loan Loss	85,000	180,000
Regulatory, Audit & Professional Services	171,363	199,856
Other Operating Expense	168,411	207,315
<b>Total Expense</b>	<b>8,991,824</b>	<b>10,095,142</b>
Gains/(Losses)	(17)	(139,461)
*Dividend/Interest Expense	9,414,523	8,444,309
<b>NET INCOME</b>	<b>4,190,539</b>	<b>6,615,635</b>

### Statistical Information

Number of Members	27,118
Number of Loans	16,925
New Loans Disbursed	195,305,151
Average Rate on Loans	4.11%
Average Rate on Investments	2.42%

\*2018 Includes one-time member  
giveback of \$2,393,860

# 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  
Susan Simkins  
Chris Spencer  
Joe Juliano, Alternate

## SUPERVISORY COOMITTEE

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

## MANAGEMENT

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

## MAIN OFFICE

Alisha Abramovitz | Service & Relationships  
Becky Baggett | HR  
Jared Bryner | Loans  
Aaron Cleverley | Technology  
Melanie Copelan | Mortgages  
Henry Cummings | Service & Relationships  
Jonni Edvik | Service & Relationships  
Carolyn Eiden | Financial Support  
CJ Frampton | Technology

Michael Gerber | Service & Relationships  
Kyle Hastings | Internal Auditor  
Maureen Hatch | Loans  
Gale Hickman | Loans  
Scott Holbrook | Accounting  
Michelle Lester | Mortgages  
Brenda Martinez | Service & Relationships  
Sue Mecham | Accounting  
Melanie Morrison | Mortgages  
Jackson Mostoller | Service & Relationships  
Katlin Nielson | Loans  
Tracy Nieves | Accounting  
Kathy Quinn | Financial Support  
Bonnie Taylor | Financial Support  
Rachel Teran | Marketing  
Stacy Witzel | Service & Relationships  
Zachary Wilhelmsen | Technology

## NORTH TEMPLE

Kathy Giatras | Manager  
Emily Hulsey | Service & Relationships  
Gwen Lee | Loans  
Gina Petroni | Service & Relationships  
Renae Woodard | Mortgages

## OGDEN OFFICE

Robyn Skeen | Manager  
Amy Gonzales | Service & Relationships

## HUNTINGTON OFFICE

Faith Grindley | Service & Relationships  
Jennifer Hollar | Service & Relationships  
Shantelle Kay | Service & Relationships  
Miranda Lofley | Loans  
Noula Lowe | Mortgages  
Collene Lyons | Loans  
Becca Sitterud | Service & Relationships

## PRICE OFFICE

Ann Milano | Manager  
Brandi D'Ambrosio | Service & Relationships  
Colleen Davis | Loans  
Mindy Fausett | Mortgages  
Amy Gluesing | Service & Relationships  
Denise Hansen | Service & Relationships  
Sarah Leautaud | Service & Relationships  
Brandy Martinez | Service & Relationships  
Sherrie Vlamakis | Service & Relationships

## BALANCE ROCK OFFICE

Barbara Metelko | Manager  
Andrea Hofer | Service & Relationships  
Amanda Larsen | Service & Relationships  
Caleb Nelson | Service & Relationships

## MOON LAKE (ROOSEVELT) OFFICE

Andrew Ercanbrack | Manager

## VERNAL OFFICE

Ashlin Bowden | Service & Relationships  
Nicole Murray | Service & Relationships

## POWERTRUST CUSO | ROCK SPRINGS

Pam Schumacher | Manager  
Natasha Jensen | Service & Relationships  
Kristina Kelsey | Loans  
Jade Pacheco | Service & Relationships  
Debra Tomich | Service & Relationships  
Meghan Torrontegui | Assistant Manager

## POWERTRUST CUSO | CASPER

Crystal Bratvold | Manager  
Shannon Garriott | Service & Relationships  
Mikayla Hedstrom | Service & Relationships  
DeNeile Miller | Service & Relationships