



WYOMING
BANKERS
ASSOCIATION

The WBA Banker

October 2018

WBA's monthly e-newsletter

Register Today for Navigating the Treacherous Trails of IRA October 10 & 11, 2018 ** Hilton Garden Inn Casper, WY

There is still time left to send in your registration....

Have you ever noticed sometimes when the IRA Guru leaves the financial institution it is without notice or training for a replacement?!! On the first day of training, you feel like someone dropped you on the top of a mountain and told you to find your own way down. In other words, you have NO IDEA where to go or what they are talking about. Everything just sounds alien to you. It's true. IRAs are a different world from the other accounts at your bank. Oh, they may look similar, but the rules, regulations and IRS reporting build the complications to the point where you feel like you are on falling off of a cliff!! And, just when you finally find your footing, they change the rules again!

While it may take years to build a confidence level where you can answer almost any question thrown your way, the goal of these two days is to raise your comfort level if you are a rookie and to reinforce your knowledge if you have a higher level of experience. You will also receive your favorite "tool" – the 250-page 2018-2019 Sunwest Training Corp's IRA Training and Reference Manual - which is not only full of easy-to-follow IRA information, but also lots of "Cheat Sheets" and "Quick Reference Tools" to get you through your day-to-day tasks of dealing with your IRA customers. Have you ever noticed sometimes when the IRA Guru leaves the financial institution it is without notice or training for a replacement?!! On the first day of training, you feel like someone dropped you on the top of a mountain and told you to find your own way down. In other words, you have NO IDEA where to go or what they are talking about. Everything just sounds alien to you. It's true. IRAs are a different world from the other accounts at your bank. Oh, they may look similar, but the rules, regulations and IRS reporting build the complications to the point where you feel like you are on falling off of a cliff!! And, just when you finally find your footing, they change the rules again!

Hilton Garden Inn —307/638-4466

1150 N. Popular Street, Casper

Rates: Single/Double room \$99.00+

[Click Here](#) for online reservations. Request the Wyoming Bankers Association room rate —**Block expired 9/24/18**

Register Today --- [Click here](#) for complete details & online registration.

[CLICK HERE](#) FOR THE CURRENT LISTING OF REGISTRANTS

WBA Ag Conference Committee Meets & Sets 2019 Conference Dates & Location Wednesday-Thursday, May 15-16, 2019 **Newcastle Lodge



Committee includes: Pictured Left /Right: Keith Geis, Marlin Norling, Dave Hansen, Stephanie Arnold, Ken Wright, Ty Krell, Ken King, Dusty Porter, Kyle Nighswonger, Holly Crowley, and Chairman Mike Morrison. Not Pictured: Brett Malm, Brent Mullock, and Scott Pettit.

Save the Date!

200 East 8th Avenue, Suite 201, Cheyenne, WY 82001, (307)638-5008 * www.wyomingbankers.com

2018 WBA Lenders Conference ~ September 20-21, 2018 ~ Red Lion Hotel ~ Cheyenne, WY





DBRIEFS

ABA Foundation and FTC Offer Tips to Avoid Check Fraud

WASHINGTON — The American Bankers Association Foundation in collaboration with the Federal Trade Commission released an [infographic](#) to raise awareness on the growing threat of fake check scams and the steps consumers can take to protect themselves.

Click [here](#) to read the full article.

USDA Now Accepting Applications for Producers Seeking Trade, Tariff Relief

The United States Department of Agriculture is now accepting applications from farmers and ranchers who have been adversely affected by recent tariffs to receive relief under its Market Facilitation Program. The program will provide payments to eligible producers of corn, cotton, sorghum, soybeans, wheat, dairy or hogs.

To be eligible, producers must have an ownership interest in the commodity and be actively engaged in farming; have an average adjusted gross income for tax years 2014, 2015 and 2016 of less than \$900,000 per year; be in compliance with certain conservation regulations; and be able to provide verifiable production records by crop, type, practice, intended use and acres if requested by the Farm Service Agency.

Payments will be based on 50 percent of the farmer or rancher's production and will be capped at \$125,000 per person or legal entity. Payments will be sent directly to the applicants. Bankers should direct their customers to farmers.gov/mfp for more information.

FDIC Releases Q4, 2019 Q1 CRA Exam Schedule

The FDIC released its schedule for Community Reinvestment Act examinations in the fourth quarter of 2018 and the first quarter of 2019.

[View the schedule.](#)

Bureau Announces 2019 Reg Z Dollar Thresholds

The Bureau of Consumer Financial Protection has announced 2019 changes in dollar thresholds for several Regulation Z provisions governed by the CARD Act, the Home Ownership and Equity Protection Act and the Dodd-Frank Act. The thresholds are based on changes in the Consumer Price Index and take effect on Jan. 1, 2019.

For credit cards, the penalty fees safe harbor for 2018 will increase by \$1 to \$28 for a first late payment. The subsequent late payment safe harbor fee will also grow by \$1 to \$39. The minimum interest charge disclosure threshold will remain unchanged for 2019 at \$1. The HOEPA loan threshold will increase to \$21,549, and the HOEPA points-and-fees trigger will rise to \$1,077.

For Qualified Mortgages, points and fees cannot exceed 3 percent of loans of \$107,747 or more; \$3,232 for loans between \$64,648 and \$107,747; 5 percent for loans between \$21,549 and \$64,648; \$1,077 for loans between \$13,568 and \$21,549; and 8 percent for loans of less than \$13,468. [Full document.](#)

ABA, State Associations: HUD's Disparate Impact Rule Ignores Supreme Court Precedent

In promulgating its 2013 rule implementing the Fair Housing Act's discriminatory effects standard, the Department of Housing and Urban Development erred in ignoring Supreme Court precedent on determining disparate impact, the American Bankers Association (ABA) and 52 state bankers associations wrote in a comment letter to HUD.

The ABA and the state bankers associations called on HUD to amend the rule to include a proper definition of a disparate impact claim; articulate the cautionary standards, safeguards, limitations and other requirements described by the Supreme Court in its Inclusive Communities decision; and provide further guidance to the industry. [View letter.](#)

Fed Issues Rule Offering Relief for Small Bank Holding Companies

The Federal Reserve Board issued an interim final rule implementing a provision in S. 2155 that raises the asset threshold for relief under the Fed's small bank holding company policy statement from \$1 billion to \$3 billion. It also applies to savings and loan holding companies with less than \$3 billion in total consolidated assets. ABA has long advocated raising the threshold for the policy statement, which facilitates the ability of community banks to issue debt and raise capital by exempting them from certain capital requirements. The rule takes effect upon publication in the Federal Register, and the agencies will welcome comments for 30 days after publication. [Read the rule.](#)



DBRIEFS

ABA Seeks Examples of Credit Union Field-of-Membership Expansion Bids

The National Credit Union Administration's latest rule easing field-of-membership (FOM) limitations for federal credit unions (FCUs) took effect on Saturday, Sept. 1. The final rule, issued this summer, allows FCUs to use a "narrative" to apply for expansion of a community charter rather than relying on statistical benchmarks, and it places limits on the use of public hearings in granting expanded FOMs.

To help ABA monitor credit unions' attempts to evade even modest limitations on their membership bases, bankers are encouraged to alert ABA staff to community meetings, local media notices and other indications that credit unions are seeking to expand their FOMs. ABA is also seeking examples of taxpaying banks losing loans or deposits due to expanded FOMs. To share information, contact ABA's [Brittany Kleinpate](#).

FinCEN Grants Relief from CDD Rule for CDs, Auto-Renewals

The Financial Crimes Enforcement Network (FinCEN) announced that it would grant relief from beneficial ownership requirements for certificate of deposit rollovers and loans that renew automatically; loans where the renewal, modification or extension does not require underwriting; and safe deposit box renewals. The exception applies to rollovers, renewals, modification or extensions occurring on or after May 11, 2018.

FinCEN earlier this year granted temporary exemptive relief to CD rollover and automatically renewing loans in response to concerns raised by ABA and others in the banking industry. The association has worked closely with FinCEN to advocate for making the changes permanent, noting that providing this relief would help banks -- particularly community banks -- better serve their customers without undermining anti-money laundering efforts. [Read more.](#)

CFPB Clarifies HMDA Partial Exemptions Under S. 2155

The Consumer Financial Protection Bureau issued an interpretive rule clarifying several changes to Home Mortgage Disclosure Act regulations made under S. 2155, the bipartisan regulatory reform law. The rule is intended to address concerns raised by banks about S. 2155's partial exemptions for certain financial institutions from reporting an expanded set of HMDA data points.

S. 2155 provides banks and credit unions with partial exemptions from reporting certain HMDA data points for closed-end mortgage loans if the institution originated fewer than 500 closed-end mortgage loans in each of the two preceding calendar years, and for open-end lines of credit if the institution originated fewer than 500 open-end lines of credit in each of the two preceding calendar years.

Under the interpretive rule, which takes effect upon being published in the Federal Register, banks subject to the partial exemptions may report exempt data fields provided that they report all data fields within any exempt data point that they do choose to report. The rule clarifies that only loans and lines of credit that are otherwise HMDA-reportable count toward the thresholds to qualify for the partial exemptions. It also specifies the 26 data points that are subject to the exemption and the 22 that are covered by the partial exemptions.

The rule clarifies that exemptions do not apply for banks that have received consecutive ratings of "needs to improve" during their two most recent Community Reinvestment Act exams before Dec. 31 of the preceding year. The CFPB said that it will pursue notice-and-comment rulemaking in the future to incorporate interpretations into Regulation C. [Read the interpretive rule.](#) [View updated CFPB HMDA resources.](#)

Congressman Luetkemeyer Introduces Data Security Legislation

Rep. Blaine Luetkemeyer (R-Mo.) introduced a bill that would amend the Gramm-Leach-Bliley Act to codify existing data breach notification standards for the financial services industry, including insurance providers. These standards would preempt state-by-state requirements.

The bill differs significantly from draft bipartisan legislation circulated earlier this year by Luetkemeyer and Rep. Carolyn Maloney (D-N.Y.) that would have established broad standards for data protection across industries.

The banking industry has long advocated for consistent data security standards and continues to highlight the need for businesses across all industries to be held to the same data protection and breach notification standards adhered to by regulated financial institutions. [Read the bill.](#)



DBRIEFS

OCC Issues S. 2155-Mandated Charter Flexibility Proposal

The OCC issued a proposed rule that would implement a new section of the Home Owners' Loan Act permitting certain federal thrifts to elect the rights and duties of national banks. The proposal follows a mandate under regulatory reform law S. 2155 that emerged from banker recommendations and has been strongly championed by ABA.

Under the proposal, federal savings associations with total consolidated assets of \$20 billion or less would be eligible to take an election to become "covered associations." Doing so would remove portfolio asset restrictions that have limited some banks' ability to respond to changing community needs. It would also subject those institutions to the same duties, restrictions, penalties, liabilities, conditions, and limitations that apply to national banks without requiring a charter conversion.

Comments on the proposal are due 60 days after publication in the Federal Register. ABA has long called for increased charter flexibility and will provide comments to the OCC. [Read the proposed rule.](#)

ABA Joins with State Bankers Associations to Release Ads in Four States

Six new ads in four states urge Americans to contact members of Congress to thank them for supporting sound economic policies

WASHINGTON — The American Bankers Association released six new ads in four states asking Americans to contact members of Congress and urge them to continue supporting legislation that promotes pro-growth economic policies. The ads highlight specific legislative issues important to banks and their ability to serve communities and support the broader U.S. economy.

[Click here to read the full article.](#) [Click here to view the ads.](#)

CFPB Revamps Policy to Encourage Innovative Consumer Disclosures

Five years after the Consumer Financial Protection Bureau (CFPB) finalized a policy for trial consumer disclosures that saw no such disclosures authorized, the bureau is retooling its policy to encourage more companies to develop trial disclosures.

In a Federal Register filing published recently, the bureau is proposing a new policy that would streamline the application period, set a 60-day deadline to grant or deny an application, specify that a two-year testing period would be the norm (with extensions to be based on evidence of effectiveness), and clarify that the CFPB's trial disclosure program will coordinate with state regulatory "sandboxes."

The proposed policy addresses several concerns the ABA raised about the original program in 2013. It allows groups of institutions or associations to submit applications on behalf of members, unlike the bureau's earlier policy. It also provides longer standard testing periods and allows testers to continue using effective disclosures while the CFPB amends its rules to incorporate successfully tested disclosures. The CFPB also said it would engage in preliminary conversations with interested institutions. Comments on the proposed policy are due by Oct. 8. [Read the proposed policy.](#) [Read ABA's 2013 comment letter.](#)

CFPB: Banks Effectively Managing ECOA Compliance Risk in Small Biz Lending

The Consumer Financial Protection Bureau (CFPB) issued a "Supervisory Highlights" report focusing on recent examiner observations of several bank products or business lines, including auto loan servicing, credit cards, debt collection, mortgage servicing, payday lending, and for the first time, small business lending.

With respect to small business lending, the CFPB found that the financial institutions it examined were effectively managing the risks of violations under the Equal Credit Opportunity Act (ECOA), and that boards and management teams were generally maintaining active oversight over the institutions' compliance management framework. Exams revealed, however, that banks are collecting only limited data on small business lending decisions, which the bureau noted could affect their ability to effectively monitor and test for ECOA violations.

The bureau also flagged several issues related to mortgage servicing, including delays in converting trial modifications to permanent modifications, charging consumers amounts other than those stated in their loan modification agreement, initiation of foreclosures after borrowers accepted a loss mitigation offer, and misrepresentations around foreclosure sales. [Read Supervisory Highlights.](#)



DBRIEFS

ABA Donates \$100,000 to NCBA Hurricane Relief Fund

WASHINGTON — In light of the devastating impact Hurricane Florence has had on North Carolina, the American Bankers Association will donate \$100,000 dollars to a relief fund created by the North Carolina Bankers Association. ABA will also match donations made by ABA employees. The fund will assist bank employees and their families affected by the storm and the historic flooding that followed. In 2017, ABA made similar donations after Hurricanes Harvey, Irma and Maria.

“Our thoughts and prayers are with all those caught in the path of Hurricane Florence,” said ABA President and CEO Rob Nichols. “Even as banks step up to do their part in the recovery, some of their employees are dealing with disasters of their own. Our contribution is one way we can join with North Carolina bankers to help our colleagues, and we encourage banks and bankers across the country to consider contributing to this fund and other recovery efforts in the state.”

“We welcome ABA’s contribution and the steadfast support of bankers everywhere,” said NCBA President Peter Gwaltney. “Even before we launched this fund, banks of all sizes had already committed nearly \$6 million dollars to recovery efforts in North Carolina. We know there will be more to come.”

To learn more about the NCBA Hurricane Florence Relief Fund and how to contribute, visit www.ncbankers.org/hurricane-florence.

CFPB Publishes Consumer Tips for Safer Use of Mobile Payment Services

The CFPB published a blog post advising consumers on how to avoid risky mistakes when using person-to-person or mobile payment apps. Even as use of these services becomes more common, the potential for error and fraud calls for continued vigilance, the CFPB said. The bureau recommended caution when transacting with strangers, using payment “requests” and authentication features and understanding the payment timeframe, among other tips. [Read the tips.](#)

OCC Updates Comptroller’s Handbook

The OCC released revisions to the “Deposit-Related Credit” booklet of its Comptroller’s Handbook. The booklet provides general guidance on the risks associated with deposit-related credit products, such as check credit, overdraft protection, and deposit advance products. It incorporates updates related to small-dollar lending, the Military Lending Act, third-party risk management and UDAP. [View the booklet.](#)

NACHA Greenlights Same-Day ACH Enhancements

The Electronic Payments Association (NACHA) has approved three new rules that will expand the capabilities of same-day Automated Clearing House (ACH) for banks and bank customers, including expanded hours and a higher per-transaction dollar limit.

The first rule -- which took effect Sept. 18, 2020 -- will expand same-day ACH by two hours every business day through the creation of a new same-day ACH processing window by the two ACH network operators. The second rule will increase the same-day ACH per-transaction limit to \$100,000 and takes effect March 20, 2020.

Finally, the third rule NACHA approved will enable same-day ACH funds to be available faster; funds from same-day ACH credits processed in the existing first window will be made available by 1:30 p.m. local time. Funds from certain other ACH credits will be available by 9 a.m. local time by the receiving bank. This rule takes effect Sept. 20, 2019. [Read more.](#)

Fed Approves ABA-Supported Changes to Reg CC

As part of its ongoing effort to update Regulation CC to reflect a payments system that is largely electronic, the Federal Reserve (Fed) last approved changes to Reg CC’s liability provisions to address situations involving a dispute about whether portions of an electronic check have been altered or whether the item is a forgery. The changes -- which ABA supported -- take effect Jan. 1, 2019.

The Fed acknowledged that in today’s check collection environment, original checks may not be available for inspection when disputes between banks arise. In cases where the original paper check is not available, the amendments stipulate that for purposes of determining the burden of proof, it will be assumed that the item has been altered rather than forged. The presumption applies only in disputes between banks when one bank has transferred an electronic or substitute check to the other bank.

In a joint comment letter with five financial trade groups, ABA noted previously that the groups “believe that alteration of a legitimate check is the more common type of check fraud today in which disputes arise between banks, and therefore a presumption of alteration in those disputes where the evidence is lacking is appropriate.” [Read the final rule.](#) [Read ABA’s comment letter.](#)



What Fiserv's Internet Banking Flaw Means for You

Fiserv, Inc., is one of the largest Financial Services technology providers in the world. They serve more than 12,000 clients in over 80 countries, including around 1,700 banks in the United States. Fiserv also recently fixed an issue with their web-based Internet Banking Platform to which all banks should pay attention. According to an article from Brian Krebs, a security researcher named Kristian Erik Hermansen discovered a way to view another customer's alerts set up in the Internet Banking Platform. Hermansen noticed that his alerts were assigned a sequential number in the URL. Hermansen edited the URL by decreasing the alert number one at a time. He was then able to view other customer's alerts, full account numbers, email addresses, phone numbers, and transaction information. How could this flaw be exploited? How's your vendor management? How would you discover an issue like this?

Click [here](#) to read more.

Land O'Lakes CEO to Address ABA National Ag Bankers Conference

Trade policy, technology, and ag biological weapons leading topics on evolving landscape of ag

WASHINGTON — Land O'Lakes President and CEO, Beth Ford, is among the headline speakers who will address the nation's largest gathering of ag lenders at the American Bankers Association National Agricultural Bankers Conference Nov. 11-14 in Omaha, Neb. This year's event, hosted at the CHI Health Center Omaha, will cover the most pressing issues in agricultural lending today including U.S. trade policy, commodity prices and the way technology is changing ag finance.

Ford, one of just 25 female CEOs leading a Fortune 500 company, will explain how consumer trends are changing the way businesses operate, as well as opportunities and challenges ahead in the ag sector and overall economy. In addition to Ford, ag lenders will hear from former USDA Chief Economist Dr. Joseph Glauber on current U.S. trade policy and how it will affect farmers; Amazon Web Services' Head of AgTech, Cameron Holbrook, on Amazon's development of cloud technology and its interest in the ag industry; and Dr. Stephen Higgs of Kansas State University on the threat of agricultural biological weapons.

The four-day conference will feature more than 35 sessions on other topics including:

- **Commodity outlooks.** The latest updates from the experts on beef, dairy, grains, livestock/pork and—new this year—a super session on permanent plantings, rice and cotton.
- **Succession planning on the farm.** This session will help lenders understand the key role they can play in helping businesses and families address succession planning.
- **Regulatory view of ag banking.** The OCC and FDIC will share their views on the impact of new regulatory changes on ag and rural lending.
- **How technology is changing ag and ag finance.** More than one session will cover the future of ag banking and how bankers can harness the latest financial technologies.

For the second year, the event will include a "Women in Ag Banking Networking Breakfast," which aims to inspire participants and provide an opportunity to discuss ways to celebrate successes and failures as professional women in the field. This year's networking session will feature Natalie Bartholomew, author of The Girl Banker Blog.

For additional schedule information or to register for the conference, call 1-800-BANKERS or visit <https://www.aba.com/Training/Conferences/Pages/AGR.aspx>.

The American Bankers Association is the voice of the nation's \$17 trillion banking industry, which is composed of small, regional and large banks that together employ more than 2 million people, safeguard \$13 trillion in deposits and extend more than \$9 trillion in loans.



The **EVOLVING** Landscape

2018 ABA National Agricultural Bankers Conference

November 11-14, 2018 ■ Omaha, Nebraska

The ag banking landscape is evolving, and sustaining a successful connection to your customers and communities is more important than ever. How do you find your ground in an environment of ever-changing customer expectations, economic factors and risks?

This fall, join your peers in Omaha at the **ABA National Agricultural Bankers Conference**. You'll hear from 60+ expert speakers, network with bankers from across the country and meet with exhibitors showcasing the latest products and services in ag banking.

Don't miss this opportunity to grow with change.

REGISTER NOW

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American
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Golden Eagle Insurance Launches Blanket 360 Insurance Product Line to Transform the Way Lenders Protect their Portfolios



News provided by
[Golden Eagle Insurance](#)
Sep 19, 2018, 08:42 ET

JOHNSTOWN, Ohio, Sept. 19, 2018 /PRNewswire/ - **Golden Eagle Insurance, Inc.** announced today a new bundle of Blanket Insurance Products designed to cover the risk a lender carries in their collateralized loan portfolio when the borrower's coverage lapses. Blanket 360, the latest product in the company's portfolio protection line for lenders, covers collateral immediately after loan closing, eliminating the need for tracking and making lender operations more efficient.

"Blanket Insurance protections are a very simple and cost-effective way to eliminate virtually all internal insurance tracking after a loan is closed," said Bill Jones, President of Golden Eagle Insurance, Inc.

The Blanket 360 product covers all real estate, commercial equipment, and consumer collateral loans. The only remaining loans left to track would be those in a flood zone or those with extremely large balances that would not be fully covered by a blanket product. Statistics show that the average community lender has about 97-98% of their loan collateral properly covered at any one time. Thus, they spend enormous amounts of time and effort tracking insurance when in reality, only 2-3% of their customers are uninsured at any one time. Golden Eagle's [blanket protections](#) eliminate the negative interactions that can happen when a lender contacts borrowers about insurance issues. Blanket Insurance mitigates uninsured risk and allows loan servicing departments to spend time on more important lending functions. Lenders also appreciate the benefits of blanket protections when they are no longer written up for insurance exceptions by auditors and examiners. "Examiners know that blanket coverage is superior to tracking and force-placing since the entire portfolio is covered without the need for action and chance for human error," said Jones.

The [Blanket](#) 360 line immediately makes lenders more efficient, allowing them to grow without adding staff and protect their collateral and portfolios at a higher level than can be done when tracking and force-placing insurance protection. The Blanket 360 product line includes [Blanket Mortgage](#) protection which covers all residential and commercial real estate, [Blanket Equipment](#) protection which covers all commercial autos/trucks and equipment, and [Blanket Single Interest Insurance \(VSI\)](#) protects the remaining consumer loan collateral.

Golden Eagle Insurance is a national leader in developing these programs. "Community lenders appreciate the long-standing experience that we have with these products as well as our underwriting recommendations on how to properly and efficiently insure their portfolios," said Tod Hastings, VP, Regional Business Development.

About Golden Eagle Insurance, Inc.

Founded in 1995 by William Jones in Central Ohio, Golden Eagle Insurance is an innovator and specialist in lender portfolio protection and administrative relief. Golden Eagle Insurance offers a comprehensive selection of products to protect and complement mortgage, consumer, and commercial portfolios across the United States.

Contact:
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800-461-9224



**Mountain West Small Business Finance Approved as Statewide SBA504
Provider in Wyoming:
Opens Evanston Office to Support New State-Wide Operation**

Contact: Judd Blakesley, MWSBF Vice President 307.677.5404

Salt Lake City, Utah., September 5th, 2018 -- Mountain West Small Business Finance (MWSBF) is celebrating the decision by the Small Business Administration (SBA) to approve MWSBF as a statewide provider of SBA 504 loans in Wyoming. As part of the expansion, MWSBF has opened an office in Evanston, Wyoming. John Evans president MWSBF and Judd Blakesley vice president MWSBF will serve as the primary points of contact for the Wyoming operation.

John Evans MWSBF president explained, "For nearly two decades, we have been lending to a large number of small businesses in the southwest corridor of Wyoming. From that experience, we have come to believe that small businesses, throughout Wyoming, could be better served with more options for their lending needs. Mountain West consistently rated in the 'Top 10' of SBA 504 lenders nationwide, brings to Wyoming 38 years of experience in providing small business lending, rural economic development, job creation and opportunities for enhanced quality of life. We're excited about what the future holds for this expansion."

Evans also noted one of the key benefits of the SBA 504 loan is the 25-year fixed interest rate for real estate purchase and construction financing.

"If you are an existing business, looking to purchase or build your own building or purchase additional equipment to support your growth, the SBA 504 loan is the best-kept secret in small business financing," Evans explained. "For a conventional loan, businesses traditionally need a 30 percent down payment to acquire commercial real estate; but with the 504 loan, a borrower needs as little as 10 percent down, because of the unique partnership between the borrower's bank or credit union and Mountain West. It's a win for the business, the financial institution, and the larger community benefiting from small business growth."

About Mountain West Small Business Finance

MWSBF is a private, non-profit corporation licensed and regulated by the U.S. Small Business Administration to administer the SBA's 504 Development Company Loan Program in Utah, Wyoming and surrounding mountain states. The company works with local lending institutions, community economic development agencies and business owners to facilitate access to capital for growth, expansion and job creation.

MWSBF's team of experienced economic development finance professionals has decades of experience helping small business owners and lenders access various state and federal finance opportunities. Since its inception, MWSBF has provided loans to thousands of small businesses totaling more than one billion dollars, resulting in thousands of new jobs. Learn more at mwsbf.com.

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FOR IMMEDIATE RELEASE

United Bankers' Bank Launches Marketing Solutions Partnership with WordCom

This first of its kind program provides United Bankers Bank's community bank customers and prospects with affordable and direct access to intelligent data and bank marketing solutions.

BLOOMINGTON, Minn, September 5, 2018 – United Bankers' Bank (UBB), the nation's first bankers' bank, today announced a collaboration with intelligent target marketing solutions provider, WordCom. Through this partnership, UBB will provide community banks with access to a suite of data and bank marketing solutions that will assist them in acquiring new customers, deposit accounts and loan products in addition to programs that will enhance the customer engagement and onboarding processes, with the primary focus on helping community banks market more efficiently and effectively.

"UBB's mission is to provide community banks, no matter the size of the institution, with the products and services they need to be successful in the communities they serve. We currently have the resources in place to assist them with their operations, lending, investments and consulting needs like compliance, HR and insurance, so adding a trusted source for marketing solutions made complete sense and only further solidifies our position as a truly full-service bankers' bank," commented Executive Vice President and Chief Marketing Officer John Peterson. "In today's competitive environment, community banks are no longer just competing against other financial institutions down the street or in their immediate communities, instead they are feeling additional pressure from a host of new service providers who didn't exist five or ten years ago. As a result, the need for efficient and intelligent marketing solutions has never been more important," Peterson said.

"WordCom has a long and impressive track record of providing the financial services industry with effective marketing solutions that get results. Their commitment to ensuring the needs of their clients are of the highest priority, along with maintaining a continued focus on innovating and enhancing their product offering was of great importance to us. We viewed these shared company values and culture as a vital component to a successful partnership," stated Tyson Doke, Vice President and Marketing Manager for United Bankers' Bank.

"WordCom has been assisting financial institutions for over 3 decades; providing professional service and marketing expertise to our valued clients. We are a full-service target marketing company that will be readily available to assist UBB customers with their marketing initiatives. We are excited to launch this partnership and are 100% committed to doing everything possible to help UBB's customers achieve their marketing goals," said Sean Mulvaney, Vice President, and Chief Strategy Officer for WordCom.

The marketing services partnership will involve direct collaboration between UBB and WordCom, focusing on aligning the needs of UBB's community bank customers with the intelligent marketing solutions provided by WordCom. Detailed information about the marketing solutions provided can be viewed by visiting www.ubbmarketingsolutions.com.

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About United Bankers' Bank

Headquartered in Bloomington, MN, United Bankers' Bank is the nation's first bankers' bank, and a full service provider of correspondent banking services to community banks in: Minnesota, North Dakota, South Dakota, Montana, Nebraska, Indiana, Iowa, Wyoming, Idaho, Ohio, Oregon, Washington, Michigan and Illinois. For more information please visit www.ubb.com.

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United Bankers' Bank is proud to be the nation's first and the upper Midwest's largest bankers' bank, covering 14 states and serving over 1000 community banks from the Pacific Northwest to the Great Lakes. We can't wait to share our passion for community banking with you!

**For more information, contact your
Wyoming Calling Officer:**

Craig McCandless

SVP Correspondent Banking
Regional Sales Manager
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Can't keep a good bank down

Last decade has seen struggles, successes for the industry

By Jim Reber

September 7, 2018 is the mortgage finance industry's date of infamy. It's now been a full decade since the secondary market siblings, Fannie Mae and Freddie Mac, have been in legal custody of the Federal Government. For many community banks, that date was the tipping point of a tortuous era of poor loan demand, sketchy credit quality, weak yields and paltry margins. Not to mention Dodd-Frank.

Now, however, things look much better for the economy in general, and community banking in particular. There are many indicators that demonstrate how the industry's fortunes have turned, perhaps the most visible of which is, wait for it, earnings. For all of 2017, FDIC-insured institutions reported net income of \$163 billion, which was a near record. In just the first six months in 2018, these same institutions have reported \$116 billion in net income.

Not been made whole, yet

Several other macro-indicators of banking industry health have ebbed and flowed over the last 10 years. One of these would be housing prices. Nationally, single-family residential costs peaked in mid-2006, and much of the Great Recession can be traced to the collapse of the housing market several years later. Prices fell, on average, over 27 percent and bottomed out in 2012. Since then, housing values have recovered, and are now at all-time highs, but are still only about 11 percent ahead of where they were 12 full years ago.

As housing prices have improved, so have Fannie Mae's and Freddie Mac's fortunes. The two government sponsored enterprises (GSEs) both continued to post losses through 2011, and taxpayers provided capital draws to keep them solvent. Both have been profitable for the last seven years, and have more than paid back the draws, but as of yet, they are still operating with next to no capital, since the Treasury continues to sweep their earnings into its own coffers.

Go-to for investors

Still, they remain vital to both the housing industry (over 80 percent of mortgage loans are owned or guaranteed by Fannie or Freddie), and to community bank investors (around 40 percent of their bond portfolios are issued by them). Their popularity with portfolio managers is understandable, since these securities are highly liquid, easily pledged, carry a low 20 percent risk weighting, and their credit quality is considered to be one small rung below that of the U. S. Government's.

And, their supplies are dwindling. Both of these GSEs have been told by congress to decrease their debt loads, and at this point have only about 40 percent of the outstanding borrowings compared to 2013. In aggregate, the investment sector known as "agency securities" has shrunk by about 40 percent in the last decade, as FHLB borrowings also remain well below their 2008 peak. Add to this the finite quantities of mortgage securities and municipal bonds, and we have a fixed-income market that is very stable from the standpoints of liquidity and incremental yield spreads.

Trending up

About the only negative for community banks in the current *zeitgeist* is that their investment portfolios have declined in value. What I hasten to remind investors is this represents a myriad of opportunities. First and foremost is that the bond portfolio's yield is about to go up. Getting there may take some time, as many banks' liquidity stockpiles are low, but remember that's a reason that bank earnings are at record levels.

More immediately, bond swaps that remove some below-market yields and replace them with higher yielding investments can speed up that process. Your tax accountant would be pleased, as you'd effectively be deferring the payment of income taxes into future periods. Periods during which, hopefully, industry profitability will remain strong.

So, in summary, community bankers are enjoying the fruits of their efforts. These efforts include sound business practices, wise investing and steadfast advocacy. Here's hoping for another decade of success for community banking.

* * * * *

Economic outlook webinar

Craig Dismuke, Chief Economist for ICBA Securities' exclusive broker Vining Sparks, will present a quarterly Economic Outlook webinar on October 18. He will review recent Fed activity, analyze the key economic indicators and discuss the landscape for interest rates. Visit viningsparks.com or contact your Vining Sparks sales rep to register.

Jim Reber is president and CEO of ICBA Securities and can be reached at (800) 422-6442 or jreber@icbasecurities.com.



For Immediate Release

Pentegra Supports Executive Order Announcing Retirement Initiative

White Plains, New York, September 4, 2018--On Friday, August 31, 2018, President Trump signed an executive order intended to strengthen retirement security for Americans and encourage a number of improvements to the nation's retirement system. In signing the order, the President has directed the Department of Labor and the Treasury Department (IRS) to create:

- New regulations or guidance designed to make it easier for small businesses to join and participate in multiple employer plans (MEPs),
- New regulations or guidance offering options to reduce paperwork and administrative expense for plan sponsors, and
- New regulations or guidance to update minimum required distribution requirements for qualified retirement plans and Individual Retirement Accounts (IRAs) to reflect changes in today's life expectancy.

Today, Pentegra President and CEO John E. Pinto issued the following statement:

"Pentegra has long anticipated that new regulations and/or guidance, backed by the long-standing, strong bipartisan support for MEPs in Washington, would lead to a dramatic rise in the use of multiple employer plans. MEPs have a structural advantage over other forms of retirement programs—they allow employers to be relieved of plan administrator responsibilities to a greater extent than is possible under a single employer plan structure, making them one of the simplest arrangements for employers who wish to offer retirement benefits. MEPs also help ensure economies of scale and professional fiduciary oversight. We anticipate a significant increase in MEP interest."

Pentegra Releases White Paper on Open MEPs Following President's Executive Order

White Plains, NY, September 5, 2018 -- Today Pentegra, a leading provider of retirement plan and fiduciary outsourcing solutions, released a new white paper, "Pentegra's 2018 Stance on Open MEPs."

The white paper provides an overview of the current environment surrounding multiple employer plans (MEPs) and the history of where the industry stands on these programs today. Last week, the President signed an Executive Order in which he directed the Department of Labor and the Treasury Department (IRS) to create new regulations or guidance designed to, among other items, make it easier for small businesses to join and participate in MEPs.

Pete Swisher, Pentegra Senior Vice President and National Sales Director, said, "Pentegra believes that removing obstacles to participating in MEPs will provide the greatest possible long-term benefits to American workers and retirees. Policies that encourage the adoption of and participation in MEPs are certainly preferable to policies that artificially limit access to MEP structures to a handful of industry participants."

Pentegra predicts that the next few years will likely see an acceleration in MEP interest and adoption as the IRS and DOL work to comply with the Executive Order.

Swisher added, "MEPs are a powerful tool with genuine structural benefits over single employer plans. They are a simple, safe, and cost-effective way for employers to offer retirement benefits while relieving them of many fiduciary and plan administrator responsibilities."

Read the complete white paper [here](#)

About Pentegra

Pentegra is a leading provider of retirement planning and fiduciary outsourcing solutions to organizations nationwide. Founded by the Federal Home Loan Bank System in 1943, Pentegra offers a broad array of qualified and non-qualified retirement plan solutions, TPA services and benefits financing solutions using BOLI. In addition, Pentegra, through Pentegra Investors, Inc., also serves the needs of institutional investors, offering investment outsourcing capabilities. For more information, go to www.pentegra.com.

2018 WBA BankPac Is In



BANKPAC



WYOMING BANKERS ASSOCIATION

The 2018 WBA BankPac campaign is in full Swing. To date 146 individuals from 46 banks & branches have contributed \$17,765.00 to the current campaign. The following is a list of WBA members and their banks who have contributed as of September 28, 2018.

Bankers/Bank

Tom Abernathy – Wyoming Community Bank, Riverton
Jeff Adams – ANB Bank, Cheyenne
Ann Anderson – Pinnacle Bank, Cody
Diana Anderson – ANB Bank, Casper
Stephanie Arnold – Bank of Commerce, Rawlins
Chaz Avila – ANB Bank, Laramie
Elva Bach – Hilltop National Bank, Casper
Kevin Bailey – Oregon Trail Bank, Cheyenne
Terri Baker – ANB Bank, Cheyenne
Gail Barbero – ANB Bank, Cheyenne
John Barto, Jr. – Bank of Commerce, Rawlins
Thomas Bass – Wyoming Bank & Trust, Cheyenne
Alan Bergfeld – NewGround
Jennifer Booth – Pinnacle Bank, Torrington
Kermit Brown – Western States Bank, Laramie
Wade Bruch – Pinnacle Bank, Torrington
Dave Bruni – First Interstate Bank, Casper
Paul Brunkhorst – The Bank of Buffalo, Buffalo
Susan Bulgrin – Security First Bank, Laramie
Brent Burkart – ANB Bank, Cheyenne
Cheryl Callies – First Interstate Bank, Casper
Cathy Carson – Hilltop National Bank, Casper
Robert Cerkovnik – Hilltop National Bank, Casper
Stephanie Cesko – Bank of Commerce, Rawlins
Bill Chandler – Bank of Commerce, Rawlins
Richard Chenoweth – The Rawlins National Bank, Rawlins
Jeriza Collins – Bank of Commerce, Rawlins
Judy Collins – ANB Bank, Cheyenne
Kevin Couch – ANB Bank, Cheyenne
Aaron Courtney – Jonah Bank of Wyoming, Cheyenne
Gary Crum – Western States Bank, Laramie
Randall Dancliff – Western States Bank, Cheyenne
Michele Dehoff – Jonah Bank of Wyoming, Cheyenne
Darold Destefano – Bank of Sheridan, Sheridan
Greg Dixson – Hilltop National Bank, Casper
Kaitlyn Dowd – Fortner, Bayens, Levkulich & Garrison PC
Carmen Duncan – Pinnacle Bank, Cody
Scott Estep – Wyoming Community Bank, Riverton
Crystal Feddersen – Pinnacle Bank, Newcastle
Faron Ferguson – Pinnacle Bank, Gillette
Dave Ferries – First Federal Bank & Trust, Sheridan
Rocky Fiedor – The Rawlins National Bank, Rawlins
Patrick Flanary – ANB Bank, Cheyenne
Jim Foster – Pulse
Copper France – Bank of Commerce, Rawlins
Sherrod France – Bank of Commerce, Rawlins
Charlie Garrison – Fortner, Bayens, Levkulich & Garrison PC
Michael Geesey – Wyoming Bankers Association, Cheyenne
Steven Griego – ANB Bank, Cheyenne
Richard Griffith – Bank of Buffalo, Buffalo
Stig Hallingbye – Security First Bank, Cheyenne
David Hansen – Pinnacle Bank, Torrington
Kelly Harnett – Sundance State Bank, Sundance
Wes Haskins – Bank of Buffalo, Buffalo
Gina Hayden – Jonah Bank of Wyoming, Casper
Bruce Hellbaum – The Rawlins National Bank, Rawlins
Michael Hickerson – ANB Bank, Cheyenne
Tim Hofmann – The Rawlins National Bank, Rawlins
Travis Hubbard – First Interstate Bank, Casper
David Hubert – First Interstate Bank, Sheridan
Quinn Hunter – Pinnacle Bank, Torrington
Bill Huppert – First Interstate Bank
Rod Jensen – Bank of Star Valley, Afton
Dan Johnson – Pinnacle Bank, Gillette
Karen Johnson – First Interstate Bank, Gillette
Dara Johnston – ANB Bank, Buffalo
Gregg Jones – Jonah Bank of Wyoming, Cheyenne
LeaAnn Jones – Sundance State Bank, Sundance
Wendy Kindell – Pinnacle Bank, Cody
Nancy Knaub – Jonah Bank of Wyoming, Cheyenne
Ty Krell – Sundance State Bank, Sundance
Felicia Lamprecht – Bank of Commerce, Rawlins
John Linton – Wyoming Community Bank, Lander
Kelly Lojka – ANB Bank, Cheyenne
Chasity Lyson – ANB Bank, Cheyenne
Cindy Mabie – Jonah Bank of Wyoming, Cheyenne
Howard Macleary – ANB Bank, Cheyenne
Brett Malm – Platte Valley Bank, Torrington
Rick Mason – Jonah Bank of Wyoming, Casper
Andrea Matlock – Pinnacle Bank, Torrington
Kathy Mawford – ANB Bank, Cheyenne
Robert McBride – First Northern Bank of Wyoming, Buffalo
Gil McEndree – Pinnacle Bank, Worland
Richard Melone – The Rawlins National Bank, Rawlins
Lynne Michelena – First Interstate Bank, Buffalo
Andy Miller – Sundance State Bank, Sundance
Minnie Miller – Pinnacle Bank, Thermopolis
Rebecca Miller – ANB Bank, Laramie
Sally Minihan-Ayers – Hilltop National Bank, Casper
Kevin Moffett – Western States Bank, Cheyenne
Dan Moline – Wyoming Community Bank, Riverton
Heather Morgan – ANB Bank, Cheyenne

Kevyn Morgareidge – Hilltop National Bank, Casper
Mike Morrison – First State Bank, Newcastle
Brent Mullock – Pinnacle Bank, Torrington
Chris Murry – Bank of Commerce, Rawlins
Gary Negich – First Interstate Bank, Laramie
Jessica Oden – First Interstate Bank, Mills
Ruby Ogden – Bank of Commerce, Rawlins
Kevin Paintner – ANB Bank, Cheyenne
Linda Parker – Buffalo Federal Bank, Gillette
Mike Peck – First Interstate Bank, Laramie
Mary Penland – Bank of Commerce, Rawlins
Todd Peterson – Pinnacle Bank, Torrington
Scott Pettit – Wyoming Community Bank, Riverton
John Pfeffer – Bank of Commerce, Rawlins
Rachel Pherson – ANB Bank, Cheyenne
Jerry Plumley – ANB Bank, Cheyenne
Sunsa Potter – ANB Bank, Cheyenne
Christine Potter – Jonah Bank of Wyoming, Casper
Kroger Propst – ANB Bank, Cheyenne
Tanya Raile – Pinnacle Bank, Cody
Stephen Reimann – ANB Bank, Buffalo
Regina Rentfro – Bank of Commerce, Rawlins
Victor Robbins – First Interstate Bank, Riverton
Brett Roth – ANB Bank, Cheyenne
Brent Russ – ANB Bank, Cheyenne
Olivia Samson – ANB Bank, Cheyenne

Nathan Sanders – Bank of Sheridan, Sheridan
Dusty Schutzman – Pinnacle Bank, Cody
Kelli Shannon – Pinnacle Bank, Torrington
Kent Shurtleff – Wyoming Community Bank, Riverton
Cinde Skavdahl – Jonah Bank of Wyoming, Casper
Mary Stockton – Wyoming Community Bank, Riverton
Susan Stokes – Wyoming Community Bank, Riverton
Colleen Stratton – Bank of Commerce, Rawlins
Scott Thayer – The Rawlins National Bank, Rawlins
Tammy Torczon – Pinnacle Bank, Cody
Duane Toro – Western States Bank, Laramie
David True – Hilltop National Bank, Casper
H.A. True, III – Hilltop National Bank, Casper
Craig Valdez – Hilltop National Bank, Casper
Ron Van Voast – Security First Bank, Cheyenne
Roger Wagner – Hilltop National Bank, Casper
Jeff Wallace – Wyoming Bank & Trust, Cheyenne
Pam Wallace – Jonah Bank of Wyoming, Casper
Robin Wallingford – Jonah Bank of Wyoming
Douglas Weedin – Pinnacle Bank, Cody
Duane Whitlock – ANB Bank, Worland
Mike Williams – Jonah Bank of Wyoming, Cheyenne
Shane Wolf – Sundance State Bank, Sundance
Tom Youtz – Wyoming Community Bank, Riverton
Mark Zaback – Jonah Bank of Wyoming, Casper
Kathleen Zaroff – ANB Bank, Cheyenne

WBA Bank Pac is the nonpartisan political action committee of the Wyoming Bankers Association. All contributions are voluntary. Absolutely no form of coercion may be used to solicit a contribution. No employee will be favored, disadvantaged, or retaliated against based on their contribution amount or their decision not to contribute. A suggested contribution is only a suggestion. Corporate contributions are prohibited. Contributions to WBA BankPac are not deductible for state or federal income tax purposes. Federal Law requires political action committees to obtain written authorization to solicit and to use best efforts to report the name, mailing address, occupation, and name of employer for each individual whose contributions aggregate an excess of \$200 in its calendar year. State law requires political action committees to use best efforts to report the name, mailing address, occupation, and name of employer for each individual whose contributions aggregate an excess of \$100 in a reporting period.

Employment Opportunities

Post Your Job Openings at NO COST!

Is your financial institution looking to add staff? Be sure to post your bank's job openings at <http://wyomingbankers.site-ym.com/?CareerCenter>. While many organizations charge for this service, your WBA continues to offer free job postings for our members. WBA's online *Employment* section is the foremost connection for Wyoming banks and those seeking jobs in the banking industry in our state. For more information or for assistance in posting your bank's job openings, contact Cheryl at 307-638-5008 or cheryl@wyomingbankers.com.

Positions Available

Commercial Lender – Big Horn Federal Savings Bank – Thermopolis, WY

Position Open - Commercial Lender – Thermopolis

Big Horn Federal seeks a commercial loan officer to join their Thermopolis Branch.

Successful applicant must be able to:

- Approve and underwrite loans with specified limits
- Analyze applicants' financial status, credit, and property evaluations
- Present to customers available loan and credit options, and service terms
- Gather loan applicants' credit histories, corporate financial statements, and other financial information
- Review and update credit and loan files
- Participate in/ and look for continuing education applicable to commercial lending
- Participate in professional organizations

Applicants must also possess the ability to work in a team environment as well as take the initiative to work independently.

If you are interested in applying for this position, please contact Shalene at 1-800-927-7556.

Commercial Loan Officer – Central Bank & Trust – Cheyenne, WY

Central Bank & Trust has an immediate opening for a Commercial Loan Officer.

Central Bank & Trust is an established, community driven bank with five branches in Wyoming. We strive to serve the people of Wyoming in a professional, approachable way in the hopes of benefiting Wyoming as a whole.

A team of 35+ individuals work within CB&T where progress, communication, and community development are a set goal for all. Anyone wanting to apply will need to be driven, professional, and a team player.

- A bachelor's degree in a business-related field, or equivalent experience
- Previous banking experience required
- Strong writing and communication skills
- Sales experience a plus, but not a requirement
- Ability to analyze, organize and solve problems
- Ability to learn from senior officers on commercial loan processes
- Full-time position with benefits. Salary is negotiable.

We seek people who thrive on hard work and desire to excel and learn constantly; people who are dynamic, mature, dependable, and who integrate easily into multidisciplinary teams.

Equal Opportunity Employer

How to Apply / Contact

To apply please email your cover letter and resume to careers@centralbanktrust.com or drop it off at:
3060 East Lincolnway, Cheyenne, WY 82001

Commercial Loan Officer – The Bank of Gillette – Gillette WY

The Bank of Gillette - a branch of Buffalo Federal Bank, a Wyoming state chartered bank is seeking a talented, self-motivated commercial loan officer.

This position is responsible for quality loan production requiring business development, relationship management, loan approval, closing and collection. Candidates with previous commercial or agricultural lending experience preferred.

The Bank of Gillette offers a highly competitive wage, annual performance incentive, excellent insurance package and matching 401K program.

Candidates can submit a resume to:

The Bank of Gillette, ATTN: Linda Parker
2900 South Douglas Hwy, Gillette WY 82718
or email Lparker@thebank-gillette.com

Buffalo Federal Bank is an Equal Opportunity and Affirmative Action Employer.
Member FDIC - Equal Housing Lender

WBA WELCOMES NEW ASSOCIATE MEMBER

Mountain West Small Business Finance www.mwsbf.com

Mountain West Small business Finance is a private, non-profit corporation licensed and regulated by the U.S. Small Business Administration. Mountain West administers the SBA's 504 Development Company Loan Program in the state of Utah and in surrounding mountain states.

Mountain West was created as an initiative of the State's Office of Economic Development in 1980, recognizing the need for support of existing local small businesses. As a not-for-profit finance intermediary, Mountain West works with local lending institutions, community economic development agencies, and business owners to facilitate access to capital for growth, expansion and job creation.

Mountain West has a team of experienced economic development finance professionals with years of experience helping small business owners and lenders to access various state and federal finance opportunities. Since its inception, Mountain West has provided loans to thousands of small businesses totaling well over One Billion Dollars. The result has been the creation of thousands of new jobs in developments in every corner of Utah and adjoining states.

CONTACT:

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Wyoming Bankers Association Associate Members

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Promontory Interfinancial Network, LLC
Rocky Mtn. Loan Consultants, Inc.
TransWestern Capital Advisors, LLC
United Bankers' Bank
US Small Business Administration
USDA Rural Development
Wyoming Community Development Authority
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