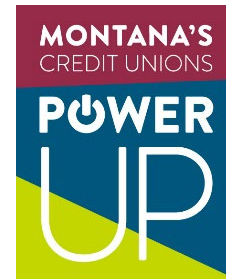


Montana's Credit Unions Are All-Stars!



Montana's Credit Unions is an association that exists to promote and enhance a thriving credit union community. Its three entities support this mission. The Montana Credit Union League provides dues-supported services to protect, advocate, and inform. League Service Group provides quality business services for Montana's credit unions. And Montana Credit Unions for Community Development acts as a catalyst to implement programs through Montana credit unions that improve the social and economic well-being of Montana consumers.

Gerry Singleton, President/CEO, 406.324.7203, gerry@mcun.coop



Take control of the health insurance you offer your employees by joining the **Montana Credit Union League Group Benefit Trust**. League affiliates in Montana are eligible to become owners/users of the Group Benefit Trust which offers multiple health insurance plans to meet your needs (medical, dental, vision) as well as an award-winning Healthy You! wellness program and ancillary benefits of life and AD&D, long-term and short-term disability, and voluntary life.

Mara Rayner, Director of Human Resource Benefits, 406.324.7455, mara@mcun.coop

MCU Associate Member

Millennium Corporate Credit Union is a wholesale credit union providing financial services to credit unions throughout the Midwest. We've been serving credit union members for over 70 years and work with 250 credit unions in eleven states with the home office in Wichita, KS.

Larry Eisenhauer, President/CEO, larry@millenniumcorporate.org
Bob Jewett, Member Engagement Rep., robert@millenniumcorporate.org
Ryan Nong, Member Engagement Rep., ryan@millenniumcorporate.org

Since 1992, the **Asset & Investment Management Service (AIM)** has consulted with credit unions of all asset sizes, providing sound, practical and impartial financial advice. With AIM, you can join a trusted partner who will help manage your assets and meet your targets. AIM offers a variety of products and services to assist credit unions with ALM, liquidity, investing, and other related issues.

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LSG Strategic Partners & VIPs



American Share provides an alternative to federal deposit insurance. We cover up to \$250,000 per account – not per member – with no limit to the number of accounts that can be insured. Unlike NCUA, American Share's sole purpose is to insure consumer funds without adding another layer of regulatory burden.

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The Baker Group is one of the nation's largest independently owned securities firm specializing in investment and cashflow management for public entities. We've helped our clients improve decision making, better manage cashflows and maximize investment portfolio performance since 1979. Our consultative approach to strategic planning includes education and strict policy adherence to ensure that every solution is as unique as our clients. You can reach us by calling 1-800-937-2257 or at www.gobaker.com.

Jeff McQueen, Associate Partner, jmcqueen@gobaker.com



Bases Covered Auditing (BCA) is an audit firm that specializes in Credit Union compliance. We are a locally owned Credit Union Service Organization in Sioux Falls, SD. Our team is knowledgeable and are experts in Internal Audit, Compliance, and Risk Management.

Sarah Schoon, President/CEO, sschoon@basescoveredauditing.com



CUMONT provides real estate loan services for Montana credit unions. They believe that by working together, they can improve lives and grow communities, and help your credit union thrive. An effective real estate loan processing solution allows you to do what you do best – serve your members' needs and build loyalty.

Chandra Thronson, Manager, chandrat@cu-mont.com



Douglas Wilson offers a wide range of services to their credit union clients while ensuring personalized, quality audit service that is beyond comparison. They are experienced with credit union regulations and look forward to assisting you as you manage your risk and compliance obligations.

Melissa Soldano, Shareholder, 406.761.4645, melissa.soldano@dwcogf.com



Envisant is a credit union service organization helping credit unions across all 50 states achieve their vision. A subsidiary of the Illinois Credit Union League, Envisant brings experience and expertise to all areas of credit union service. Our forward-thinking product strategy features credit and debit programs, prepaid debit cards, portfolio development consulting, agent credit card programs, collection services, ATM services, marketing and more.

John Fotopoulos, National Sales Director, john.fotopoulos@envisant.com



First Call is the leader in Done FOR you IT, Done WITH you IT, Advanced Cybersecurity, Unified Communication, Microsoft 365 and Product Purchasing for technology-driven and value-focused Credit Unions in Montana. Our company culture is built on the foundation of creating wins for our customers, employees, and shareholders that all begin with a strong working relationship. We have a passion for superior service, process/consistency and building a great company right here in Montana.

Meg Ross, Business Development Director, mross@firstsolution.com

Conor Smith, CEO, csmith@firstsolution.com



First Class Mortgage knows that building relationships makes for satisfied customers. When you send members to First Class Mortgage, their team represents you, and their focus is your borrowers' interests, whether they're refinancing or purchasing their first home. For information on their process and loan programs, call Dan.

Dan VanWinkle, President, dan@firstclasscorp.com



Leavitt Great West Insurance Services is an independent insurance agency with offices in Billings, Bozeman, Butte, Choteau, Conrad, Cut Bank, Great Falls, Helena, Kalispell, Livingston, and Shelby. Our independence means we represent multiple insurance companies and are able to match our clients' needs with the insurance company, product, or risk management strategy that will result in the right insurance coverage at an extremely competitive premium rate. Our independent status means better insurance for individuals, families, and businesses—from home and car insurance to workers compensation to property risks to liability insurance and more.

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Motivosity is an innovative employee recognition product that provides you with a seamless solution for fostering a vibrant culture and acknowledging the efforts of your credit union's employees.

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Taylor Roy, SMB Sales, taylor.roy@motivosity.com



Open Lending provides automated lending services to financial institutions. The company specializes in loan analytics, risk-based pricing, risk modeling and automated decision technology for automotive lenders throughout the United States. The company was founded in Austin, TX in 2000.

Deanna Anderson, VP of Sales East Region, danderson@openlending.com

Melinda Augustine, Regional Account Manager, maugustine@openlending.com



SRM has helped 1,000+ financial institutions add billions to their bottom line across payments, digital transformation, core processing, digital assets, and operational efficiency. SRM's decades of vendor negotiation and advisory experience have lowered costs, increased productivity, and provided a competitive edge for clients in an environment of constant change.

Matt Smith, VP Business Development, msmith@srmcorp.com



Trellance is a credit union cooperative and technology partner for credit unions. With analytics, cloud and talent solutions, credit unions can increase efficiency and improve member experience. As a tech partner, Trellance ensures that credit unions have access to the latest generation of fintech solutions. Learn more at Trellance.com.

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Maggie Chopp, Sr. National Sales Executive, mchopp@trellance.com



TruStage is a financially strong insurance, investment, and technology provider, built on the philosophy of people helping people. We believe a brighter financial future should be accessible to everyone, and our products and solutions help people confidently make financial decisions that work for them at every stage of life.

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Velera, formerly PSCU/Co-op Solutions, is the nation's premier payments credit union service organization (CUSO) and an integrated financial technology solutions provider. With over four decades of industry experience and a commitment to service excellence and innovation, the company serves more than 4,000 financial institutions throughout North America, operating with velocity to help its clients keep pace with the rapid momentum of change and fuel growth in the new era of financial services. Velera leverages its expertise and resources on behalf of credit unions and their members, offering an end-to-end product portfolio that includes payment processing, fraud and risk management, data and analytics, digital banking, instant payments, strategic consulting,

collections, ATM and POS networks, shared branching and 24/7/365 member support via its contact centers.

Debbie Cook, Client Strategy and Growth Executive, debbie.cook@coop.org

Jay Roth III, Client Business Executive, 909.256.9464, jay.rothiii@coop.org

Zest AI is a technology CUSO based in Los Angeles. Our AI lending technology helps credit unions decrease risk and boost equity throughout the member journey to build durable businesses and grant members fair, consistent credit decisions. To learn more, visit zest.ai.

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Exhibitors



ADVANTAGE, powered by JMFA, is dedicated to empowering credit unions with strategic solutions for growth and success. Our comprehensive services include overdraft program consulting and compliance, account acquisition strategies, vendor contract negotiations, and consulting for improving digital capabilities. Choose ADVANTAGE to elevate your performance, identify new opportunities, and build value.

Derrick Mather, Regional Sales Director, derrick.mather@jmfa.com



Allied Solutions is one of the largest providers of insurance, lending, risk management, and data-driven solutions to financial institutions in North America. Allied Solutions uses technology-based solutions customized to meet the needs of over 6,000 banks, credit unions, finance companies, mortgage servicers, and auto dealers.

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Atmos Financial is the first turnkey solution for lenders to profitably offer solar and electrification products without development and acquisition costs. With Atmos, you own your loans and relationships. Portfolio management and tailored local lending are supported with intuitive visualization tools, for effortless lending solutions that make an impact.

Blaine Jensen, Lending Partnerships Consultant, blaine@joinatmos.com



CU*NorthWest is a core for credit unions, owned by credit unions. We are a cooperative CUSO of over 45 credit unions dedicated to building services for credit unions since 2005. We empower every credit union to achieve more by collaborating in the creation, production, distribution, and utilization of our services.

Stuart Kuzik, CEO, stuart.kuzik@cu-northwest.com

Bryce Follett, Client Solutions Consultant, Bryce.follett@cu-northwest.com



Cushing Terrell was founded in 1938 by a pair of architects. Ralph Cushing and Everett Terrell acted on the belief that integrating architecture, engineering, and design opened doors for deepened relationships and enhanced creativity: the beginnings of our design practice and what still defines us today. Driven by empathy, our team works together to design systems and spaces that help people live their best lives, achieve their visions, and enjoy healthy, sustainable built environments. For more information about Cushing Terrell and our mission to forever improve, visit cushingterrell.com or call 406.248.7455.

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Earnest Consulting Group works with credit union boards and senior management to:

- Build strategies to reward and retain key executives through Executive Benefits
- Provide investment solutions to offset employee benefit costs
- Enhance the credit union's charitable giving opportunities

Brooks Berardi, Partner, bberardi@earnestconsulting.com



We believe business is more than the next deal; it's a partnership. Choose **ESP**, and we become a partner in your success. We offer both a packaged solution set for credit unions that prefer full core oversight and an open framework of over 75 vendors for those seeking the ultimate in customization.

Casey Boyer, Brand Ambassador, cboyer@espsolution.net



Ferrin & Company, LLC is a specialized CPA firm providing credit union audit and consulting services. Credit unions are the industry we serve. Though our professionals have experience auditing other industries, we have chosen to focus our firm's efforts in providing professional audit and consulting services to the credit union industry. In addition to your annual audit, we can meet all your credit union's other audit needs, including employee benefit plan and retirement plan audits, bank secrecy act validations and ACH Audits. Our audit service professionals are committed to your credit union's success. Our audit services reflect that passion.

Bart Ferrin, Owner/Shareholder, ferrin CPA@ferrin CPA.com



The **Federal Home Loan Bank of Des Moines** is a member-owned cooperative that provides funding solutions and liquidity to nearly 1,200 financial institutions to support mortgage lending, economic development, and affordable housing in their communities. Serving 13 states and three U.S. Pacific territories.

Eric Jensen, Senior Relationship Manager, ejensen@fhlbdm.com



Grizzly Security is the largest CIT and Cash Vault Services provider in the state of Montana. Our transportation network established over 45 years ago, along with our industry leading tracking and currency processing software, delivers our customers piece of mind through cash visibility and timely service.”

Erik Ewing, Chief Development Officer, eeewing@grizzlysecurity.com

ModernFi

ModernFi helps credit unions grow, retain, and manage their shares and deposits. Through the ModernFi Deposit Network, credit unions can provide extended NCUA insurance to depositors through program partner credit unions, sweep excess balances to generate income and improve capital ratios, and receive funding on demand to fuel lending growth.

Anna Kang, Business Operations & Strategy, anna@modernfi.com

Mark Ward, Business Operations & Strategy, mark@modernfi.com



Montana Cooperative Development Center (MCDC) is a statewide resource for new and existing cooperatives and interested groups to evaluate the cooperative business model and create sustainable strategies. MCDC staff offers personal guidance to help with each step of forming and managing a successful cooperative and relies on a network of dedicated Cooperative Development Specialists to serve all corners of Montana. MCDC promotes the cooperative model as a viable alternative for economic development and offers workshops, presentations, and one-on-one business development sessions. MCDC is working across Montana to develop innovative cooperatives in retail, fitness, manufacturing, agriculture, and other industries.



Montana Council of Cooperatives has been expanding and advocating for cooperative businesses in Montana since 1960. The Council services as a collective voice during legislative sessions, hosts activities that engage members, and build awareness and promote Montana cooperatives.

Shandy Petersen, Funds & Sustainability Manager, shandy@mcdd.coop



OpenEye delivers a trusted cloud-managed video and data platform that provides actionable intelligence so you can protect and grow your business. The OpenEye Web Services (OWS) architecture streamlines video deployment and management at scale, while combining and analyzing event data from video, alarm systems, access control, sales transactions, central stations, and IoT devices. The OWS platform offers powerful alerting, reporting and analytics engine transforms disparate events into actionable insights that, when combined with video verification, enhance security, and increase your bottom line.

Rich Salvati, Regional Sales Manager, rsalvati@openeye.net



Securitas Technology, part of Securitas, is a world-leading provider of integrated security solutions that protect, connect, and optimize businesses of all types and sizes. More than 13,000 colleagues in 40 countries are focused daily on our purpose to help make your world a safer place and our commitment to deliver an unparalleled client experience. With clients at the heart of all we do, our people, knowledge, and technology power our connected ecosystem of health, safety and security solutions and services.

Nicholas Hill, Account Executive Regional Financial Sales, nicholas.hill@securitases.com



SHAZAM is the only nationwide independent, member-owned debit network, processor and core provider supporting community banks and credit unions. We ensure our clients have the products and services they demand and expect in a cost-effective way. Founded in 1976 and headquartered in Iowa, we're a leader in payments and financial technology, with a simple mission: **Strengthening community financial institutions**. Visit us today at shazam.net.

John Peck, Regional Director of Sales, jpeck@shazam.net



As Montana's only Children's Miracle Network Hospital, **Shodair** provides mental health and medical genetic services across the state regardless of a family's ability to pay.

Thanks to partnerships and support like that from Montana's Credit Unions, Shodair is able to meet its mission, "To heal, help, and inspire hope."

Shodair has been part of Montana's history since 1896 and deeply dedicated to serving its citizens. Shodair is currently accepting patients 3 to 18 in need of inpatient acute or residential or outpatient mental health services. To find out more visit shodair.org

Alana Listoe, Chief Communications Officer, 406.422.3081, alistoe@shodair.org



Sparrow enables credit unions to attract, engage, and retain Gen Z members by offering the most needed financial solution of young adulthood, without taking on any financial or operational risk.

Harrison Hochman, CEO, Harrison.hochman@sparrowfi.com



State National has been helping credit unions mitigate risk for 50 years. Our technology-driven, innovative portfolio protection solutions maximize efficiency and ROI while minimizing friction and member noise. Safeguard your credit union's assets against losses from uninsured collateral by partnering with the CPI specialist—State National.

Alan Coursey, Division Vice President, West, acoursey@statenational.com

Josh Malinosky, Regional Vice President, 817.287.8422, jmalinosky@statenational.com



SWBC serves credit unions nationwide with solution-based risk management and financial services that help you navigate lending, collections, collateral protection, and payments. We use proprietary technology and member-facing tools that allow your members to self-serve and see you as a strong financial partner.

Jon Calvert, Regional Vice President, jon.calvert@swbc.com

Paige Riggs, Large Market Account Manager, paige.riggs@swbc.com



Technology Unlimited is a provider of currency, coin, and check handling solutions. Contact us for any interest in cash recyclers, ATMs, ITMs, check scanners, coin sorters, and currency counters. We provide many different manufacturers and models to meet the specific needs of your Credit Union and your individual branches.

Erik Fitterer, Vice President, erikf@tuiusa.com



Operations teams at financial institutions and corporations across the country choose **UMACHA** as a key resource to enhance their understanding of processing electronic payments. UMACHA is an expert to help interpret compliance and risk management rules and regulations. We offer learning opportunities and consultative services that allow our clients to solve day-to-day issues and pass regulatory audits with confidence.

Jamie Herbert, Assoc. Dir. of Compliance Services, 763.201.9610, jamieh@umacha.org



Zero to Five Montana is an early childhood organization focused on increasing access to early care & education, supporting families, and empowering small businesses and communities. Zero to Five Montana's Child Care Business Connect (MCCBC) supports starting, growing, and expanding child care businesses and community initiatives.

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