



Utah Heritage Credit Union

Spring 2014

**LET US HELP YOU
BUILD YOUR DREAM HOME!**

COMPETITIVE RATES AS LOW AS **4.49%** APR
IMPRESSIVELY LOW CLOSING COSTS
SAME DAY DRAWS



Let's Welcome
in warmer weather with
RATES AS LOW AS
3.74% APR_{oac}
on ATV and RV Loans

Contact any loan officer for
more details!!

GROWING LOCAL TO MAKE UHCU STRONGER FOR ALL OF US!!



After careful consideration by your Board of Directors and Credit Union Management, we are excited to be expanding locally and planting our roots even deeper in Moroni. With this expansion our new operations center will be located next to the Moroni Main Branch. This remodeling project is currently in process and should be completed by June of this year.

Utah Heritage Credit Union is your local credit union for Sanpete and Sevier Counties, and whenever possible we try to do business locally. We employ people that live, work and play in the counties. It is these roots that make us different, and we attempt never to lose focus of who we are here to serve.

The Moroni Main Branch is beyond the capacity it has in office space. We were organized forty five years ago in the Moroni Feed Company and moved to this branch in June of 1994. Our roots in Moroni are deep, and for this reason we decided to bring the operations center here.

Our current membership is 7311. We have branches in three other locations in Sanpete County and feel this expansion will allow us to continue to provide world-class service to you, our local members, as we continue offering the financial services you can trust.

Thank you for your years of support and being there for us.

As you travel through Moroni look east of the Main Office and **"WATCH US GROW"**.



Ilene Rollo was hired as the President/CEO of Utah Heritage Credit Union in 1998. Her vision and knowledge was critical to the turn around and the growth of this Credit Union from 13 million in assets upon arrival to just under 50 million today. With her knowledge she started to build a firm foundation of operational procedures and then started to look for growth opportunities. Without Ilene's ability to look into the future the Credit Union wouldn't be what it is today. Expansion has been a great asset to the Credit Union, members, and community. In 1999 she opened our first new branch in Ephraim, Utah. She saw the need to expand the field of membership to a community-based Credit Union in Sanpete and Sevier counties and opened the next branch in 2004 in Gunnison, Utah. She added a Mortgage Office in 2006, and the Mt. Pleasant Branch was opened in 2008. There are now five offices with a sixth office in construction. Visa Debit & Credit Cards were added in 2000, internet access in 2003, and a name change from Moroni Feed Credit Union to Utah Heritage Credit Union in 2009. This name change allowed us to open up our membership. This event was a great undertaking met with much excitement for potential growth.

Ilene has been in the financial world for more than 40 years. She started in the financial institution industry around 1967 working for a bank. In 1978 she saw the light and switched to the Credit Union side. She joined the staff of Utah State University Credit Union. When she joined their organization, they had one branch and a handful of employees. During her time at USU Credit Union, she served as Vice President of Operations and helped grow that Credit Union to 3 branches with over 30 employees. In 1998, she left USU Credit Union and moved south to become President of Moroni Feed Credit Union. She is known, respected and has been an inspiration and innovator throughout her career. She never hesitates to share her knowledge with both members, and people in the community.

Ilene has been with Utah Heritage Credit Union for sixteen years. Ilene has had more visions than anyone we know. It was as if she carried a crystal ball in her palm where ever she went. There wasn't a day that would go by that she didn't say her famous words, "I've had a vision." In time the employees would joke over those famous words and could be heard saying, "Run!! Ilene has had another vision." You know the old saying, "If it isn't broken, don't fix it?" That never applied to Ilene. She broke things to make them better. Ilene's visions have been filled with passion and foresight. She has been vital in providing training and educational opportunities for employees. She could always visualize the potential in her staff making them better employees today than they were yesterday. Her vision of service to the people in the community has always been of great importance. Through annual meetings, newsletters, and member appreciation events the public has been kept informed of current events affecting their lives. Vital information and tools have been presented to help improve their understanding and safety in a time when fraud and identity theft are so prevalent. Her example of charity has shown through when a crisis or natural disaster has occurred not only in the community but in other parts of the country. Ilene can see beyond the boundaries when it comes to helping others. Ilene's vision of donating quilts to "Primary Children's Hospital" started years ago when she first came to the Credit Union. These quilts have benefited numerous patients far and wide. This act of kindness has evolved to include participation from the community. She has treated all with fairness, encouraged and provided training, served endless hours trying to help members and employees achieve financial success in their own individual lives. She has given much in time and donations to schools, community based organizations, Warm the Soles of Children, and the Make-A-Wish foundation just to name a few. Everywhere we have gone there is someone that knows Ilene.

Thinking outside of the box has definitely been an attribute that Ilene has passed on to her staff. It has helped to create a stronger bond between the Credit Union and members. Without Ilene's vision for the future, Utah Heritage Credit Union wouldn't be the financial institution it is today. We greatly appreciate Ilene's leadership, vision and dedication over the last 16 years.

As a membership and Credit Union staff, we wish her the very best!