Utah Division of Finance Strategic Plan

The Utah Division of Finance's Strategic Plan is intrinsically linked to the Department of Government Operations' (GovOps) [Strategic Plan](#), serving as a roadmap to achieve the Department's overarching goals. The Division's focus on enhancing financial reporting, strengthening internal controls, improving customer service, leveraging technology, and investing in workforce development directly supports GovOps' four strategic pillars. By aligning its strategic objectives and initiatives with the Department's vision, the Division of Finance plays a critical role in achieving a more efficient, effective, and collaborative government.

Our Vision
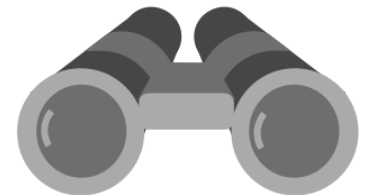
Our vision is to promote trust and integrity as the cornerstones of financial governance. We aspire to model excellence in efficient, effective, and ethical financial management practices. We will employ innovative strategies and technology to enhance financial operations for the benefit of Utah's citizens. Through the strategic adoption and implementation of innovative technologies and methodologies, we aim to elevate and streamline financial operations, ultimately benefiting the citizens of Utah. We are committed to preserving our autonomy in the configuration and functional management of the technological processes that comprise our ecosystem. This prioritization ensures alignment with the division's specific business needs and strategic objectives. It also promotes adaptability and responsiveness to the unique business needs of our customers.

Mission

Our mission is to promote the highest standards of trust and integrity in managing taxpayer funds. We show integrity by consistently providing accurate, timely, and unbiased financial information to the citizens and policymakers we serve. We believe the prudent and ethical use of taxpayer funds

supports the prosperity of the state and benefits all Utah residents.
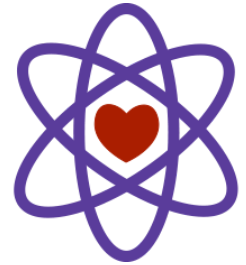
Core Values

- **Integrity**: We uphold the highest standards of honesty and transparency in all financial operations.
- **Accountability**: We are responsible stewards of taxpayer funds, ensuring their use is always ethical and effective.
- **Innovation**: We embrace new technologies and strategies to continuously improve our financial management processes.
- **Service Excellence**: We are committed to providing exceptional service to our customers, both internal and external.
- **Collaboration**: We work closely with other state agencies and stakeholders to achieve common goals.
- **Culture:** We cultivate an inclusive, high-performing culture that attracts, retains, and develops top talent. We focus on employee engagement, productivity, and the achievement of our strategic business objectives. We foster an environment that celebrates individual and team accomplishments, with a consistent focus on recognizing small wins.

About the Division of Finance

The Utah Division of Finance manages the financial operations of the state. Our primary objective is to ensure the responsible and transparent use of taxpayer funds. Our key responsibilities include:

- Maintaining Accurate Financial Records: We maintain accurate financial records and prepare reports used by government officials to make informed decisions.
- Adopting Protective Policies: We adopt policies that protect taxpayer funds and promote compliance with related laws.
- Ensuring Timely and Accurate Payroll: We ensure that state employees are paid accurately

and on time.
- Supporting State Travel: We assist those traveling on state business to efficiently book travel and receive reimbursement for travel expenses.
- Collecting Debts: We actively pursue and collect debts owed to the state, local governments, and certain victims of crime.

Our Team

Several teams work together within our division to ensure that the state's financial operations run efficiently. Each team plays a unique role in supporting our mission:

1. **Compliance team**
   o The Compliance team helps ensure that state agencies comply with the division's accounting policies and procedures.
   o We provide clear and accessible policies, identify compliance risks, audit transactions, and offer policy guidance.
   o Our team assists state agencies in establishing the ability to accept credit card payments and comply with Payment Card Industry (PCI) standards. We also help state agencies and political subdivisions comply with Social Security Section 218.

2. **Customer Solutions and Innovation team**
   o This team aims to become strategic partners with all state agencies, driving innovation and enhancing the customer experience through collaborative solutions.
   o Our project management philosophy fosters a culture of continuous improvement to propel the Division of Finance toward greater success.
   o We work closely with other state agencies to develop and implement innovative financial solutions that improve operational efficiency and service delivery.

3. **Financial Information Systems team**
   o The Financial Information Systems team manages the databases, servers, and software used for the state's financial operations.
   o We perform regular maintenance and updates to ensure these systems run smoothly and securely.
   o Our team provides training and support to other state agencies using our financial databases and software systems.

4. **Financial Reporting team**
   o This team compiles and analyzes the state's financial records.
   o We meticulously review the data to ensure it is accurate and adheres to governmental accounting standards.
   o The Financial Reporting team publishes this information in the Annual Comprehensive Financial Report (ACFR), which serves as a key resource for decision-makers and stakeholders.

5. **Travel and Expense Reporting team**
   o This team serves as the central point of contact for the state's travel and expense reporting system, SAP Concur.
   o We are responsible for the development, training, and enforcement of statewide travel and purchasing card policies.
   o We maintain the travel and expense reporting system, ensuring data integrity and efficient workflow processes.
   o Our goal is to uphold a process by which state employees accurately report purchasing card transactions and are reimbursed timely and accurately for travel expenses.

6. **Payment Operations team**
   o The Payment Operations team is the first point of contact for vendors, citizens, and state employees regarding payment-related needs.
   o We manage payroll, W-2s, ACH payments, check payments, and garnishments.
   o Our goal is to ensure that all payments are processed timely and accurately, maintaining the highest standards of service and accountability.
   o We serve as a primary point of contact for troubleshooting transaction questions in the financial system.

7. **Office of State Debt Collection (OSDC)**
   o The OSDC team is responsible for collecting funds either owed to or ordered to be paid by government entities.
   o This includes unpaid invoices for agency services rendered, court fines, and crime victim restitution.
   o We work diligently to recover debts owed to the state and ensure that financial obligations are met in a fair and efficient manner.

Division Challenges

The Utah Division of Finance faces several critical challenges that impact its ability to achieve its mission and strategic goals:

1. **Maintaining a Highly Talented Workforce**
    The division is experiencing high turnover rates among accounting professionals, which poses a significant risk to its operations. Several factors contribute to this challenge:
    o   Increased Competition for Talent: There is a heightened demand for skilled accounting professionals, not just within the public sector but also in private industry. The division's current compensation packages for key positions often fall below market benchmarks, making it difficult to attract and retain top talent.
    o   Loss of Institutional Knowledge: Recent retirements of several long-tenured employees have resulted in the loss of critical institutional knowledge that takes years to develop. This has created gaps in expertise that are difficult to fill quickly.

2. **Managing Employee Workload**
    As the state's budget and the demand for services provided by the division have grown, the workload on the division's staff has increased significantly. However, the number of full-time equivalent (FTE) positions within the division has remained largely unchanged, resulting in the following challenges:
    o   Excessive Workloads: Due to a shortage of personnel, essential functions and responsibilities are frequently concentrated on a small number of highly skilled employees. This disproportionate distribution of work not only places an unreasonable burden and stress on these individuals, leading to potential burnout and diminished job satisfaction, but also creates a single point of failure risk for the organization. Should these key employees leave or become unavailable, the operational continuity and efficiency of critical tasks could be severely jeopardized. Additionally, the constant pressure of excessive workloads can hinder creativity, innovation, and professional development, further impacting both individual and organizational performance.
    o   Increased Turnover: The increased employee turnover rate within the division over the past few years has resulted in a significant loss of institutional knowledge and expertise, as previously mentioned. This loss has created a challenging environment for new employees who now require a longer onboarding and training period to become proficient in their roles. Additionally, the decreased productivity and efficiency caused by the loss of experienced staff often necessitates hiring additional

personnel to maintain the same level of workload, potentially leading to increased staffing costs and further strain on resources.

  o Sustainability of Operations: The division's current operational model, where multiple critical functions are managed by a single individual, is not sustainable in the long term. It poses a risk to the continuity and quality of financial operations if those individuals were to leave or be unavailable.

To address these challenges, the division must prioritize workforce development and workload management as part of its strategic initiatives.

Strategic Goals & Objectives

1. **HCM/Payroll (Vantage) System Implementation**

Objective: Enhance the employee payroll experience, improve operational efficiency, and ensure the accuracy and timeliness of payroll processing.

Champion: Van Christensen

GovOps Pillar: This objective aligns with the "One in Purpose and Execution" pillar, which emphasizes simplifying and streamlining processes for improved service delivery.

FY 2025	FY2026	FY2027

Strategies:

1.1 Execute the system governance structure enacted by the GovOps Executive Director's Office.

1.2 Support the efforts established in the project plan developed by the Vantage project team.

1.3 Develop a triage plan for employee questions for the first few pay periods after go-live.

1.4 Conduct thorough testing to ensure system functionality and data integrity.

1.5 Provide comprehensive training to all system users including centralized payroll staff and agency payroll coordinators.

1.6 Ensure that all regulatory and mandated processes are effectively built within the system or through reports within the system.

1.7 Develop comprehensive calendar year-end processing plan to ensure compliance with IRS reporting requirements

1.8 Create robust system documentation to reflect the rules and guidelines for all features and functionality to improve ongoing support, administration, and use

1.9 Obtain agency feedback and continue to optimize systems and processes.

KPIs:

- o   Reduction in payroll processing times
- o   Reduction in errors and
- o   Provide more accurate real time data in a user friendly format
- o   Improved visibility into complex payroll issues
- o   Employee experience feedback from survey result

Budget Request: No additional budget anticipated.

2. Vendor Self Service Solution

Objective: Develop and launch a Vendor Self Service portal to streamline vendor interactions and improve efficiency and reduce fraud risk. A Vendor Self Service portal will empower vendors to manage their information, submit invoices, track payments, and access relevant documents independently, reducing administrative burden and improving agency and vendor satisfaction.

Champion: Ally Branch

GovOps Pillar: This objective aligns with the "Enhancing Reputation" pillar by enabling the provision of the most reliable and cost-effective products and services. It also supports the "One in Purpose and Execution" pillar by simplifying and streamlining processes.

| FY 2025 | FY2026 | FY2027 |

Strategies:

2.1 Conduct a requirements assessment to identify key functionalities and features needed for agencies, vendors, the centralized vendor management team, and a streamlined integration with the statewide accounting system.

2.2 Establish requirements for standardization of vendor setups and modifications.

2.3 Conduct a procurement to select a vendor for portal implementation.

2.4 Integrate the portal with the statewide accounting system for seamless data flow.

2.5 Develop comprehensive training materials and support resources for vendors.

2.6 Conduct a campaign to migrate existing vendors from check payment to ACH payments.

KPIs:

- o Portal usage rate and number of vendors registered on the portal.
- o Vendor satisfaction with the portal through survey feedback.
- o Reduction in lead time for vendor setups and changes.
- o Reduction in vendors that select checks as the primary form of payment.

Budget Request: $2,500,000 one-time for implementation costs and $500,000 ongoing requested in 2025 General Session.

3. Monitor Agency Compliance

Objective: Develop and implement a post-audit program to monitor agency compliance with Finance policies effectively. A post-audit program is essential to ensure that state agencies adhere to financial policies and procedures, promoting accountability, transparency, and responsible use of public funds.

Champion: Van Christensen

GovOps Pillar: This objective aligns with the "Ensuring Financial Soundness and Transparency" pillar, which emphasizes robust controls and accountability.

FY 2025	FY2026	FY2027

Strategies:

3.1 Develop a comprehensive audit framework that outlines the scope, methodology, and frequency of audits.

3.2 Establish clear criteria for selecting agencies and transactions for audit.

3.3 Develop a standardized method to communicate audit findings and recommendations.

3.4 Establish guidance for agency internal audit teams to follow when performing audits.

3.5 Provide training and support to agencies to ensure understanding of financial policies and compliance requirements.

KPIs:

- o Number of compliance violations identified.
- o Number of audits conducted.
- o Analysis of audit findings to determine whether policies need re-evaluation

Budget Request: No additional budget anticipated.

4. End-User Training Program

Objective: Develop and deliver a comprehensive training program to equip statewide accounting and finance personnel with the knowledge and skills to effectively use the state's accounting system. Providing sufficient training on the state's accounting system is essential to ensure accurate and efficient financial management across all agencies. Well-trained personnel will be better able to utilize the system's functionalities, reducing errors, improving data quality, and supporting informed decision-making.

Champion: Ally Branch

GovOps Pillar: This objective aligns with the "Empowering Workforce" pillar, which emphasizes investing in human capital through training and development. It also supports the "Ensuring Financial Soundness and Transparency" pillar by promoting the accurate and reliable use of the state's financial systems.

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<tr><td>FY 2025</td><td>FY2026</td><td>FY2027</td></tr>
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Strategies:

4.1 Conduct a needs analysis to identify specific areas required for different user groups.

4.2 Identify areas where we might be able to leverage assistance from CGI to develop high level training.

4.3 Develop a training curriculum that covers all essential aspects of the state's financial system needed to promote success.

4.4 Execute the training curriculum.

4.5 Provide ongoing support and resources to reinforce learning and address user questions.

4.6 Analyze help desk questions to identify pain points or frequently asked questions and address any weaknesses in training modules.

KPIs:
- Conduct at least one training workshop each year for state agency financial staff.
- Number of users trained.
- User satisfaction with training program.
- Reduction in Help Desk questions related to training topics.
- Reduction in errors and discrepancies.

Budget Request: No additional budget anticipated.

5. Modernize Financial System Infrastructure

Objective: To modernize and secure the State's financial IT infrastructure, ensuring its long-term health, sustainability, and security through proactive system upgrades, transition to modern data warehousing and business intelligence reporting, standardization of role access management with UtahID and multi-factor authentication, addressing technical debt in legacy systems, and expanding approved payment methods to enhance customer satisfaction.

Champion: John Moore

GovOps Pillar: This objective aligns with the "One in Purpose and Execution" pillar, which emphasizes efficiency and modernization of processes and systems. It also supports the "Ensuring Financial Soundness and Transparency" pillar by promoting the security and integrity of financial data.

FY 2025	FY2026	FY2027

Strategies:

5.1 Implement system upgrades and maintenance on schedule, prioritizing CGI Financial Advantage feature set releases to maintain vendor support and minimize system discrepancies.

5.2 Upgrade the existing SFTP server for FINDER to enhance security and reliability.

5.3 Identify a roadmap to transition to a modern data warehousing and business intelligence reporting solution to reduce costs, increase accessibility, improve usability, and enhance security.

5.4 Migrate from on-premise Oracle SQL servers to alternative solutions to mitigate security risks and support challenges.

5.5 Conduct solicitation to identify a vendor that can expand payment options to improve agency and customer satisfaction and convenience.

5.6 Redevelop the State's administrative offset application, FINDER, on a modern and secure code base to reduce vulnerabilities and improve maintainability.

KPIs:

- o   Feature set release costs
- o   Costs for data warehousing and business intelligence
- o   FINDER server security scores
- o   FINDER SFTP failures

Budget Request: $480,000 ongoing requested in 2025 General Session for technology support. May request a future budget for robotic process automation.

6. Driving Data Privacy

Objective: Establish a comprehensive data privacy program to ensure compliance with HB 491 (2024 General Session), Data Privacy Amendments, and protect the privacy of individuals' data. Implementing a robust data privacy program is crucial to safeguard sensitive information, maintain public trust, and comply with legal and regulatory requirements. This program will ensure the Division of Finance handles personal data responsibly and ethically.

Champion: Van Christensen

GovOps Pillar: This objective aligns with the "Enhancing Reputation" pillar by building trust and demonstrating a commitment to data privacy.

| FY 2025 | FY2026 | FY2027 |

Strategies:

6.1 Complete the review and update of all record series for the division.

6.2 Publish data privacy and records management policy and procedure for division.

6.3 Sort records in DTS and Google shared drives into a new folder structure that supports the retention policies and allows for easy auditing and destruction of outdated records.

6.4 Inventory the personally identifiable information (PII) contained within record series and applications, and assess compliance with records management requirements to support privacy annotations and inform system upgrade priorities.

6.5 Leverage existing data to draft privacy disclosures and add required notifications and consent mechanisms to all systems, prioritizing public-facing systems. Additionally, privacy disclosures will be added to all paper forms in compliance with GRAMA and GDPA.

KPIs:

- o Completion of the PII inventory across all record series and applications.
- o Reduction in the number of non-compliant records series (based on inventory).
- o Percentage of staff trained on HB 491 requirements and data privacy best practices.
- o Annual deletion of records to comply with adopted record series.

Budget Request: No additional budget anticipated.

7. Enhancing Workforce Development

Objective: Attract, develop, and retain a highly skilled workforce to support the division's financial operations. A skilled and engaged workforce is crucial to the success of the Division of Finance. By investing in workforce development initiatives, the division can attract top talent, enhance

employee skills, and foster a positive work environment that promotes retention. In order to retain talented employees, the division is implementing project management methodologies to improve capacity planning, workload distribution, and minimize employee burnout.

Champion: Van Christensen

GovOps Pillar: This objective aligns with the "Empowering Workforce" pillar, which emphasizes investing in human capital and creating a supportive work environment.

FY 2025	FY2026	FY2027

Strategies:

7.1 Develop a structured and comprehensive onboarding program that provides new hires with the necessary knowledge, resources, and support to succeed in their roles.

7.2 Establish a project management office (PMO) to provide guidance and support with strategic objectives and initiatives.

7.3 Develop standardized project management templates and documentation.

7.4 Implement and adopt the division's selected project management tool, Jira.

7.5 Provide training to all staff on project management methodologies and tools.

7.6 Establish a formal mentorship program that connects experienced employees with newer staff to foster knowledge transfer, skill development, and professional growth.

7.7 Incorporate project management principles into performance evaluations.

7.8 Monitor and adjust compensation packages to align with market benchmarks for similar positions.

7.9 Develop career development plans and provide ongoing professional development opportunities.

KPIs:

- o Employee feedback on the onboarding program.
- o Time to fill open positions
- o Reduce employee turnover rate by 5% over the next two years.
  (At the end for FY 24 using all job titles within the division, the trailing twelve month turnover for all employees was 21.94% according to DHRMs [Workforce Profile Dashboard](.).)
- o Percentage of planned projects completed on-time.
- o Stakeholder satisfaction with project outcomes.

Budget Request: No additional budget anticipated.

8. Loan System Optimization

Objective: Procure and implement a new loan management system to improve efficiency, accuracy, and reporting capabilities for managing state loans. A modern loan management system is essential to streamline loan processing, reduce manual effort, and enhance the accuracy of loan accounting and reporting. This will improve the division's ability to manage state loans effectively and ensure timely and accurate financial information.

Champion: John Moore

GovOps Pillar: This objective aligns with the "One in Purpose and Execution" pillar, which emphasizes simplifying and streamlining processes for improved service delivery. It also supports the "Ensuring Financial Soundness and Transparency" pillar by promoting the accuracy and reliability of financial data.

FY 2025	FY2026	FY2027

Strategies:

8.1 Define a comprehensive list of requirements needed for a loan system replacement.

8.2 Complete the request for proposal (RFP) process and select a vendor.

8.3 Develop a detailed implementation plan with clear timelines and milestones.

8.4 Migrate existing loan data to the new system accurately.

8.5 Provide comprehensive training to all system users.

8.6 Expand payment methods for borrowers to remit payment for active loans.

8.7 Establish a user-friendly borrower portal to enhance the end-user experience.

8.8 Establish a dedicated support team to address user issues and questions.

8.9 Complete implementation of the system.

KPIs:
- o Completion of RFP and selection of vendor
- o Completion of workplan

Budget Request: No additional budget anticipated.

9. Rewrite Statewide Accounting Policies

Objective: Rewrite and update statewide accounting policies to ensure they are current, relevant, and aligned with best practices. Statewide accounting policies provide guidance and standardization for financial management across all state agencies. By rewriting and updating these policies, the division can ensure clarity, consistency, and compliance with statute, rule, and

other accounting guidance.

Champion: Ally Branch

GovOps Pillar: This objective aligns with the "Ensuring Financial Soundness and Transparency" pillar, which emphasizes robust controls and accountability.

FY 2025	FY2026	FY2027

Strategies:
9.1 Hire a technical writer.
9.2 Develop an inventory of all policies and prioritize the order for rewrite.
9.3 Research other state governments' accounting policies to generate ideas for key areas.
9.4 Rewrite prioritized policies with plain language and standard formatting.
9.5 Continue to rewrite prioritized policies with plain language and standard formatting.
9.6 Establish a process for periodic review and updates of policies.

KPIs:
- o Number of accounting policies reviewed and updated
- o Compliance with policies as outlined in the post audit plan

Budget Request: No additional budget anticipated.

10. Improve Customer Service

Objective: Improve customer service by actively seeking and responding to agency feedback, providing proactive support, and enhancing communication. Exceptional customer service is crucial to build strong relationships with agencies, understand their needs, and ensure their satisfaction with the division's services. By focusing on proactive support and continuous improvement, the division can enhance its reputation and foster a positive working relationship with agencies.

Champion: Ally Branch

GovOps Pillar: This objective aligns with the "Enhancing Reputation" pillar, which emphasizes responsive, proactive, and premier customer service. It also supports the "Becoming One in Purpose and Execution" pillar by promoting a customer-centric approach and collaborative partnerships.

FY 2025	FY2026	FY2027

Strategies:

10.1 Establish multiple channels for agencies to provide feedback, including division leadership meetings with agency leadership, focus groups, and surveys.

10.2 Evaluate feedback from agencies and develop a plan to identify the biggest pain points.

10.3 Engage appropriate division personnel to address and resolve agency issues.

10.4 Implement methodology to evaluate optional features from previous financial system feature set releases in order to enhance its capabilities and improve agency experience.

10.5 Engage appropriate division personnel to work directly with agencies and provide guidance on how to better utilize existing processes and systems.

10.6 Regularly analyze agency feedback and help desk data to identify areas for improvement and implement changes to enhance customer service.

KPIs:

- o   Frequency of communication with agency stakeholders.
- o   Reduce the average response time to customer inquiries within the next year.
- o   Agency satisfaction ratings through surveys

Budget Request: No additional budget anticipated.

11. **Enhance Financial Reporting**

Objective: Improve the timeliness and accuracy of the Annual Comprehensive Financial Report (ACFR) to provide better information for decision-makers. Timely and accurate financial reports are essential for informed decision-making by state leaders, agencies, and the public. By improving the efficiency and effectiveness of financial reporting, the division can enhance transparency and accountability.

Champion: John Moore

GovOps Pillar: This objective aligns with the "Ensuring Financial Soundness and Transparency" pillar, which emphasizes clear and accessible financial information.

| FY 2025 | FY2026 | FY2027 |

Strategies:

11.1 Streamline data collection and reporting processes by integrating emerging technology.

11.2 Provide regular training to staff on best practices and updates in financial reporting standards.

11.3 Train staff on different aspects of ACFR responsibilities to provide proper contingency.

11.5 Conduct workshops or online training modules on topics such as Governmental Accounting Standards Board (GASB) pronouncements, data visualization techniques, and the use of reporting software.

11.4 Identify and address bottlenecks in the financial reporting process to improve efficiency and reduce delays.

KPIs:

- o   Reduction in time taken to produce the ACFR.
- o   Achieve the Government Finance Officers Association's Certificate of Achievement for Excellence in Financial Reporting.
- o   Number of reporting errors or discrepancies identified and corrected.

Budget Request: No additional budget anticipated.

12. Transition to Application Programming Interfaces (APIs)

Objective: Transition from existing flat file and XML interfaces to modern APIs (Application Programming Interfaces) into the state's financial system for improved data exchange and system integration. Moving to APIs will enable seamless and secure data exchange between the division's systems and those of other agencies and partners. This will improve efficiency, reduce errors, and promote more secure data transmission.

Champion: John Moore

GovOps Pillar: This objective aligns with the "One in Purpose and Execution" pillar, which emphasizes efficiency and modernization of processes and systems.

FY 2025	FY2026	FY2027

Strategies:

12.1 Create a roadmap that establishes priority for API development based on need and interest from participating agencies.

12.2 Work with DTS to establish API development standards and guidelines to ensure consistency and interoperability.

12.3 Work with CGI to develop a base library of approved APIs for interfaces into the state's accounting system.

12.4 Provide training and support to staff and partners on API usage.

12.5 Update and publish the financial system interface request form for agency use.

KPIs:
- o   Number of agencies using APIs
- o   Number of interfaces transitioned to APIs

Budget Request: No additional budget anticipated.

Funding & Resources

The Division of Finance receives its funding primarily from two sources: general fund appropriations and internal rates charged to other agencies for services provided. Maintaining sufficient funding is crucial for supporting the division's strategic initiatives, especially in key areas like modernizing technology and developing the workforce. To ensure the sustainability of the state's financial and payroll systems, the division is planning to explore a potential shift in funding strategy. This may involve moving towards a model where the ongoing maintenance of these critical systems is funded primarily through internal rates billed to the agencies that utilize them.

Conclusion

The Utah Division of Finance is committed to advancing its mission of ensuring responsible and transparent use of taxpayer funds through innovative strategies and a dedicated workforce. By focusing on enhancing financial reporting, strengthening internal controls, improving customer service, leveraging technology, and investing in workforce development, the division will continue to serve as a model of excellence in financial management for the State of Utah.

This strategic plan outlines the division's roadmap for achieving its goals and objectives over the next five years, ensuring that it continues to deliver high-quality financial services to the citizens of Utah.