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COLORADO

DIVISION OF BANKING



Eighty-Ninth Annual Report

of the State Bank Commission
of the State of Colorado



January 1, 1998 to December 31, 1998

DECLARATION OF POLICY

Section 11-1-101.5, Colorado Revised Statutes

It is hereby declared to be the policy of the state of Colorado that, to protect the public interest, the business of all state banks be supervised and regulated in such manner as to:

Preserve and Promote

- (I) Sound and constructive competition among financial services institutions;
- (II) A dual federal and state banking system;
- (III) The security of deposits;
- (IV) The safe and sound conduct of the business of state banks;
and
- (V) A statewide safe and sound banking system;

Seek

- (I) Regulatory coordination and cooperation; and
- (II) Regulatory parity among financial services institutions; and

Encourage diversity in financial products and services.

Colorado Division of Banking

Department of Regulatory Agencies
1900 Broadway, Suite 1175, Denver, CO 80202
Richard Fulkerson
Executive Director

DIVISION OF BANKING
Richard Fulkerson
2000 Bank Commissioner
May 21, 1998

The Honorable Bill Owens
Governor of Colorado
State Capitol, Room 103
Denver, Colorado 80203

EIGHTY-NINTH ANNUAL REPORT

OF THE

STATE BANK COMMISSIONER

OF THE

STATE OF COLORADO



To His Excellency

BILL OWENS

The Governor of Colorado

For the Period From January 1, 1998
to December 31, 1998

Richard Fulkerson
Executive Director
Colorado Division of Banking
1998 Annual Report

Colorado State Banking Board

Mary L. Mohr, Banking Board Chairman
Reappointed December 30, 1997-Term Expiring July 1, 2001

LaCharles Keesee
Appointed December 31, 1997-Term Expiring July 1, 1999

Maurice Goodgaine, Jr.
Reappointed December 22, 1995-Term Expiring July 1, 1999

William A. Mitchell
Reappointed December 30, 1997-Term Expiring July 1, 2001

Thomas R. Mraule
Appointed May 8, 1998-Term Expiring July 1, 1999

Mary S. Reisher
Appointed December 30, 1997-Term Expiring July 1, 2001

Jerald Starks
Reappointed December 30, 1997-Term Expiring July 1, 2001

J. Robert Young
Reappointed January 16, 1996-Term Expiring July 1, 1999

Legal Counsel

Richard H. Forman
Senior Assistant Attorney General

STATE OF COLORADO

Department of Regulatory Agencies
M. Michael Cooke
Executive Director



DIVISION OF BANKING
Richard Fulkerson
State Bank Commissioner
May 31, 1999

Bill Owens
Governor

The Honorable Bill Owens
Governor of Colorado
State Capitol, Room 103
Denver, Colorado 80203

Dear Governor Owens:

I am honored to submit the 1998 Annual Report (Report) on behalf of the Colorado Division of Banking (Division) for all Colorado state chartered commercial banks, industrial banks, and trust companies, as required by the provisions of Sections 11-2-110, 11-22-109.6, and 11-23-118, C.R.S. The Report also contains information concerning debt adjusters and money order companies licensed by the Division, other comparative financial information, and a detailed summary of Colorado loan and deposit information collected in accordance with Section 11-25-107(2), C.R.S.

The Colorado financial services industry enjoyed another year of steady growth and strong earnings. State chartered commercial banks, industrial banks, and trust companies reported aggregate net income of nearly \$200 million during 1998. Asset quality remained high and continued to be supported by strong capital levels. However, the overall industry performance was marred by Colorado's first bank failure since 1993. The Colorado State Banking Board (Banking Board) closed BestBank, located in Boulder, on July 23, 1998, due to insolvency stemming from poorly underwritten credit card loans.

Consolidation of the banking industry in Colorado continued to mirror national trends during 1998 as the total number of commercial banks in the state declined from 213 to 194. However, the total number of state chartered banks increased from 118 to 123 due in large part to charter conversions from national to state charter. As a result of the charter conversions, seven new charters, and strong industry growth, total deposits held by state chartered commercial banks increased 26.92 percent to \$11,851,330,000, and total assets increased by 25.61 percent to \$13,473,853,000 as of December 31, 1998.

Total deposits held by the five state chartered industrial banks increased 11.58 percent to \$394,695,000 and total assets increased 19.44 percent to \$563,608,000 as of December 31, 1998. Total equity of the industrial banks increased 17.40 percent to \$88,292,000.

The ten Colorado trust companies reported total assets of \$1,870,994,000, as of December 31, 1998, an increase of 6.58 percent over the prior year. Total trust assets increased during the year from \$43,507,254,000 to \$47,407,298,000. The trust industry reported net income of \$21,624,000 for the year.

The five debt adjusters licensed by the Division transmitted \$43,768,601 to creditors on behalf of debtors during 1998, an increase of over \$5 million from 1997. The total dollar amount of money transmitted, and exchange sold or issued in Colorado during 1998 by the twenty-three Colorado licensed money transmitters nearly doubled from \$4,930,541,000 in 1997 to \$8,294,363,000.

I trust the information presented in the Report is helpful to you and your staff.

Sincerely,

Richard Fulkerson
State Bank Commissioner

Colorado Division of Banking Personnel

State Bank Commissioner

Richard Fulkerson

Director of Examinations

Mary Stanfield

Director of Operations

Kathy Jo DiLuzio

Supervising Examiners

Barbara Casey
Robert J. Hinton

Kenneth R. Ehrich
William Mickles

General Professional III

Secretary, Colorado State Banking Board

Sue C. Johnston

PDPA Program Administrator/Scheduler

Cynthia Chamberlin

EDP Auditor II

Robert Kissel
Leonard A. Reish

Senior Financial Institution Examiners

Morris Augusta
Victor A. Hangar

Walter Epting
E. Earl Penwell

Andrew Shaw

Financial Institution Examiners

Terry Breckenridge
Antoinette Clair
Richard Dobos
Karen Stewart
Marsha Massey

Ronald R. Roberts
Lisa Shoup
Susie Sidney
Robert L. Smith
Bart Stanley

Manager of Applications and Complaints

Lee Woodbury

Automation Specialist

Kara Hunter

Office Manager

Sheryn Greene

Administrative Assistant III

Linda Behm

Administrative Assistant II

Jeanne Borchert
Jan Clary
Vivian Mooren
Peter Walker

Accounting Technician I

Jodi Ware

Colorado Division of Banking

Eighty-Ninth Annual Report of the State Bank Commissioner

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Division Overview

Division Mission and Structure

The Division is responsible for the regulation of state chartered commercial banks, trust companies, industrial banks, money order companies, money transmitters, and debt management companies. The Division holds charter and license application hearings and issues rules and regulations affecting regulated institutions. Division staff conduct examinations of state chartered institutions and licensees. The Division works closely with the Federal Reserve Bank and the Federal Deposit Insurance Corporation in the regulation of commercial banks and industrial banks and certain federally insured trust companies. The Division is also responsible for the enforcement of the Public Deposit Protection Act to protect public entity deposits held by state and national banks.

The eight-member Colorado State Banking Board (Banking Board) is the policy and rulemaking authority for the Division. The Banking Board consists of four members who are executive officers of state banks, a chief executive officer of an industrial bank, an executive officer of a trust company, and two public members. The Banking Board conducts monthly meetings that are open to the public, and the public is encouraged to attend. Banking Board members are appointed to four-year terms.

The State Bank Commissioner is the administrative head of the Division, responsible for the day-to-day operations of the Division, including personnel matters, records, reports, systems, and procedures. The Commissioner is also responsible for all examination and enforcement functions of the Division, subject to the policy-making and rulemaking authority of the Banking Board. The specific duties and powers of the Commissioner are set forth in Section 11-2-106, C.R.S.

The Division currently has 38 authorized employees, 24 of whom are in the Financial Credit Examiner (FCE) category. Of the 24 FCE classifications, 17 are field examiners, 4 are portfolio managers, one is an automation specialist, one manages applications and complaints and one is Director of Examinations. The Division also employs two electronic data processing (EDP) auditors to conduct EDP examinations of financial institutions and data centers that provide EDP services to Division-regulated institutions. Other positions include a Director of Operations and administrative and support staff.

The Division is organized into two units, *Examinations* and *Operations*. Within the *Examinations Unit*, supervisory and examination responsibilities for the regulated entities are assigned to four portfolio managers. The portfolio managers supervise examination teams and are the primary Division contact for institutions. The *Operations Unit* is responsible for applications, automation, policies and procedures, examination scheduling, enforcement of the Public Deposit Protection Act, program development, training, internal audit and review, oversight of the administrative staff, and accreditation by the Conference of State Bank Supervisors.

Accreditation Process

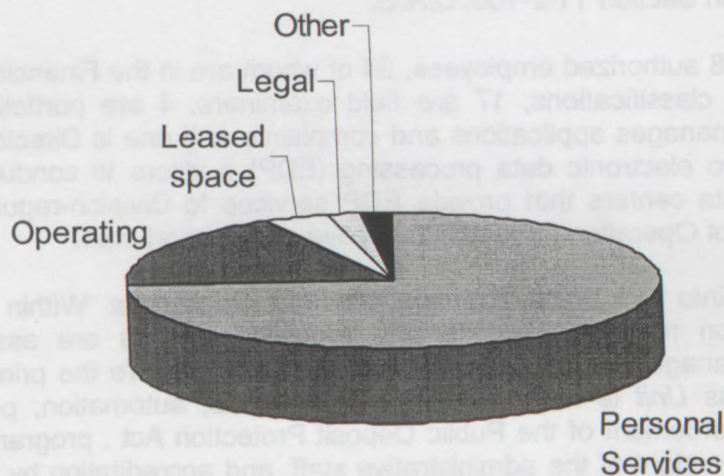
The Division's operations are independently reviewed through an accreditation process administered by the Conference of State Bank Supervisors (CSBS). The accreditation program involves annual self evaluations in accordance with a CSBS developed questionnaire and rating system, complemented by an on-site review conducted by a CSBS review team every five years. During 1996, the Division underwent a rigorous self-examination and on-site review by a CSBS review team. The Division's processes, products, and personnel were evaluated and rated and the Division was re-accredited at that time. The accreditation process not only provides an independent review of Division operations, but also identifies areas for improvement and provides comparisons to other state banking departments. In addition, CSBS accreditation is one factor used by federal regulatory agencies in determining the acceptability of state examinations pursuant to interagency agreements and alternating state/federal examinations.

Division Overview

Division Budget and Funding

The Division operates on a July 1 to June 30 fiscal year and is cash funded in advance through semi-annual institution assessments, specialty examination charges, and receipt of application and licensing fees. The Division's approved budget for the 1998-99 fiscal year was \$3,105,965. The assessment rates and fee structure are reviewed and approved by the Banking Board. Institution assessments are the primary funding source. The assessment consists of a base amount plus a sliding scale percentage of assets over an established level. The calculation formula is based on projected funding needs less application and examination fees. A breakdown of the Division's budget is depicted in the chart below.

1998/99 Appropriation



Personal Services	\$ 2,309,542	74%
Operating	\$ 550,848	18%
Leased space	\$ 125,236	4%
Legal	\$ 63,131	2%
Other	\$ 57,208	2%
TOTAL	\$ 3,105,965	

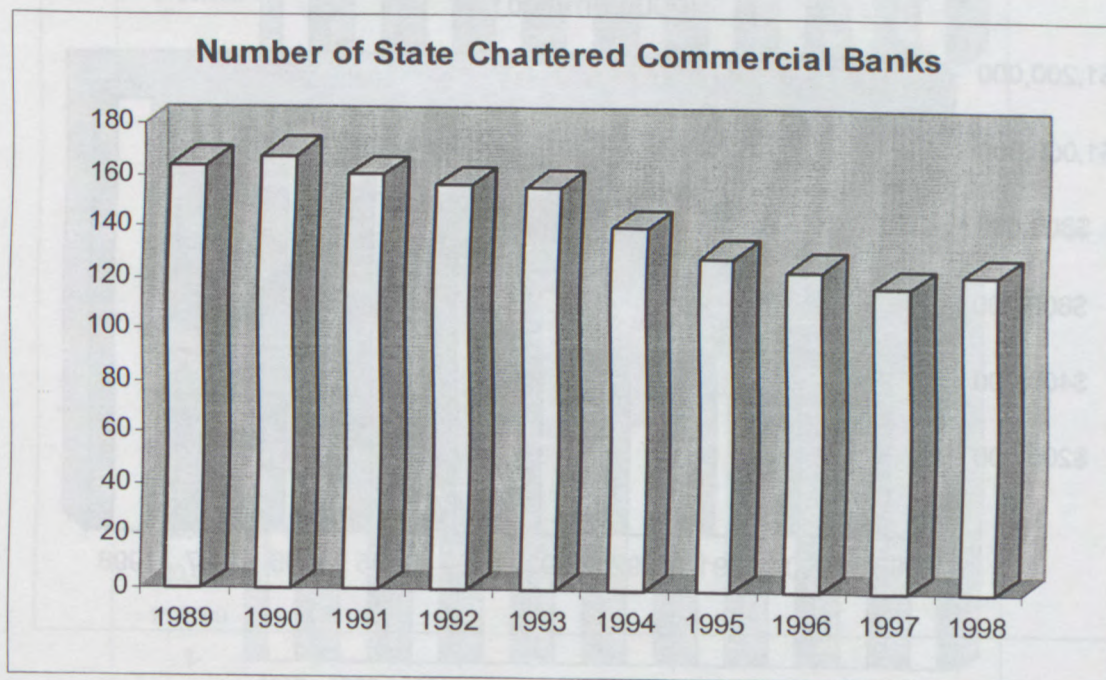
Industry Condition

The solid Colorado economy continued to support overall strong performance by state-chartered banks, industrial banks, and trust companies. The economic growth in Colorado has led to tight labor markets, and in some sectors of the state financial institutions have experienced difficulties hiring and retaining sufficient staff to support new office locations and other expansion plans. The State's agricultural sectors were hampered by weak commodity prices and a corresponding decline in farm earnings; however, local banks were fairly well insulated by more diversified loan portfolios and strong capital positions. As of December 31, 1998 all state chartered institutions exceeded minimum capital levels, with the majority of banks meeting the "well capitalized" criteria.

During 1998, financial institutions and regulators focused considerable resources and attention on evaluating and testing systems for Year 2000 compliance. The second round of Year 2000 examinations revealed that the vast majority of regulated financial institutions are making satisfactory progress. System enhancements and testing are to be fully completed by June 30, 1999. As the testing is completed, the industry and regulatory focus is shifted to contingency planning and consumer education to combat misinformation and maintain public confidence in the banking system.

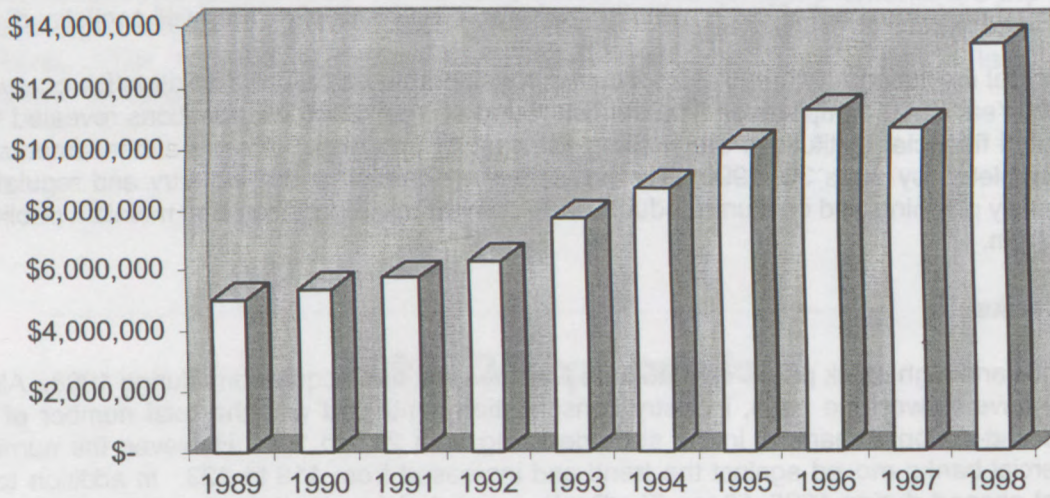
Commercial Banks

Strong performance and high stock prices continued to fuel mergers and acquisitions during 1998. Although Year 2000 efforts may have slowed the pace, industry consolidation continued with the total number of commercial banks (both state and national charters) in the state declining from 213 to 194. However, the number of state-chartered commercial banks moved against the trend and increased from 118 to 123. In addition to seven new state charters that opened during 1998, fifteen FirstBanks converted from national to state charter. The charter conversions, new charters, and continued growth more than offset overall consolidation and translated to a 25.61 percent increase in total state chartered bank assets to \$13,473,853,000 as of December 31, 1998. The following three charts depict the changes in number, total assets, and total equity of state chartered commercial banks over the ten-year period ending December 31, 1998.

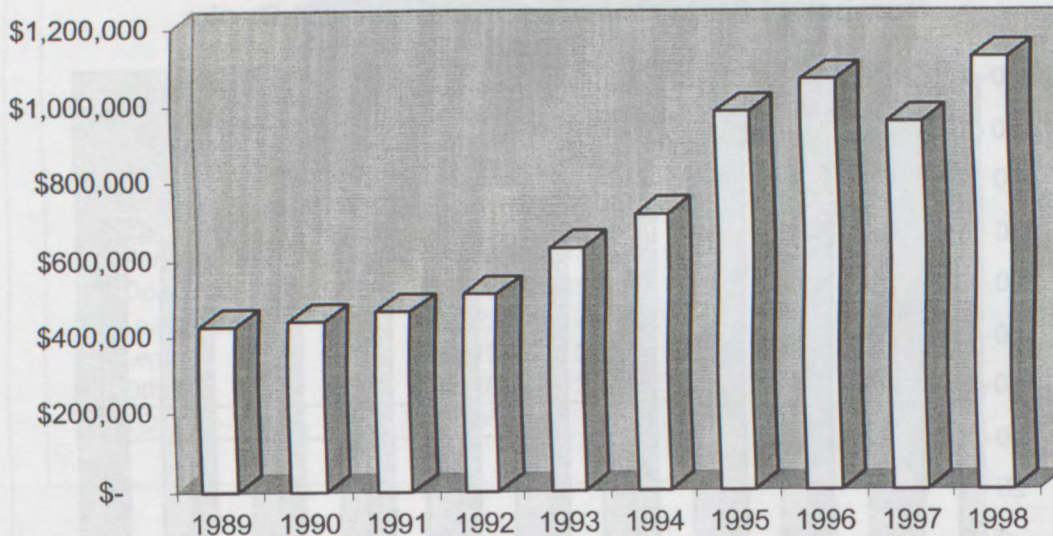


Industry Condition

Total Assets of State Chartered Commercial Banks
(000s omitted)



Total Equity of State Chartered Commercial Banks
(000s omitted)

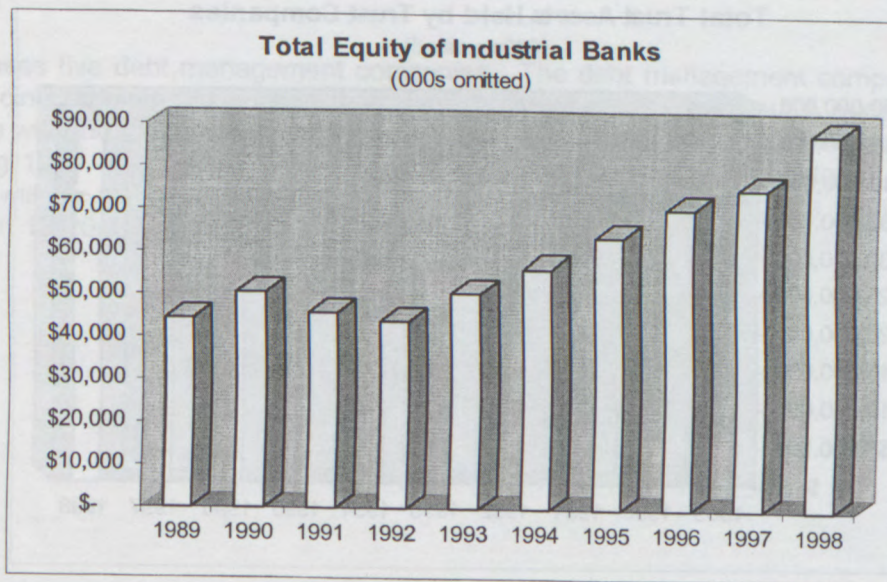
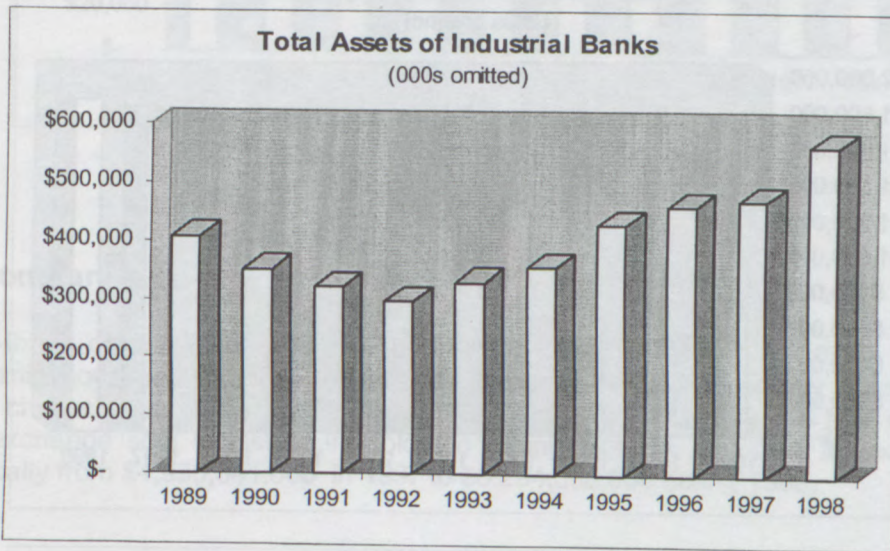


Industry Condition

Industrial Banks

The industrial bank charter was created a number of years ago to fulfill a financial need that, at the time, commercial banks were prevented by law from satisfying—making second mortgage loans. Industrial banks belonged to the Industrial Bank Guaranty Corporation, a statutorily created entity that assessed members to provide an insurance fund for depositors. At one time, there were approximately 150 industrial banks in Colorado. However, that number diminished through consolidations, conversions, and failures, and currently five industrial banks remain in Colorado. The financial difficulties experienced by industrial banks in the 1980s resulted in the insolvency of the Industrial Bank Guaranty Corporation and prompted the general assembly to require industrial banks to obtain FDIC insurance. Statutory and regulatory differences between industrial banks and commercial banks have been largely eliminated.

Total assets of industrial banks declined dramatically during the late 1980s, but stabilized in 1992 and have increased steadily since that time. Although the number has dwindled, the remaining industrial banks are financially strong and the industrial bank charter remains a viable charter option.

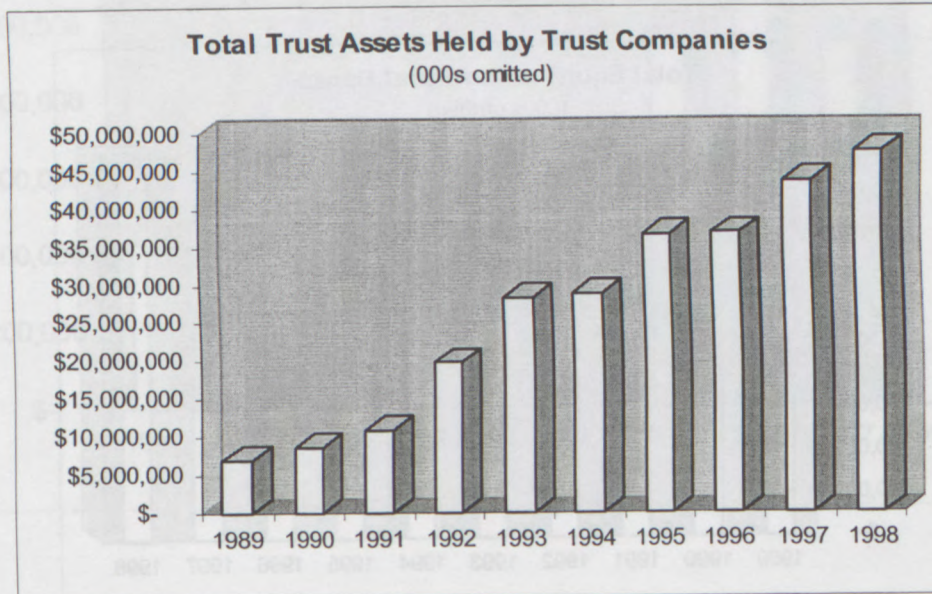
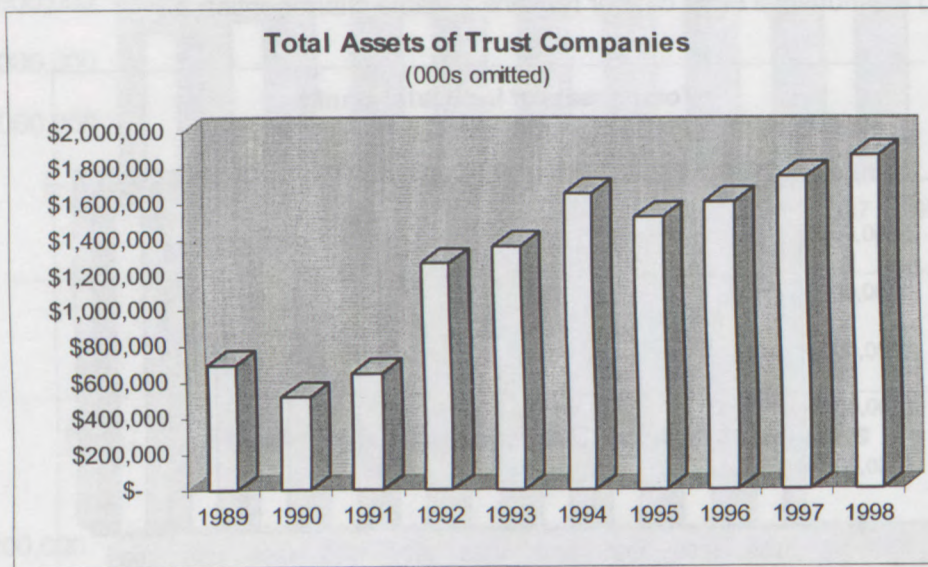


Industry Condition

Trust Companies

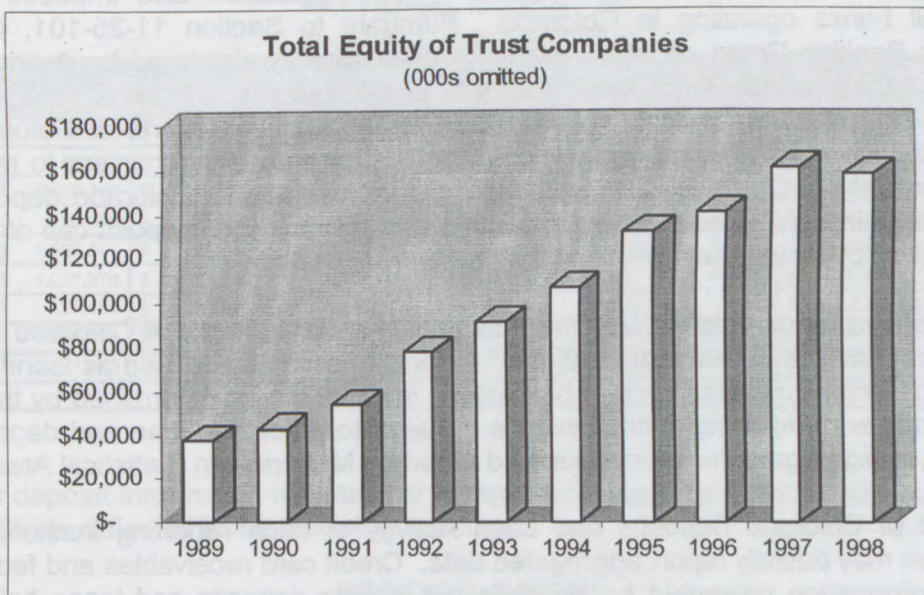
State chartered trust companies provide a variety of fiduciary services including traditional managed trust business, administering self-directed IRA or pension funds, and administration of collective investment funds. Trust companies are authorized to invest in loans, but are prohibited from originating loans. Legislation enacted in 1989 allows state chartered trust companies to become federally-insured depository institutions authorized to accept and maintain savings deposits, time deposits, and certificates of deposit. Only trust companies and state and nationally chartered banks authorized to offer fiduciary services are permitted to conduct trust company business in Colorado. There are currently four depository trust companies and six non-depository trust companies in Colorado.

The dramatic growth of the trust company industry continued through 1998 as reflected in the following graphs of total assets, total trust assets, and total equity.



Industry Condition

Total Equity of Trust Companies
(000s omitted)



Money Order Companies

There are twenty-three organizations licensed under Colorado's Money Order Act. With the exception of governmental organizations and financial institutions, licensing is required of any organization selling money orders or travelers checks, or any organization transmitting money in Colorado. The total dollar amount of money transmitted, and exchange sold or issued in Colorado during 1998 by Colorado licensed money transmitters increased dramatically from \$4,930,541,000 in 1997 to \$8,294,363,000 during 1998.

Debt Adjusters

The Division licenses five debt management companies. The debt management companies work with debtors who are experiencing problems liquidating their debts. The licensees work out a budget for the debtor and a payment schedule with the debtor's creditors. Most of the debtors are over-extended because of excessive credit card debt. During 1998, over \$43 million was paid to creditors on behalf of debtors. Regulation of the debt adjuster industry will be reviewed by the Colorado General Assembly during the 2000 legislative session as required by Section 12-20-116, C.R.S.

Colorado Loan and Deposit Information

The passage of interstate branching legislation by the Colorado General Assembly in 1995 permitted limited interstate branching in Colorado after June 1, 1997. The legislation also imposed certain reporting requirements on all banks operating in Colorado. Pursuant to Section 11-25-101, C.R.S., and rules promulgated by the Banking Board, all state chartered and federally chartered banks and state chartered industrial banks and their branches accepting deposits in Colorado, or the bank holding companies and industrial bank holding companies thereof, are required to file Annual Reports of Colorado Deposits and Loan Activity with the Division. The reports provide the Division with a mechanism to monitor the flow of deposits and loan activity in Colorado, and to monitor the percentage of Colorado deposits controlled by separate financial organizations in assessing compliance with the Colorado deposit cap of 25 percent. Loan and deposit information by state is not otherwise available.

Reporting institutions are required to provide the outstanding dollar balance of Colorado loans by specified category and total deposits as of calendar year end. Colorado loans are defined as loans to borrowers who reside in Colorado or whose principal place of business is in Colorado as determined by the mailing address provided by the borrower. Reporting institutions are required to report the loan and deposit information by each office location, or aggregate the information and report by Metropolitan Statistical Area (MSA).

The Annual Report of Colorado Deposits and Loan Activity of each reporting institution is confidential; however, the Division may publicly report aggregated data. Credit card receivables and federal funds are not reported, and the information presented herein does not include deposits and loans held by savings and loans or credit unions. The following schedules reflect Colorado loan and deposit information as of December 31, 1998, reported by all banks and industrial banks accepting deposits in Colorado.

TOTAL COLORADO LOANS AND DEPOSITS

December 31, 1998 - 000s Omitted

Categories	Metropolitan Statistical Areas (MSA)							Non-MSA	Total
	Denver	Ft. Collins	Greeley	Boulder	Colo Springs	Pueblo	Grand Jct.	All Other	
1-4 Residential Loans	\$ 2,916,329	\$ 385,500	\$ 201,912	\$ 425,721	\$ 412,492	\$ 204,376	\$ 166,727	\$ 1,266,871	\$ 5,979,928
Multifamily Res. Loans	\$ 144,340	\$ 27,605	\$ 16,014	\$ 32,151	\$ 15,326	\$ 13,929	\$ 5,357	\$ 57,287	\$ 312,009
Other Real Estate Loans	\$ 2,945,425	\$ 409,011	\$ 349,684	\$ 581,596	\$ 421,207	\$ 166,558	\$ 181,293	\$ 1,718,523	\$ 6,773,297
Agricultural Loans	\$ 67,305	\$ 29,010	\$ 143,007	\$ 23,755	\$ 19,846	\$ 15,212	\$ 17,823	\$ 618,118	\$ 934,076
Commerical Loans	\$ 2,958,186	\$ 242,100	\$ 172,792	\$ 332,039	\$ 209,082	\$ 76,938	\$ 74,426	\$ 729,170	\$ 4,794,733
Consumer Loans	\$ 1,239,007	\$ 204,905	\$ 148,145	\$ 108,849	\$ 133,957	\$ 69,425	\$ 81,725	\$ 1,028,914	\$ 3,014,927
Other Loans	\$ 463,716	\$ 39,236	\$ 18,705	\$ 108,063	\$ 26,295	\$ 5,389	\$ 5,027	\$ 86,997	\$ 753,428
Total Loans	\$ 10,734,308	\$ 1,337,367	\$ 1,050,259	\$ 1,612,174	\$ 1,238,205	\$ 551,827	\$ 532,378	\$ 5,505,880	\$ 22,562,398
Total Deposits	\$ 17,199,312	\$ 2,156,452	\$ 1,161,355	\$ 2,639,685	\$ 2,613,294	\$ 924,944	\$ 1,074,365	\$ 7,482,169	\$ 35,251,576
Loans/Deposits	62.4%	62.0%	90.4%	61.1%	47.4%	59.7%	49.6%	73.6%	64.0%

STATE CHARTERED COMMERCIAL AND INDUSTRIAL BANKS - 128

December 31, 1998 - 000s Omitted

Categories	Metropolitan Statistical Areas (MSA)							Non-MSA	Total
	Denver	Ft. Collins	Greeley	Boulder	Colo Springs	Pueblo	Grand Jct.	All Other	
1-4 Residential Loans	\$ 977,804	\$ 174,626	\$ 114,977	\$ 179,184	\$ 77,514	\$ 91,819	\$ 24,983	\$ 628,344	\$ 2,269,251
Multifamily Res. Loans	\$ 78,304	\$ 5,131	\$ 11,801	\$ 5,357	\$ 3,702	\$ 9,691	\$ 1,862	\$ 16,709	\$ 132,557
Other Real Estate Loans	\$ 759,120	\$ 142,164	\$ 192,708	\$ 165,662	\$ 106,647	\$ 121,768	\$ 55,874	\$ 706,379	\$ 2,250,322
Agricultural Loans	\$ 5,298	\$ 5,173	\$ 84,865	\$ 1,261	\$ 6,486	\$ 13,977	\$ 895	\$ 309,728	\$ 427,683
Commerical Loans	\$ 389,839	\$ 73,962	\$ 112,739	\$ 54,296	\$ 71,723	\$ 52,305	\$ 16,380	\$ 298,896	\$ 1,070,140
Consumer Loans	\$ 211,629	\$ 24,287	\$ 97,317	\$ 36,330	\$ 36,271	\$ 29,354	\$ 14,782	\$ 220,310	\$ 670,280
Other Loans	\$ 37,225	\$ 2,145	\$ 5,590	\$ 3,968	\$ 705	\$ 3,049	\$ 3,257	\$ 21,429	\$ 77,368
Total Loans	\$ 2,459,219	\$ 427,488	\$ 619,997	\$ 446,058	\$ 303,048	\$ 321,963	\$ 118,033	\$ 2,201,795	\$ 6,897,601
Total Deposits	\$ 4,718,029	\$ 489,477	\$ 657,355	\$ 793,965	\$ 525,663	\$ 481,101	\$ 197,297	\$ 3,177,032	\$ 11,039,919
Loans/Deposits	52.1%	87.3%	94.3%	56.2%	57.7%	66.9%	59.8%	69.3%	62.5%

Colorado Loan and Deposit Information

NATIONAL BANKS - 66

December 31, 1998 - 000s Omitted

Categories	Metropolitan Statistical Areas (MSA)							Non-MSA		Total
	Denver	Ft. Collins	Greeley	Boulder	Colo Springs	Pueblo	Grand Jct.	All Other		
1-4 Residential Loans	\$ 1,938,525	\$ 210,874	\$ 86,935	\$ 246,537	\$ 334,978	\$ 112,557	\$ 141,744	\$ 638,527	\$ 3,710,677	
Multifamily Res. Loans	\$ 66,036	\$ 22,474	\$ 4,213	\$ 26,794	\$ 11,624	\$ 4,238	\$ 3,495	\$ 40,578	\$ 179,452	
Other Real Estate Loans	\$ 2,186,305	\$ 266,847	\$ 156,976	\$ 415,934	\$ 314,560	\$ 44,790	\$ 125,419	\$ 1,012,144	\$ 4,522,975	
Agricultural Loans	\$ 62,007	\$ 23,837	\$ 58,142	\$ 22,494	\$ 13,360	\$ 1,235	\$ 16,928	\$ 308,390	\$ 506,393	
Commerical Loans	\$ 2,568,347	\$ 168,138	\$ 60,053	\$ 277,743	\$ 137,359	\$ 24,633	\$ 58,046	\$ 430,274	\$ 3,724,593	
Consumer Loans	\$ 1,027,378	\$ 180,618	\$ 50,828	\$ 72,519	\$ 97,686	\$ 40,071	\$ 66,943	\$ 808,604	\$ 2,344,647	
Other Loans	\$ 426,491	\$ 37,091	\$ 13,115	\$ 104,095	\$ 25,590	\$ 2,340	\$ 1,770	\$ 65,568	\$ 676,060	
Total Loans	\$ 8,275,089	\$ 909,879	\$ 430,262	\$ 1,166,116	\$ 935,157	\$ 229,864	\$ 414,345	\$ 3,304,085	\$ 15,664,797	
Total Deposits	\$ 12,481,283	\$ 1,666,975	\$ 504,000	\$ 1,845,720	\$ 2,087,631	\$ 443,843	\$ 877,068	\$ 4,305,137	\$ 24,211,657	
Loans/Deposits	66.3%	54.6%	85.4%	63.2%	44.8%	51.8%	47.2%	76.7%	64.7%	

Colorado loan and deposit information reported by regional banking organizations with total Colorado assets in excess of \$1 billion is reflected in the following schedule:

REGIONAL BANKS

December 31, 1998 - 000s Omitted

Categories	Metropolitan Statistical Areas (MSA)							Non-MSA		Total
	Denver	Ft. Collins	Greeley	Boulder	Colo Springs	Pueblo	Grand Jct.	All Other		
1-4 Residential Loans	\$ 1,612,300	\$ 133,895	\$ 45,217	\$ 157,551	\$ 240,395	\$ 105,659	\$ 54,999	\$ 282,929	\$ 2,632,945	
Multifamily Res. Loans	\$ 50,873	\$ 11,966	\$ 3,259	\$ 22,786	\$ 8,173	\$ 3,800	\$ 1,933	\$ 19,008	\$ 121,798	
Other Real Estate Loans	\$ 1,645,941	\$ 119,171	\$ 61,569	\$ 175,055	\$ 158,691	\$ 36,850	\$ 57,510	\$ 304,534	\$ 2,559,321	
Agricultural Loans	\$ 39,337	\$ 10,491	\$ 10,300	\$ 14,248	\$ 361	\$ 755	\$ 3,494	\$ 46,602	\$ 125,588	
Commerical Loans	\$ 2,174,189	\$ 103,785	\$ 28,254	\$ 184,690	\$ 92,025	\$ 13,577	\$ 37,637	\$ 170,202	\$ 2,804,359	
Consumer Loans	\$ 902,787	\$ 58,055	\$ 23,938	\$ 49,642	\$ 77,084	\$ 26,360	\$ 25,357	\$ 661,389	\$ 1,824,612	
Other Loans	\$ 407,363	\$ 21,821	\$ 9,748	\$ 97,796	\$ 21,909	\$ 2,337	\$ 1,399	\$ 42,264	\$ 604,637	
Total Loans	\$ 6,832,790	\$ 459,184	\$ 182,285	\$ 701,768	\$ 598,638	\$ 189,338	\$ 182,329	\$ 1,526,928	\$ 10,673,260	
Total Deposits	\$ 10,559,807	\$ 965,806	\$ 243,924	\$ 1,199,057	\$ 1,537,672	\$ 384,101	\$ 420,634	\$ 1,622,845	\$ 16,933,846	
Loans/Deposits	64.7%	47.5%	74.7%	58.5%	38.9%	49.3%	43.3%	94.1%	63.0%	

For comparative purposes the 1997 loan and deposit information is presented in the same format as the preceding 1998 schedules:

TOTAL COLORADO LOANS AND DEPOSITS

December 31, 1997 - 000s Omitted

Categories	Metropolitan Statistical Areas (MSA)							Non-MSA		Total
	Denver	Ft. Collins	Greeley	Boulder	Colo Springs	Pueblo	Grand Jct.	All Other		
1-4 Residential Loans	\$ 2,679,345	\$ 404,497	\$ 186,649	\$ 491,137	\$ 423,779	\$ 232,247	\$ 117,426	\$ 1,327,102	\$ 5,862,182	
Multifamily Res. Loans	\$ 125,267	\$ 16,942	\$ 15,813	\$ 27,566	\$ 14,822	\$ 14,609	\$ 6,330	\$ 45,452	\$ 266,801	
Other Real Estate Loans	\$ 2,439,188	\$ 359,124	\$ 221,077	\$ 489,557	\$ 322,425	\$ 138,272	\$ 138,220	\$ 1,504,116	\$ 5,611,979	
Agricultural Loans	\$ 62,489	\$ 28,826	\$ 177,469	\$ 9,880	\$ 15,946	\$ 15,791	\$ 10,694	\$ 656,861	\$ 977,956	
Commerical Loans	\$ 2,268,478	\$ 214,687	\$ 147,538	\$ 289,745	\$ 205,179	\$ 81,306	\$ 62,469	\$ 686,524	\$ 3,955,926	
Consumer Loans	\$ 1,183,902	\$ 198,727	\$ 124,333	\$ 110,721	\$ 127,142	\$ 62,099	\$ 77,493	\$ 1,020,911	\$ 2,905,328	
Other Loans	\$ 324,645	\$ 31,546	\$ 8,989	\$ 35,152	\$ 34,739	\$ 4,542	\$ 4,072	\$ 68,367	\$ 512,052	
Total Loans	\$ 9,083,314	\$ 1,254,349	\$ 881,868	\$ 1,453,758	\$ 1,144,032	\$ 548,866	\$ 416,704	\$ 5,309,333	\$ 20,092,224	
Total Deposits	\$ 15,402,785	\$ 1,975,679	\$ 1,074,289	\$ 2,348,647	\$ 2,308,357	\$ 877,362	\$ 692,545	\$ 7,219,527	\$ 31,899,191	
Loans/Deposits	59.0%	63.5%	82.1%	61.9%	49.6%	62.6%	60.2%	73.5%	63.0%	

Colorado Loan and Deposit Information

STATE CHARTERED COMMERCIAL AND INDUSTRIAL BANKS - 123

December 31, 1997 - 000s Omitted

Categories	Metropolitan Statistical Areas (MSA)							Non-MSA	Total
	Denver	Ft. Collins	Greeley	Boulder	Colo Springs	Pueblo	Grand Jct.	All Other	
1-4 Residential Loans	\$ 501,517	\$ 155,156	\$ 122,787	\$ 136,338	\$ 67,158	\$ 104,132	\$ 28,683	\$ 635,343	\$ 1,751,114
Multifamily Res. Loans	\$ 44,033	\$ 4,570	\$ 10,963	\$ 6,691	\$ 2,668	\$ 14,081	\$ 2,377	\$ 14,549	\$ 99,932
Other Real Estate Loans	\$ 715,776	\$ 127,161	\$ 161,822	\$ 178,889	\$ 111,229	\$ 99,054	\$ 49,632	\$ 604,157	\$ 2,047,720
Agricultural Loans	\$ 16,639	\$ 6,409	\$ 94,169	\$ 1,810	\$ 6,294	\$ 14,642	\$ 1,184	\$ 301,033	\$ 442,180
Commerical Loans	\$ 440,332	\$ 71,771	\$ 109,808	\$ 70,524	\$ 65,533	\$ 56,382	\$ 17,160	\$ 283,932	\$ 1,115,442
Consumer Loans	\$ 236,533	\$ 26,632	\$ 88,693	\$ 36,175	\$ 36,966	\$ 36,937	\$ 13,858	\$ 209,447	\$ 685,241
Other Loans	\$ 31,473	\$ 2,629	\$ 4,755	\$ 5,247	\$ 4,618	\$ 2,990	\$ 491	\$ 22,950	\$ 75,153
Total Loans	\$ 1,986,303	\$ 394,328	\$ 592,997	\$ 435,674	\$ 294,466	\$ 328,218	\$ 113,385	\$ 2,071,411	\$ 6,216,782
Total Deposits	\$ 2,872,547	\$ 467,001	\$ 716,656	\$ 657,051	\$ 517,884	\$ 437,649	\$ 166,711	\$ 2,689,689	\$ 8,525,188
Loans/Deposits	69.1%	84.4%	82.7%	66.3%	56.9%	75.0%	68.0%	77.0%	72.9%

NATIONAL BANKS - 90

December 31, 1997 - 000s Omitted

Categories	Metropolitan Statistical Areas (MSA)							Non-MSA	Total
	Denver	Ft. Collins	Greeley	Boulder	Colo Springs	Pueblo	Grand Jct.	All Other	
1-4 Residential Loans	\$ 2,177,828	\$ 249,341	\$ 63,862	\$ 354,799	\$ 356,621	\$ 128,115	\$ 88,743	\$ 691,759	\$ 4,111,068
Multifamily Res. Loans	\$ 81,234	\$ 12,372	\$ 4,850	\$ 20,875	\$ 12,154	\$ 528	\$ 3,953	\$ 30,903	\$ 166,869
Other Real Estate Loans	\$ 1,723,412	\$ 231,963	\$ 59,255	\$ 310,668	\$ 211,196	\$ 39,218	\$ 88,588	\$ 899,959	\$ 3,564,259
Agricultural Loans	\$ 45,850	\$ 22,417	\$ 83,300	\$ 8,070	\$ 9,652	\$ 1,149	\$ 9,510	\$ 355,828	\$ 535,776
Commerical Loans	\$ 1,828,146	\$ 142,916	\$ 37,730	\$ 219,221	\$ 139,646	\$ 24,924	\$ 45,309	\$ 402,592	\$ 2,840,484
Consumer Loans	\$ 947,369	\$ 172,095	\$ 35,640	\$ 74,546	\$ 90,176	\$ 25,162	\$ 63,635	\$ 811,464	\$ 2,220,087
Other Loans	\$ 293,172	\$ 28,917	\$ 4,234	\$ 29,905	\$ 30,121	\$ 1,552	\$ 3,581	\$ 45,417	\$ 436,899
Total Loans	\$ 7,097,011	\$ 860,021	\$ 288,871	\$ 1,018,084	\$ 849,566	\$ 220,648	\$ 303,319	\$ 3,237,922	\$ 13,875,442
Total Deposits	\$ 12,530,238	\$ 1,508,678	\$ 357,633	\$ 1,691,596	\$ 1,790,473	\$ 439,713	\$ 525,834	\$ 4,529,838	\$ 23,374,003
Loans/Deposits	56.6%	57.0%	80.8%	60.2%	47.4%	50.2%	57.7%	71.5%	59.4%

REGIONAL BANKS

December 31, 1997 - 000s Omitted

Categories	Metropolitan Statistical Areas (MSA)							Non-MSA	Total
	Denver	Ft. Collins	Greeley	Boulder	Colo Springs	Pueblo	Grand Jct.	All Other	
1-4 Residential Loans	\$ 1,511,748	\$ 161,824	\$ 51,446	\$ 232,357	\$ 273,527	\$ 111,207	\$ 64,960	\$ 281,420	\$ 2,688,489
Multifamily Res. Loans	\$ 49,261	\$ 7,094	\$ 3,190	\$ 15,977	\$ 8,806	\$ 329	\$ 2,090	\$ 5,428	\$ 92,175
Other Real Estate Loans	\$ 1,241,805	\$ 117,413	\$ 42,680	\$ 168,991	\$ 116,967	\$ 32,282	\$ 55,516	\$ 290,657	\$ 2,066,311
Agricultural Loans	\$ 45,477	\$ 13,678	\$ 59,667	\$ 477	\$ 343	\$ 773	\$ 3,729	\$ 51,002	\$ 175,146
Commerical Loans	\$ 1,585,205	\$ 91,669	\$ 20,306	\$ 159,805	\$ 106,302	\$ 13,965	\$ 37,741	\$ 145,164	\$ 2,160,157
Consumer Loans	\$ 811,509	\$ 62,959	\$ 22,593	\$ 60,501	\$ 76,133	\$ 21,184	\$ 42,909	\$ 668,813	\$ 1,766,601
Other Loans	\$ 268,184	\$ 11,352	\$ 4,026	\$ 25,283	\$ 28,917	\$ 1,548	\$ 3,581	\$ 26,291	\$ 369,182
Total Loans	\$ 5,513,189	\$ 465,989	\$ 203,908	\$ 663,391	\$ 610,995	\$ 181,288	\$ 210,526	\$ 1,468,775	\$ 9,318,061
Total Deposits	\$ 9,708,466	\$ 915,477	\$ 260,425	\$ 1,123,185	\$ 1,421,710	\$ 396,267	\$ 329,735	\$ 1,486,589	\$ 15,641,854
Loans/Deposits	56.8%	50.9%	78.3%	59.1%	43.0%	45.7%	63.8%	98.8%	59.6%

Colorado Loan and Deposit Information

Percentage changes in loan and deposit categories and MSA location from December 31, 1997, to December 31, 1998, are as follows:

TOTAL COLORADO LOANS AND DEPOSITS

Percentage Changes from December 31, 1997 to December 31, 1998

Categories	Metropolitan Statistical Areas (MSA)							Non-MSA	Total
	Denver	Ft. Collins	Greeley	Boulder	Colo Springs	Pueblo	Grand Jct.	All Other	
1-4 Residential Loans	8.84%	-4.70%	8.18%	-13.32%	-2.66%	-12.00%	41.98%	-4.54%	2.01%
Multifamily Res. Loans	15.23%	62.94%	1.27%	16.63%	3.40%	-4.65%	-15.37%	26.04%	16.94%
Other Real Estate Loans	20.75%	13.89%	58.17%	18.80%	30.64%	20.46%	31.16%	14.25%	20.69%
Agricultural Loans	7.71%	0.64%	-19.42%	140.44%	24.46%	-3.67%	66.66%	-5.90%	-4.49%
Commerical Loans	30.40%	12.77%	17.12%	14.60%	1.90%	-5.37%	19.14%	6.21%	21.20%
Consumer Loans	4.65%	3.11%	19.15%	-1.69%	5.36%	11.80%	5.46%	0.78%	3.77%
Other Loans	42.84%	24.38%	108.09%	207.42%	-24.31%	18.65%	23.45%	27.25%	47.14%
Total Loans	18.18%	6.62%	19.09%	10.90%	8.23%	0.54%	27.76%	3.70%	12.29%
Total Deposits	11.66%	9.15%	8.10%	12.39%	13.21%	5.42%	55.13%	3.64%	10.51%
Loans/Deposits	5.83%	-2.32%	10.17%	-1.33%	-4.40%	-4.63%	-17.65%	0.06%	1.62%

STATE CHARTERED COMMERCIAL AND INDUSTRIAL BANKS

Percentage Changes from December 31, 1997 to December 31, 1998

Categories	Metropolitan Statistical Areas (MSA)							Non-MSA	Total
	Denver	Ft. Collins	Greeley	Boulder	Colo Springs	Pueblo	Grand Jct.	All Other	
1-4 Residential Loans	94.97%	12.55%	-6.36%	31.43%	15.42%	-11.82%	-12.90%	-1.10%	29.59%
Multifamily Res. Loans	77.83%	12.28%	7.64%	-19.94%	38.76%	-31.18%	-21.67%	14.85%	32.65%
Other Real Estate Loans	6.06%	11.80%	19.09%	-7.39%	-4.12%	22.93%	12.58%	16.92%	9.89%
Agricultural Loans	-68.16%	-19.29%	-9.88%	-30.33%	3.05%	-4.54%	-24.41%	2.89%	-3.28%
Commerical Loans	-11.47%	3.05%	2.67%	-23.01%	9.45%	-7.23%	-4.55%	5.27%	-4.06%
Consumer Loans	-10.53%	-8.81%	9.72%	0.43%	-1.88%	-20.53%	6.67%	5.19%	-2.18%
Other Loans	18.28%	-18.41%	17.56%	-24.38%	-84.73%	1.97%	563.34%	-6.63%	2.95%
Total Loans	23.81%	8.41%	4.55%	2.38%	2.91%	-1.91%	4.10%	6.29%	10.95%
Total Deposits	64.25%	4.81%	-8.27%	20.84%	1.50%	9.93%	18.35%	18.12%	29.50%
Loans/Deposits	-24.62%	3.43%	13.99%	-15.27%	1.39%	-10.77%	-12.04%	-10.01%	-14.32%

NATIONAL BANKS

Percentage Changes from December 31, 1997 to December 31, 1998

Categories	Metropolitan Statistical Areas (MSA)							Non-MSA	Total
	Denver	Ft. Collins	Greeley	Boulder	Colo Springs	Pueblo	Grand Jct.	All Other	
1-4 Residential Loans	-10.99%	-15.43%	36.13%	-30.51%	-6.07%	-12.14%	59.72%	-7.70%	-9.74%
Multifamily Res. Loans	-18.71%	81.65%	-13.13%	28.35%	-4.36%	702.65%	-11.59%	31.31%	7.54%
Other Real Estate Loans	26.86%	15.04%	164.92%	33.88%	48.94%	14.21%	41.58%	12.47%	26.90%
Agricultural Loans	35.24%	6.33%	-30.20%	178.74%	38.42%	7.48%	78.00%	-13.33%	-5.48%
Commerical Loans	40.49%	17.65%	59.17%	26.70%	-1.64%	-1.17%	28.11%	6.88%	31.13%
Consumer Loans	8.45%	4.95%	42.62%	-2.72%	8.33%	59.25%	5.20%	-0.35%	5.61%
Other Loans	45.47%	28.27%	209.75%	248.09%	-15.04%	50.77%	-50.57%	44.37%	54.74%
Total Loans	16.60%	5.80%	48.95%	14.54%	10.07%	4.18%	36.60%	2.04%	12.90%
Total Deposits	-0.39%	10.49%	40.93%	9.11%	16.60%	0.94%	66.80%	-4.96%	3.58%
Loans/Deposits	17.06%	-4.25%	5.69%	4.98%	-5.59%	3.21%	-18.10%	7.37%	8.99%

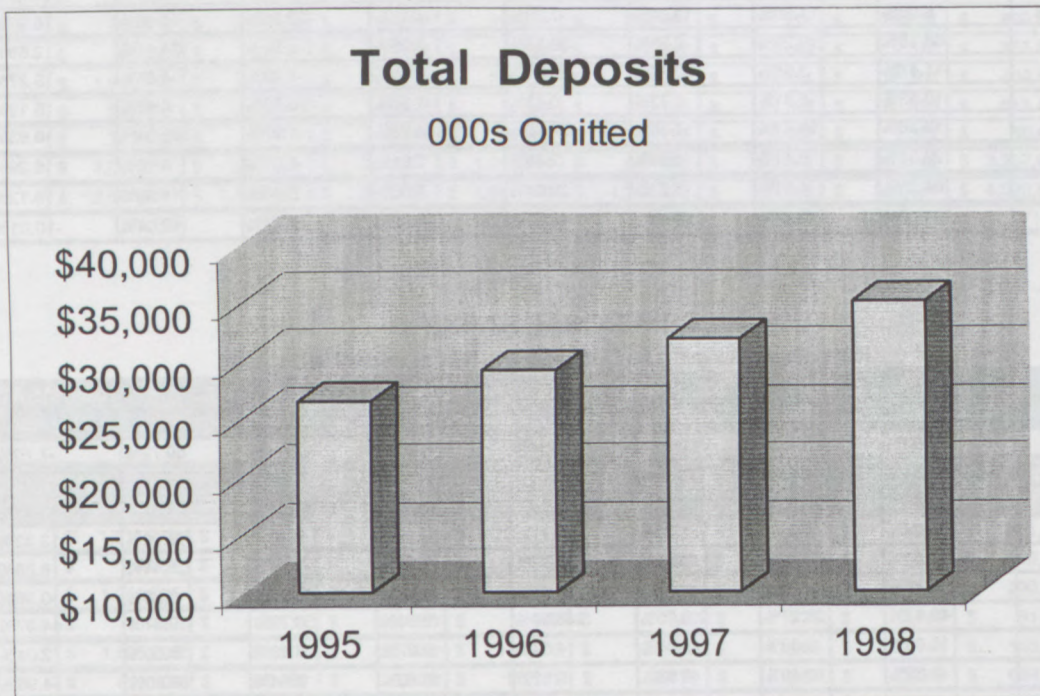
Colorado Loan and Deposit Information

REGIONAL BANKS

Percentage Changes from December 31, 1997 to December 31, 1998

Categories	Metropolitan Statistical Areas (MSA)						Non-MSA		Total
	Denver	Ft. Collins	Greeley	Boulder	Colo Springs	Pueblo	Grand Jct.	All Other	
1-4 Residential Loans	6.65%	-17.26%	-12.11%	-32.19%	-12.11%	-4.99%	-15.33%	0.54%	-2.07%
Multifamily Res. Loans	3.27%	68.68%	2.16%	42.62%	-7.19%	1055.02%	-7.51%	250.18%	32.14%
Other Real Estate Loans	32.54%	1.50%	44.26%	3.59%	35.67%	14.15%	3.59%	4.77%	23.86%
Agricultural Loans	-13.50%	-23.30%	-82.74%	2887.00%	5.25%	-2.33%	-6.30%	-8.63%	-28.30%
Commerical Loans	37.16%	13.22%	39.14%	15.57%	-13.43%	-2.78%	-0.28%	17.25%	29.82%
Consumer Loans	11.25%	-7.79%	5.95%	-17.95%	1.25%	24.43%	-40.91%	-1.11%	3.28%
Other Loans	51.90%	92.22%	142.13%	286.81%	-24.23%	50.97%	-60.93%	60.75%	63.78%
Total Loans	23.94%	-1.46%	-10.60%	5.78%	-2.02%	4.44%	-13.39%	3.96%	14.54%
Total Deposits	8.77%	5.50%	-6.34%	6.76%	8.16%	-3.07%	27.57%	9.17%	8.26%
Loans/Deposits	13.94%	-6.60%	-4.56%	-0.91%	-9.41%	7.75%	-32.11%	-4.77%	5.80%

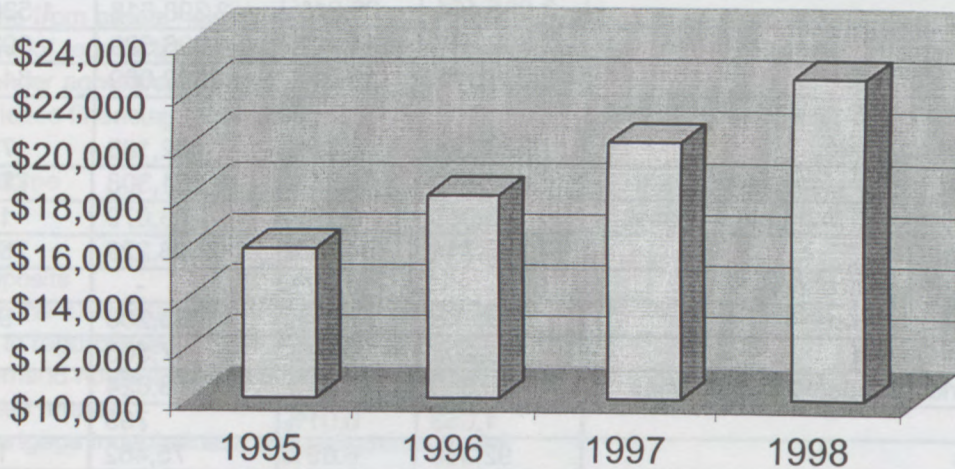
The December 31, 1998, loan and deposit information reflects continued growth, paralleling the Colorado economy, with total loans and deposits increasing 12.29 percent and 10.51 percent, respectively, over the previous year end. Other real estate and commercial loans accounted for over 80 percent of the increase in total loans. Since the inception of the reporting requirement in 1995, total Colorado loans have increased \$6.6 billion, or 41.7 percent, and total Colorado deposits have increased \$8.6 billion, or 32.5 percent. The percentage growth in total loans continues to exceed total deposits, although the dollar volume of loan growth was \$2.5 billion compared to \$3.4 billion in deposit growth. As a result, the loan to deposit ratio increased from 63.0 to 64.0 percent. The following three graph depict total loans and total deposits for the years ending December 31, 1995, 1996, 1997, and 1998, and a breakdown by category of 1998 loans.



Colorado Loan and Deposit Information

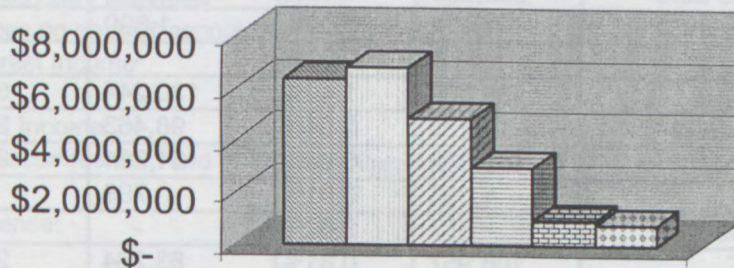
Total Loans

000s Omitted



Loans by Category

000s Omitted



- Residential □ Other R.E. ▨ Commercial
- ▤ Consumer ▩ Agricultural ▧ Other

Commercial Bank - Comparative Abstract

(000s Omitted)

ASSETS	123 Banks 12/31/98	Percent to Total	118 Banks 12/31/97	Increase (+) Decrease (-)	Percent Change
Cash and Balances Due From Depository Institutions	825,203	6.12%	698,978	126,225	18.06%
Securities	3,935,454	29.21%	2,398,618	1,536,836	64.07%
- Held to Maturity	1,899,281	14.10%	1,006,529	892,752	88.70%
- Available for Sale	2,036,173	15.11%	1,392,089	644,084	46.27%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	676,164	5.02%	502,188	173,976	34.64%
Loans and Leases, Net of Unearned Income	7,457,679	55.35%	6,681,308	776,371	11.62%
Less: Allowance for Loan and Lease Losses	98,935	0.73%	83,079	15,856	19.09%
Loans and Leases, Net	7,358,744	54.61%	6,598,229	760,515	11.53%
Assets Held in Trading Accounts	-	0.00%	-	-	0.00%
Premises and Fixed Assets	378,075	2.81%	283,205	94,870	33.50%
Other Real Estate Owned	12,203	0.09%	7,505	4,698	62.60%
Investments in Unconsolidated Subsidiaries	3,689	0.03%	3,624	65	1.79%
Acceptances	1,053	0.01%	799	254	31.79%
Intangible Assets	92,388	0.69%	75,462	16,926	22.43%
Other Assets	190,880	1.42%	157,928	32,952	20.87%
Deferred Losses	-	0.00%	9	-9	-100.00%
Total Assets	13,473,853	100.00%	10,726,545	2,747,308	25.61%

LIABILITIES

Deposits:	11,851,330	87.96%	9,337,830	2,513,500	26.92%
Noninterest Bearing	2,705,923	20.08%	2,177,402	528,521	24.27%
Interest Bearing	9,145,407	67.88%	7,160,429	1,984,978	27.72%
Federal Funds Purchased/Securities Sold	200,980	1.49%	222,629	-21,649	-9.72%
Demand Notes Issued to U.S. Treasury	474	0.00%	1,309	-835	-63.79%
Trading Liabilities	-	0.00%	-	-	0.00%
Other Borrowed Money:	188,530	1.40%	130,244	58,286	44.75%
With Maturity One Year or Less	73,132	0.54%	98,463	-25,331	-25.73%
With Maturity More Than One Year	115,398	0.86%	31,781	83,617	263.10%
Banks' Liability on Acceptances	1,053	0.01%	799	254	31.79%
Subordinated Notes and Debentures	567	0.00%	-	567	
Other Liabilities	108,957	0.81%	83,284	25,673	30.83%
Total Liabilities	12,351,891	91.67%	9,776,095	2,575,796	26.35%

EQUITY CAPITAL

Perpetual Preferred Stock	470	0.00%	7,217	-6,747	-93.49%
Common Stock	143,766	1.07%	114,827	28,939	25.20%
Surplus	449,175	3.33%	376,031	73,144	19.45%
Undivided Profits/Capital Reserves	519,824	3.86%	446,274	73,550	16.48%
Net Unrealized Gain (Loss) Available for Sale Securities	8,727	0.06%	6,092	2,635	43.25%
Total Equity Capital	1,121,962	8.33%	950,441	171,521	18.05%

Total Liabilities and Equity Capital	13,473,853	100.00%	10,726,545	2,747,308	25.61%
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Commercial Bank - Income Statement

(000s Omitted)

Interest Income:	
Interest and fees on loans	684,009
Interest income on balance due from depository institution	2,540
Interest and dividend income on securities	205,004
Interest income from assets held in trading	0
Interest income of federal funds sold and securities purchased under agreement to resell	32,716
Income from lease financing receivables	850
Total Interest Income	925,119
Interest Expense:	
Interest on deposits	342,578
Interest on federal funds purchase and securities sold under agreements to repurchase	11,919
Interest on demand notes issued to the U.S. Treasury and on other borrowed money	9,524
Interest on mortgage indebtedness and obligations under capitalized leases	0
Interest on notes and debentures subordinated to deposits	34
Total Interest Expense	364,035
Net Interest Income	561,084
Provision for Loan Losses	46,264
Noninterest Income:	
Income from fiduciary activities	8,033
Service charges on deposit accounts	71,254
Other noninterest income	88,738
Total Noninterest Income	168,025
Gain (Loss) on Securities not Held in Trading Accounts	749
Noninterest Expense:	
Salaries	221,669
Expenses of premises and fixed assets	61,677
Other noninterest expense	166,790
Total Noninterest Expense	450,136
Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments	233,458
Applicable Income Taxes	63,388
Extraordinary Items and Other Adjustments, Net of Income Taxes	0
Net Income	170,070
Return on Average Assets	0.96

Industrial Bank - Abstract

(000s Omitted)

ASSETS	5 Banks 12/31/98	Percent to Total	5 Banks 12/31/97	Increase (+) Decrease (-)	Percent Change
Cash and Balances Due From Depository Institutions	30,489	5.41%	23,310	7,179	30.80%
Securities	67,931	12.05%	73,536	- 5,605	-7.62%
- Held to Maturity	28,101	4.99%	45,050	- 16,949	-37.62%
- Available for Sale	39,380	6.99%	28,486	10,894	38.24%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	41,478	7.36%	29,050	12,428	42.78%
Loans and Leases, Net of Unearned Income	423,399	75.12%	346,412	76,987	22.22%
Less: Allowance for Loan and Lease Losses	10,951	1.94%	10,503	448	4.27%
Loans and Leases, Net	412,448	73.18%	335,909	76,539	22.79%
Assets Held in Trading Accounts	-	0.00%	-	-	
Premises and Fixed Assets	1,937	0.34%	859	1,078	125.49%
Other Real Estate Owned	9	0.00%	105	- 96	
Investments in Unconsolidated Subsidiaries	-	0.00%	-	-	
Acceptances	-	0.00%	-	-	
Intangible Assets	1,092	0.19%	1,474	- 382	-25.92%
Other Assets	8,224	1.46%	7,647	577	7.55%
Deferred Losses	-	0.00%	-	-	
Total Assets	563,608	100.00%	471,890	91,718	19.44%

LIABILITIES

Deposits:	394,695	70.03%	353,745	40,950	11.58%
Noninterest Bearing	1,081	0.19%	1,021	60	5.88%
Interest Bearing	392,066	69.56%	352,724	39,342	11.15%
Other Borrowed Money:	75,089	13.32%	38,871	36,218	93.17%
Other Liabilities	5,532	0.98%	4,065	1,467	36.09%
Total Liabilities	475,316	84.33%	396,681	78,635	19.82%

EQUITY CAPITAL

Perpetual Preferred Stock	-	0.00%	-	-	
Common Stock	6,632	1.18%	5,233	1,399	26.73%
Surplus	38,273	6.79%	37,222	1,051	2.82%
Undivided Profits/Capital Reserves	43,167	7.66%	32,713	10,454	31.96%
Net Unrealized Gain (Loss) Available for Sale Securities	220	0.04%	41	179	436.59%
Total Equity Capital	88,292	15.67%	75,209	13,083	17.40%

Total Liabilities and Equity Capital	563,608	100.00%	471,890	91,718	19.44%
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Industrial Bank - Income Statement

(000s Omitted)

Interest Income:	
Interest and fees on loans	48,532
Interest income on balance due from depository institution	1,089
Interest and dividend income on securities	4,425
Interest income from assets held in trading	0
Interest income of federal funds sold and securities purchased under agreement to resell	2,127
Income from lease financing receivables	0
Total Interest Income	56,173
Interest Expense:	
Interest on deposits	21,151
Interest on federal funds purchase and securities sold under agreements to repurchase	0
Interest on demand notes issued to the U.S. Treasury, trading liabilities, and other borrowed money	2,593
Interest on notes and debentures subordinated to deposits	54
Total Interest Expense	23,798
Net Interest Income	32,375
Provision for Loan Losses	6,806
Noninterest Income:	
Income from fiduciary activities	0
Service charges on deposit accounts	284
Other noninterest income	981
Total Noninterest Income	1,265
Gain (Loss) on Securities not Held in Trading Accounts	-5
Noninterest Expense:	
Salaries	6,201
Expenses of premises and fixed assets	1,304
Other noninterest expense	7,526
Total Noninterest Expense	15,031
Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments	11,798
Applicable Income Taxes	4,472
Extraordinary Items and Other Adjustments, Net of Income Taxes	0
Net Income	7,326
Return on Average Assets	1.44

Industrial Bank - Detail

(000s omitted)

City	Bank	Cash & Due from Banks	Total Securities	Total Loans	Loan Loss Reserve	Fixed Assets	Other Assets	Total Assets	Total Deposits	Total Liabilities	Total Equity Capital	ROAA
AURORA	AVCO ARMED FORCES INDUSTRIAL BANK	1,234	2,048	953	41	2	67	4,222	1,548	1,881	2,341	2.03
COLORADO SPRINGS	AFBA INDUSTRIAL BANK	2,151	46,239	121,001	4,758	1,518	4,001	211,267	186,576	187,511	23,756	1.49
CORTEZ	BASIN INDUSTRIAL BANK	1,478	3,443	1,522	25	28	94	7,502	6,670	6,760	742	0.74
DENVER	FIRST COMMUNITY INDUSTRIAL BANK	25,518	11,882	291,132	5,929	243	3,355	327,284	188,783	267,694	59,590	1.38
GRAND JUNCTION	HOME LOAN INDUSTRIAL BANK	110	4,319	8,791	198	146	130	13,333	11,138	11,470	1,863	1.57
Industrial Bank Totals		30,489	67,931	423,399	10,951	1,937	7,647	563,608	394,695	475,316	88,292	

Category	Amount	Percentage
Deposits	394,695	70.03%
Noninterest-bearing	1,291	0.33%
Interest-bearing	393,404	99.67%
Other Deposits	1,000	0.25%
Other Liabilities	5,332	1.35%
Total Liabilities	475,316	84.33%

Category	Amount	Percentage
Perpetual Preferred Stock	0	0.00%
Common Stock	5,430	6.15%
Surplus	31,275	35.53%
Unallocated Profits/Capital Gains	43,167	48.92%
Net Unrealized Gain (Loss) Available for Sale	0	0.00%
Securities	220	0.25%
Total Equity Capital	88,292	15.67%

Total Liabilities and Equity Capital	563,608	100.00%
Applicable income taxes	0	0.00%
Extraordinary items and other adjustments - net of income taxes	0	0.00%
Net Income	88,292	15.67%
Return on Average Assets	15.67%	

Trust Company - Abstract

(000s Omitted)

ASSETS	10 TRUSTS 12/31/98	PERCENT TO TOTAL	10 TRUSTS 12/31/97	INCREASE (+) DECREASE (-)	PERCENT CHANGE
Cash and Balances Due From Banks	10,503	0.56%	8,582	1,921	22.38%
Total Securities	1,722,604	92.07%	1,532,097	190,507	12.43%
Fees Receivable, Expenses, Fixed/Other Assets	137,887	7.37%	214,743	-76,856	-35.79%
Total Assets	1,870,994	100.00%	1,755,422	115,572	6.58%

LIABILITIES					
Deposits	1,584,973	84.71%	1,473,614	111,359	7.56%
Accounts Payable	5,388	0.29%	854	4,534	530.91%
Notes Payable, Cap. Leasese., Other Liabilities	122,714	6.56%	120,243	2,471	2.06%
Total Liabilities	1,713,075	91.56%	1,594,711	118,364	7.42%

CAPITAL					
Common Stock	4,334	0.23%	3,340	994	29.76%
Perpetual Preferred Stock	7,131	0.38%	7,131	0	0.00%
Paid-in Capital in Excess of Par, and RE	146,454	7.83%	150,240	-3,786	-2.52%
Total Capital	157,919	8.44%	160,711	-2,792	-1.74%
TOTAL LIABILITIES AND CAPITAL	1,870,994	100.00%	1,755,422	115,572	6.58%

TRUST ACCOUNTS					
Total Trust Assets	47,407,298		43,507,254	3,900,044	8.96%
Number of Trust Accounts (Actual)	772,920		762,603	10,317	1.35%
Trust Account Average	61,335		57,051	4,284	7.51%

Trust Company - Income Statement

(000s Omitted)

Income		
Trust administrative fee income	86,983	
Interest and dividend income earned	108,595	
Other income	12,511	
Total Income	208,089	
Expenses		
Interest expense	36,241	
Salaries and employee benefits	55,434	
Occupancy expenses	13,132	
Other expense	67,504	
Provisions for uncollected fees	18	
Total Expenses	172,329	
Net Income Before Taxes	35,708	
Applicable Income Taxes	14,084	
Net Income	21,624	

Trust Company - Detail

(000s Omitted)

City	Trust Company	Cash & Due From Depository Institutions	Total Securities	Fees Recbl.	Premises and Fix Assets	Other Assets	Intangible Assets	Total Assets	Total Trust Assets	Total Deposits	Other Liab.	Total Equity	Net Income
DENVER	FIRST TRUST CORPORATION	6,976	837,684	0	9,477	21,010	0	930,196	18,042,404	771,811	88,277	70,108	8,885
DENVER	LINCOLN TRUST COMPANY	3	271,111	0	902	3,595	756	280,705	3,768,955	242,054	10,441	27,745	5,739
ENGLEWOOD	RESOURCES TRUST COMPNAV	1	528,691	0	2,152	16,132	353	557,688	13,404,813	503,018	21,246	33,424	2,977
ENGLEWOOD	TRUST COMPANY OF AMERICA	889	71,371	0	748	823	3,259	77,090	1,541,488	68,090	1,845	7,155	1,164
DENVER	INSTITUTIONAL TRUST COMPANY	0	10,972	2,797	29	2,916	0	16,714	9,921,362	0	23	11,854	744
DENVER	SENTINEL TRUST COMPANY	99	1,274	741	7	22	0	2,143	338,298	0	28	2,114	1,538
DENVER	INVESTMENT TRUST COMPANY	714	249	349	14	0	0	1,326	191,480	0	0	962	93
ENGLEWOOD	ORCHARD TRUST COMPANY	19	996	0	0	6	0	1,022	6,665	0	0	988	-12
BOULDER	INVESTORS INDEPENDENT TRUST CO.	36	256	34	94	162	16	598	127,748	0	7	582	37
DENVER	AMERICAN SECURITIES TRANSFER & TRUST, IN	1,766	0	598	257	540	352	3,513	64,085	0	382	2,987	4,582
Trust Company Totals:		10,503	1,722,604	4,519	13,680	45,206	4,736	1,870,995	47,407,298	1,584,973	122,249	157,919	25,747

Financial Institution Activity

DE NOVO STATE CHARTERS

Bank Name/Location	Effective Date
FirstBank of Parker Parker, Douglas County	03/23/98
BankWest Castle Rock, Douglas	04/20/98
Orchard Trust Company Englewood, Arapahoe County	08/03/98
Bank of the San Juans Durango, La Plata County	09/04/98
FirstBank Littleton, Arapahoe County	09/14/98
Vista Bank Colorado Springs, El Paso County	11/02/98
New Frontier Bank Greeley, Weld County	12/01/98

CONVERSION: NATIONAL BANK TO STATE BANK

Bank Name/Location	Effective Date
FirstBank of Arapahoe County Littleton, Arapahoe County	03/30/98
FirstBank of Lakewood Lakewood, Jefferson County	03/30/98
FirstBank of Arvada Arvada, Jefferson County	03/30/98
FirstBank of Aurora Aurora, Arapahoe County	03/30/98
FirstBank of Boulder Boulder, Boulder County	03/30/98
FirstBank of Breckenridge Breckenridge, Summit County	03/30/98
FirstBank of Cherry Creek Denver, Denver County	03/30/98
FirstBank of Colorado Lakewood, Jefferson County	03/30/98
FirstBank of Denver Denver, Denver County	03/30/98
FirstBank of Douglas County Castle Rock, Douglas County	03/30/98
FirstBank of Littleton Littleton, Arapahoe County	03/30/98
FirstBank North Westminster, Jefferson County	03/30/98
FirstBank of Silverthorne Silverthorne, Summit County	03/30/98
FirstBank of Tech Center Greenwood Village, Arapahoe County	03/30/98
FirstBank of Wheat Ridge Wheat Ridge, Jefferson County	03/30/98

Financial Institution Activity

MERGER: STATE BANK WITH STATE BANK	
Bank Name/Location	Effective Date
Glenwood Independent Bank Glenwood Springs, Garfield County INTO: WestStar Bank Vail, Eagle County	08/01/98
First Security Bank of Craig Craig, Moffat County INTO: Bank of Colorado/Fort Lupton Fort Lupton, Weld County	11/16/98
Lakewood State Bank Lakewood, Jefferson County INTO: Union Bank and Trust Denver, Denver County	12/17/98
Bank of Colorado Front Range Windsor, Weld County INTO: Bank of Colorado/Fort Lupton Fort Lupton, Weld County	12/18/98

BANK NAME CHANGES	
Bank Name/Location	Effective Date
Commerce Bank of Aurora Aurora, Adams County TO: Commerce Bank	02/17/98
Avco Armed Forces Industrial Bank Lakewood, Jefferson County TO: AVCO BANK, an industrial bank	02/23/98
Lafayette State Bank Lafayette, Boulder County TO: Heritage Bank	06/01/98
The First Security Bank Fort Lupton, Weld County TO: Bank of Colorado	06/29/98
La Junta State Bank and Trust Company La Junta, Otero County TO: The State Bank-La Junta	09/01/98
The Empire State Bank Rocky Ford, Otero County TO: The State Bank	09/01/98

BANK RELOCATIONS	
Bank Name/Location	Effective Date
Heritage Bank Lafayette, Boulder County TO: Louisville, Boulder County	10/23/98
Basin Industrial Bank Cortez, Montezuma County TO: Englewood, Arapahoe County	07/23/98
Western Colorado Bank Norwood, Montrose County TO: Montrose, Montrose County	08/24/98
UMB Bank Colorado Colorado Springs, El Paso County TO: Denver, Denver County	12/10/98

Financial Institution Activity

BANK CLOSURE: STATE BANK	
Bank Name/Location	Effective Date
BestBank Boulder, Boulder County	07/23/98
MERGER: STATE CHARTER TO NATIONAL CHARTER	
Bank Name/Location	Effective Date
Pioneer Bank Longmont, Boulder County INTO: Comm. First Bankshares, Inc. Fargo, ND	04/30/98
Vectra Bank, Denver Denver, Denver County INTO: Vectra Bank Colorado, N.A. Denver, CO	05/28/98
State Bank & Trust Colorado Springs, El Paso County INTO: Vectra Bank Colorado, N.A. Denver, CO	05/29/98
Tri-State Bank Denver, Denver County INTO: Vectra Bank Colorado, N.A. Denver, CO	05/29/98
Poudre Valley Bank Fort Collins, Larimer County INTO: Community First National Bank Fort Morgan, CO	07/01/98
Heritage Trust Company Grand Junction, Mesa County INTO: Norwest Minneapolis, MN	08/03/98
Independent Bank/Kersey Kersey, Weld County INTO: Zions Bancorp, Inc. Salt Lake City, UT	08/28/98
Eagle Bank Broomfield, Adams County INTO: Zions Bancorp, Inc. Salt Lake City, UT	09/01/98
Pitkin County Bank & Trust Company Aspen, Pitkin County INTO: Vectra Bank Colorado, N.A. Denver, CO	09/11/98
Mountain Bank Eagle, Summit County INTO: Norwest Minneapolis, MN	11/09/98
Citizens Bank Westminster, Adams County INTO: Vectra Bank Colorado, N.A. Denver, CO	12/15/98

Financial Institution Activity

CONVERSION: STATE CHARTER TO THRIFT CHARTER

Bank Name/Location	Effective Date
MegaBank of Arapahoe Englewood, Arapahoe County	09/01/98

MONEY ORDER COMPANY LICENSE ISSUED

Money Order Company/Location	Opening Date
ENRAMEX, INC. Denver, CO	01/27/98
DIA Telecommunications New York, NY	02/13/99
Rubarza Financial Services, Inc. El Paso, TX	12/11/98
EntreMex Inc. Chicago, IL	12/23/98

NON-COLORADO STATE CHARTERED BANKS WITH LOAN PRODUCTION OFFICES IN COLORADO

Loan Production Office Name/Location	Loan Production Office Name/Location
Commercia Bank Detroit, MI	Denver
Pacific Thrift and Loan Company Irvine, CA	Golden
Commerical Savings Bank Carroll, IA	Englewood

Directory

1st Choice Bank

2164 35th Avenue
Greeley 80634
970-330-3300

Downtown Fort Collins
100 South College Avenue
Fort Collins 80524
970-495-1300

Downtown Greeley
1229 10th Avenue
Greeley, CO 80631
970-356-2800

Fort Collins
3600 South College Avenue
Fort Collins 80525
970-226-4545

Loveland Branch
2529 North Lincoln Avenue
Loveland 80538
970-593-1300

West Greeley Branch
5801 West 11th Street
Greeley 80634
970-356-7700

Windsor Branch
1069 W. Main Street
Windsor 80550
970-686-7900

A

Action Credit Advisors

1818 South 72nd Street
Omaha NE 68124
340-293-3100

ADP Payroll Services, Inc.

One ADP Boulevard
Roseland NJ 07068
201-994-5000

AFBA Industrial Bank

Peterson AFB, Building 1485
455 West Paine Street
Colorado Springs 80914
719-574-2794

Alpine Bank

2200 Grand Avenue
Glenwood Springs 81601
970-945-2424

Aspen
600 E. Hopkins Avenue
Aspen 81611
970-920-4800

Aspen Airport
Business Center
119 Unit E, AABC
Aspen 81611
970-544-9400

Avon
10 West Beaver Creek Blvd.
Avon 81620
970-949-3333

Avon City Market
260 Beaver Creek Place
Avon 81620
970-949-3333

Basalt
137 Midland Avenue
Basalt 81621
970-927-3101

Carbondale
350 Highway #133
Carbondale 81623
970-963-3040

El Jebel
250 East Valley Road
Carbondale 81623
970-963-9320

Grand Junction
570 32nd Road
Clifton 81520
970-434-5600

Eagle

0205 Chambers Avenue
Eagle 81631
970-328-1666

West Glenwood Springs
50891 Highway 6 & 24
Glenwood Springs 81601
970-945-9700

Grand Junction Downtown
225 North Fifth Street
Grand Junction 81501
970-243-5600

Horizon
709 Horizon Drive
Grand Junction 81506
970-242-5700

New Castle
810 Castle Valley Blvd.
New Castle 81647
970-984-2600

Battlement Mesa
0073 I Sipparelle Drive
Parachute 81635
970-285-7100

Rifle
100 East 4th Street
Rifle 81650
970-625-9610

Snowmass Village
15 Kearns Road
Snowmass Village 81615
970-923-3600

Snowmass Village Mall
45 Village Square
Snowmass Village 81615
970-923-4931

Vail
141 East Meadows Drive
Vail 81657
970-476-8700

Directory

Vail Commons
2099 North Frontage Road
Vail 81657
970-949-4000

American Bank

300 E. 29th Street
Loveland 80538
970-669-1776

American Express Travel Related Services Company, Inc. (Money Orders)

American Express
200 Vesey Street
New York NY 10285
212-640-5100

American Securities

Transfer & Trust, Inc.

1825 Lawrence Street, Suite 444
Denver 80202
303-234-5300

Arapahoe Bank & Trust

7777 East Arapahoe Road
Englewood 80112
303-770-5100

Detached Facility

7790 E. Arapahoe Road
Englewood 80112
303-770-5100

Avco Bank, an industrial bank

3300 South Parker Road
Suite 320B
Aurora 80014
303-743-4720

B

The Bank at Broadmoor

155 Lake Avenue
Colorado Springs 80906
719-633-2695

Downtown Branch

501 South Tejon Street
Colorado Springs 80903
719-578-5488

The Bank in Boulder

3033 Iris
Boulder 80301
303-443-9090

Downtown Office

2120 Broadway
Boulder 80302
303-443-9090

Longmont Branch

915 South Hover Street
Longmont 80501
303-774-6000

Louisville Branch

515 McCaslin Blvd.
Louisville 80027
303-666-0050

The Bank of Burlington

410 14th Street
Burlington 80807
719-346-5376

Bank of Colorado

605 4th Street
Fort Lupton 80621
303-534-2716

Akron Branch

190 Main Street
Akron 80720
970-345-2273

Brush Branch

301 Clayton
Brush 80723
303-659-6181

Convenience Center

329 West Main
Sterling 80751
970-522-0560

Craig Branch

250 West Victor Way
Craig 81625
970-824-9421

Downtown Branch

501 Main Street
Windsor 80550
303-892-1488

Fort Collins Branch

300 East Horsetooth
Suite 102
Fort Collins 80525
970-206-1160

Fort Morgan Branch

401 Main Street
Fort Morgan 80701
970-867-9497

Holyoke Branch

106 South Interoccean Avenue
Holyoke 80734
970-854-2291

Julesburg Branch

122 West First Street
Julesburg 80737
970-474-3307

Sterling Branch

201 South 3rd Street
Sterling 80751
970-522-2354

West Main Branch

1041 West Main Street
Windsor 80550
970-686-7631

Directory

Yuma Branch
320 South Main
Yuma 80729
970-848-5448

**Bank of Colorado-
Western Slope**
200 Grand Avenue
Grand Junction 81501
970-245-1600

Glenwood Springs Branch
901 Grand Avenue
Glenwood Springs 81601
970-945-7422

Basalt Branch
6555 East Valley Road
Basalt 81621
970-704-1144

Patterson Market Place
Branch
2900 F Road
Grand Junction 81504
970-245-1600

Bank of Denver
1534 California Street
Denver 80217
303-572-3600

Auto Bank Facility
606 West Colfax
Denver 80217
303-572-3600

Glendale Branch
4600 Leetsdale Drive
Glendale 80222
303-572-3600

The Bank of Durango
125 Sawyer Street
Durango 81301
970-259-5500

The Bank of Grand Junction
2415 F Road
Grand Junction 81505
970-241-9000

Downtown Branch
326 Main Street
Grand Junction 81501
970-242-6000

Bank of Monte Vista
101 Adams Street
Monte Vista 81144
719-852-5901

Bank of the San Juans
144 East Eighth Street
Durango 81301
970-247-1818

The Bank of Telluride
238 East Colorado Avenue
Telluride 81435
970-728-2000

Bankers' Bank of the West
1099 18th Street, Suite 2700
Denver 80202
303-291-3700

BankWest
520 First Avenue
Castle Rock 80104
303-814-8149

Basin Industrial Bank
6200 S. Quebec Street, Suite 330
Englewood 80111
303-889-6207

Cortez Branch
2 East Main Street
Cortez 81321
970-565-8565

C

Cache Bank-Greeley
924 11th Street
Greeley 80631
970-351-8600

Castle Rock Bank
501 Wilcox Street
Castle Rock 80104
303-688-5191

Centennial Bank
13700 East Arapahoe Road
Englewood 80112
303-680-1600

Centennial Bank of Blende
1515 Santa Fe Drive
Pueblo 81006
719-543-0763

Cheyenne Mountain Bank
1580 East Cheyenne Mountain
Colorado Springs 80906
719-579-9150

West Branch
1793 South Eighth Street
Colorado Springs 80906
719-442-6669

The Citadel Bank
730 Citadel Drive East
Colorado Springs 80909
719-597-0170

Citicorp (Money Orders)
399 Park Avenue
New York NY 10043
773-380-5100

Citicorp Services Inc.
(Money Orders)
8430 West Bryn Mawr Avenue
11th Floor, Legal Department
Chicago IL 60631
773-380-5100

Directory

**Citizens Bank of
Pagosa Springs**
703 San Juan Street
Pagosa Springs 81147
970-264-2235

Pagosa Springs Branch
27 Talisman Drive
Pagosa Springs 81147
970-731-7235

**The Citizens State
Bank**
100 South Main Street
Keenesburg 80643
303-629-6457

**The Citizens State
Bank of Cortez**
77 West Main Street
Cortez 81321
970-565-8421

**The Citizens State
Bank of Ouray**
600 Main Street
Ouray 81427
970-325-4478

Montrose County Branch
115 Highway 97
Naturita 81422
970-865-2255

Ridgeway Branch
145 West Sherman, Hwy. 62
Ridgeway 81432
970-626-5462

Silverton Branch
1218 Greene Street
Silverton 81433
970-387-5502

Citywide Bank of Denver
12075 East 45th Avenue
Denver 80239
303-365-8000

Lakewood Branch
3345 South Wadsworth Blvd.
Lakewood 80227
303-986-8686

Wheat Ridge Branch
9500 West 49th Avenue
Suite C-100
Wheat Ridge 80033
303-365-8060

Collegiate Peaks Bank
105 Centennial Plaza
Buena Vista 81211
719-395-2472

Salida Banking Center
540 Highway 50
Salida 81201
719-395-1308

Colonial Bank
3095 South Parker Road
Aurora 80014
303-671-9000

Broadway Hampden Branch
3501 South Broadway
Englewood 80150
303-761-1052

Elizabeth Branch
210 South Elizabeth Street
Elizabeth 80107
303-646-5000

Kiowa Branch
326 Comanche Street
Kiowa 80117
303-840-1414

West Evans Branch
2693 West Evans Avenue
Denver 80219
303-937-1110

**The Colorado Bank &
Trust Company**
301 Colorado Avenue
La Junta 81050
719-384-8131

Colorado East Bank & Trust
520 South Main
Lamar 81052
719-336-5200

Granada Branch
108 East Goff Street
Granada 81041
719-734-5200

Holly Branch
100 North Main
Holly 81047
719-537-6800

La Junta Branch
405 Colorado Avenue
La Junta 81050
719-384-7753

Springfield Branch
1030 Main Street
Springfield 81073
719-523-4548

Colorado Mountain Bank
1000 Main Street
Westcliffe 81252
719-783-9211

Fountain Branch
410 S. Santa Fe
Fountain 80817
719-382-5643

**Colorado State
Bank and Trust**
1600 Broadway
Denver 80217
303-861-2111

**Colorado State
Bank of Walsh**
501 Colorado
Walsh 81090
719-324-5206

Directory

Comdata Network, Inc.

(Money Orders)
5301 Maryland Way
Brentwood, TN 37027
615-370-7000

Commerce Bank

15305 East Colfax
Aurora 80011
303-344-5202

Commercial Bank

400 Harrison Avenue
Leadville 80461
719-486-0420

Loan Production Office
301 East Main Street
Buena Vista 81211
719-395-8648

Buena Vista Branch
725 Highway 24, North
Buena Vista 81211
719-395-8648

Community Bank of Parker

19590 East Main Street
Parker 80134
303-841-0970

Elizabeth Branch
165 Mainstreet
Elizabeth 80107
1-303-646-0927

Franktown Branch
2195 North Colorado Hwy. 83
Franktown 80116
303-688-3888

Parker Branch
10355 South Parker Road
Parker 80134
303-841-3448

Southeast Branch
3655 South Monaco Parkway
Denver 80237
303-691-9595

Community Banks of Colorado

101 East Warren Avenue
Cripple Creek 80813
719-689-2591

Aspen Branch
210 North Mill Street
Aspen 81611
970-544-8282

Crested Butte Branch
505 White Rock Avenue
Crested Butte 81224
970-349-1000

Cripple Creek Messenger
Mobile Branch
101 E. Warren Avenue
Cripple Creek 80813
719-689-2591

Gunnison Branch
1100 North Main
Gunnison 81230
970-641-9000

Woodland Park Branch
400 West Midland Avenue
Suite 110
Woodland Park 80863
719-687-5800

Consumer Credit Counseling Service of Greater Denver

10375 E. Harvard, Suite 300
Denver 80231
303-750-2228 Ext. 1047

Consumer Credit Counseling Service of Northern Colorado and Southeast Wyoming

126 West Harvard Street #5
Fort Collins 80525
970-229-0695

Consumer Credit Counseling Service of Southern Colorado, Inc.

1233 Lake Plaza Drive
Colorado Springs 80906
719-576-0909 Ext. 25

D

The Dolores State Bank

101 South 6th Street
Dolores 81323
970-882-7611

Dove Creek State Bank

305 South Guyrene
Dove Creek 81324
970-677-2241

E

The Eastern Colorado Bank

10 South First Street
Cheyenne Wells 80810
719-767-5652

The Eaton Bank

100 Oak Avenue
Eaton 80615
970-454-3456

Centennial Bank of the West
(a branch of the Eaton Bank)
3601 Stagecoach Road North
Longmont 80504
303-684-0505

Directory

Centennial Bank of the West,
Steele's Market Branch
(a Branch of The Eaton Bank)
802 West Drake Road
Fort Collins 80525
970-484-0505

Downtown Greeley Branch
930 11th Avenue
Greeley 80631
970-356-3456

Fort Collins Branch
713 South Lemay Avenue
Fort Collins 80524
970-490-2121

Greeley Branch
2700 47th Avenue
Greeley 80634
970-339-3456

ENRAMEX, INC.
3529 West 38th Avenue
Denver 80211
303-458-6468

EntreMex, Inc.
Db a Envios-Mixico
4048 West 26th Street
Chicago, IL 60623
773-277-1842

F

Farmers Bank
100 Elm Avenue
Eaton 80615
970-454-3434

Ault Branch
203 First Street
Ault 80610
970-834-2121

**The Farmers State
Bank of Brush**
200 Clayton Street
Brush 80723
970-842-5101

**Farmers State
Bank of Calhan**
458 Colorado Avenue
Calhan 80808
719-347-2727

Falcon Branch
7025 Meridian Road
Falcon 80831
719-495-3650

**The Farmers State
Bank of Fort Morgan**
123 East Kiowa Avenue
Fort Morgan 80701
970-867-5661

First American State Bank
8390 E. Crescent Parkway
Suite 100
Greenwood Village 80237
303-694-6464

**First Community
Industrial Bank**
3600 East Alameda Avenue
Suite 100
Denver 80209
303-399-3400

Loan Production Office
4090 W. State St., Suite 10
Boise, ID 83703
208-333-8819

Loan Production Office
503 N. Main Street, Suite 6
Pueblo 81003
719-583-8460

Colorado Springs Branch
601 North Nevada Avenue
Colorado Springs 80903
719-632-8801

Fort Collins Branch
2721 South College Avenue
Fort Collins 80525
303-988-2300

Halladay Branch
4626 Highland Drive
Salt Lake City, UT 84227
801-272-0150

Lakewood Branch
12790 West Alameda Pkwy.
Lakewood 80228
303-794-4221

Littleton Branch
1109 West Littleton Blvd.
Littleton 80120
303-776-2727

Longmont Branch
600 Kimbark Street
Longmont 80501
303-684-6758

Ogden Branch
2417 Gran Avenue
Ogden, UT 84401
801-394-4224

Salt Lake City Branch
81 West 3300 South
Salt Lake City, UT 84115
801-467-5647

First Mountain Bank
409 Harrison Avenue
Leadville 80461
719-486-3150

First State Bank
1441 Miner Street
Idaho Springs 80452
303-567-2696

Detached Facility
233 16th Avenue
Idaho Springs 80452

Directory

First State Bank of Fort Collins

2900 South College Avenue
Fort Collins 80525
970-223-3535

Oak Ridge Branch
1112 Oakridge Drive
Fort Collins 80525
970-223-3535

First State Bank of Hotchkiss

102 East Bridge Street
Hotchkiss 81419
970-872-3111

Detached Facility
255 Bridge Street
Hotchkiss 81419
970-872-4737

First State Bank, Colorado Springs

1776 South Nevada Avenue
Colorado Springs 80906
719-475-1776

First Trust Corporation

717 17th Street
Denver 80217
303-293-2223

First United Bank

19201 East Main Street
Parker 80134
303-841-4000

City Center Office
14501 East Alameda Avenue
Aurora 80012
303-360-5555

Colorado Springs Office
1700 East Platte Avenue
Colorado Springs 80909
719-634-6800

Cottonwood Plaza Office
17821 Cottonwood Drive
Parker 80134
303-680-8000

Lakewood Office
201 Wadsworth Blvd.
Lakewood 80226
303-274-9000

Mission Viejo Office
15490 East Hampden Avenue
Aurora 80013
303-693-1000

Park Hill Office
5901 East Colfax Avenue
Denver 80220
303-320-4444

Tech Center Office
8095 East Belleview Avenue
Englewood 80111
303-721-8800

Firststate Bank of Colorado

11210 Huron
Northglenn 80234
303-451-1010

Boulder Branch
6685 Gunpark Drive
Boulder 80301
303-581-0123

Cherry Creek Branch
101 Garfield Street
Denver 80206
303-355-3030

Fort Collins Banking Center
3131 South College Avenue
Fort Collins 80525
970-266-9090

Greeley Branch
3501 West 12th Street
Greeley 80634
970-356-3760

Lafayette Branch
1200 West S. Boulder Road
Lafayette 80026
303-926-1010

Loveland Branch
205 East Eisenhower
Loveland 80537
970-622-8080

Thornton Branch
2616 East 120th Avenue
Thornton 80233
303-457-2020

Westminster Branch
9191 Sheridan
Westminster 80030
303-428-5050

Tech Center Branch
5299 DTC Boulevard
Englewood 80111
303-221-4040

FirstBank

11747 West Ken Caryl Avenue
Littleton 80127
303-932-2100

FirstBank Branch
73000 Highway 111
Palm Desert, CA 92260
760-341-7000

FirstBank Branch
42035 Washington
Palm Desert, CA 92211
760-345-5000

FirstBank North

8800 Wadsworth Boulevard
Westminster 80021
303-467-1000

80th & Wadsworth Branch
8031 Wadsworth Boulevard
Arvada 80003
303-940-1110

Directory

94th & Sheridan Branch
9410 N. Sheridan Boulevard
Westminster 80030
303-650-8000

104th & Federal Branch
10367 Federal Boulevard
Westminster 80221
303-464-5000

104th & Washington Branch
750 E. 104th Avenue
Thornton 80220
303-451-5700

120th & Colorado Boulevard
Branch
3801 East 120th Avenue
Thornton 80241
303-252-1000

Sheridan Branch
5130 West 120th Avenue
Westminster 80034
303-465-3300

FirstBank of Arapahoe County

2323 East Arapahoe Road
Littleton 80161
303-347-9000

Arapahoe & Holly Branch
5050 East Arapahoe Road
Littleton 80122
303-220-7300

Arapahoe & Yosemite Branch
8600 East Arapahoe Road
Englewood 80122
303-694-9000

Holly Branch
8280 South Holly Street
Littleton 80122
303-773-6000

FirstBank of Arvada

6355 Ward Road
Arvada 80004
303-422-3000

K-58th Branch
9731 West 58th Avenue
Arvada 80002
303-425-0900

K-64th Branch
6350 Sheridan Boulevard
Arvada 80003
303-428-4500

FirstBank of Aurora

2300 South Havana Street
Aurora 80044
303-337-2000

Buckley & Quincy Branch
4271 South Buckley
Aurora 80013
303-693-1200

Chambers & Mississippi
Branch
15250 East Mississippi
Aurora 80012
303-755-1000

Himalaya Branch
19771 East Smoky Hill Road
Aurora 80015
303-680-9000

Iliff and Buckley Branch
17000 East Iliff
Aurora 80013
303-696-8400

Smoky Hill & Buckley Branch
17100 East Smoky Hill Road
Aurora 80015
303-680-9000

FirstBank of Avon

0011 West Beaver Creek Blvd.
Avon 81620
970-949-0100

Beaver Creek Branch
1280 Village Road
Beaver Creek 81620
970-845-7100

Edwards Branch
105 Edwards Village Blvd.
Edwards 81632
970-926-6100

FirstBank of Boulder

6500 Lookout Road
Boulder 80301
303-530-1000

30th & Arapahoe Branch
1650 30th Street
Boulder 80301
303-530-1000

95th & South Boulder Road
Branch
1375 South Boulder Road
Louisville 80027
303-666-0400

Louisville Branch
500 South McCaslin
Boulevard
Louisville 80027
303-666-0500

South Boulder Branch
4770 Baseline Rd., Suite 100
Boulder 80303
303-499-2200

Table Mesa Branch
3600 Table Mesa Drive
Boulder 80303
303-494-8100

FirstBank of Breckenridge

200 Ski Hill Road
Breckenridge 80424
303-235-1075

FirstBank of Cherry Creek

100 Saint Paul Street
Denver 80206
303-333-1000

Directory

Leetsdale and Monaco
Branch
890 South Monaco Parkway
Denver 80222
303-394-6000

University Hills Branch
2740 South Colorado
Boulevard
Denver 80222
303-757-2000

FirstBank of Colorado
10403 West Colfax Avenue
Lakewood 80215
303-232-2000

Jefferson Branch
7500 West Colfax Avenue
Lakewood 80215
303-233-6561

**FirstBank of
Colorado Springs**
817 Village Center Drive
Colorado Springs 80919
719-532-1000

19th/Uintah Branch
1750 W. Uintah Street
Colorado Springs 80904
719-532-1000

Briargate/Union Branch
27900 Briargate Blvd.
Colorado Springs 80920
719-535-9000

Garden of the Gods Branch
1275 Garden of the Gods Rd.
Colorado Springs 80907
303-235-1021

FirstBank of Denver
370 17th Street
Denver 80202
303-623-2000

9th & Corona Branch
1155 East 9th Avenue
Denver 80218
303-861-1400

13th & Krameria Branch
1355 Krameria Street
Denver 80220
303-388-2900

Tabor Center Branch
1200 17th Street
1 Tabor Center, Suite 100
Denver 80202
303-446-3000

FirstBank of Douglas County
2 Plum Creek Parkway
Castle Rock 80104
303-688-5000

4th & Wilcox Branch
402 Wilcox Street
Castle Rock 80104
303-688-5000

Founders Parkway Branch
4775 Front Street
Castle Rock 80104
303-814-3000

FirstBank of Evergreen
30770 Stagecoach Blvd.
Evergreen 80439
303-679-1000

Bergen Park Branch
The Marketplace at
Bergen Park
1153 Bergen Parkway, Unit 1
Evergreen 80439
303-679-9900

FirstBank of Greeley
2901 23rd Avenue
Greeley 80631
970-339-9000

FirstBank of Lakewood
550 S. Wadsworth Boulevard
Lakewood 80226
303-233-8000

Green Mountain Branch
12043 West Alameda
Parkway
Lakewood 80228
303-980-9900

Kipling and Jewell Branch
1940 South Kipling Parkway
Lakewood 80227
303-987-1000

FirstBank of Littleton
101 County Line Road
Littleton 80126
303-798-3000

Broadway & Highlands
Branch
9205 South Broadway
Highlands Ranch 80126
303-798-3000

Highlands Ranch Branch
9409 South University
Boulevard
Highlands Ranch 80126
303-798-3000

FirstBank of Longmont
600 Florida Avenue
Longmont 80501
303-772-5500

Erie Branch
512 Briggs
Erie 80516
303-443-8747

Twin Peaks Mall Branch
1250 South Hover Road
Longmont 80501
303-235-1085

Directory

FirstBank of Northern Colorado

1013 East Harmony Road
Fort Collins 80525
970-235-1035

Foothills Branch
3121 South College Avenue
Fort Collins 80525
970-223-1200

Larimer Branch
1015 South Taft Road
Fort Collins 80526
303-235-1035

Loveland Branch
225 East 29th Street
Loveland 80537
970-669-4000

Taft Branch
1352 W. Eisenhower Blvd.
Loveland 80537
970-699-4000

FirstBank of Parker

10961 South Parker Road
Parker 80134
303-840-9000

Parker/Stroh Road Branch
12959 S. Parker Road
Parker 80134
303-805-2100

FirstBank of Silverthorne

160 US Highway 6
Silverthorne 80498
303-235-1065

Keystone Branch
140 Dercum Drive
Suite D1 & D2
Keystone 80435
970-262-0500

FirstBank of South Jeffco

5125 South Kipling
Littleton 80127
303-988-2000

Academy Park Branch
3500 South Wadsworth
Lakewood 80235
303-988-2000

Bear Valley Branch
3100 South Sheridan Blvd.
Denver 80227
303-988-2000

Ken-Caryl Branch
11767 W. Ken Caryl Avenue
Littleton 80127
303-988-2000

Wadsworth/Coal Mine Branch
6701 South Wadsworth
Littleton 80123
303-988-2000

FirstBank of Tech Center

5101 DTC Parkway
Greenwood Village 80222
303-694-1000

Bellevue & Yosemite Branch
4910 South Yosemite
Englewood 80155
303-779-6800

Hampden & Yosemite Branch
8901 East Hampden Avenue
Denver 80231
303-694-9000

Southmoor Park Branch
6470 East Hampden Avenue
Greenwood Village 80222
303-757-5100

FirstBank of Vail

17 Vail Road
Vail 81657
970-476-5686

Detached Facility
573 West Lionshead Circle
Vail 81657

Minturn Branch
472 Main Street
Minturn 81645
970-827-5752

West Vail Branch
2271 N. Frontage Road West
Vail 81657
970-476-5686

FirstBank of Wheat Ridge

4350 Wadsworth Boulevard
Wheat Ridge 80033
303-423-1400

Edgewater Branch
5505 West 20th Avenue
Edgewater 80214
303-237-6000

Foothills Bank

4975 Kipling
Wheat Ridge 80033
303-940-9100

Fort Morgan State Bank

520 Sherman Street
Fort Morgan 80701
970-867-3319

The Fowler State Bank

201 Main Street
Fowler 81039
719-263-4276

Franchise S.A.

(Money Orders)
Thomas Cook Group Ltd.
Scotia Plaza
100 Yonge Street
Toronto, Ontario
CANADA M5C 2W1
416-359-3796

Directory

Front Range Bank

13013 W. Alameda Parkway
Lakewood 80228
303-9899-1313

G

Guaranty Bank & Trust Company

1331 17th Street
Denver 80202
303-296-9600

Cherry Creek Branch
3301 East First Avenue
Denver 80206
303-296-9600

Denver Tech Center Branch
5445 DTC Pkwy., Pthse. 1
Englewood 80111
303 296-9600

Gateway Park Branch
3950 Lewiston, Suite 103
Aurora 80111
303-296-9600

Mobile Branch #1
City of Denver-Central and
Glendale

Mobile Branch #2
City of Denver-South,
Greenwood Village,
Englewood, Littleton and
Aurora

Mobile Branch #3
City of Denver-North, Golden,
Lakewood, Arvada,
Northglenn, Thornton,
Westminster and Commerce
City

Mobile Branch #4
City of Denver-Central,
Englewood, Littleton,
Highlands Ranch and
Greenwood Village

The Gunnison Bank & Trust Company

232 West Tomichi Avenue
Gunnison 81230
970-641-0320

Crested Butte Branch
319 Elk Avenue
Crested Butte 81224
970-349-0170

H

Haxtun Community Bank

128 S. Colorado Avenue
Haxtun 80731
970-774-6141

Heritage Bank

1020 Century Drive
Louisville 80027
303-666-0666

Broomfield Banking Center
5720 West 120th Avenue
Broomfield 80020
303-460-0333

Denver LoDo
1715 Wazee
Denver 80202
303-292-0666

Erie Banking Center
785 Cheesman Street
Erie 80516
303-828-0888

Lafayette Branch
811 South Public Road
Lafayette 80026
303-666-0777

Main Street Branch
801 Main Street, Suite 130
Louisville 80027
303-664-0444

Pearl Street Banking Center
2775 Pearl Street, Suite 101
Boulder 80302
303-447-0444

Heritage Trust Company

200 Grand Avenue
Grand Junction 81501
970-243-7701

Home Loan Industrial Bank

145 North 4th Street
Grand Junction 81501
970-242-3366

The Home State Bank

935 Cleveland Avenue
Loveland 80537
970-669-4040

Detached Facility
541 Lincoln Avenue
Loveland 80537
970-669-4040

County Market Branch
1355 E. Eisenhower Blvd.
Loveland 80538
970-669-4040

Fort Collins Branch
303 East Mountain Avenue
Fort Collins 80522
970-622-7188

Directory

I

Integrated Payment

Systems Inc. (Money Orders)
c/o First Data Corporation
6200 S. Quebec Street, Suite 250
Englewood 80111
303-488-8237

Interpayment Services

Limited (Money Orders)

Scotia Plaza
100 Younge Street
Toronto, Ontario
CANADA M5C 2W1
416-359-3796

Institutional Trust Company

7800 E. Union Avenue, Suite 800
Denver 80237
303-930-6300

Investment Trust Company

3200 Cherry Creek South Drive
Suite 730
Denver 80203
303-722-9710

Investors Independent Trust Company

507 Canyon Boulevard
Boulder 80302
303-444-9060

K

The Kirk State Bank

2988 County Road M
Kirk 80824
970-362-4211

Kit Carson State Bank

113 Main Street
Kit Carson 80825
719-962-3273

Cheyenne Wells Branch
140 South First East
Cheyenne Wells 80810
719-767-5235

L

Lincoln Trust Company

6312 S. Fiddler's Green Circle
Suite 400E
Englewood 80111
303-771-1000

M

Mancos Valley Bank

138 North Main
Mancos 81328
970-533-7736

McClave State Bank

101 East First Street
McClave 81057
719-829-4577

Mid-America Money Order Company

1550 Utica Avenue South
Minneapolis, MN 55416
612-591-3000

The Minnequa Bank of Pueblo

401 West Northern Avenue
Pueblo 81004
719-545-2345

Airport Branch
31201 Bryan Circle
Pueblo 81001
719-948-0100

Downtown Branch
200 West First Street
Pueblo 81003
719-586-1110

North Branch
1250 Highway 50 West
Pueblo 81008
719-545-2345

Pueblo West Branch
154 McCulloch Boulevard
Pueblo West 81007
719-547-7000

Southwest Branch
4040 West Northern Avenue
Pueblo 81005
719-545-2345

MoneyGram Payment

Systems, Inc. (Money Orders)
1550 Utica Avenue South
Minneapolis, MN 55416
612-591-3000

MontroseBank

200 North Townsend Avenue
Montrose 81401
970-249-3408

Surface Creek Banking
Center
975 South Grand Mesa Drive
Cedaredge 81413
970-856-8600

Mountain States Bank

1635 East Colfax Avenue
Denver 80218
303-388-3641

Directory

N

New Frontier Bank

2425 35th Avenue
Greeley 80634
970-339-5100

North Park State Bank

461 Main Street
Walden 80480
970-723-8221

North Valley Bank

9001 North Washington
Thornton 80229
303-452-5500

Northern Trust Bank of Colorado

1200 17th Street, Suite 2450
Denver 80202
303-592-6000

O

Olathe State Bank

302 Main Street
Olathe 81425
970-323-5565

Mobile Branch
(Operates within a 50 mile
radius)
Olathe area

Orchard Trust Company

8515 East Orchard Road
Englewood 80111
303-689-6023

Orlandi Valuta

(Money Orders)
6200 South Quebec Street
Suite 250
Englewood 80111
303-488-8237

P

Paonia State Bank

128 Grand Avenue
Paonia 81428
970-527-4122

Detached Facility
102 Grand Avenue
Paonia 81428
970-527-4122

Park State Bank

700 West Highway 24
Woodland Park 80863
719-687-9234

Pine River Valley Bank

301 North Commerce Drive
Bayfield 81122
970-884-9583

Premier Bank

1630 Stout Street
Denver 80202
303-623-8888

Aurora Branch
978 South Havana Street
Aurora 80012
303-343-8888

PRODIRA (Money Orders)

Hildago #25
Ro Grande, Zacatecas
MEXICO 49800
956-781-1992

The Pueblo Bank & Trust Company

301 West 5th Street
Pueblo 81003
719-545-1834

Boulder Branch
2950 Pearl Street
Boulder 80301
719-545-1834

Canon City Branch
1401 Main Street
Canon City 81212
719-269-9100

Colorado Springs Branch
1515 North Academy Blvd.
Colorado Springs 80909
719-573-9049

Colorado Springs Downtown
Branch
101 North Cascade Avenue
Colorado Springs 80903
719-545-1834

North Branch
2127 Jerry Murphy Road
Pueblo 81001
719-545-1834

Salida Branch
200 F Street
Salida 81201
719-539-6696

South Branch
1217 Pueblo Blvd.
Pueblo 81005
719-545-1834

Directory

R

Resources Trust Company

8501 East Maplewood Avenue
Englewood 80111
800-525-9054

RIA Telecommunications, Inc.

575 Lexington Avenue, 30th Floor
New York, NY 10022
212-754-1750

The Rio Grande County Bank

595 Grande Avenue
Del Norte 81132
719-657-2701

Center Branch
213 Worth Street
Center 81125
719-754-3509

Creede Branch
116 Creede Avenue
Creede 81130
719-658-2688

Monte Vista Branch
59 North Broadway
Monte Vista 81144
719-852-0232

South Fork Branch
30359-A US Highway 160
South Fork 81144
719-873-5562

Rocky Mountain Bank & Trust

101 East Main
Florence 81226
719-784-6316

Cheyenne Meadows Branch
755 Cheyenne Meadows Rd.
Colorado Springs 80906
719-579-7628

Rubarza Financial Services Inc.

119 E. Paisano Street
El Paso TX 79901
915-544-5140

S

Sentinel Trust Company

410 17th Street, Suite 240
Denver 80202
303-446-0841

Servicio Uniteller, Inc. (Money Transmitter Company)

6 Prospect Street, Suite 3B
Midland Park, NJ 07432

Societe Francaise du Cheque de Voyage

(Money Orders)
American Express Tower
200 Vesey Street
New York, NY 10285
212-640-5100

The State Bank

301 North Main
Rocky Ford 81067
719-254-7821

The State Bank-La Junta

124 Colorado Avenue
La Junta 81050
719-384-5901

The State Bank of Wiley

220 Main Street
Wiley 81092
719-829-4811

T

Thomas Cook Australia

PTY Ltd. (Money Orders)
Thomas Cook Group Ltd.
Scotia Plaza
100 Yonge Street
Toronto, Ontario
CANADA M5C 2W1
416-359-3796

Thomas Cook Currency Services Inc. (Money Orders)

Scotia Plaza
100 Young Street
Toronto, Ontario
CANADA M5C 2W1
416-359-3796

Thomas Cook, Inc.

(Money Orders)
Thomas Cook Group Ltd.
Scotia Plaza
100 Yonge Street
Toronto, Ontario
CANADA M5C 2W1
416-359-3796

Travel Related Services Company, Inc. (Money Orders)

American Express Tower/W.F.C.
200 Vesey Street
New York, NY 10285

Thomas Cook Travellers Cheques Ltd.

Thomas Cook Group Ltd.
Scotia Plaza
100 Yonge Street
Toronto, Ontario
CANADA M5C 2W1
416-359-3796

Directory

Travellers Cheque Associates Limited

(Money Orders)
American Express Tower
200 Vesey Street
New York, NY 10285
212-640-5100

Travelers Express Company, Inc. (Money Orders)

1550 Utica Avenue South
Minneapolis, MN 55416
612-591-3855

Trust Company of America

7103 South Revere Parkway
Englewood 80112
303-705-6400

U

UMB Bank Colorado

1670 Broadsay
Denver 80202
303-83-1300

Academy Banking Center
7635 North Academy Blvd.
Colorado Springs 80920
719-522-1100

Arvada Banking Center
8055 Sheridan Boulevard
Arvada 80003
303-428-2100

Broadmoor Branch
290 Cheyenne Mntn. Blvd.
Colorado Springs 80906
719-540-5600

Columbine Banking Center
6900 East Hampden Avenue
Denver 80224
303-758-2501

Downtown Center
150 East Pikes Peak Avenue
Colorado Springs 80903
719-634-6000

Galley Banking Center
5910 East Galley Road
Colorado Springs 80915
719-597-3200

Highlands Banking Center
8190 South University Blvd.
Littleton 80122
303-721-6900

Rockrimmon Banking Center
5825 Delmonico Drive
Colorado Springs 80919
719-593-9000

Southwest Plaza Center
8046 West Bowles Avenue
Littleton 80123
303-948-8505

Valley Banking Center
502 Security Blvd.
Security 80911
719-390-7941

Walgreen Branch #3655
10501 East Colfax Avenue
Aurora 80110
303-343-3542

Walgreen Branch #356
801 16th Street
Denver 80202
303-571-5316

Walgreen Branch #1769
2000 East Colfax Avenue
Denver 80206
303-331-0815

Walgreen Branch #3190
1111 South Colorado Blvd.
Denver 80222
303-758-8047

Walgreen Branch #4043
920 North Circle Drive
Colorado Springs 80909
719-473-9092

Walgreen Branch #3583
2785 Dublin Boulevard
Colorado Springs 80918
719-593-7951

Walgreen Branch #1284
700 9th Street
Longmont 80501
303-776-5588

Walgreen Branch #4301
8046 West Bowles Avenue
Littleton 80123
303-948-8505

Union Bank & Trust

100 Broadway
Denver 80203
303-744-3221

Golden Branch
1222 Arapahoe Street
Golden 80401
303-744-3221

Lakeside Branch
5901 West 44th Avenue
Denver 80212
303-744-3221

Lakewood Branch
333 South Allison
Lakewood 80226
303-744-3221

Littleton Branch
5501 S. Broadway, Suite 200
Littleton 80121
303-715-2438

Southwest Branch
1858 South Wadsworth Blvd.
Lakewood 80232
303-986-5581

Directory

University Hills Branch
2305 South Colorado Blvd.
Denver 80222
303-744-3221

Union Colony Bank

1701 23rd Avenue
Greeley 80631
970-356-7000

Windsor Branch
700 Main
Windsor 80550
970-686-2600

United Valley Bank

363 East Elkhorn Avenue
Estes Park 80517
970-586-4412

Granby Office
51 East Agate Avenue
Granby 80446
970-887-3361

Grand Lake Office
1101 Grand Avenue
Grand Lake 80447
970-627-8905

V

Valley Bank & Trust

30 North 4th Avenue
Brighton 80601
303-659-5450

Commerce City Branch
6990 East 72nd Avenue
Commerce City 80022
303-288-0878

East Branch
2380 East Bridge Street
Brighton 80601
303-659-1472

Frederick Branch
5th & Oak
Frederick 80530
303-623-2002

Longmont Branch
340 Lashley Street
Longmont 80501
303-772-2621

Lyons Branch
304 2nd Avenue
Lyons 80540
303-823-6668

North Denver Branch
6171 North Washington
Denver 80216
303-289-3088

Valley Traveler #1
Bennett & Strasburg
Mobile Branch
Bennett 80102
1-303-822-5744

Valley Traveler #2
50-Mile Radius of Main Bank
Mobile Branch

Westminster Branch
11145 Sheridan Blvd.
Westminster 80030
303-460-7209

Valley State Bank

204 South 4th
Lamar 81052
719-336-4381

Eads Branch
1220 Main Street
Eads 81036
719-438-5331

South Main Branch
411 South Main Street
Lamar 81052
719-336-3232

Vista Bank

8 South Nevada Avenue
Colorado Springs 80903
719-448-0707

W

Weld County Bank

3635 23rd Avenue
Evans 80620
970-506-1000

Western Colorado Bank

1500 East Oak Grove Road
Montrose 81401
970-240-6000

City Market Branch
128 South Townsend
Montrose 81402
970-240-9600

Norwood Branch
1640 Grand Avenue
Norwood 81423
970-327-4255

Western Union Financial Services, Inc.

(Money Orders)
6200 S. Quebec Street, Suite 250
Englewood 80111
303-488-8237

WestStar Bank

108 South Frontage Road West
Vail 81657
970-476-4600

Detached Facility
Hanson Ranch Road Branch
302 Hanson Ranch Road
Vail 81657
970-476-2905

Directory

Detached Facility
Stout & Broadway Branch
2031 Stout Street
Denver 80202
303-291-9021

Avon Office
0015 Benchmark Road
Avon 81620
970-949-5995

Basalt Office
140 Basalt Center circle
Basalt 81621
970-927-4613

Basalt Mid-Valley Office
40 Sunset Frive, Suite #10A
Basalt 81621
970-927-1537

Breckenridge Office
130 Ski Hill Road, Ste. 100
Breckenridge 80424
970-453-8300

Cedaredge Merchantile Office
210 Independence
Cedaredge 81413
970-856-7842

Cedaredge Office
105 S. Grand Mesa Drive
Cedaredge 81413
970-856-3133

City Market Branch
1410 Grand Avenue
Glenwood Springs 81602
970-945-1557

Delta Office
488 Highway 92
Delta 81416
970-874-1442

Dillon Office
333 Fiedler Avenue
Dillon 80435
970-468-1300

Eagle Office
403 Broadway
Eagle 81631
970-328-5990

Edwards Office
Riverwalk at Edwards
34323 Hwy. 6
Edwards 81632
970-926-6130

Frisco Office
700 Main Street
Frisco 80443
970-668-5353

Glenwood Branch
1620 Grand Avenue
Glenwood Springs 81601
970-945-7477

Gypsum Office
210 Crestwood Drive
Gypsum 81637
970-524-6900

Montrose Office
16400 S. Townsend Avenue
Suite A
Montrose 81401
970-249-2401

New Castle Branch
850 Castle Valley Boulevard
New Castle 81647
970-984-9672

Seventeenth Street Office
444 17th Street
Denver 80202
303-293-3333

West Vail Office
2111 N. Frontage Rd. West
Vail 81657
970-476-7500

Wray State Bank
363 West 2nd
Wray 80758
970-332-4111

Y

Young Americans Bank

311 Steele Street
Denver 80206
303-321-2265

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