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COLORADO DIVISION OF BANKING



NINETY-SECOND ANNUAL REPORT

Of the State Bank Commissioner
Of the State of Colorado



January 1, 2001 to December 31, 2001

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.

**NINETY-SECOND 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, 2001
to December 31, 2001**

Colorado State Banking Board

Maurice Goodgaine, Jr., Banking Board Chairman

Appointed April 28, 1994-Term Expiring July 1, 1995
Reappointed December 22, 1995-Term Expiring July 1, 1999
Reappointed July 1, 1999-Term Expiring July 1, 2003

William A. Mitchell

Appointed September 26, 2000-Term Expiring July 1, 2001
Reappointed July 16, 2001 -Term Expiring July 1, 2005

D. Terry Reitan

Appointed November 26, 2001 – Term Expiring July 1, 2005

Richard F. Mutzebaugh

Appointed April 16, 1999-Term Expiring July 1, 1999
Reappointed July 1, 1999-Term Expiring July 1, 2003

Mary S. Reisher

Appointed December 30, 1997-Term Expiring July 1, 2001
Reappointed July 16, 2001 -Term Expiring July 1, 2005

Karen J. Rodriguez

Appointed April 16, 1999-Term Expiring July 1, 2001
Reappointed July 16, 2001 -Term Expiring July 1, 2005

Stephen A. Sherlock

Appointed April 16, 1999-Term Expiring July 1, 1999
Reappointed July 1, 1999-Term Expiring July 1, 2003

J. Robert Young

Appointed April 8, 1988-Term Expiring July 1, 1991
Reappointed June 19, 1991-Term Expiring July 1, 1995
Reappointed January 1, 1996-Term Expiring July 1, 1999
Reappointed July 1, 1999-Term Expiring July 1, 2003

Legal Counsel

Richard H. Forman
First Assistant Attorney General

STATE OF COLORADO

Department of Regulatory Agencies

M. Michael Cooke
Executive Director



DIVISION OF BANKING

Richard Fulkerson
State Bank Commissioner

Bill Owens
Governor

May 31, 2002

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

Dear Governor Owens:

I am honored to submit the 2001 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 on money order companies licensed by the Division, and other comparative financial information.

The Colorado banking industry demonstrated remarkable resilience during 2001. Despite the emergence of economic weaknesses in nearly all sectors of the Colorado economy, state chartered banks and industrial banks posted record earnings, strong asset growth and reported very little deterioration in loan quality. Aggregate net income for state chartered banks and industrial banks increased by 16.1 percent over the prior year to \$258,176,000. In addition, total equity capital increased by 12.0 percent to \$1,599,863 as of December 31, 2001. Reflective of the stock market declines, trust companies reported declines in earnings, total assets, and trust assets; however, total equity for the group increased by 5.4 percent during 2001.

Total deposits held by state chartered commercial banks increased 4.50 percent to \$15,097,487,000, and total assets increased by 6.09 percent to \$17,597,275,000 as of December 31, 2001. Total deposits held by the five state chartered industrial banks increased 13.96 percent to \$451,985,000, and total assets increased 1.46 percent to \$671,896,000 as of December 31, 2001.

New charters slightly offset acquisitions and consolidations during 2001, with the total number of state chartered commercial banks, industrial banks, and trust companies increasing from 130 to 131. However, this is likely to be only an aberration in the long-term trend of industry consolidation. In the last ten years, the number of state chartered commercial banks has declined from 157 to 116, while the average asset size has increased from \$40 million to \$152 million during the same period. Although the number of institutions has declined, a positive result of the consolidation trend is that state chartered banks are stronger, more diversified, and better able to weather economic downturns than in previous periods.

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

Sincerely,

Richard Fulkerson /S/

Richard Fulkerson
State Bank Commissioner

1560 Broadway, Suite 1175, Denver, CO 80202

(303) 894-7575

PDPA (303) 894-7588

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Colorado Division of Banking Personnel

State Bank Commissioner

Richard Fulkerson

Director of Examinations

Mary Stanfield

Operations Manager

Kara Hunter

Supervising Examiners

Morris Augusta
Kenneth R. Ehrich

Terry Breckenridge
William Mickles

General Professional III Secretary, Colorado State Banking Board

Sue C. Johnston

PDPA Program Administrator/Scheduler

Cynthia Chamberlin

EDP Auditor II

Robert Kissel

Senior Financial Institution Examiners

Antoinette Clair
Richard Dobos
Victor Hangar

Marsha Massey
Andrew Shaw
Lisa Shoup

Robert L. Smith

Financial Institution Examiners

David Avery
Linda Behm
Gary Fey
Tracy Green
Eldon Ice

Linda Knisley
John Pray
Ron Roberts
Susie Sidney
Karen Stewart

Manager of Applications and Complaints

Lee Woodbury

Office Manager

Sheryn Greene

Administrative Assistant III

Jan Clary
Cassandra Radcliffe

Vivian Mooren
Dorisann Wiltsie

Administrative Assistant II

Patience Chaney

Peter Walker

Colorado Division of Banking

Ninety-Second 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 foreign capital depositories. 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, an executive officer of an industrial bank, an executive officer of a trust company, and two public members. The Governor appoints Banking Board members to four-year terms. Section 11-2-102, C.R.S. requires a balanced membership with respect to political party affiliation and geographic location. The Banking Board conducts monthly meetings that are open to the public, and the public is encouraged to attend.

The State Bank Commissioner is the administrative head of the Division, responsible for the day-to-day operation 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 38.5 authorized employees, 28.5 of whom are in the Financial Credit Examiner (FCE) category. Of the 26.5 FCE classifications, 20 are field examiners, 4 are portfolio managers, one manages applications and complaints, one is Director of Examinations, and there is a .5 allocation for foreign capital depository examination. 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 an Operations Manager 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, Audit and Sunset 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 2001, 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. 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.

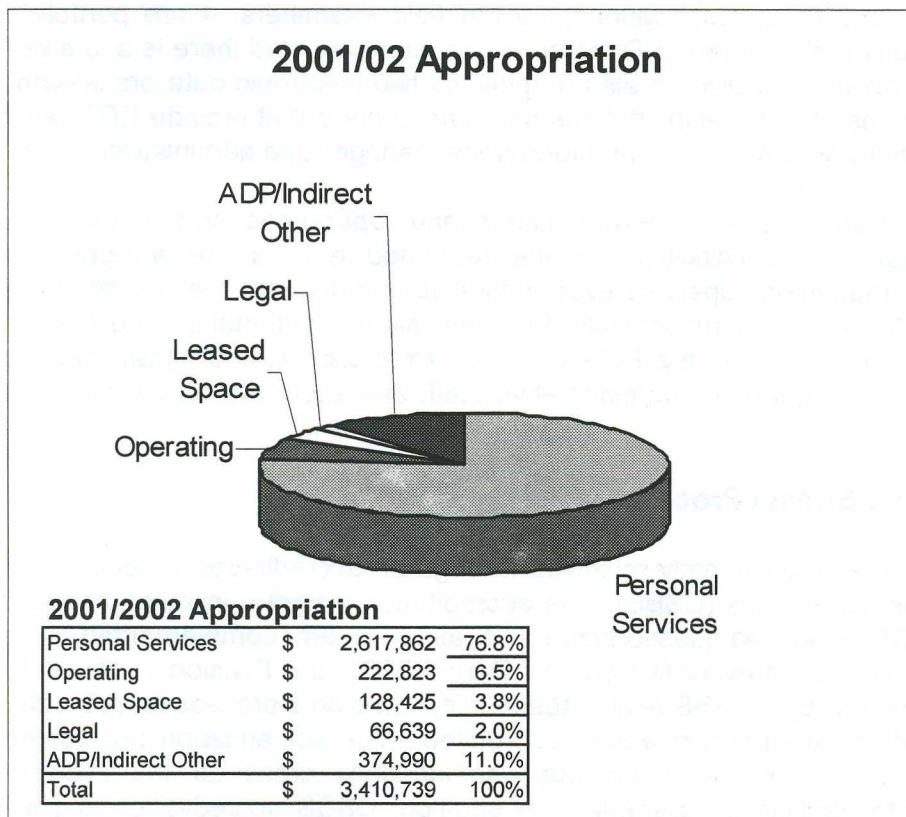
Division Overview

Division operations and programs are also subject to periodic reviews by the Office of the State Auditor. The State Auditor completed a performance audit of the Division's administration of the Public Deposit Protection Act in March 2000. The report identified areas to improve and strengthen the program, which recommendations have been, or are in the process of being, implemented by the Division.

As proscribed by statute, the Department of Regulatory agencies performs Sunset reviews of the functions of the Commissioner and Banking Board with respect to regulatory programs. The results of the review and recommendations are provided to the Colorado General Assembly. If the General Assembly does not pass legislation extending such regulation, the program is repealed by operation of law. The Money Order Act, and the Division are subject to Sunset reviews pursuant to Sections, 12-52-107, and 11-2-101(10)(a), C.R.S., in 2004.

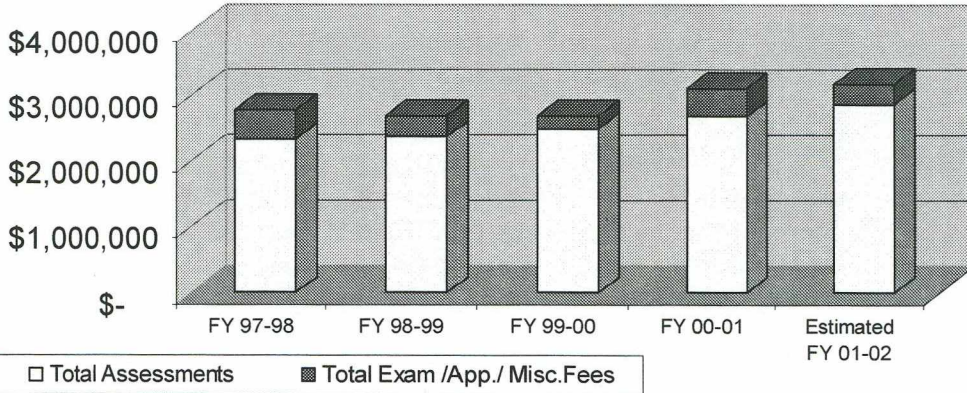
Division Budget and Funding

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 2001-2002 fiscal year was \$3,410,739. 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 as well as trend information for revenues, assessment base, and the cash fund balance are depicted in the following charts.

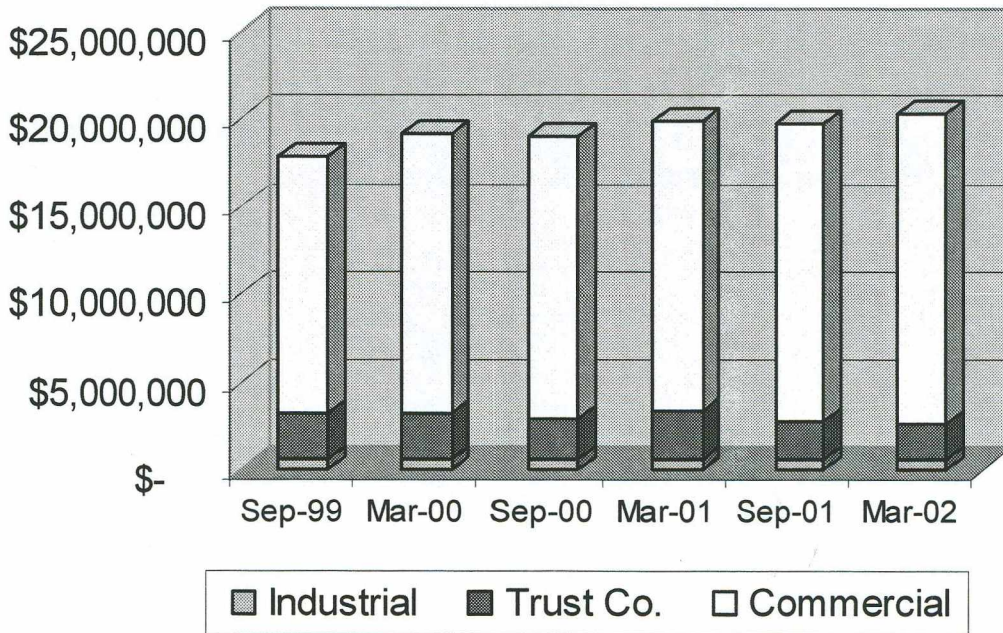


Division Overview

TOTAL REVENUE



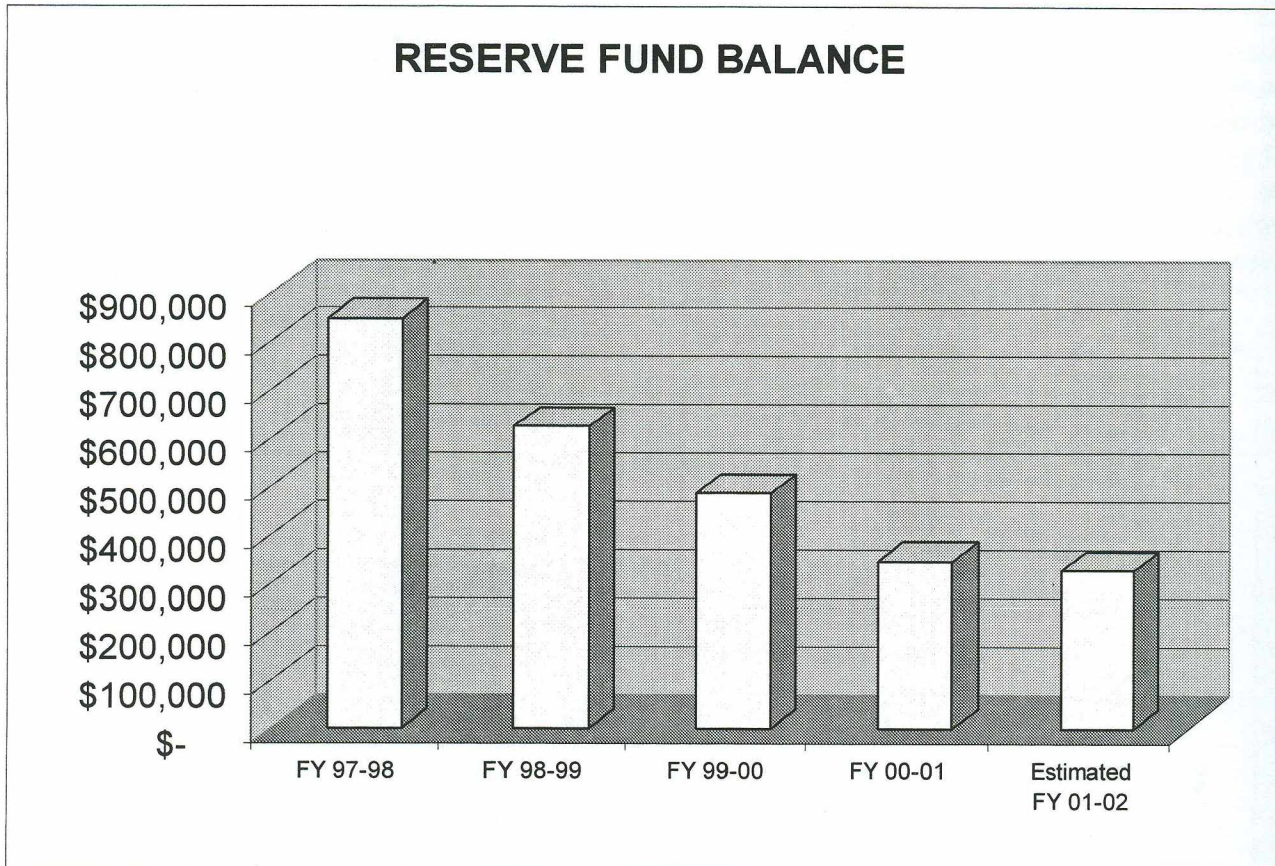
Assessment Base (000s omitted)



Division Overview

Reserve Fund Balance

Legislation enacted in 1998 (SB 98-194) requires cash funded agencies having a cash fund balance in excess of 16.5 percent of expenditures as of June 30, 1998, to reduce fees as necessary to lower the cash fund balance to 16.5 percent of expenditures, or less, by the end of the 2000-01 fiscal year. Historically the Division maintained its cash fund balance at higher levels in order to cushion unexpected revenue variances from application fees and other sources, and thereby minimize fluctuations in the assessment calculation. However, with the passage of SB 98-194, the balance was gradually reduced to achieve an internal target of not more than 10 percent of expenditures and ensure that the legislative cap is not inadvertently exceeded. It is estimated that the Division's cash fund balance as of June 30, 2002, will be at 9.5 percent, or approximately \$230,000 below the 16.5 percent cap.



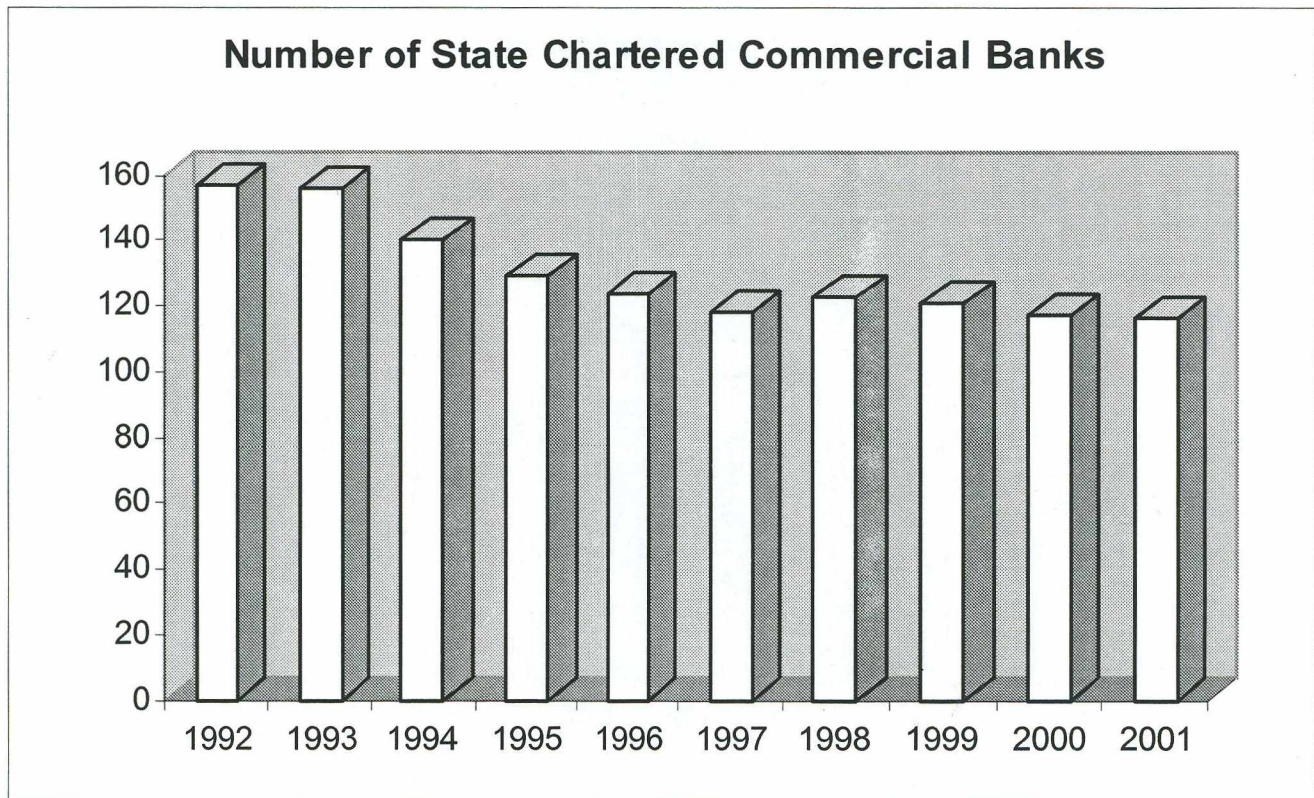
Industry Condition

The Colorado economy slowed throughout most of 2001, and slipped significantly following the terrorist attacks of September 11. Nearly all economic sectors experienced some signs of weakness. Layoffs in the technology and telecommunications industries, coupled with slowing residential sales, and increasing office vacancy rates pose increased risk for bank loan portfolios. Despite these weaknesses, state chartered banks and industrial banks posted another year of record earnings, strong asset growth and reported very little deterioration in loan quality. Aggregate net income for state chartered banks and industrial banks increased by 16.1 percent over the prior year to \$258,176,000. In addition, total equity capital increased by 12.0 percent to \$1,599,863,000 as of December 31, 2001. Reflective of the stock market declines, trust companies reported declines in earnings, total assets, and trust assets; however, total equity for the group increased by 5.4 percent during 2001.

New charters slightly offset acquisitions and consolidations during 2001, with the total number of state chartered commercial banks, industrial banks, and trust companies increasing from 130 to 131. However, this is likely to be only an aberration in the long-term trend of industry consolidation. In the last ten years, the number of state chartered commercial banks has declined from 157 to 116, while the average asset size has increased from \$40 million to \$152 million during the same period. Although the number of institutions has declined, a positive result of the consolidation trend is that state chartered banks are stronger, more diversified, and better able to weather economic downturns than in previous periods.

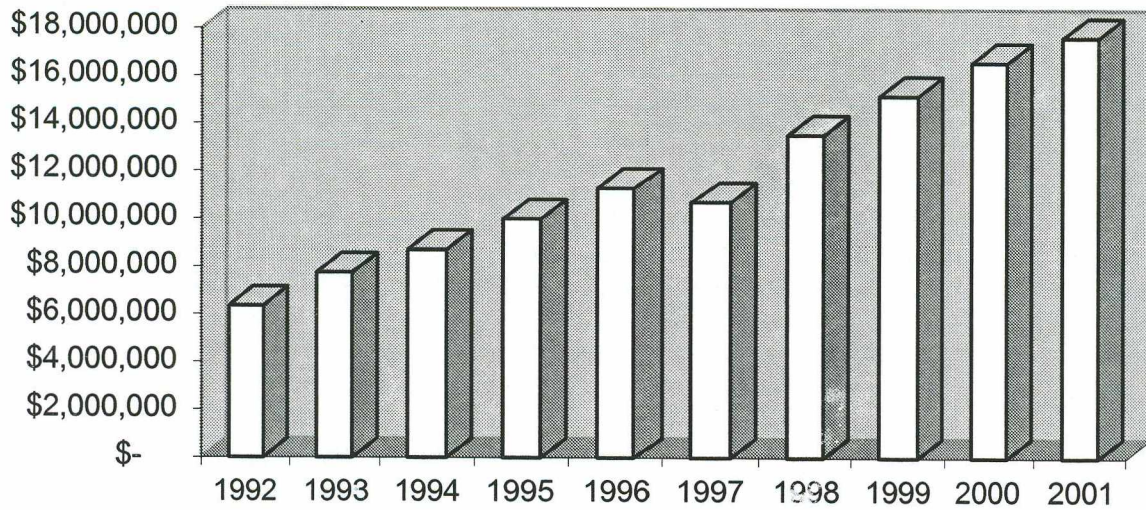
Commercial Banks

Assets held by state chartered banks increased 6.1 percent to \$17,597,275,000 as of December 31, 2001. The asset growth was supported by an increase in equity capital of \$107,224,000, and a \$22,100,000 increase in net income over the previous year. 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, 2001.

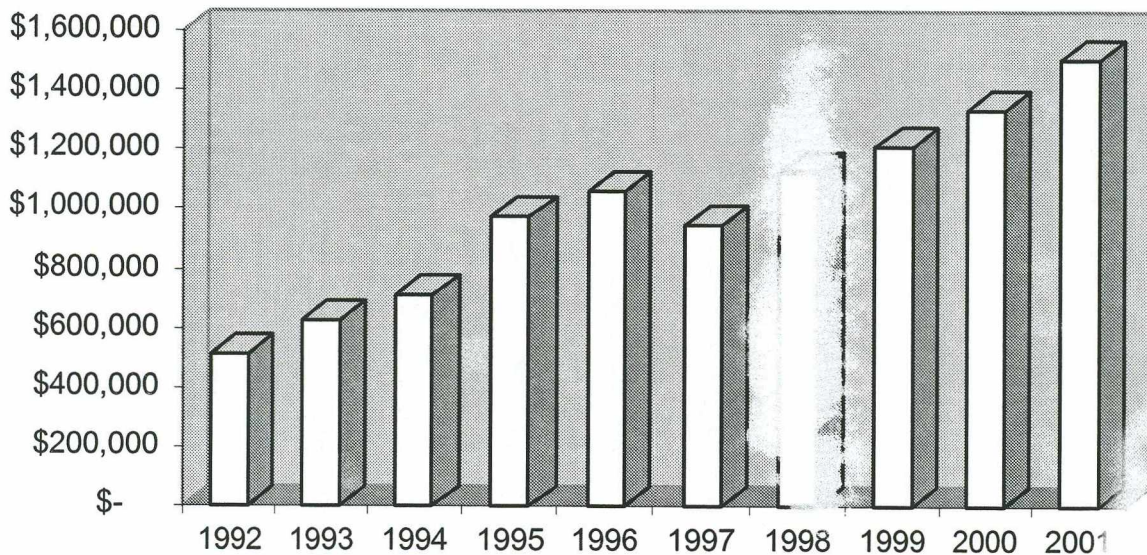


Industry Condition

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



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

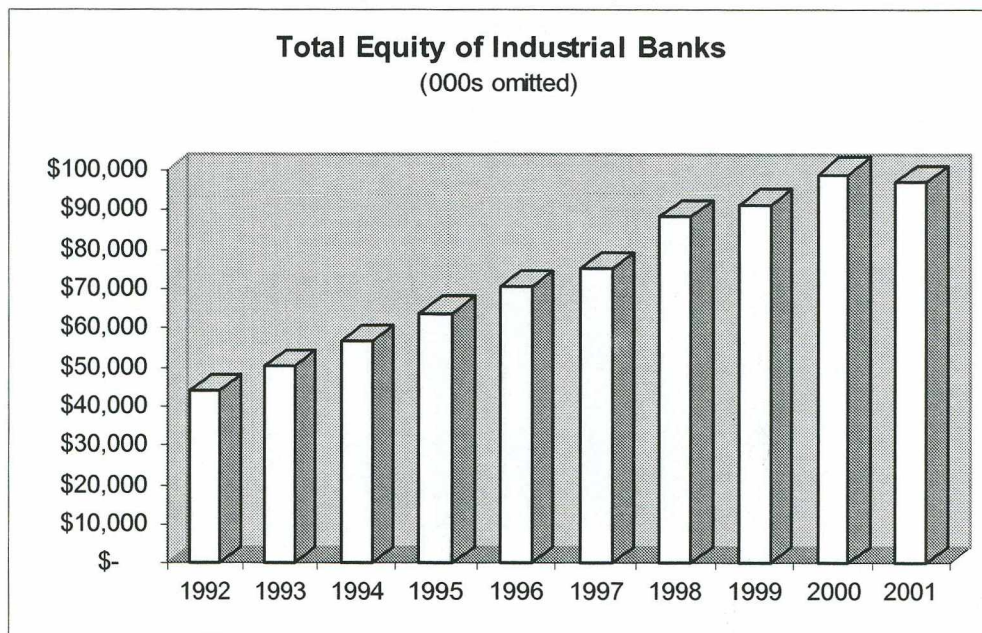
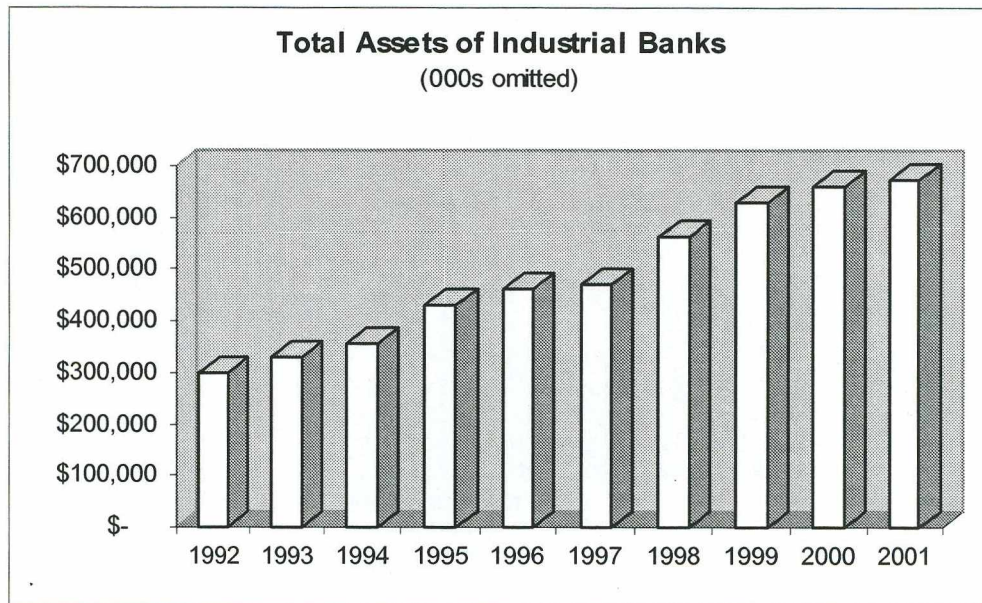


Industry Condition

Industrial Banks

Colorado industrial banks have evolved over the last 15 years from an industry focused on low to moderate income consumer lending and plagued by frequent failures and a bankrupt private deposit insurer, to a small group of healthy niche lenders. The number of industrial banks has declined from a high of approximately 150 to the current 5. Legislative changes in the last decade removed nearly all statutory and regulatory differences, and require industrial banks to protect depositors through retention of FDIC deposit insurance. Industrial banks are differentiated from commercial banks by the types of checking products that can be offered, and exemptions from certain ownership restrictions applicable to commercial banks.

Total assets of industrial banks increased steadily since 1992. Although the number has dwindled, the remaining industrial banks are financially strong and the industrial bank charter remains a viable charter option.

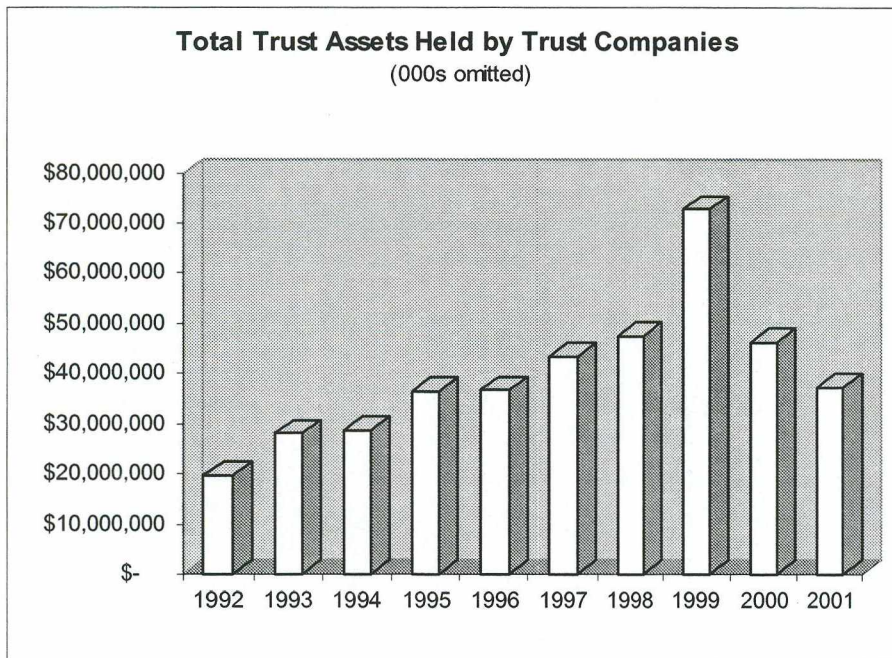
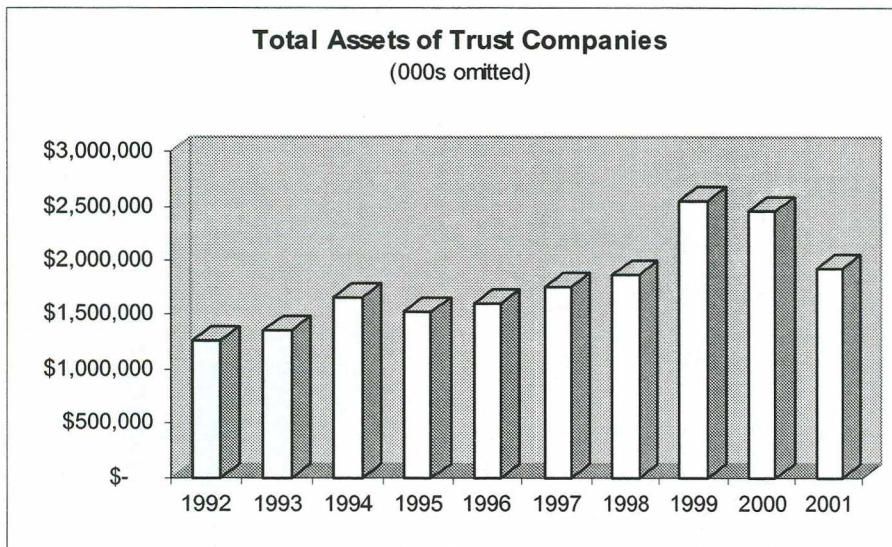


Industry Condition

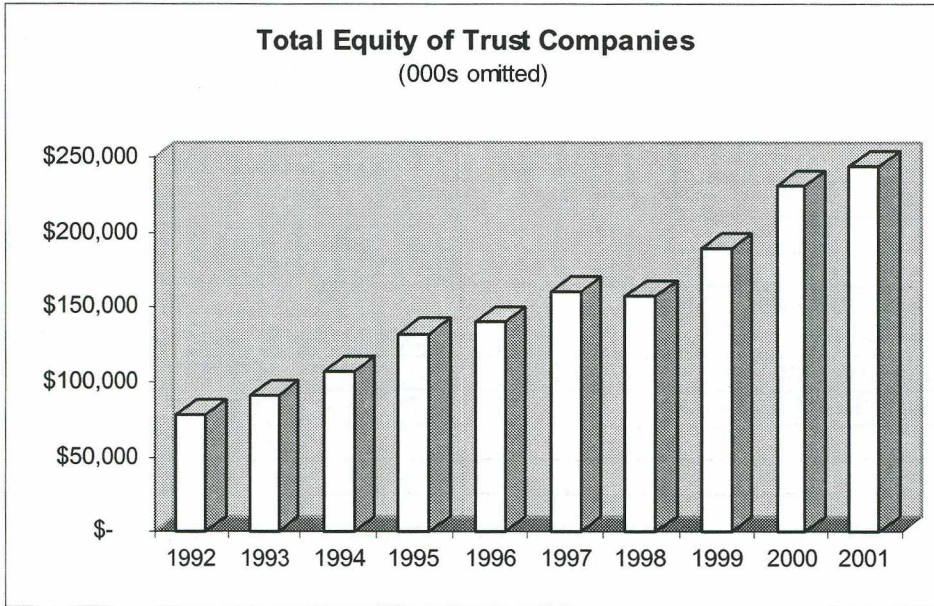
Trust Companies

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 three depository trust companies and seven non-depository trust companies in Colorado.

Declines in the stock market during 2001 translated directly into corresponding declines in trust assets held by trust companies. Net income, which is closely tied to asset based fee income also dropped appreciably during the year. Nevertheless, total equity of the industry increased by 5.4 percent during 2001.

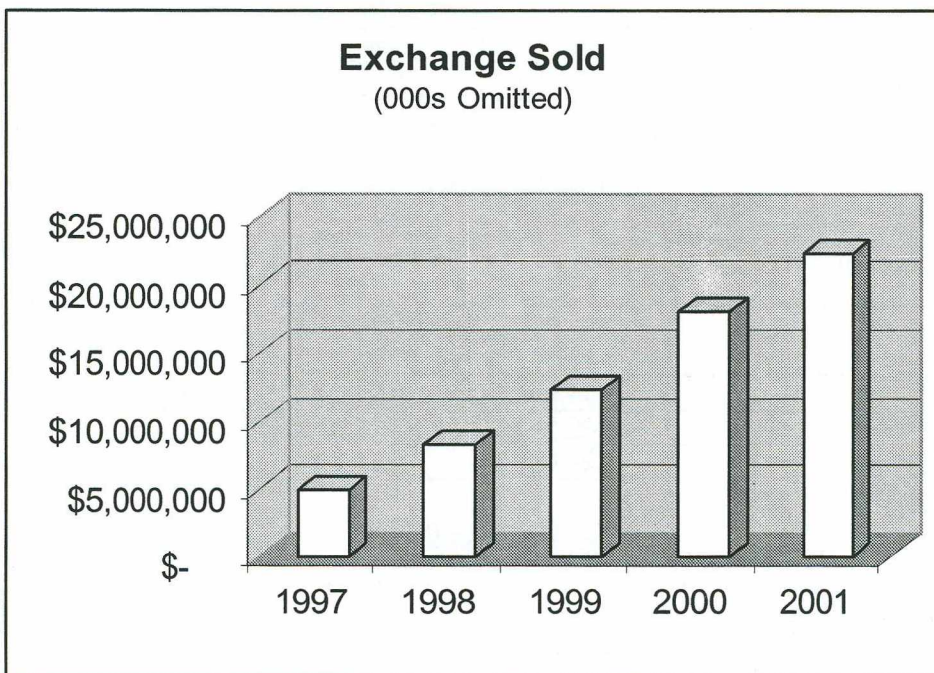


Industry Condition



Money Order Companies

Changes in demographics coupled with technological advances have contributed to strong growth in the money transmission industry. As of December 31, 2001, there were twenty-seven organizations licensed under Colorado's Money Order Act. With the exception of governmental organizations and insured 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 2001 by Colorado licensed money transmitters was over \$22 billion, an increase of 23 percent over 2000. Growth in this area is depicted in the following chart.



Commercial Bank - Comparative Abstract

(000s Omitted)

ASSETS	116 Banks 12/31/01	Percent to Total	117 Banks 12/31/00	Increase (+) Decrease (-)	Percent Change
Cash and Balances Due From Depository Institutions	894,963	5.09%	860,303	34,660	4.03%
Securities	5,050,385	28.70%	4,453,443	596,942	13.40%
Held to Maturity	1,458,661	8.29%	1,909,958	- 451,297	-23.63%
Available for Sale	3,591,724	20.41%	2,543,485	1,048,239	41.21%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	619,034	3.52%	511,637	107,397	20.99%
Loans and Leases, Net of Unearned Income	10,237,071	58.17%	10,051,193	185,878	1.85%
Less: Allowance for Loan and Lease Losses	130,154	0.74%	127,490	2,664	2.09%
Loans and Leases, Net	10,106,917	57.43%	9,923,703	183,214	1.85%
Assets Held in Trading Accounts	-	0.00%	-	-	0.00%
Premises and Fixed Assets	492,749	2.80%	459,509	33,240	7.23%
Other Real Estate Owned	18,016	0.10%	13,256	4,760	35.91%
Investments in Unconsolidated Subsidiaries	4,730	0.03%	4,139	591	14.28%
Acceptances	601	0.00%	712	- 111	-15.59%
Intangible Assets	113,986	0.65%	115,757	- 1,771	-1.53%
Other Assets	295,894	1.68%	245,096	50,798	20.73%
Deferred Losses	-	0.00%	-	-	0.00%
Total Assets	17,597,275	100.00%	16,587,555	1,009,720	6.09%

LIABILITIES

Deposits	15,096,487	85.79%	14,446,565	649,922	4.50%
Noninterest Bearing	3,368,550	19.14%	3,224,320	144,230	4.47%
Interest Bearing	11,727,937	66.65%	11,222,245	505,692	4.51%
Federal Funds Purchased/Securities Sold	397,654	2.26%	294,105	103,549	35.21%
Demand Notes Issued to U.S. Treasury	-	0.00%	1,513	- 1,513	
Trading Liabilities	-	0.00%	-	-	0.00%
Other Borrowed Money	481,970	2.74%	342,729	139,241	40.63%
Banks' Liability on Acceptances	601	0.00%	712	- 111	-15.59%
Subordinated Notes and Debentures	-	0.00%	-	-	
Other Liabilities	116,489	0.66%	106,369	10,120	9.51%
Total Liabilities	16,093,201	91.45%	15,191,993	901,208	5.93%
Minority Interest in Consolidated Subsidiaries	1,288	0.01%			

EQUITY CAPITAL

Perpetual Preferred Stock	470	0.00%	470	-	0.00%
Common Stock	145,344	0.83%	138,302	7,042	5.09%
Surplus	591,968	3.36%	579,819	12,149	2.10%
Undivided Profits/Capital Reserves	740,543	4.21%	668,048	72,495	10.85%
Accumulated Other Comprehensive Income	24,675				
Net Unrealized Gain (Loss) Available for Sale Securities	- 214	0.00%	8,923	- 9,137	-102.40%
Total Equity Capital	1,502,786	8.54%	1,395,562	107,224	7.68%

Total Liabilities and Equity Capital	17,597,275	100.00%	16,587,555	1,009,720	6.09%
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Commercial Bank - Income Statement

(000s Omitted)

Interest Income:		
Interest and fees on loans	881,527	
Interest income on balance due from depository institution	3,223	
Interest and dividend income on securities	271,214	
Interest income from assets held in trading	0	
Interest income of federal funds sold and securities purchased under agreement to resell	23,215	
Income from lease financing receivables	1,967	
Other Interest Income	4,774	
Total Interest Income	1,185,920	
Interest Expense:		
Interest on deposits	406,377	
Interest on federal funds purchase and securities sold under agreements to repurchase	11,165	
Interest on trading liabilities and other borrowed money	21,717	
Interest on subordinated notes and debentures	5	
	0	
Total Interest Expense	439,264	
Net Interest Income		746,656
Provision for Loan Losses		42,466
Noninterest Income:		
Income from fiduciary activities	11,974	
Service charges on deposit accounts	96,422	
Other noninterest income	109,387	
Total Noninterest Income		217,783
Gain (Loss) on Securities not Held in Trading Accounts		2,307
Noninterest Expense:		
Salaries	308,602	
Expenses of premises and fixed assets	76,494	
Other noninterest expense	205,486	
Total Noninterest Expense		590,582
Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments		333,698
Applicable Income Taxes		84,812
Extraordinary Items and Other Adjustments, Net of Income Taxes		0
Net Income		248,886
Return on Average Assets		1.53

Commercial Bank - Detail

(000s Omitted)

City	Institution Name	Cash&Due from Banks	Total Securities	Total Loans	Loan Loss Reserve	Fixed Assets	Total Assets	Total Deposits	Total Liabilities	Total Equity Capital	ROAA
Arvada	FirstBank of Arvada	6,997	142,359	55,002	604	2,073	207,925	188,866	195,458	12,467	2.31
Ault	Farmer Bank Ault	1,108	2,206	30,992	407	725	42,848	35,217	35,521	7,327	0.04
Aurora	Citywide Banks	30,770	71,649	360,138	5,087	3,957	477,988	403,687	438,841	39,132	1.55
Aurora	Commerce Bank	2,729	28,320	50,982	701	1,079	84,970	72,006	76,623	8,347	3.46
Aurora	Colonial Bank	5,983	7,365	99,405	853	7,404	128,694	117,974	118,803	9,891	1.79
Aurora	FirstBank of Aurora	11,389	172,415	69,384	825	5,451	262,713	243,658	246,421	16,292	2.37
Avon	FirstBank of Avon	10,481	75,879	149,680	2,038	6,786	247,937	229,588	231,948	15,989	1.89
Bayfield	Pine River Valley Bank	1,817	21,399	36,499	377	1,698	67,344	60,355	60,643	6,701	1.67
Blende	Centennial Bank of Blende	1,728	5,667	16,069	317	286	28,078	24,881	24,955	3,123	1.18
Boulder	FirstBank of Boulder	8,881	226,792	86,395	954	2,519	341,493	315,562	320,508	20,985	2.16
Boulder	Flatrons Bank	157	-	-	-	65	5,212	189	320	4,892	3.97
Breckenridge	FirstBank of Breckenridge	3,110	17,542	59,190	667	1,782	82,422	72,254	76,177	6,245	2.42
Brighton	Valley Bank & Trust	8,787	34,421	111,414	1,585	8,042	167,564	155,156	156,053	11,511	1.45
Brush	The Farmers State Bank of Brush	2,121	13,706	17,098	202	172	34,803	30,026	30,200	4,603	1.34
Buena Vista	Collegiate Peaks Bank	4,583	23,812	45,380	427	2,177	78,939	69,509	72,874	6,065	1.04
Burlington	The Bank of Burlington	2,816	27,817	9,614	184	262	41,188	36,722	36,876	4,312	1.83
Calhan	Farmers State Bank of Calhan	2,637	16,463	72,710	995	2,194	94,986	75,838	86,233	8,753	1.45
Castle Rock	FirstBank of Douglas County	4,563	135,888	53,105	583	4,441	204,534	180,698	187,200	17,334	1.56
Castle Rock	BankWest	9,253	5,644	33,751	318	841	49,575	45,729	46,003	3,572	0.21
Castle Rock	Castle Rock Bank	2,856	3,885	63,208	1,190	2,018	77,682	70,936	71,412	6,270	1.42
Cheyenne Wells	The Eastern Colorado Bank	6,365	10,131	63,165	1,708	2,034	85,083	61,795	78,213	6,870	1.66
Colorado Springs	The Citadel Bank	16,959	19,157	16,983	260	2,690	56,342	50,363	50,293	5,419	3.27
Colorado Springs	The Bank at Broadmoor	4,109	24,779	36,663	448	5,668	91,036	82,818	83,222	7,814	1.65
Colorado Springs	Cheyenne Mountain Bank	2,415	8,231	28,453	262	327	42,947	38,372	38,504	4,443	0.86
Colorado Springs	FirstBank of Colorado Springs	4,676	51,921	19,724	219	4,786	81,642	67,850	76,050	5,592	0.20
Colorado Springs	Vista Bank	1,472	7,066	41,482	595	4,753	55,739	36,294	52,632	3,107	2.56
Colorado Springs	FirstBank of El Paso County	2,914	33,155	10,851	150	5,929	53,344	41,871	48,407	4,937	0.20
Colorado Springs	First State Bank, Colorado Springs	2,641	1,645	9,036	211	355	14,278	12,046	12,771	1,507	2.13
Cortez	The Citizens State Bank of Cortez	3,270	21,072	37,122	493	1,754	66,463	56,001	60,708	5,710	1.09
Cripple Creek	Community Banks of Colorado	7,987	4,092	287,843	1,369	7,200	314,685	203,360	290,116	24,569	1.52
Denver	Colorado State Bank and Trust	9,176	29,692	190,714	2,024	5,862	251,374	226,523	231,426	19,948	2.26
Denver	Union Bank & Trust	16,917	181,411	238,104	3,351	2,502	446,451	340,394	416,416	30,035	1.07
Denver	Mountain States Bank	12,793	84,126	160,419	3,323	3,423	295,350	258,171	259,004	36,346	1.73
Denver	Bank of Denver	18,587	29,889	101,011	1,233	3,366	154,196	132,977	138,874	15,322	1.19
Denver	Guaranty Bank and Trust Company	30,995	79,272	606,442	6,469	19,476	772,439	708,475	711,508	60,931	1.33
Denver	Bankers' Bank of the West	11,864	1,024	147,106	1,438	174	208,606	72,023	191,097	17,509	1.43
Denver	FirstBank of Cherry Creek	12,129	105,681	81,235	934	9,910	210,595	188,869	199,062	11,533	2.12
Denver	Young Americans Bank	473	12,808	197	26	77	13,755	12,388	12,708	1,047	2.81
Denver	FirstBank of Denver	8,015	91,507	90,943	1,308	1,507	201,070	186,362	187,872	13,198	2.20
Denver	Premier Bank	9,548	19,789	58,640	498	3,459	95,334	72,044	87,767	7,567	1.30
Denver	Northern Trust Bank of Colorado	1,465	237	82,047	482	2,854	97,746	53,195	83,828	13,918	1.53
Dolores	The Dolores State Bank	1,898	29,811	35,926	774	1,336	72,820	64,612	64,713	8,107	0.85
Durango	The Bank of Durango	832	485	20,397	188	1,644	26,098	23,817	24,026	2,072	0.62
Durango	Bank of the San Juans	8,748	1,819	35,836	383	2,039	50,766	46,481	46,707	4,059	1.06
Eaton	Centennial Bank of the West	30,002	20,649	614,541	8,701	12,968	692,049	598,223	624,573	67,476	0.96
Edwards	Millennium Bank	3,326	996	47,801	536	350	57,328	51,418	51,695	5,633	0.49
Englewood	Arapahoe Bank & Trust	11,744	53,892	61,950	588	1,206	135,613	106,698	119,029	16,584	1.18
Englewood	Centennial Bank	24,931	2,987	8,754	57	443	71,969	67,079	67,132	4,837	1.09
Evans	Weld County Bank	4,433	12,826	65,490	644	1,963	100,408	92,474	92,980	7,428	0.72
Evergreen	FirstBank of Evergreen	2,833	38,473	18,717	244	1,779	62,207	51,448	58,159	4,048	1.34
Florence	Rocky Mountain Bank & Trust	2,118	7,605	36,335	446	3,528	51,806	38,296	47,884	3,922	1.52
Fort Collins	First State Bank of Fort Collins	6,875	22,153	62,695	937	1,044	95,345	84,956	85,761	9,584	1.09
Fort Collins	FirstBank of Northern Colorado	4,362	30,095	80,487	898	5,508	121,507	109,963	113,514	7,993	1.69
Fort Lupton	Bank of Colorado	58,423	168,808	611,126	10,550	24,974	895,567	751,028	810,717	84,850	1.27
Fort Morgan	Farmers State Bank of Fort Morgan	4,781	68,841	64,512	1,301	436	139,547	112,463	119,372	20,175	2.56
Fort Morgan	Fort Morgan State Bank	1,477	3,471	18,489	315	376	25,671	22,076	23,751	1,920	1.38
Fowler	The Fowler State Bank	2,394	18,443	21,721	536	12	45,161	39,505	39,892	5,269	0.82
Glenwood Springs	Alpine Bank	39,877	79,029	653,362	6,428	45,683	907,062	801,350	824,999	81,551	1.54
Grand Junction	The Bank of Grand Junction	4,425	12,814	35,998	450	3,123	60,716	54,316	55,830	4,886	1.13
Greeley	Union Colony Bank	14,462	71,842	244,039	2,924	7,693	394,160	305,446	355,465	38,695	0.48
Greeley	FirstBank of Greeley	1,191	8,126	14,117	154	1,203	24,830	22,396	22,396	2,434	1.47
Greeley	Cache Bank--Greeley	4,973	30,195	41,005	849	595	79,747	68,983	69,188	10,559	0.21
Greeley	New Frontier Bank	6,518	12,473	190,237	2,371	1,386	228,734	194,978	210,245	18,489	0.72
Greenwood Village	FirstBank of Tech Center	16,406	165,782	97,423	1,111	8,745	298,972	275,060	280,070	18,902	2.30

Commercial Bank - Detail

(000s Omitted)

CITY	Bank Name	Cash&Due from Banks	Total Securities	Total Loans	Loan Loss Reserve	Fixed Assets	Total Assets	Total Deposits	Total Liabilities	Total Equity Capital	ROAA
Greenwood Village	First American State Bank	2,448	14,694	45,470	444	307	67,113	62,379	62,607	4,506	1.04
Gunnison	The Gunnison Bank & Trust Co.	2,006	1,825	32,926	511	2,629	41,202	36,909	37,952	3,250	0.83
Haxtun	Haxtun Community Bank	1,645	3,148	17,142	231	163	25,279	22,252	22,447	2,832	1.45
Hotchkiss	First State Bank of Hotchkiss	4,300	4,327	28,611	442	620	39,779	33,851	34,024	5,755	1.62
Idaho Springs	First State Bank	3,688	1,014	28,682	528	341	35,444	31,966	32,022	3,422	2.42
Kit Carson	Kit Carson State Bank	2,714	10,529	31,497	491	529	51,636	46,703	47,123	4,513	0.22
LaJunta	The Colorado Bank & Trust Co.	2,118	20,730	22,330	831	1,829	53,651	47,434	47,886	5,765	1.10
LaJunta	The State Bank-La Junta	3,257	11,692	29,587	167	1,998	49,157	39,166	43,996	5,161	0.43
Lakewood	FirstBank of Colorado	58,520	378,663	200,241	2,740	9,241	721,195	660,677	677,270	43,925	1.90
Lakewood	FirstBank of Lakewood	7,671	163,467	48,473	543	8,812	235,675	216,313	220,709	14,966	2.22
Lakewood	Front Range Bank	1,069	10,734	29,223	287	3,293	48,412	44,148	44,386	4,026	0.75
Lamar	Colorado East Bank & Trust	9,565	87,486	139,658	2,037	7,912	264,293	197,267	241,744	22,549	0.30
Lamar	Valley State Bank	8,645	22,556	68,501	1,604	141	101,864	81,564	92,656	9,208	1.69
Leadville	Peoples Bank	3,802	17,692	68,216	920	2,232	97,095	85,192	86,935	10,160	2.03
Leadville	First Mountain Bank	4,261	840	13,927	186	508	19,761	15,495	18,367	1,394	1.74
Littleton	FirstBank of South Jeffco	13,669	235,932	106,510	1,180	7,787	372,452	344,117	349,793	22,659	2.18
Littleton	FirstBank of Littleton	8,795	153,657	56,868	629	7,139	231,742	214,375	218,035	13,707	2.03
Littleton	FirstBank	7,978	94,540	66,125	961	4,629	174,328	158,151	163,400	10,928	1.44
Littleton	FirstBank of Arapahoe County	8,076	158,853	69,976	778	3,927	246,203	225,991	230,825	15,378	2.24
Longmont	FirstBank of Longmont	17,315	121,312	110,327	1,209	5,389	255,910	227,676	240,914	14,996	2.05
Louisville	Heritage Bank	9,980	28,155	234,301	2,164	14,895	297,068	242,393	270,887	26,181	1.01
Loveland	The Home State Bank	18,110	41,289	155,074	2,731	6,282	220,654	202,779	203,514	17,140	1.24
Loveland	American Bank	4,516	8,762	108,194	812	5,048	132,952	103,165	122,356	10,596	1.41
Loveland	Advantage Bank	767	1,504	2,386	23	1,782	8,072	4,184	4,217	3,855	35.66
Mancos	Mancos Valley Bank	1,101	6,005	22,741	405	646	33,814	31,324	31,530	2,284	0.91
McClave	McClave State Bank	843	3,377	13,561	782	739	19,757	18,240	18,395	1,362	2.21
Monte Vista	Bank of Monte Vista	4,055	20,902	32,414	838	416	67,599	56,625	59,219	8,380	0.48
Montrose	MontroseBank	3,589	18,164	49,368	425	2,931	75,354	68,940	69,373	5,981	2.89
Olathe	Olathe State Bank	1,386	7,528	20,291	235	1,587	34,762	32,415	32,835	1,927	-
Ouray	The Citizens State Bank of Ouray	1,652	18,782	22,390	204	541	50,364	42,960	43,464	6,900	1.71
Pagosa	Citizens Bank of Pagosa Springs	1,868	13,817	23,265	391	1,836	43,844	40,892	41,095	2,749	0.82
Paonia	Paonia State Bank	1,111	8,683	27,328	443	861	40,208	35,889	37,048	3,160	0.10
Parker	First United Bank	7,386	214	98,789	1,003	15,178	121,887	105,777	106,012	15,875	1.86
Parker	FirstBank of Parker	4,156	41,052	15,019	179	4,339	65,056	56,176	60,680	4,376	0.58
Pueblo	The Pueblo Bank and Trust Co.	12,686	60,331	253,462	2,871	12,479	342,420	298,181	311,018	31,402	3.29
Rocky Ford	Community Banks of So. Colorado	5,819	4,005	76,220	658	2,407	90,724	69,048	83,256	7,468	1.37
Rocky Ford	State Bank	1,297	3,569	8,833	122	91	15,551	11,488	13,375	2,176	0.97
Silverthorne	FirstBank of Silverthorne	5,389	17,155	81,556	899	4,821	110,105	95,867	102,509	7,596	1.88
Thornton	North Valley Bank	4,835	21,639	47,862	494	3,723	82,702	76,356	76,757	5,945	1.31
Thornton	FirstBank of Adams County	3,941	45,001	11,006	123	4,570	65,573	54,038	59,654	5,919	0.67
Trinidad	International Bank	1,094	-	3,860	40	580	8,462	5,344	5,548	2,914	2.25
Vail	FirstBank of Vail	6,539	34,552	153,985	1,711	4,115	202,292	184,192	186,433	15,859	1.98
Vail	WestStar Bank	21,711	38,559	398,601	4,375	41,825	553,145	445,934	471,117	81,312	1.50
Walden	North Park State Bank	987	5,138	5,523	72	474	12,869	11,643	11,718	1,151	0.57
Walsh	Colorado State Bank of Walsh	2,271	8,667	16,606	377	194	27,884	23,281	24,301	3,583	1.48
Westcliffe	Colorado Mountain Bank	6,455	2,222	50,418	511	495	61,234	55,999	56,436	4,798	1.94
Westminster	FirstBank North	11,947	153,266	54,809	600	9,468	232,833	213,959	218,199	14,634	1.87
Wheat Ridge	FirstBank of Wheat Ridge	4,692	149,452	75,692	826	6,098	239,070	220,276	224,414	14,656	2.21
Wheat Ridge	Foothills Bank	2,680	10,417	59,253	678	3,097	75,894	62,928	67,575	8,319	1.05
Wiley	The State Bank of Wiley	1,318	23,152	37,653	1,302	87	63,535	39,512	47,682	15,853	4.31
Woodland Park	Park State Bank	2,149	23,281	33,158	334	1,356	64,363	58,089	58,440	5,923	1.17
Wray	Wray State Bank	2,526	6,525	20,009	307	250	31,584	28,344	28,778	2,806	1.25
		894,963	5,050,385	10,237,071	130,154	492,749	17,597,275	15,096,487	16,093,201	1,502,786	1.53

Industrial Bank - Abstract

(000s Omitted)

ASSETS	5 Banks 12/31/01	Percent to Total	4 Banks 12/31/00	Increase (+) Decrease (-)	Percent Change
Cash and Balances Due From Depository Institutions	15,924	2.37%	12,368	3,556	28.75%
Securities	125,404	18.66%	73,885	51,519	69.73%
Held to Maturity	225	0.03%	12,089	- 11,864	-98.14%
Available for Sale	125,179	18.63%	61,796	63,383	102.57%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	12,618	1.88%	31,389	- 18,771	-59.80%
Loans and Leases, Net of Unearned Income	503,416	74.92%	538,051	- 34,635	-6.44%
Less: Allowance for Loan and Lease Losses	11,300	1.68%	12,124	- 824	-6.80%
Loans and Leases, Net	492,116	73.24%	525,927	- 33,811	-6.43%
Premises and Fixed Assets	1,661	0.25%	1,976	- 315	-15.94%
Other Real Estate Owned	1,230	0.18%	648	582	89.81%
Intangible Assets	6,191	0.92%	6,991	- 800	-11.44%
Other Assets	16,752	2.49%	9,054	7,698	85.02%
Total Assets	671,896	100.00%	662,238	9,658	1.46%

LIABILITIES

Deposits	451,985	67.27%	396,618	55,367	13.96%
Noninterest Bearing	857	0.13%	1,225	- 368	-30.04%
Interest Bearing	451,128	67.14%	395,393	55,735	14.10%
Other Borrowed Money	113,736	16.93%	157,938	- 44,202	-27.99%
Other Liabilities	9,098	1.35%	8,585	513	5.98%
Total Liabilities	574,819	85.55%	563,141	11,678	2.07%

EQUITY CAPITAL

Common Stock	7,533	1.12%	6,533	1,000	15.31%
Surplus	38,873	5.79%	37,873	1,000	2.64%
Undivided Profits/Capital Reserves	49,847	7.42%	54,502	- 4,655	-8.54%
Accumulated other comprehensive income	824	0.12%	-	824	
Net Unrealized Gain (Loss) Available for Sale Securities	-	0.00%	189	- 189	-100.00%
Total Equity Capital	97,077	14.45%	99,097	- 2,020	-2.04%

Total Liabilities and Equity Capital	671,896	100.00%	662,238	9,658	1.46%
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Industrial Bank - Income Statement

(000s Omitted)

Interest Income:

Interest and fees on loans	56,282
Interest income on balance due from depository institution	459
Interest and dividend income on securities	5,304
Interest income of federal funds sold and securities purchased under agreement to resell	1,487
Other Interest Income	532

Total Interest Income 64,064

Interest Expense:

Interest on deposits	22,955
Interest on trading liabilities and other borrowed money	6,765
Interest on subordinated notes and debentures	0

Total Interest Expense 29,720

Net Interest Income 34,344

Provision for Loan Losses 6,896

Noninterest Income:

Income from fiduciary activities	0
Service charges on deposit accounts	284
Other noninterest income	6,496

Total Noninterest Income 6,780

Gain (Loss) on Securities not Held in Trading Accounts 261

Noninterest Expense:

Salaries	8,350
Expenses of premises and fixed assets	1,955
Other noninterest expense	9,298

Total Noninterest Expense 19,603

Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments 14,886

Other Adjustments 0

Applicable Income Taxes 5,596

Extraordinary Items and Other Adjustments, Net of Income Taxes 0

Net Income 9,290

Return on Average Assets 1.39

Industrial Bank - Detail

(000s omitted)

City	Bank Name	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
Colorado Springs	5 Star Bank (a Colorado Industrial Bank)	4,102	81,991	115,537	7,776	1,474	3,994	215,021	186,527	188,523	26,498	0.42
Denver	Trust Industrial	1	2,539	-	-	-	11	2,551	500	522	2,029	1.39
Denver	First Community Industrial Bank	11,069	28,749	368,949	3,172	187	11,976	418,988	237,273	355,243	63,745	1.77
Englewood	Western Union Industrial Bank	48	-	-	-	-	324	3,482	1,139	1,404	2,078	15.72
Grand Junction	Home Loan Industrial Bank	704	12,125	18,930	352	-	447	31,854	26,546	29,127	2,727	1.72
		15,924	125,404	503,416	11,300	1,661	16,752	671,896	451,985	574,819	97,077	1.39

Trust Company - Abstract

(000s Omitted)

ASSETS	10 TRUSTS 12/31/01	PERCENT TO TOTAL	9 TRUSTS 12/31/00	INCREASE (+) DECREASE (-)	PERCENT CHANGE
Cash and Balances Due From Banks	6,209	0.32%	3,242	2,967	91.52%
Total Securities	1,769,313	91.74%	2,289,220	-519,907	-22.71%
Fees Receivable, Expenses, Fixed/Other Assets	153,024	7.93%	166,682	-13,658	-8.19%
Total Assets	1,928,546	100.00%	2,459,144	-530,598	-21.58%

LIABILITIES					
Deposits	1,453,925	75.39%	1,983,732	-529,807	-26.71%
Accounts Payable	2,803	0.15%	826	1,977	239.35%
Notes Payable, Cap. Leases, Other Liabilities	227,587	11.80%	243,512	-15,925	-6.54%
Total Liabilities	1,684,315	87.34%	2,228,070	-543,755	-24.40%

CAPITAL					
Common Stock	33,106	1.72%	4,856	28,250	581.75%
Perpetual Preferred Stock	7,131	0.37%	7,131	0	0.00%
Paid-in Capital in Excess of Par, and RE	203,994	10.58%	219,087	-15,093	-6.89%
Total Capital	244,231	12.66%	231,074	13,157	5.69%

TOTAL LIABILITIES AND CAPITAL	1,928,546	100.00%	2,459,144	-530,598	-21.58%
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TRUST ACCOUNTS					
Total Trust Assets	37,326,268		46,297,810	-8,971,542	-19.38%
Number of Trust Accounts (Actual)	381,222		538,452	-157,230	-29.20%
Trust Account Average	97,912		85,983	11,929	13.87%

Trust Company - Income Statement

(000s Omitted)

Income		
Trust administrative fee income	29,462	
Interest and dividend income earned	113,264	
Other income	54,003	
Total Income		196,729
Expenses		
Interest expense	24,827	
Salaries and employee benefits	69,474	
Occupancy expenses	28,530	
Other expense	32,191	
Provisions for uncollected fees	247	
Total Expenses		155,269
Net Income Before Taxes		41,460
Gain (loss) from securities sold		511
Applicable Income Taxes		14,526
Extraordinary Items and Other Adjustments, Net of Income Taxes		(68)
Net Income		27,377

Trust Company - Detail

(000s Omitted)

City	Bank Name	Cash & Due from Depository Institutions	Total Securities	Fees Rechl.	Premises and Fixed Assets	Other Assets	Intangible Assets	Total Assets	Total Trust Assets	Total Deposits	Other Liabilities	Total Equity	Net Income
Boulder	Investors Independent Trust Company	2,413	-	-	49	25	-	2,487	466	-	3	2,379	27
Denver	First Trust Corporation	271	1,270,887	-	11,512	32,685	38,514	1,369,225	24,563,383	1,036,554	119,352	156,833	12355
Denver	Investment Trust Company	14	310,317	-	704	4,271	-	315,306	3,163,961	251,513	37,839	25,954	120
Denver	Sentinel Trust Company	779	182,454	-	1,050	3,864	-	188,738	2,156,040	165,858	2,813	20,067	5196
Englewood	Lincoln Trust Company	407	254	339	5	5	-	1,010	169,634	-	-	987	5915
Englewood	Trust Company of America	765	-	1,496	2,236	14,766	22,681	41,944	5,567,869	-	10,979	30,092	2621
Fort Collins	Poudre River Valley Trust Company	21	1,946	2,338	-	18	-	4,323	696,404	-	56	4,251	-256
Greenwood Village	Members Trust Company	739	2,059	-	-	-	-	2,798	784,891	-	10	1,042	-321
Greenwood Village	Orchard Trust Company	665	853	12	43	206	-	1,779	29,080	-	-	1,764	64
Lakewood	Computershare Trust Company	135	543	51	108	94	5	936	194,540	-	49	862	1656
		6,209	1,769,313	4,236	15,707	55,934	61,200	1,928,546	37,326,268	1,453,925	171,101	244,231	27,377

Financial Institution Activity

ACTIVITY	EFFECTIVE DATE
De Novo Commercial State Bank Charters	
International Bank, Trinidad, Las Animas County	09/17/2001
Millennium Bank, Boulder, Boulder County	09/24/2001
Flatirons Bank, Boulder, Boulder County	12/22/2001
Farmers Bank, Ault, Weld County	12/28/2001
De Novo Industrial State Bank Charter	
Trust Industrial Bank, Denver, Denver County	01/12/2001
De Novo Trust Company Charter	
Poudre River Valley Trust Company (Non-depository).....	01/02/2001
Fort Collins, Larimer County	
Members Trust Company of Colorado (Non-depository).....	11/01/2001
Greenwood Village, Arapahoe County	
Licensing - Money Order/Transmitter Company	
Citicorp Travel Payment Services, Inc., Chicago, IL	03/31/2001
Moneda Express of Colorado LLC, Las Vegas, NV	04/18/2001
Sique Corporation, San Fernando, CA.....	05/25/2001
Maniflo Money Exchange, Inc., National City, CA	10/30/2001
Name Change - Industrial State Bank Charter	
Western Union Industrial Bank.....	09/10/2001
TO: Western Union Bank	
Name Change - Money Order/Transmitter Company	
Citicorp Services Inc.	03/31/2001
TO: Citicorp Electronic Financial Services, Inc.	
Citicorp Travel Payment Services, Inc.	03/31/2001
TO: Citicorp Services Inc.	
Thomas Cook Currency Services Inc.....	09/27/2001
TO: Travelex Currency Services Inc.	
(Note: Travelex Group purchased the Thomas Cook Group of Companies)	
Relocation - Commercial State Bank Charter	
Bank of Colorado, Fort Lupton, Weld County.....	09/17/2001
TO: Fort Collins, Larimer County	
(Main bank switched locations with its Harmony branch)	
Community Banks of Colorado, Cripple Creek, Teller County	03/19/2001
TO: Denver Tech Center, Greenwood Village, Arapahoe County	
(Main bank switched locations with its DTC branch)	

Financial Institution Activity

ACTIVITY	EFFECTIVE DATE
Cache Bank & Trust, Greeley, Weld County	08/13/2001
TO: W 20th Street, Greeley, Weld County	
(Main bank switched locations with its Downtown Greeley branch)	
The Centennial Bank of the West, Eaton, Weld County.....	09/27/2001
TO: Fort Collins, Larimer County	
(Main bank switched locations with its Ptarmigan branch)	
Relocation - Money Order/Transmitter Company	
American Express, New York, NY	09/11/2001
Travel Related Services Company, Inc.	09/11/2001
Travellers Cheque Associates Ltd.....	09/11/2001
TO: Jersey City, NJ	
(Relocation due to office destruction during WTC terrorist attack)	
PRODIRA, Inc., Zacatecas, MX	09/01/2001
TO: Aurora, CO (main office), Arapahoe County	
Merger – Commercial State Bank Charter into Commercial State Bank Charter	
United Valley Bank, Estes Park, Larimer County	05/15/2001
INTO: WestStar Bank, Vail, Eagle County	
Merger – Commercial State Bank Charter into National Bank Charter	
Community Bank-Dove Creek, Dolores County	09/18/2001
INTO: First Western National Bank, La Jara, Conejos County	
Rio Grande County Bank, Del Norte, Rio Grande County.....	09/18/2001
INTO: First Western National Bank, La Jara, Conejos County	
The Minnequa Bank of Pueblo, Pueblo County.....	11/09/2001
INTO: Vectra Bank Colorado, N.A., Farmington NM	
Merger - National Bank Charter into Commercial State Bank Charter	
The Berthoud National Bank, Berthoud, Larimer County	12/31/2001
INTO: Centennial Bank of the West, Fort Collins, Larimer County	
First National Bank of Walsenburg, Huerfano County.....	08/31/2001
INTO: Community Banks of Southern Colorado, Rocky Ford, Otero County	
Merger – Commercial State Bank Charter into Non-Colorado State Bank Charter	
FirsTier Bank, Northglenn, Adams County	01/04/2001
INTO: Compass Bank, Birmingham, AL	
(Due to acquisition of FirsTier Bank: 15 Interstate branches and 1 LPO operating in Colorado)	
Non-Colorado State Chartered Banks with LPOs and/or Branches in Colorado	
California Center Bank, Los Angeles, CA.....	03/12/2001
Interstate Loan Production Office: S. Parker Road, Aurora, Arapahoe County	
1 st Financial Bank, Overland Park, KS	12/02/2001
Interstate Loan Production Office: Park Meadows Drive, Littleton, Arapahoe County	

Financial Institution Activity

ACTIVITY	EFFECTIVE DATE
Existing Non-Colorado State Chartered Bank	
American Bank and Trust, Edmond, OK	12/28/2001
OPENED - Interstate Branch: Intermountain branch, Colorado Springs, El Paso County (Due to acquisition of Farmers Bank, Ault)	
Closure – Commercial State Bank Charter	
Farmers Bank, Ault, Weld County	12/27/2001
Closure – Trust Company	
SunAmerica Trust, Englewood, Arapahoe County	08/14/2001
(Formerly Resources Trust Company) Transferred to AIG Federal Savings Bank	

Directory

1st Financial Bank

11120 W 135th Street
Overland Park KS 6621-9731
913-402-2419

Loan Production Office
Suite 600
10475 Park Meadows Drive
Littleton, CO 80124
303-256-5822

5 Star Bank (a Colorado industrial bank)

Building 1485
455 Paine Street
Colorado Springs 80914
719-574-2794

Affinity Bank

101 S Chestnut Street
Ventura, CA 93001
805-804-8363

Englewood
Loan Production Office
300 Union Boulevard
Lakewood 80228
303-980-8370

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 W Beaver Creek Blvd
Avon 81620
970-949-3333

Basalt
137 Midland Avenue
Basalt 81621
970-927-3310

Battlement Mesa
82 Sipparille Drive
Parachute 81635
970-285-7100

Breckenridge
111 Lincoln Avenue
Breckenridge 80424
970-453-4929

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

Copper Mountain
910 Copper Road
Copper Mountain 80443
970-968-2154 x2173

Dillon
252 Highway 6
Dillon 80435
970-468-4701

Downtown Glenwood Springs
211 Eighth Street
Glenwood Springs 81601
970-384-2806

Eagle
0205 Chambers Avenue
Eagle 81631
970-328-1666

Edwards
Suite 4
0069 Edwards Access Road
Edwards 81632
970-926-4811

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

Glenwood Springs Mobile
P.O. Box 10,000
Glenwood Springs 81602
970-945-2424

Grand Junction
3243 I-70 Business Loop
Clifton 81520
970-434-5600

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

Grand Junction Mobile
P.O. Box 10,000
Glenwood Springs 81602
970-945-2424

Gypsum
104 Oakridge Court
Gypsum 81637
970-524-1666

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

A

Adams Bank & Trust

315 N Spruce
Ogallala, NE 69153
308-284-4071

Fourth Street
434 4th Street
Berthoud 80513
970-532-1800

Mountain Avenue
310 Mountain Avenue
Berthoud 80513
970-532-1800

ADP Payroll Services, Inc.

(Money Orders/Transmitters)
One ADP Boulevard
Roseland NJ 07068
909-592-6411

Advantage Bank

1473 E Eisenhower Road
Loveland 80537
970-613-1982

Greeley
Suite B
4731 W 10th Street
Greeley 80634
970-353-0047

Directory

Mesa Mall
2424 F Road
Grand Junction 81506
970-243-5200

Montrose
2770 Alpine Drive
Montrose 81401
970-240-0900

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

Rifle
100 E 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

Steamboat Springs
1901 Pine Grove Road
Steamboat Springs 80477
970-879-8567

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

Vail Commons
2099 N Frontage Road
Vail 81657
970-476-4000

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

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

West
2695 W Eisenhower Blvd
Loveland 80537
970-278-1776

American Bank and Trust
15 East 15th Street
Edmond, OK 73013
405-341-8222

Intermountain Bank
5390 N
Academy Boulevard
Colorado Springs 80918
800-748-3155

**American Express
Travel Related Services
Company, Inc.**
(Money Orders/Transmitters)
c/o American Express
90 Hudson Street
Mail Drop 32-09-02
Jersey City NJ 07301
201-209-5904

Arapahoe Bank & Trust
7777 East Arapahoe Road
Englewood 80112-1253
303-770-5100

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

**Associated Foreign Exchange,
Inc.**
(Money Orders/Transmitters)
Suite 900
16133 Ventura Boulevard
Encino CA 91436
888-307-2339

B

The Bank at Broadmoor
155 Lake Avenue
Colorado Springs 80906
719-633-2695

Briargate
440 Chapel Hills Drive
Colorado Springs 80920
719-264-9999

Downtown
501 S Tejon Street
Colorado Springs 80903
719-578-5488

The Bank of Burlington
410 14th Street
Burlington 80807
719-346-5376

Bank of Colorado
1609 E Harmony Road
Fort Collins 80525
970-206-1160

9th & El Camino
Number 6 Town Plaza
Durango 81301
970-259-4800

Akron
190 Main Street
Akron 80720
970-345-2061

Basalt
655 E Valley Road
Basalt 81621
970-704-1144

Brush
301 Clayton
Brush 80723
970-842-2844

Convenience Center
329 W Main
Sterling 80751
970-522-3333

Country Center
205 Country Center Drive
Pagosa Springs 81147
970-731-4166

Craig
250 W Victor Way
Craig 81626
970-824-9421

Directory

Downtown Windsor
501 Main Street
Windsor 80550
970-686-7631

Durango
1199 Main Avenue
Durango 81302
970-247-5151

Estes Park
533 Big Thompson Avenue
Estes Park 80517
970-586-8185

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

Fort Lupton
605 Fourth Street
Fort Lupton 80621
303-857-6651

Fort Morgan
401 Main Street
Fort Morgan 80701
970-867-9497

Glenwood Springs
901 Grand Avenue
Glenwood Springs 81602
970-945-7422

Grand Junction
2900 F Road
Grand Junction 81504
970-245-1600

Grand Junction Downtown
200 Grand Avenue
Grand Junction 81501
970-245-1600

Holyoke
106 S Interocean Avenue
Holyoke 80734
970-854-2291

Mobile-Larimer & Weld Counties
1609 E Harmony
Fort Collins 80525
970-206-1159

Mobile-Durango
1199 Main Avenue
Durango 81302
970-247-5151

Pagosa Springs
63 N Pagosa Boulevard
Pagosa Springs 81147
970-731-4166

Sterling
201 S Third Street
Sterling 80751
970-522-2354

West Main-Windsor
1041 W Main Street
Windsor 80550
970-686-7444

Yuma
320 S Main
Yuma 80729
970-848-5448

Durango
Detached Facility
209 E Second
Durango 81302
970-247-9611

Greeley
Loan Production Office
5628 W 19th Street, Suite 2
Greeley 80634
970-506-0100

Bank of Commerce
9918 Hibert Street, Third Floor
San Diego, CA 92131-1018
619-536-4545

Loan Production Office
Suite 552
6300 S Syracuse Way
Englewood CO 80111
303-221-8991

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

Seventeenth Avenue
800 E 17th Avenue
Denver 80202
303-572-3600

Glendale
4600 Leetsdale Drive
Glendale 80222
303-572-3600

Auto Bank Facility
606 W Colfax
Denver 80217
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

Redlands
2251 Broadway
Grand Junction 81503
970-241-9000

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

Bank of South Fork-branch
of Bank of Monte Vista
0020 W Lodge Drive
South Fork 81154
719-873-5608

Bank of the San Juans
140-144 E Eighth Street
Durango 81301
970-247-1818

Pagosa Springs
305 Hot Springs Boulevard
Pagosa Springs 81147
970-264-1818

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

Directory

BankWest

Suite 101
7505 Village Square Drive
Castle Rock 80104
303-814-8149

Stroh Ranch
Suite 101
12753 S Parker Road
Parker 80134
303-805-5656

BANKWEST

924 Main Street
Goodland KS 67735-0499
785-899-2342

Idalia
9073 County Road
Idalia CO 80735
970-354-7229

C

Cache Bank & Trust

4601 W 20th Street
Greeley 80634
970-351-8600

Downtown Greeley
924 11th Street
Greeley 80633
970-351-8600

California Bank & Trust

Suite 200
11622 El Camino Real
San Diego CA 92130
619-793-7431

California Bank & Trust
Loan Production Office
1650 S Colorado Boulevard
Denver CO 80202
303-713-9741

California Center Bank

2222 Olympic Boulevard
Los Angeles CA 90006
213-386-2222

California Center Bank
Loan Production Office
Suite 1220
2851 S Parker Road
Aurora CO 80014
303-751-1717

Castle Rock Bank

501 Wilcox Street
Castle Rock 80104
303-688-5191

Centennial Bank

13700 E Arapahoe Road
Englewood 80112
303-680-1600

Centennial Bank of Blende

1515 Santa Fe Drive
Pueblo 81006
719-543-0763

Mobile
1515 Santa Fe Drive
Pueblo 81006
719-543-0763

The Centennial Bank of the West

4650 Royal Vista Circle
Fort Collins 80528-9370
970-266-0505

Berthoud
807 Mountain Avenue
Berthoud 80513
970-532-2676

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

Fort Collins
713 S Lemay Avenue
Fort Collins 80524
970-490-2121

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

Longmont
3561 Stagecoach Road
Longmont 80504
303-684-0505

Longmont North
2101 Main Street
Longmont 80501
720-494-0123

Loveland
221 E 29th Street
Loveland 80538
970-669-0505

Ptarmigan
100 Oak Avenue
Eaton 80615-3410

South Fort Collins
1550 E Harmony Road
Fort Collins 80525
970-204-2505

Steele's Market
802 W Drake Road
Fort Collins 80525
303-484-0505

Yuma
501 E Eighth Avenue
Yuma 80759
970-848-2851

Cheyenne Mountain Bank

1580 E Cheyenne Mountain Blvd
Colorado Springs 80906
719-579-9150

Mobile Service
Cheyenne Place
945 Tenderfoot Hill Road

Colorado Springs 80906
719-527-1840

Mobile Service
Village at Skyline
2365 Patriots Heights
Colorado Springs 80904
719-867-4674

West
1793 S Eighth Street
Colorado Springs 80906
719-442-6669

Directory

The Citadel Bank

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

Mobile-Messenger Service
Suite 2000
730 Citadel Drive E
Colorado Springs CO 80909
719-597-0170

Citicorp

(Money Orders/Transmitters)
399 Park Avenue
New York NY 10043
773-380-5175

Citicorp Electronic Financial Services, Inc.

8th Floor Legal Department
8430 W Bryn Mawr Avenue
Chicago IL 60631
773-380-5175

Citicorp Services Inc.

(Money Orders/Transmitters)
8430 W Bryn Mawr Avenue
8th Floor Legal Department
Chicago IL 60631
773-380-5175

Citizens Bank of Pagosa Springs

703 San Juan Street
Pagosa Springs 81147
970-264-2235

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

The Citizens State Bank of Cortez

77 W Main Street
Cortez 81321
970-565-8421

Wal-Mart Supercenter
1835 E Main
Cortez 81321
970-565-8421

The Citizens State Bank of Ouray

600 Main Street
Ouray 81427
970-325-4478

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

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

Silverton
1218 Greene Street
Silverton 81433
970-387-5502

Citywide Banks

10660 East Colfax Avenue
Aurora 80010
303-365-3600

Arapahoe Corners
10637 E Briarwood Circle
Centennial 80112
303-365-3600

Aurora South
13731 E Mississippi Avenue
Aurora 80012
303-365-4000

Denver
12075 E 45th Avenue
Denver 80239
303-365-8000

Denver Tech Center
8101 E Belleview Avenue
Denver 80237
303-365-4080

Downtown
Suite 100
1801 Broadway
Denver 80202
303-365-3800

Lakewood
3345 S Wadsworth Blvd
Lakewood 80227
303-365-8040

Wheat Ridge
Suite C-100
9500 W 49th Avenue
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 S Parker Road
Aurora 80014
303-671-9000

Broadway Hampden
3501 S Broadway
Englewood 80150
303-761-1052

Elizabeth
120 S Elizabeth Street
Elizabeth 80107
303-646-5000

Kiowa
326 Comanche Street
Kiowa 80117
303-6219000

Parker
12907 S Parker Road
Parker 80134
303-841-4848

Parker Twenty Mile Village
18601 E Main Street
Parker 80134
303-841-5800

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

The Colorado Bank & Trust Company

301 Colorado Avenue
La Junta 81050-3607
719-384-8131

Directory

Colorado East Bank & Trust

100 W Pearl Street
Lamar 81052
719-336-5200

Granada
108 E Goff Street
Granada 81041
719-734-5200

Holly
100 N Main
Holly 81047
719-537-6800

Keenesburg
100 S Main Street
Keenesburg 80643
303-732-0100

La Junta Branch
310 E 3rd Street
La Junta 81050
719-384-20000

Springfield
1030 Main Street
Springfield 81073
719-523-6900

Wal-Mart Super Center
#6 Conley Road
La Junta 81050
719-384-8791

Colorado Mountain Bank

1000 Main Street
Westcliffe 81252
719-783-9211

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

Colorado State Bank and Trust

1600 Broadway
Denver 80217
303-861-2111

Cherry Creek Banking Center
3610 East First Avenue
Denver 80206
303-318-6000

Cherry Hill Banking Center
Suite C-16
5910 S University Blvd
Greenwood Village 80121
303-318-6070

Highlands Ranch
Banking Center
9561 S University Blvd
Highlands Ranch 80126
303-318-6040

Colorado State Bank of Walsh

501 Colorado
Walsh 81090
719-324-5206

Comdata Network, Inc. (Money Orders/Transmitters)

5301 Maryland Way
Brentwood TN 37027
615-370-7000

Comerica Bank

500 Woodward Avenue
Detroit MI 48226
313-222-7474

Loan Production Office
999 18th Street
Denver CO 80202
303-357-6100

Commerce Bank

15305 E Colfax
Aurora 80011
303-344-5202

Commercial Savings Bank

627 N Adams
Carroll, IA 51401-0277
712-792-4346

Loan Production Office
Suite 1400
8480 E Orchard Road
Englewood, CO 80111
303-221-7227

Community Banks of Colorado

Suite 450
5690 DTC Boulevard
Greenwood Village 80111
720-529-3300

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

Crested Butte
5036th Street
Crested Butte 81224
970-349-1000

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

Gunnison
1100 N Main
Gunnison 81230
970-641-9000

Community Banks of Southern Colorado

201 N Main Street
Rocky Ford 81067
719-254-3303

La Veta
102 E Field Street
La Veta 81055
719-742-3771

Manzanola
105 North Park
Manzanola 81058
719-462-5529

Ordway
220 First Street
Ordway 81063
719-267-3980

Walsenburg
501 Main Street
Walsenburg 81089
719-738-2234

Directory

**Compass Bank-Birmingham,
Alabama**
15 South 20th Street
Birmingham AL 35233
800-239-2265

Arvada
7355 Ralston Road
Arvada 80003
303-423-7200

Boulder/Arapahoe
3000 Arapahoe Avenue
Boulder 80303
303-938-1313

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

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

Colorado Springs
2805 Dublin Boulevard
Colorado Springs 80918
719-264-1616

Compass Bank
8100 E Arapahoe Road
Englewood 80112
303-740-2265

Downtown Denver
999 18th Street
Denver 80202
303-308-9912

Fort Collins
3131 S College Avenue
Fort Collins 80525
970-266-9090

Greeley
3501 W 12th Street
Greeley 80634
970-356-3760

Lafayette
1200 W South Boulder Road
Lafayette 80026
303-926-1010

Longmont
1849 N Main Street
Longmont 80501-2037
303-485-7070

Loveland
5275 McWhinney Blvd
Loveland 80538
970-622-8080

Parker
Suite 101
19590 E Mainstreet
Parker 80138
720-851-1515

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

Thornton
2616 E 120th Avenue
Thornton 80233
303-457-2020

Westminster
9191 Sheridan
Westminster 80030
303-428-5050

Loan Production Office
655 Broadway
Denver 80203
303-623-1974

**ComputerShare Trust
Company, Inc.**
Suite Z-2
12039 W Alameda Parkway
Lakewood 80228
303-986-5400

D

The Dolores State Bank
101 South 6th Street
Dolores 81323
970-882-7600

Cortez
744 E Main Street
Cortez 81321
970-564-1400

E

The Eastern Colorado Bank
10 S First Street
Cheyenne Wells 80810
719-767-5652

Limon
580 V Street
Limon 80828
719-775-0990

ENRAMEX, INC.
(Money Orders/Transmitters)
3545 West 38th Avenue
Denver 80211
303-291-6000

**EntreMex, Inc.
dba Envios-Mexico**
(Money Orders/Transmitters)
4048 West 26th Street
Chicago IL 60623
773-277-1842

F

Farmers Bank, Ault
119 First Street
Ault 80610
970-834-2121

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

Detached Facility
205 Carson Street
Brush 80723
970-842-5101

Directory

Farmers State

Bank of Calhan

458 Colorado Avenue
Calhan 80808
719-347-2727

Farmers State Bank of Calhan
at Falcon
7025 Meridian Road
Falcon 80831
719-495-3650

The Farmers State

Bank of Fort Morgan

123 E Kiowa Avenue
Fort Morgan 80701
970-867-5661

First American State Bank

Suite 100
8390 E Crescent Parkway
Greenwood Village 80111
303-694-6464

First Community

Industrial Bank

Suite 100
3600 E Alameda Avenue
Denver 80209
303-399-3400

Colorado Springs
601 N Nevada Avenue
Colorado Springs 80903
719-632-8801

Fort Collins
2721 S College Avenue
Fort Collins 80525-2160
970-226-1080

Holladay
4626 Highland Drive
Salt Lake City UT 84227
801-272-0150

Lakewood
12790 W Alameda Pkwy
Lakewood 80228
303-988-2300

Littleton
1109 W Littleton Blvd
Littleton 80120
303-794-4221

Longmont
600 Kimbark Street
Longmont 80501
303-776-2727

Ogden
2417 Grant Avenue
Ogden UT 84401
801-394-4224

Salt Lake City
81 West 3399 South
Salt Lake City UT 84165
801-467-7029

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

First Mountain Bank

409 Harrison Avenue
Leadville 80461
719-486-3150

First State Bank

1441 Miner Street
Idaho Springs 80452
303-567-2696

First State Bank of Fort Collins

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

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

First State Bank of Hotchkiss

102 E Bridge Street
Hotchkiss 81419
970-872-3111

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

First State Bank, Colorado Springs

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

First Trust Corporation

717 17th Street
Denver 80217
303-293-2223

First United Bank

8095 E Belleview Avenue
Englewood 80111
303-721-8800

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

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

Lakewood Office
201 Wadsworth Boulevard
Lakewood 80226
303-274-9000

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

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

Parker Office
19201 E Mainstreet
Parker 80134
303-841-4000

United Heights Office
1310 United Heights
Colorado Springs 80921
719-638-6800

FirstBank

11747 W Ken Caryl Avenue
Littleton 80127
303-422-3000

Directory

LaQuinta Washington
46-100 Washington Street
La Quinta CA 92253
760-564-7300

Palm Desert Highway 111
73-000 Highway 111
Palm Desert CA 92260
760-341-7000

Palm Desert Washington
42-035 Washington
Palm Desert CA 92211
760-345-5000

FirstBank North

8800 Wadsworth Boulevard
Westminster 80020
303-467-1000

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

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

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

Broomfield
1190 US Highway 287
Broomfield 80020-7021
720-887-1000

Sheridan
5130 West 120th Avenue
Westminster 80020
303-404-3000

FirstBank of Adams County

3990 East 104th Avenue
Thornton 80233
303-452-3000

104th & Washington
750 East 104th Avenue
Thornton 80229
303-451-5700

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

Brighton
410 E Bromley Lane
Brighton 80601-3269
720-685-3300

FirstBank of Arapahoe County

2323 E Arapahoe Road
Littleton 80112
303-347-9000

Arapahoe & Holly
5050 E Arapahoe Road
Littleton 80122
303-220-7300

Arapahoe & Yosemite
8600 E Arapahoe Road
Englewood 80122
303-694-9000

Holly
8280 S Holly Street
Littleton 80122
303-773-6000

FirstBank of Arvada

6355 Ward Road
Arvada 80004
303-422-3000

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

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

FirstBank of Aurora

2300 S Havana Street
Aurora 80014
303-337-2000

Buckley & Quincy
4271 S Buckley
Aurora 80013
303-693-1200

Chambers & Mississippi
15250 E Mississippi
Aurora 80012
303-755-1000

Himalaya
19771 E Smoky Hill Road
Aurora 80015
303-680-7000

Iliff and Buckley
17000 E Iliff
Aurora 80013
303-696-8400

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

FirstBank of Avon

0011 W Beaver Creek Blvd
Avon 81620
970-949-0100

Beaver Creek
26 Avondale Lane
Beaver Creek 81620
970-845-7100

Eagle
25 market Street
Eagle 81631
970-328-9600

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

FirstBank of Boulder

6500 Lookout Road
Boulder 80301
303-530-1000

30th & Arapahoe
1650 30th Street
Boulder 80301
303-442-8200

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

Directory

Louisville
500 S McCaslin Boulevard
Louisville 80027
303-666-0500

South Boulder
Suite 100
4770 Baseline Road
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
970-453-1000

FirstBank of Cherry Creek

100 Saint Paul Street
Denver 80206
303-333-1000

Leetsdale and Monaco
890 S Monaco Parkway
Denver 80222
303-396-6000

University Hills
2740 S Colorado Blvd
Denver 80222
303-757-2000

FirstBank of Colorado

10403 W Colfax Avenue
Lakewood 80215
303-232-2000

Golden Town Center
17171 S Golden Road
Golden 80401
303-279-4200

Jefferson
7590 W Colfax Avenue
Lakewood 80215
303-233-6561

**FirstBank of
Colorado Springs**
817 Village Center Drive
Colorado Springs 80919
719-533-3727

19th/Uintah
1750 W Uintah Street
Colorado Springs 80904
719-475-2900

Cascade & Pikes Peak
2 N Cascade Avenue
Colorado Springs 80903
719-477-9000

Garden of the Gods
1275 Garden of the Gods Road
Colorado Springs 80907
719-265-9000

Woodman/I-25
7055 Commerce Center Drive
Colorado Springs 80919
719-260-3800

FirstBank of Denver

370 17th Street
Denver 80202
303-623-2000

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

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

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

FirstBank of Douglas County

2 Plum Creek Parkway
Castle Rock 80104
303-688-5000

4th & Wilcox
402 Wilcox Street
Castle Rock 80104
303-688-3113

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

FirstBank of El Paso County

5815 Constitution Avenue
Colorado Springs 80915
719-573-5000

Briargate/Union
2790 Briargate Boulevard
Colorado Springs 80920
719-535-9000

Monument
1010 W Baptist Road
Colorado Springs 80921
719-487-7500

FirstBank of Evergreen

30770 Stagecoach Boulevard
Evergreen 80439
303-679-1000

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
12043 W Alameda Pkwy
Lakewood 80228
303-980-5920

Kipling and Jewell
1940 S Kipling Pkwy
Lakewood 80227
303-987-1000

Directory

FirstBank of Littleton

101 W County Line Road
Littleton 80126
303-798-3000

Broadway & Highlands
9205 S Broadway
Highlands Ranch 80126
303-798-3000

Highlands Ranch
9409 S University Blvd
Highlands Ranch 80126
303-798-3000

Lincoln/Yosemite
9217 Lincoln Avenue
Littleton 80124
720-875-1000

FirstBank of Longmont

1707 N Main Street
Longmont 80501
303-772-5500

Erie
512 Briggs
Erie 80516
303-828-3393

Twin Peaks Mall
1250 S Hover Road
Longmont 80501
303-678-7000

FirstBank of

Northern Colorado

1013 E Harmony Road
Fort Collins 80525
970-223-4000

College/Columbia
2315 S College Avenue
Fort Collins 80525
970-223-1200

Larimer
1015 S Taft Road
Fort Collins 80521
970-493-0200

Loveland
225 East 29th Street
Loveland 80538
970-667-4000

Taft
1352 W Eisenhower Blvd
Loveland 80537
970-669-4000

FirstBank of Parker

10961 S Parker Road
Parker 80134
303-840-9000

Jordan
16530 Keystone Blvd
Parker 80134
720-842-0100

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

FirstBank of Silverthorne

160 US Highway 6
Silverthorne 80498
970-468-8000

Frisco
960 N Ten Mile Drive
Frisco 80443
970-668-3600

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

FirstBank of South Jeffco

5125 S Kipling
Littleton 80127
303-979-7000

Academy Park
3500 S Wadsworth
Lakewood 80235
303-988-2000

Bear Valley
3100 S Sheridan Blvd
Denver 80227
303-922-9100

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

Wadsworth/Coal Mine
6701 S Wadsworth
Littleton 80128
303-973-7044

FirstBank of Tech Center

5101 South DTC Parkway
Greenwood Village 80111
303-694-1000

Bellevue & Yosemite
4910 S Yosemite
Englewood 80110
303-779-6800

Hampden & Yosemite
8901 E Hampden Avenue
Denver 80231
303-337-5400

Southmoor Park
6470 E Hampden Avenue
Denver 80222
303-757-5100

FirstBank of Vail

17 Vail Road
Vail 81657
970-476-5686

Minturn
472 Main Street
Minturn 81645
970-827-5752

West Vail
2271 N Frontage Road W
Vail 81657
970-476-8000

Detached Facility
573 W Lionshead Circle
Vail 81657
970-476-5686

FirstBank of Wheat Ridge

4350 Wadsworth Boulevard
Wheat Ridge 80033
303-423-1400

Edgewater
1725 Sheridan Boulevard
Edgewater 80214
303-237-6000

Directory

Flatirons Bank

5400 Mount Meeker Road
Boulder 80301
303-530-4999

Foothills Bank

4975 Kipling
Wheat Ridge 80033
303-940-9100

Ken Caryl
12644 W Indore Place
Littleton 80127
720-922-9659

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

Front Range Bank

13013 W Alameda Parkway
Lakewood 80228
303-989-1313

Loveland
3800 East 15th Street
Loveland 80538
970-663-1322

G

Guaranty Bank & Trust Company

1331 17th Street
Denver 80202
303-296-9600

Cherry Creek
3301 E First Avenue
Denver 80206
303-296-9600

Denver Tech Center
Penthouse 1
5445 DTC Parkway
Englewood 80111
303-296-9600

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

Jefferson
16800 West Colfax Avenue
Golden 80401
303-296-9600

Longmont
900 South Main
Longmont 80501
303-296-9600

Meridian
11806 E Oswego Street
Englewood 80112
303-296-9600

Mobile Branch #1
(City of Denver-Central,
Glendale)
303-296-9600

Mobile Branch #2
(City of Denver-South,
Greenwood Village,
Englewood, Littleton, Aurora)
303-296-9600

Mobile Branch #3
(City of Denver-North, Golden,
Lakewood, Arvada, Northglenn,
Thornton, Westminster,
Commerce City)
303-296-9600

Mobile Branch #4
(City of Denver-Central,
Englewood, Littleton,
Highlands Ranch,
Greenwood Village)
303-296-9600

The Gunnison Bank and Trust Company

232 W Tomichi Avenue
Gunnison 81230
970-641-0320

Crested Butte
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
303-926-0300

Boulder--West End
1900 Ninth Street
Boulder 80302
303-890-0333

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

Denver LoDo
1543 Wazee Street
Denver 80202
720-904-5999

Erie Banking Center
785 Cheesman Street
Erie 80516
303-666-0777

Lafayette
811 S Public Road
Lafayette 80026
303-666-0777

Lafayette 95th Street
2695 N Park Drive
Lafayette 80026
303-666-0111

Longmont/North Main
Suite E
2333 N Main Street
Longmont 80501
303-772-0777

Directory

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

Niwot
6800 North 79th Street
Niwot 80302-0899
303-652-0999

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

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

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

Fort Collins
303 E Mountain Avenue
Fort Collins 80524
970-622-7188

Timberline Road
3227 Timberline Road
Fort Collins 80525
970-266-8539

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

I

Imperial Thrift and Loan Association

Suite 600
700 N Central Avenue
Glendale CA 91203
818-254-2353

Loan Production Office
Suite 1900
1919 Broadway
Denver CO 80202
303-414-4754

Integrated Payment Systems Inc. (IPS)

(Money Orders/Transmitters)
c/o First Data Corporation
Suite 210AS
6200 S Quebec Street

Greenwood Village 80111
303-488-8528

International Bank

320 N Convent Street
Trinidad 81082
719-846-1600

Interpayment Services Limited

(Money Orders/Transmitters)
Travellex Canada Limited
100 Yonge Street, Floor 15
Toronto, Ontario
CANADA M5C 2W1
416-981-2192

Investment Trust Company

Suite 730
3200 Cherry Creek South Drive
Denver 80209
303-778-6800

Investors Independent Trust Company

507 Canyon Boulevard
Boulder 80302
303-444-9060

K

Kit Carson State Bank

113 Main Street
Kit Carson 80825
719-962-3273

Burlington
1574 Rose Avenue
Burlington 80807
719-346-5433

Cheyenne Wells
140 S First East
Cheyenne Wells 80810
719-767-5235

L

Lincoln Trust Company

Suite 400E
6312 S Fiddlers Green Circle
Englewood 80111
303-771-1000

M

Mancos Valley Bank

138 North Main
Mancos 81328
970-533-7736

Maniflo Money Exchange, Inc.

(Money Orders/Transmitters)
1442 Highland Avenue
National City CA 91950
619-474-1547

Members Trust Company

Suite 430-N
7600 E Orchard Road
Greenwood Village 80111
720-482-2503

Directory

McClave State Bank

101 E First Street
McClave 81057
719-829-4577

Millennium Bank

1140 Edwards Village Blvd
Edwards 81632
970-569-3633

Moneda Express of Colorado LLC

(Money Orders/Transmitters)
5112 Southern Hills Lane
Las Vegas NV 89113-1392
02-845-5500

MoneyGram Payment Systems, Inc.

(Money Orders/Transmitters)
7401 W Mansfield Avenue
Lakewood 80228
800-328-5678 x3851

MontroseBank

200 N Townsend Avenue
Montrose 81401
970-249-3408

South Townsend
16550 S Townsend Avenue
Montrose 81401
970-249-5641

SurfaceCreekBankingCenter
945 S Grand Mesa Drive
Cedaredge 81413
970-856-8600

Mountain States Bank

1635 E Colfax Avenue
Denver 80218
303-388-3641

Mobile Units #1, #2 & #3
1635 E Colfax Avenue
Denver 80218
303-388-3641

N

New Frontier Bank

2425 35th Avenue
Greeley 80634
970-339-5100

Windsor
1130 Main Street
Windsor 80550
970-674-9080

North Park State Bank

461 Main Street
Walden 80480
970-723-8221

North Valley Bank

9001 N Washington
Thornton 80229
303-452-5500

Broomfield Town Center
1210 E First Avenue
Broomfield 80020
303-345-1050

Northern Trust Bank of Colorado

1573 Market Street
Denver 80202
303-335-1401

O

Olathe State Bank

500 US Highway 50
Business Loop
Olathe 81425
970-323-5565

Delta
145 W Fourth Street
Delta 81416
970-874-4979

Mobile Unit
Operates within 50 mile
radius--Olathe area
970-323-5565

Orchard Trust Company

8525 E Orchard Road
Greenwood Village 80111
303-737-6023

Order Express, Inc.

(Money Orders/Transmitters)
962 SE Baseline Street
Hillsboro OR 97123
303-477-0649

Orlandi Valuta

(Money Orders/Transmitters)
c/o First Data Corporation
Suite 210AS
6200 S Quebec Street
Greenwood Village 80111
303-488-8528

P

Paonia State Bank

128 Grand Avenue
Paonia 81428
970-527-4122

Crawford Country Bank,
a division of Paonia State Bank
392 Highway 92
Crawford 81415-0350
970-921-4122

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

Park State Bank and Trust

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

Florissant
18172 Teller County Road 1
Florissant 80816
719-748-5252

Peoples Bank

400 Harrison Avenue
Leadville 80461
719-486-0420

Directory

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

Fairplay
351 Highway 285
Fairplay 80440
719-836-2797

Pine River Valley Bank

301 N Commerce Drive
Bayfield 81122
970-884-9583

Poudre River Valley Trust Company

Suite 100
318 Canyon Avenue
Fort Collins 80524
970-484-1029

Premier Bank

1630 Stout Street
Denver 80202
303-623-8888

Aurora
978 S Havana Street
Aurora 80012
303-343-8888

Colorado Springs
1867 S Academy Blvd
Colorado Springs 80916
719-596-8888

West Alameda
2480 W Alameda Avenue
Denver 80223
303-975-8888

PRODIRA, Inc.

(Money Orders/Transmitters)
1442 Jamaica Street, Unit 1
Aurora 80010
303-341-0082

The Pueblo Bank and Trust Company

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

Boulder
2950 Pearl Street
Boulder 80301
303-413-3400

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

Colorado Springs
1515 N Academy Blvd
Colorado Springs 80909
719-573-9049

Colorado Springs Downtown
101 N Cascade Avenue
Colorado Springs 80903
719-545-1834

Denver
2351 S Colorado Boulevard
Denver 80222
303-758-5617

North
2127 Jerry Murphy Road
Pueblo 81001
719-585-2350

Salida
200 F Street
Salida 81201
719-539-6696

South
1217 Pueblo Boulevard
Pueblo 81005
719-545-1834

University Hills
1135 Broadway
Boulder 80301
303-758-5617

R

RIA Telecommunications, Inc.

(Money Orders/Transmitters)
1108 E 17th Street
Santa Ana CA 92701
714-569-0300

Rocky Mountain Bank & Trust

101 East Main
Florence 81226
719-784-6316

Cheyenne Meadows
755 Cheyenne Meadows Road
Colorado Springs 80906
719-579-7628

Rubarza Financial Services Inc.

(Money Orders/Transmitters)
535 W Jefferson Boulevard
Dallas TX 75208
214-946-5890

S

Sentinel Trust Company

Suite 1175
410 17th Street
Denver 80202
303-446-0841

Servicio Uniteller, Inc.

(Money Orders/Transmitters)
Suite 402
218 Route 17 North
Rochelle Park NJ 07662
201-345-2080

SierraWest Bank

10181 Truckee—Tahoe
Airport Road
Truckee CA 96161-9010
916-582-3772

Loan Production Office
Suite 1900
1999 Broadway
Denver CO 80202
303-672-1877

Sigue Corporation

(Money Orders/Transmitters)
1518 San Fernando Road
San Fernando CA 91340
818-493-5138

Directory

Silicon Valley Bank

3003 Tasman Drive
Santa Clara CA 95054-1191
408-654-7400

Loan Production Office
Suite 225
4430 Arapahoe Avenue
Boulder CO 80303
303-938-0483

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

Falcon
7475 McLaughlin Road
Falcon 80831
719-494-2265

The State Bank of Wiley

220 Main Street
Wiley 81092
719-829-4811

SunAmerica Trust Company

Suite 270 N
6312 S Fiddlers Green Circle
Englewood 80111
303-773-9993

T

Thomas Cook, Inc.

(Money Orders/Transmitters)
29 Broadway
New York NY 10006
416-981-2192

Thomas Cook Travellers Cheques Ltd.

(Money Orders/Transmitters)
Travelex Canada Limited
100 Yonge Street
Toronto ON M5C 2W1
CANADA
416-981-2192

Travelers Express Company, Inc.

(Money Orders/Transmitters)
1550 Utica Avenue South
Minneapolis MN 55416
800-328-5678

Travelex Currency Services Inc.

(Money Orders/Transmitters)
29 Broadway
New York NY 10006
416-981-2192

Travellers Cheque Associates Limited

(Money Orders/Transmitters)
154 Edward Street
Brighton Sussex BN2-2LH
ENGLAND

Trust Company of America

7103 S Revere Parkway
Englewood 80112
303-705-6000

Trust Industrial Bank

Suite 2600
717 17th Street
Denver 80202
303-256-4703

U

Union Bank & Trust

100 Broadway
Denver 80203
303-744-3221

Golden

1222 Arapahoe Street
Golden 80401
303-744-3221

Lakeside

5901 W 44th Avenue
Denver 80212
303-744-3221

Lakewood

333 S Allison
Lakewood 80226
303-744-3221

Littleton

Suite 200
5501 S Broadway
Littleton 80121
303-744-3221

Southwest

1858 S Wadsworth Blvd
Lakewood 80232
303-744-3221

University Hills

2305 S Colorado Blvd
Denver 80222
303-744-3221

Union Colony Bank

1701 23rd Avenue
Greeley 80634
970-356-7000

Brighton

1600 E Bridge Street
Brighton 80601
303-659-1622

Johnstown

100 Johnstown Center Drive
Johnstown 80534
970-587-4661

West

920 54th Avenue
Greeley 80634
970-346-5024

Windsor

700 Main
Windsor 80550
970-686-2600

Directory

V

Valley Bank & Trust

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

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

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

Frederick
5th & Oak
P.O. Box 395
Frederick 80530
303-833-2290

Hudson
580 Dahlia Street
Hudson 80642
303-536-4959

Longmont
340 Lashley Street
Longmont 80501
303-772-2621

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

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

Strasburg
56641 Colfax Avenue
Strasburg 80136
303-622-6598

Westminster
11145 Sheridan Blvd
Westminster 80020
303-460-7209

Valley State Bank

204 South 4th
Lamar 81052
719-336-4381

Eads
1220 Main Street
Eads 81036
719-438-5331

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

Vista Bank

1310 Garden of the Gods Road
Colorado Springs 80907
719-448-0707

Downtown
8 S Nevada Avenue
Colorado Springs 80903
719-448-0707

W

Weld County Bank

3635 23rd Avenue
Evans 80620-1725
970-506-1000

Platteville Office
370 Justin Avenue
Platteville 80651
970-785-2000

Western Union Bank

6200 S Quebec Street
Englewood 80111
303-889-6207

Western Union

Financial Services, Inc.
(Money Orders/Transmitters)
c/o First Data Corporation
Suite 210AS
6200 S Quebec Street
Greenwood Village 80111
303-488-8528

WestStar Bank

108 S Frontage Road W
Vail 81657
970-476-4600

Aspen Office
400 E Main Street
Aspen 81611
970-925-7323

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

Bank of Telluride-
a WestStar Bank
238 E Colorado Avenue
Telluride 81435
970-728-2000

Breckenridge Office
Suite 100
130 Ski Hill Road
Breckenridge 80424
970-453-8300

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

City Market Office
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
34353 Hwy. 6
Edwards 81632
970-926-6130

Directory

Estes Office
363 E Elkhorn Avenue
Estes Park 80517
970-586-4412

Frisco Office
700 Main Street
Frisco 80443
970-668-8535

Glenwood Office
1620 Grand Avenue
Glenwood Springs 81602
970-945-7477

Glenwood Springs,
Downtown
210 8th Street
Glenwood Springs 81601
970-945-6586

Grand Junction Office
2448 F Road
Grand Junction 81505
970-256-1200

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

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

Montrose Office
1500 E Oak Grove Road
Montrose 81401
970-240-6000

Montrose City Market Office
128 S Townsend
Montrose 81402
970-240-9600

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

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

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

West Vail Office
2111 N Frontage Road W
Vail 81657
970-476-7500

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

Detached Facility
Stout & Broadway
2075 Stout Street
Denver 80205
303-291-9021

Wray State Bank

363 West 2nd
Wray 80758
970-332-4111

Y

Young Americans Bank

311 Steele Street
Denver 80206
303-321-2265