

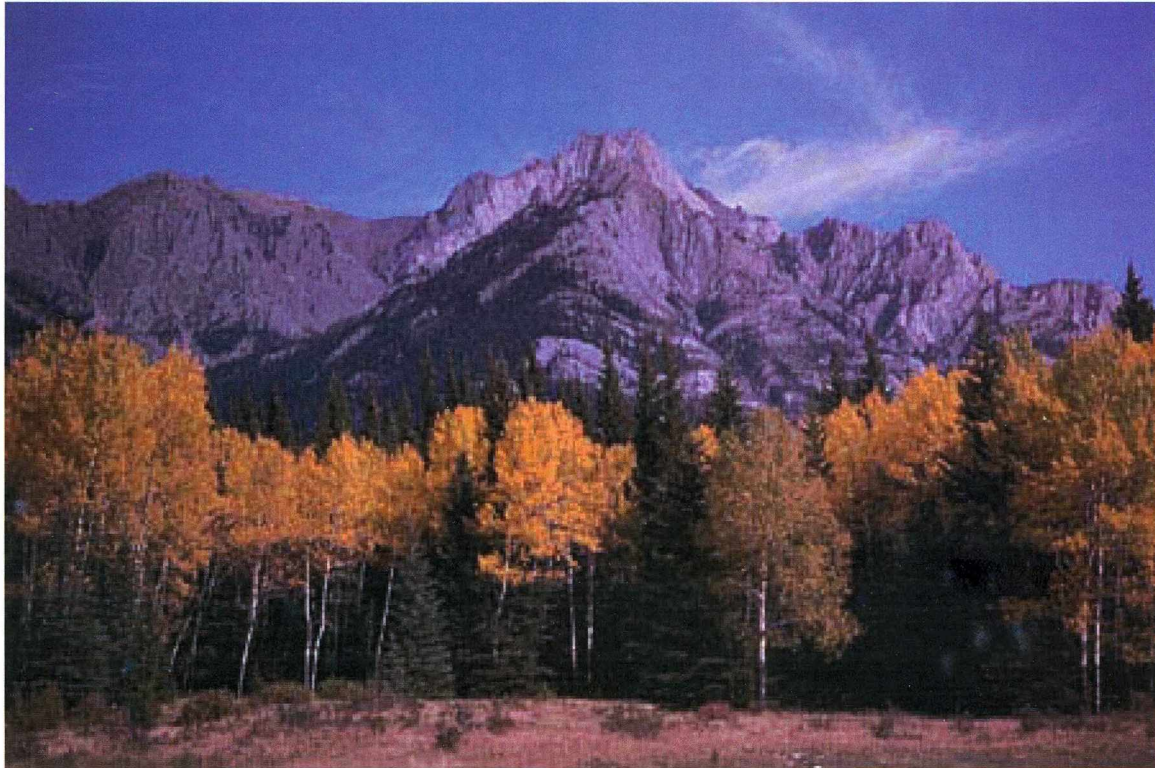
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COLORADO DIVISION OF BANKING



NINETY-THIRD ANNUAL REPORT

Of the State Bank Commissioner
Of the State of Colorado



January 1, 2002 to December 31, 2002

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-THIRD 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, 2002
to December 31, 2002**

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

Adam P. Coyle

Appointed October 25, 2002-Term Expiring July 1, 2005

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
Resigned October 6, 2002

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

Richard F. O'Donnell
Executive Director



DIVISION OF BANKING

Richard Fulkerson
State Bank Commissioner

Bill Owens
Governor

May 15, 2003

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

Dear Governor Owens:

I am honored to submit the 2002 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.

State chartered Colorado banks recorded another year of growth and strong earnings during 2002. Although the economic downturn and drought conditions caused some deterioration in asset quality, loan loss provisions provided more than adequate coverage, and no major loan problems were experienced. The low interest rate environment further depressed net interest margins and placed additional pressure on earnings; nevertheless, aggregate net income for state chartered banks and industrial banks increased for the fifth consecutive year to \$287,013,000. In addition, total equity capital increased by 12.0 percent to \$1,791,501,000 as of December 31, 2002. Aggregate trust company corporate assets and capital increased by 8.6 percent and 17.7 percent, respectively. Trust company earnings and trust assets again declined, due in large part to further declines in the equity markets.

Total deposits held by state chartered commercial banks increased 10.9 percent to \$16,740,057,000; and total assets increased by 11.02 percent to \$19,535,937,000 as of December 31, 2002. Total assets and deposits held by state chartered industrial banks declined substantially due to the fourth quarter acquisition of one of the larger industrial banks by a New Mexico based commercial bank.

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

FAX (303) 894-7570

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 J. Mickles

General Professional III Secretary, Colorado State Banking Board

Sue C. Johnston

PDPA Program Administrator/Scheduler

Cynthia Chamberlin

EDP Auditor II

Robert E. Kissel

Paul Ehizuelen

Senior Financial Institution Examiners

Antoinette Clair
Richard Dobos
Marsha Massey

Lisa L. Shoup
Robert L. Smith
Karen Stewart

Financial Institution Examiners

David Avery
Philip Beranato
Stephen Breadon
Anna Bush

Tracy Green
Eldon Ice
John R. Pray
Ronald R. Roberts

Susie Sidney

Financial Credit Examiner

Linda Behm

Manager of Applications and Complaints

Lee Woodbury

Office Manager

Sheryn Greene

Program Assistant II

Cassandra Radcliffe

Administrative Assistant III

Jan Clary

Vivian Mooren

Dorisann Wiltsie

Administrative Assistant II

Patience Chaney

Peter Walker

Colorado Division of Banking

Ninety-Third 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.

As of December 31, 2002, the Division had 38.5 authorized positions, 26.5 of which were in the Financial Credit Examiner (FCE) category. Of the 26.5 FCE classifications, 20 are field examiners, 4 are Caseload Managers, one manages applications and complaints, one is Director of Examinations, and there is a .5 FCE allocation for foreign capital depository examination. The Division also employs two information technology (IT) auditors to conduct IT examinations of financial institutions and data centers that provide IT 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 Caseload Managers. The Caseload Managers supervise examination teams and are the primary Division contact for supervised 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. The last on-site review of the Division was conducted in 2001. 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

Division Overview

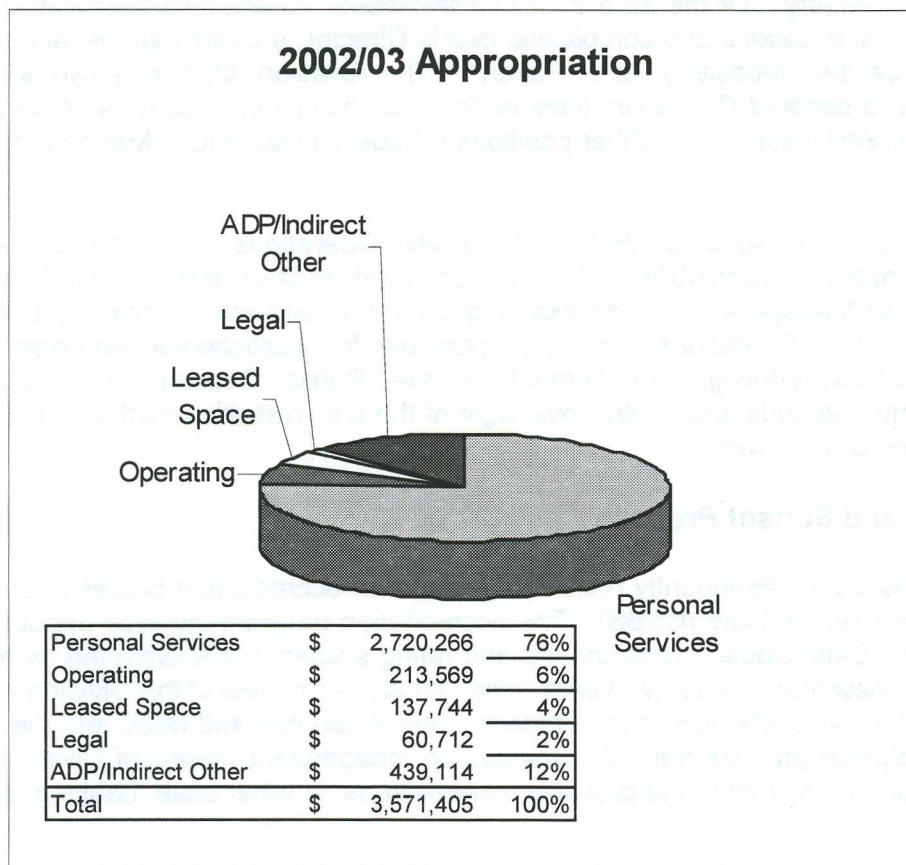
addition, CSBS accreditation is one factor used by federal regulatory agencies in determining the acceptability of state examinations pursuant to interagency agreements and alternating state/federal examinations.

Division 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 overall operations of the Division will be subject to a performance audit during 2003.

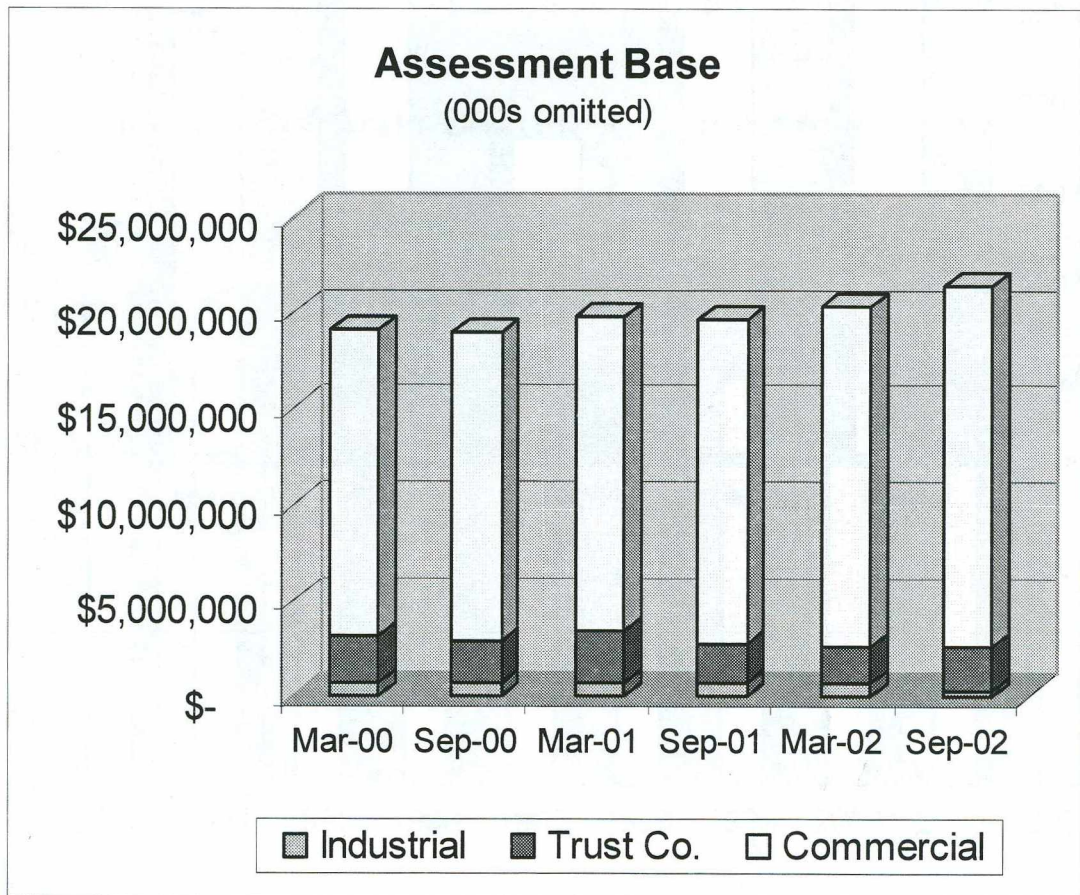
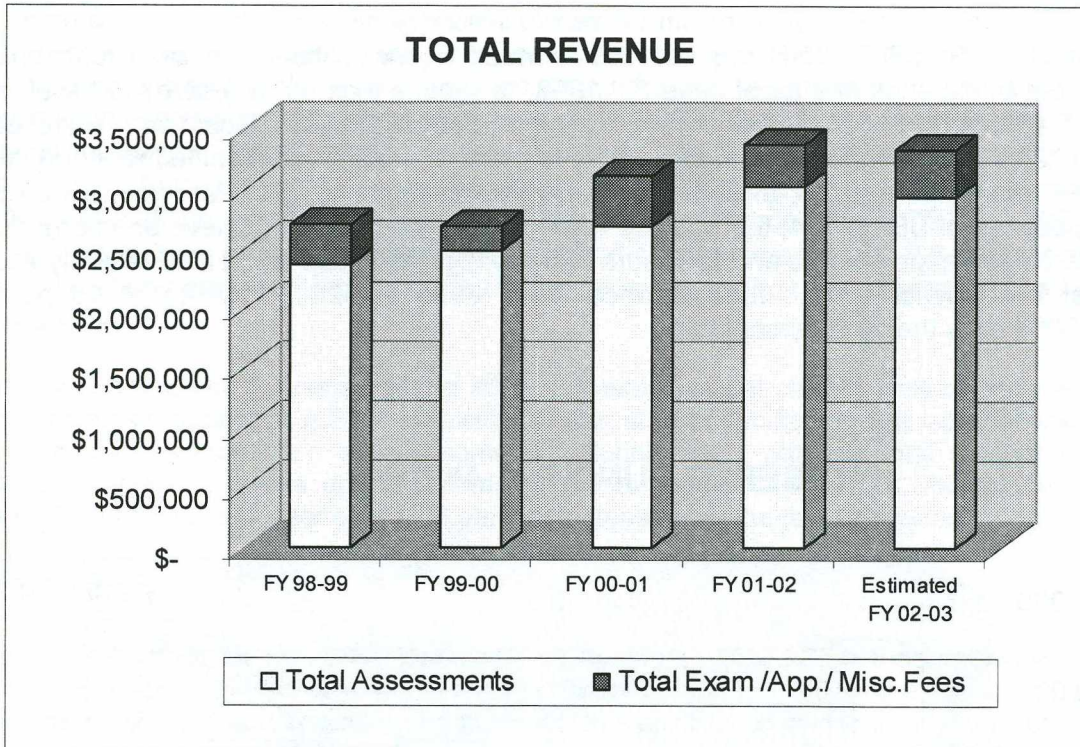
As proscribed by statute, the Department of Regulatory agencies performs Sunset reviews of the functions of the Commissioner and Banking Board with respect to regulatory programs. The results of the review and recommendations are provided to the Colorado General Assembly. If the General Assembly does 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 2002-2003 fiscal year is \$3,571,405. 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.



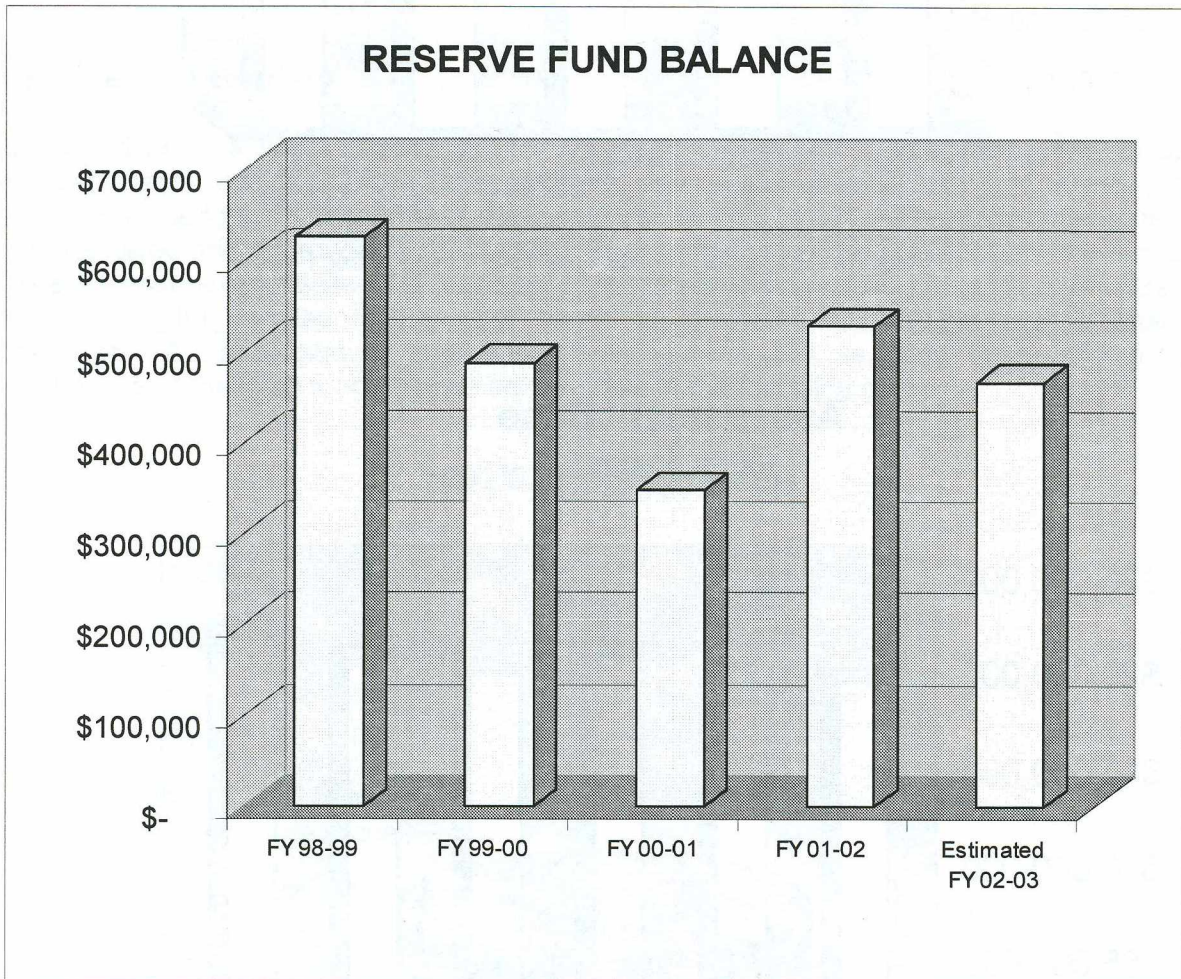
Division Overview



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 to ensure that the legislative cap is not inadvertently exceeded. It is estimated that the Division's cash fund balance as of June 30, 2003, will be at 13 percent, or approximately \$95,000 below the 16.5 percent cap.



Industry Condition

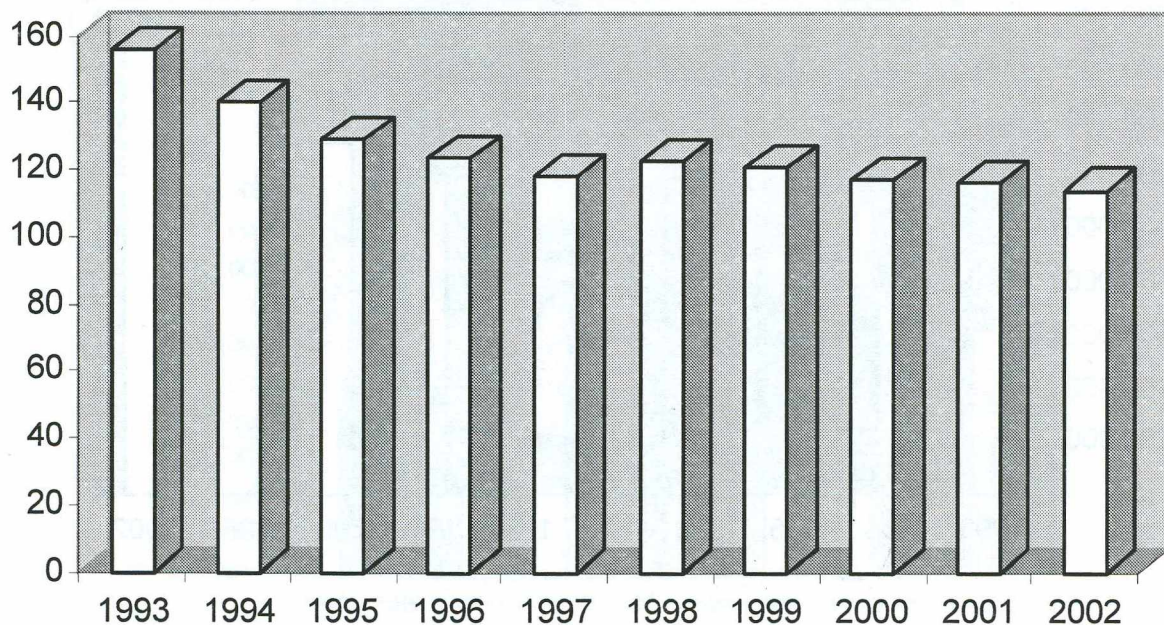
Extreme drought conditions, wildfires, decline in tourist visits, increased unemployment levels and overbuilding in some real estate sectors created a harsh economic climate for the banking industry during 2002. The low interest rate environment caused net interest rate margins to narrow and placed additional pressure on earnings. Competition for deposits and quality loans increased during the year, as the ratio of net loans and leases to total assets slipped slightly below 50 percent as of December 31, 2002. Despite these challenges, over 70 percent of state chartered institutions posted earnings gains, and less than 6 percent were unprofitable. Aggregate net income for state chartered banks and industrial banks increased for the fifth consecutive year to \$287,013,000. In addition, total equity capital increased by 12.0 percent to \$1,791,501,000 as of December 31, 2002. Aggregate trust company corporate assets and capital increased by 8.6 percent and 17.7 percent, respectively. Trust company earnings and trust assets again declined, due in large part to further declines in the equity markets.

Only one newly chartered bank opened during 2002; however, several charter applications were filed late in the year, and a number of organizing groups met with Division staff and indicated that applications would be filed in early 2003. Industry consolidation slowed somewhat during 2002, with the total number of state chartered commercial banks, industrial banks, and trust companies declining from 131 to 128. Average asset size continued to increase to \$171 million as of year end, a 56 percent increase over the last five years.

Commercial Banks

Assets held by state chartered banks increased 11.0 percent to \$19,535,937,000 as of December 31, 2002. The asset growth was supported by an increase in equity capital of \$252,406,000, and a \$36,1204,000 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, 2002.

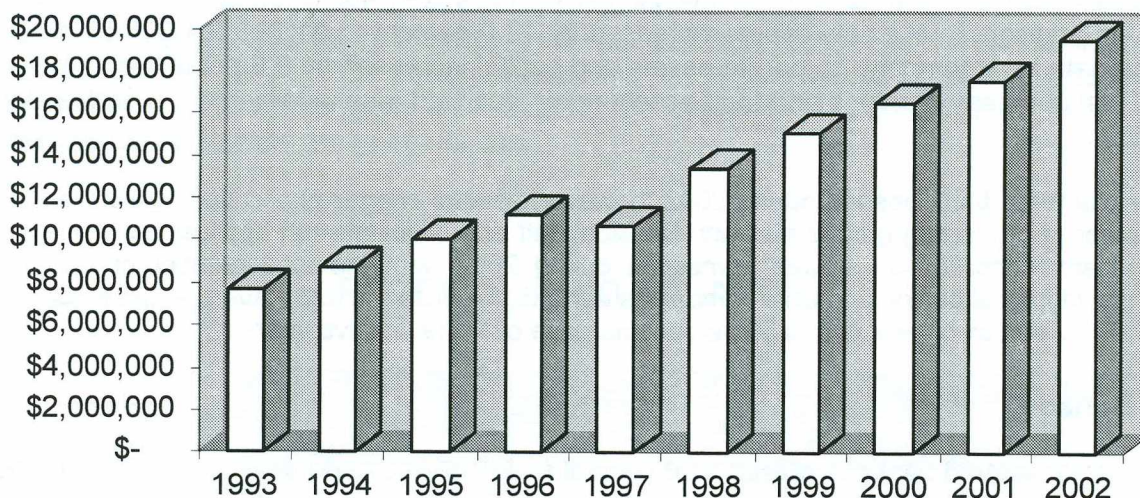
Number of State Chartered Commercial Banks



Industry Condition

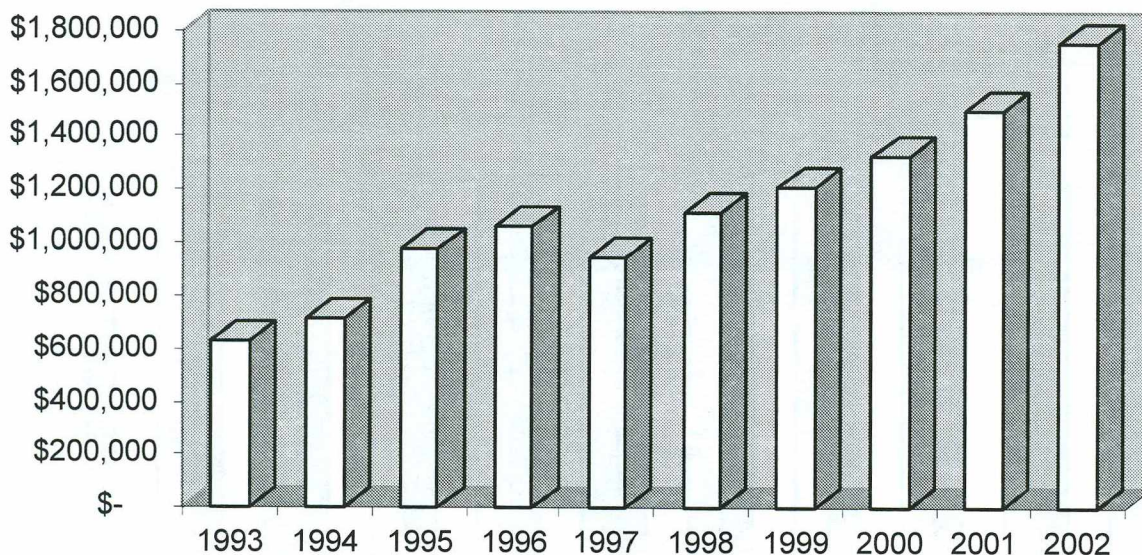
Total Assets of State Chartered Commercial Banks

(000s omitted)



Total Equity of State Chartered Commercial Banks

(000s omitted)

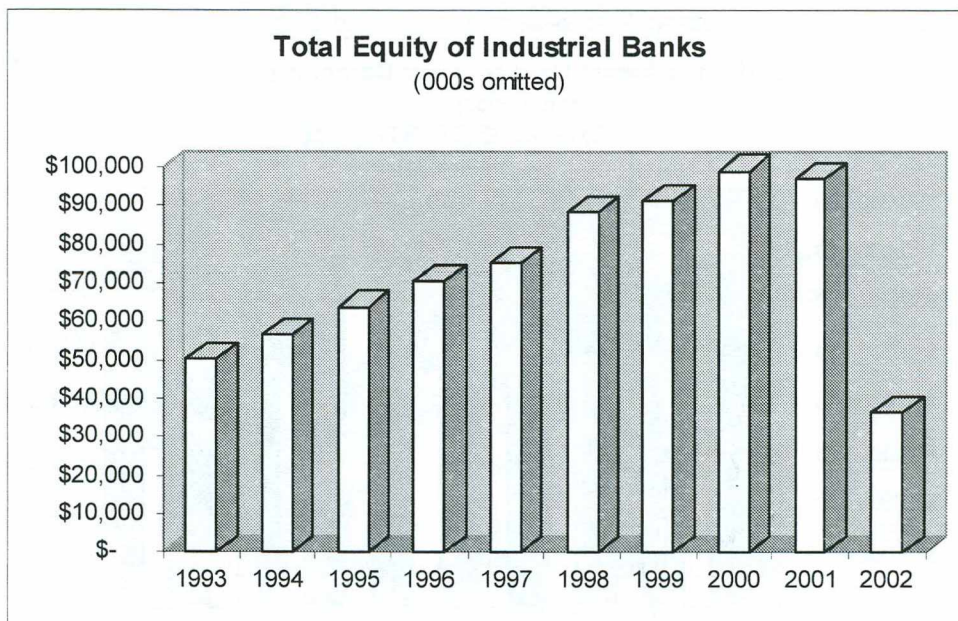
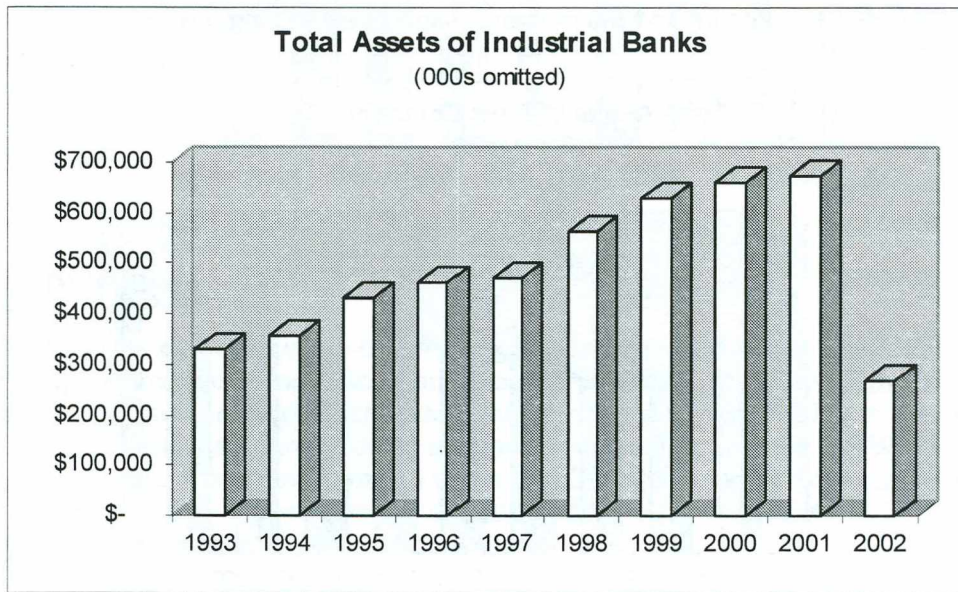


Industry Condition

Industrial Banks

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. The industry has evolved from a large number of very small industrial banks focused on low- to moderate-income consumer lending, and plagued by severe financial problems in the late 1980s, to a small group of healthy niche lenders. 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.

Total assets and deposits held by state chartered industrial banks declined substantially during 2002 due to the fourth quarter acquisition of one of the larger industrial banks by a New Mexico-based commercial bank.

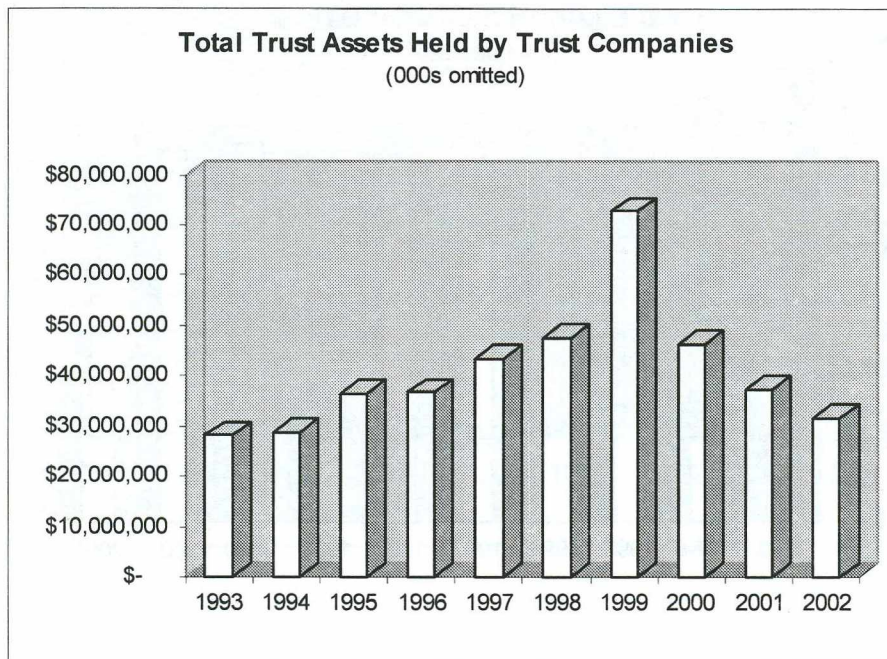
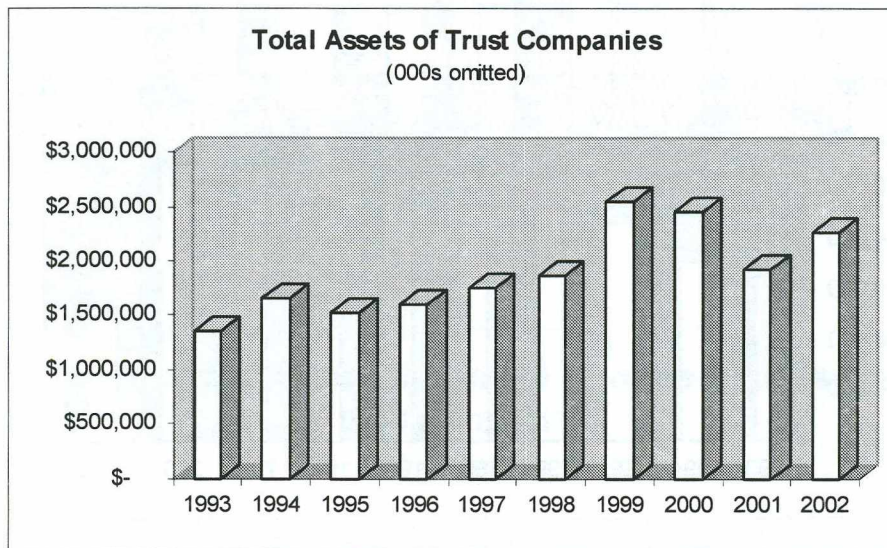


Industry Condition

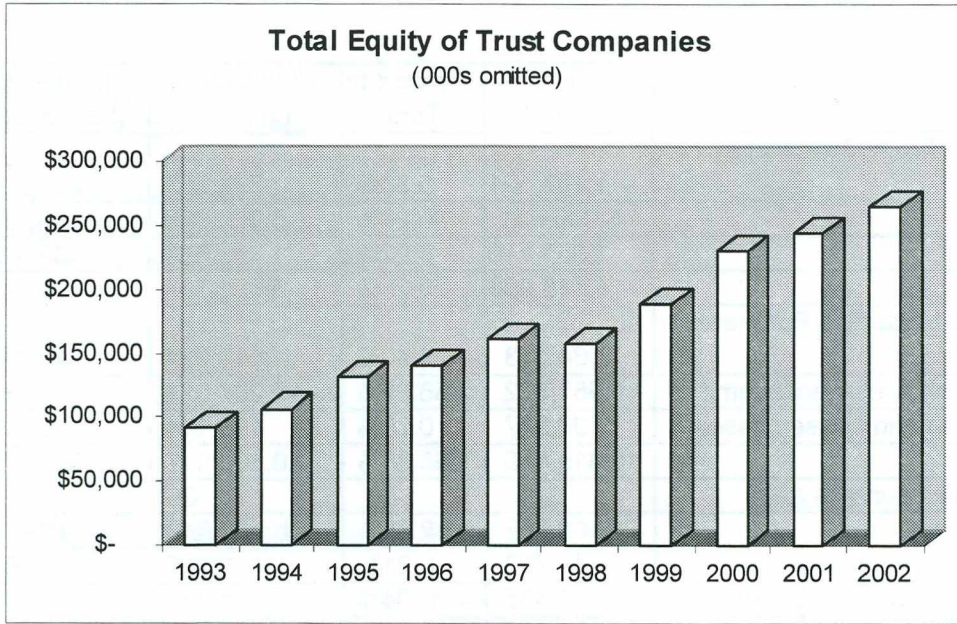
Trust Companies

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.

The trust industry reported a decline in total trust assets for a third straight year, and income declined for a second year. Both reductions are directly attributable to the depressed stock market. However, trust company corporate assets and net equity increased 1.7 percent and 8.6 percent, respectively, during the year.



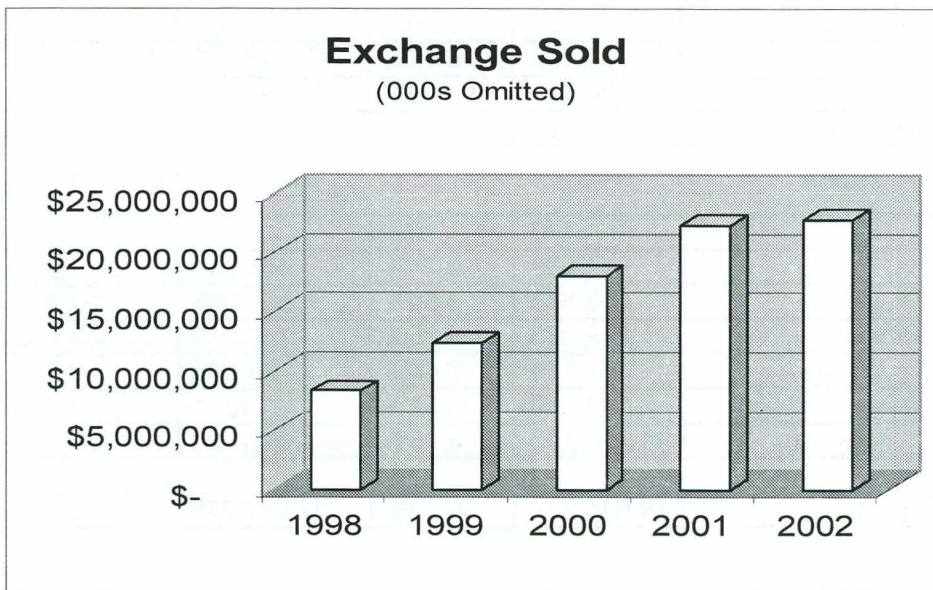
Industry Condition



Money Order Companies

As of December 31, 2002, 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. While the industry continues to experience strong growth, increased competition and the added cost of complying with new anti-money laundering regulations have strained earnings. During the year, a licensee ceased operations and voluntarily surrendered its license. The company's surety bond provider was called upon to honor transactions that were outstanding as of the closure.

The total dollar amount of money transmitted, and exchange sold or issued in Colorado during 2002 by Colorado licensed money transmitters, was over \$22 billion, an increase of 2 percent over 2001. Growth in this area is depicted in the following chart.



Commercial Bank - Comparative Abstract

(000s Omitted)

ASSETS	114 Banks 12/31/02	Percent to Total	116 Banks 12/31/01	Increase (Decrease)	Percent Change
Cash and Balances Due From Depository Institutions	1,133,191	5.80%	894,963	238,228	26.62%
Securities	5,900,021	30.20%	5,050,385	849,636	16.82%
- Held to Maturity	1,351,818	6.92%	1,458,661	(106,843)	(7.32%)
- Available for Sale	4,548,203	23.28%	3,591,724	956,479	26.63%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	664,153	3.40%	619,034	45,119	7.29%
Loans and Leases, Net of Unearned Income	10,951,822	56.06%	10,237,071	714,751	6.98%
Less: Allowance for Loan and Lease Losses	136,257	0.70%	130,154	6,103	4.69%
Loans and Leases, Net	10,815,565	55.36%	10,106,917	708,648	7.01%
Assets Held in Trading Accounts	-0-	-0-	-0-	-0-	-0-
Premises and Fixed Assets	508,767	2.60%	492,749	16,018	3.25%
Other Real Estate Owned	41,783	0.21%	18,016	23,767	131.92%
Investments in Unconsolidated Subsidiaries	8,405	0.04%	4,730	3,675	77.70%
Acceptances	930	0.00%	601	329	54.74%
Other Assets	463,122	2.37%	409,880	53,242	12.99%
Deferred Losses	-0-	-0-	-0-	-0-	-0-
Total Assets	19,535,937	100.00%	17,597,275	1,938,662	11.02%

LIABILITIES

Deposits:	16,740,057	85.69%	15,096,487	1,643,570	10.89%
Noninterest Bearing	2,280,069	11.67%	3,368,550	(1,088,481)	(32.31%)
Interest Bearing	14,459,988	74.02%	11,727,937	2,732,051	23.30%
Federal Funds Purchased/Securities Sold	297,974	1.53%	397,654	(99,680)	(25.07%)
Demand Notes Issued to U.S. Treasury	-0-	-0-	-0-	-0-	-0-
Trading Liabilities	-0-	-0-	-0-	-0-	-0-
Other Borrowed Money	593,174	3.04%	481,970	111,204	23.07%
Banks' Liability on Acceptances	-0-	-0-	601	(601)	-0-
Subordinated Notes and Debentures	-0-	-0-	-0-	-0-	-0-
Other Liabilities	149,540	0.77%	116,489	33,051	28.37%
Total Liabilities	17,780,745	91.02%	16,093,201	1,687,544	10.49%
Minority interest in consolidated subsidiaries	-0-	-0-	1,288	(1,288)	-0-

EQUITY CAPITAL

Perpetual Preferred Stock	470	-0-	470	-0-	-0-
Common Stock	144,469	0.74%	145,344	(875)	(0.60%)
Surplus	683,845	3.50%	591,968	91,877	15.52%
Undivided Profits/Capital Reserves	849,978	4.35%	740,543	109,435	14.78%
Accumulated other income	77,739	0.40%	24,675	53,064	215.05%
Other Equity Capital Componets	(1,309)	(0.01%)	(214)	(1,095)	511.68%
Total Equity Capital	1,755,192	8.98%	1,502,786	252,406	16.80%

Total Liabilities and Equity Capital	19,535,937	100.00%	17,597,275	1,938,662	11.02%
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Commercial Bank - Income Statement

(000s Omitted)

Interest Income:

Interest and fees on loans	799,918
Income from lease financing receivables	2,117
Interest income on balance due from depository institution	2,355
Interest and dividend income on securities	270,309
Interest income from assets held in trading	-0-
Interest income of federal funds sold and securities purchased under agreement to resell	9,604
Other Interest Income	3,704

Total Interest Income 1,088,007

Interest Expense:

Interest on deposits	266,539
Interest on federal funds purchase and securities sold under agreements to repurchase	4,458
Interest on trading liabilities and other borrowed money	22,608
Interest on subordinated notes and debentures	-0-

Total Interest Expense 293,605

Net Interest Income 794,402

Provision for Loan Losses 35,479

Noninterest Income:

Income from fiduciary activities	9,538
Service charges on deposit accounts	103,988
Other Noninterest Income	127,248

Total Noninterest Income 240,774

Gain (Loss) on Securities not Held in Trading Accounts 3,056

Noninterest Expense:

Salaries	327,199
Expenses of premises and fixed assets	81,627
Other noninterest expense	210,960

Total Noninterest Expense 619,786

Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments 382,967

Applicable Income Taxes 98,157

Extraordinary Items and Other Adjustments, Net of Income Taxes 200

Net Income 285,010

Return on Average Assets

1.58%

Commercial Bank - Detail

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	\$9,401	\$162,709	\$45,167	\$484	\$2,110	\$228,189	\$205,901	\$377,282	\$15,586	2.61
Ault	Farmer Bank Ault	\$1,738	\$4,490	\$46,320	\$388	\$719	\$62,164	\$51,898	\$1,428	\$8,069	1.36
Aurora	Citywide Banks	\$34,115	\$81,197	\$399,545	\$4,769	\$5,068	\$533,297	\$440,784	\$232,180	\$44,148	2.06
Aurora	Colonial Bank	\$7,798	\$21,702	\$108,033	\$936	\$7,305	\$145,675	\$129,956	\$314,831	\$10,909	1.93
Aurora	Commerce Bank	\$3,776	\$29,728	\$57,371	\$688	\$975	\$93,889	\$79,737	\$25,592	\$9,298	2.8
Aurora	FirstBank of Aurora	\$10,781	\$202,092	\$58,299	\$645	\$9,415	\$280,450	\$264,357	\$109,496	\$21,834	2.46
Avon	FirstBank of Avon	\$13,943	\$117,115	\$121,552	\$1,665	\$6,611	\$267,084	\$244,609	\$25,542	\$19,814	2.37
Bayfield	Pine River Valley Bank	\$2,278	\$23,930	\$38,087	\$356	\$1,815	\$75,429	\$67,417	\$39,404	\$7,766	1.71
Blende	Centennial Bank of Blende	\$1,157	\$5,085	\$17,173	\$339	\$274	\$28,845	\$25,528	\$30,649	\$3,253	1.49
Boulder	FirstBank of Boulder	\$9,116	\$243,116	\$80,649	\$858	\$2,532	\$356,326	\$324,343	\$212,043	\$26,020	2.45
Boulder	Flatirons Bank	\$2,784	\$0	\$19,702	\$202	\$129	\$36,292	\$28,429	\$54,095	\$7,638	-3.18
Breckenridge	FirstBank of Breckenridge	\$5,173	\$28,311	\$54,073	\$588	\$1,752	\$90,103	\$80,799	\$230,784	\$7,020	2.81
Brighton	Valley Bank & Trust	\$10,178	\$42,101	\$124,978	\$1,764	\$9,769	\$193,380	\$176,400	\$43,801	\$16,177	1.41
Brush	The Farmers State Bank of Brush	\$2,069	\$13,435	\$16,903	\$223	\$136	\$34,681	\$29,722	\$95,502	\$4,795	1.07
Buena Vista	Collegiate Peaks Bank	\$3,867	\$20,001	\$50,669	\$508	\$2,132	\$77,999	\$66,254	\$109,814	\$21,834	1.21
Burlington	The Bank of Burlington	\$2,597	\$31,918	\$7,888	\$184	\$239	\$44,155	\$39,520	\$21,866	\$4,511	1.65
Calhan	Farmers State Bank of Calhan	\$2,650	\$24,240	\$85,523	\$1,174	\$3,418	\$117,314	\$85,688	\$64,047	\$10,802	1.35
Castle Rock	BankWest	\$1,115	\$3,130	\$37,659	\$395	\$859	\$48,510	\$44,800	\$71,103	\$3,781	0.4
Castle Rock	Castle Rock Bank	\$2,748	\$5,054	\$70,010	\$1,117	\$2,244	\$82,739	\$74,613	\$13,774	\$8,510	1.43
Castle Rock	FirstBank of Douglas County	\$5,481	\$166,980	\$41,396	\$451	\$4,262	\$233,741	\$207,109	\$84,621	\$21,698	2.14
Cheyenne Wells	The Eastern Colorado Bank	\$3,508	\$11,371	\$67,871	\$1,527	\$1,872	\$89,421	\$63,310	\$23,840	\$8,189	1.76
Colorado Springs	Cheyenne Mountain Bank	\$2,088	\$6,796	\$32,548	\$381	\$307	\$48,182	\$43,552	\$243,709	\$4,381	0.13
Colorado Springs	First State Bank, Colorado Springs	\$711	\$1,676	\$10,449	\$237	\$393	\$15,427	\$13,090	\$188,563	\$1,653	0.92
Colorado Springs	FirstBank of Colorado Springs	\$6,181	\$64,393	\$19,133	\$232	\$5,866	\$96,171	\$86,194	\$109,279	\$6,364	0.66
Colorado Springs	FirstBank of El Paso County	\$4,662	\$45,450	\$11,497	\$123	\$5,774	\$67,947	\$59,506	\$514	\$5,719	0.87
Colorado Springs	The Bank at Broadmoor	\$5,082	\$33,402	\$35,090	\$440	\$5,442	\$98,692	\$89,338	\$922,259	\$9,048	1.28
Colorado Springs	The Citadel Bank	\$4,682	\$6,023	\$15,832	\$261	\$2,623	\$52,391	\$47,645	\$133,846	\$4,323	1.74
Colorado Springs	Vista Bank	\$554	\$3,553	\$34,961	\$889	\$2,180	\$52,181	\$38,783	\$79,499	\$8,422	0.04
Cortez	The Citizens State Bank of Cortez	\$3,212	\$17,220	\$41,091	\$532	\$1,669	\$67,028	\$55,556	\$39,644	\$6,034	1.25
Cripple Creek	Community Banks of Colorado	\$10,935	\$6,399	\$370,880	\$1,372	\$7,567	\$406,118	\$259,608	\$330,306	\$31,534	1.76
Denver	Bank of Denver	\$12,685	\$31,917	\$97,184	\$1,225	\$3,141	\$161,181	\$139,541	\$11,973	\$16,173	1.14
Denver	Bankers' Bank of the West	\$77,578	\$3,153	\$141,177	\$1,533	\$163	\$262,984	\$151,668	\$18,877	\$19,781	1.39
Denver	Colorado State Bank and Trust	\$10,065	\$55,026	\$221,002	\$2,103	\$6,320	\$301,698	\$272,024	\$49,964	\$24,224	1.82
Denver	FirstBank of Cherry Creek	\$14,359	\$131,685	\$69,984	\$748	\$12,681	\$244,105	\$224,980	\$55,297	\$17,363	2.16
Denver	FirstBank of Denver	\$13,444	\$107,408	\$84,649	\$1,187	\$533	\$213,012	\$191,555	\$248,404	\$15,559	2.49
Denver	Guaranty Bank and Trust Company	\$36,387	\$65,927	\$776,747	\$7,762	\$18,840	\$912,396	\$833,889	\$68,963	\$75,399	1.2
Denver	Mountain States Bank	\$16,551	\$119,119	\$125,280	\$3,228	\$3,185	\$282,117	\$243,430	\$14,729	\$38,169	1.4
Denver	Premier Bank	\$7,172	\$23,800	\$77,115	\$774	\$1,650	\$118,218	\$89,378	\$83,305	\$8,939	1.23
Denver	Union Bank & Trust	\$22,124	\$195,359	\$235,605	\$3,484	\$5,045	\$506,359	\$432,070	\$74,289	\$74,289	0.05
Denver	Young Americans Bank	\$317	\$12,346	\$228	\$26	\$38	\$13,888	\$12,772	\$197,453	\$1,074	-4.05
Dolores	The Dolores State Bank	\$1,942	\$32,353	\$38,622	\$819	\$1,224	\$77,235	\$68,894	\$81,812	\$8,272	0.89
Durango	Bank of the San Juans	\$3,601	\$1,331	\$48,296	\$555	\$1,910	\$60,157	\$53,275	\$300,233	\$4,668	1.11
Durango	The Bank of Durango	\$504	\$648	\$22,976	\$306	\$1,570	\$31,604	\$28,423	\$112,815	\$2,045	0.06
Eaton	Centennial Bank of the West	\$26,808	\$20,547	\$669,885	\$9,257	\$11,611	\$744,473	\$640,148	\$60,994	\$73,839	0.86
Edwards	Millennium Bank	\$1,192	\$1,527	\$87,558	\$927	\$969	\$96,890	\$80,593	\$21,194	\$11,988	0.71
Englewood	Arapahoe Bank & Trust	\$11,332	\$46,046	\$69,532	\$649	\$1,289	\$150,454	\$124,904	\$374,584	\$16,608	0.79
Englewood	Centennial Bank	\$22,564	\$7,988	\$6,132	\$214	\$562	\$8,974	\$55,257	\$70,545	\$3,677	-1.66
Evans	Weld County Bank	\$4,524	\$24,506	\$94,490	\$867	\$4,255	\$141,817	\$132,790	\$44,729	\$8,520	0.64
Evergreen	FirstBank of Evergreen	\$2,076	\$49,659	\$13,402	\$208	\$1,718	\$67,259	\$61,205	\$133,297	\$5,270	1.68
Florence	Rocky Mountain Bank & Trust	\$1,587	\$13,442	\$47,963	\$684	\$3,670	\$69,766	\$47,815	\$231,865	\$5,719	2.15
Fort Collins	FirstBank of Northern Colorado	\$5,589	\$39,287	\$77,569	\$835	\$5,432	\$129,409	\$118,113	\$89,894	\$9,249	2.14
Fort Lupton	Bank of Colorado	\$32,049	\$183,598	\$702,440	\$11,218	\$25,058	\$973,475	\$825,026	\$145,008	\$92,493	1.41
Fort Morgan	Fort Morgan State Bank	\$1,740	\$4,055	\$20,710	\$376	\$382	\$27,685	\$23,327	\$134,786	\$2,143	1.51
Fort Morgan	The Farmers State Bank of Fort Morgan	\$3,862	\$62,850	\$69,716	\$1,376	\$459	\$139,213	\$110,614	\$45,724	\$21,346	2.58
Fowler	The Fowler State Bank	\$642	\$18,301	\$21,478	\$802	\$31	\$48,820	\$43,114	\$36,222	\$5,400	0.4
Glenwood Springs	Alpine Bank	\$41,506	\$101,415	\$768,658	\$7,619	\$46,716	\$1,015,410	\$895,674	\$243,223	\$93,151	1.51
Grand Junction	The Bank of Grand Junction	\$4,604	\$28,789	\$35,163	\$283	\$2,982	\$72,487	\$63,181	\$29,559	\$5,748	1.25
Greeley	Cache Bank--Greeley	\$2,372	\$23,184	\$59,821	\$921	\$5,002	\$91,752	\$75,284	\$58,098	\$10,886	0.14
Greeley	FirstBank of Greeley	\$1,949	\$10,065	\$15,692	\$171	\$1,322	\$29,186	\$25,083	\$80,866	\$2,909	2.27
Greeley	New Frontier Bank	\$7,548	\$49,531	\$229,527	\$2,695	\$3,679	\$325,906	\$268,615	\$45,759	\$25,673	1
Greeley	Union Colony Bank	\$23,474	\$79,900	\$262,121	\$3,920	\$9,180	\$418,450	\$324,446	\$89,644	\$41,168	0.65
Greenwood Village	First American State Bank	\$8,428	\$19,947	\$57,365	\$636	\$527	\$95,648	\$89,275	\$89,807	\$5,754	1.18
Greenwood Village	FirstBank of Tech Center	\$27,900	\$205,292	\$87,936	\$976	\$8,184	\$337,382	\$308,810	\$268,616	\$22,551	2.24
Gunnison	The Gunnison Bank & Trust Company	\$2,244	\$0	\$38,733	\$603	\$2,561	\$44,170	\$39,859	\$14,418	\$3,338	0.8
Haxton	Haxton Community Bank	\$1,126	\$3,585	\$18,039	\$293	\$136	\$24,818	\$21,678	\$81,232	\$2,952	1.44
Hotchkiss	First State Bank of Hotchkiss	\$3,007	\$6,707	\$30,263	\$503	\$699	\$42,264	\$34,643	\$318,949	\$6,042	1.61
Idaho Springs	First State Bank	\$704	\$0	\$20,866	\$460	\$287	\$27,271	\$23,786	\$243,948	\$3,431	0.84
Kit Carson	Kit Carson State Bank	\$2,013	\$13,249	\$31,796	\$517	\$477	\$50,610	\$45,341	\$29,886	\$4,886	0.45
La Jara	Community Banks of the Rockies	\$9,166	\$4,615	\$155,448	\$939	\$5,204	\$185,306	\$134,543	\$113,238	\$20,007	1.55
LaJunta	The Colorado Bank & Trust Company	\$2,042	\$25,328	\$22,516	\$801	\$1,736	\$60,141	\$53,410	\$277,474	\$6,114	0.92
LaJunta	The State Bank-La Junta	\$762	\$15,312	\$29,104	\$223	\$1,896	\$54,873	\$43,668	\$53,802	\$5,509	0.66
Lakewood	FirstBank of Colorado	\$105,946	\$447,018	\$203,215	\$2,311	\$8,810	\$834,548	\$757,842	\$34,389	\$55,269	2.18

(000s Omitted)

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
Lakewood	FirstBank of Lakewood	\$9,047	\$176,630	\$42,308	\$544	\$8,836	\$256,853	\$235,501	\$247,270	\$17,077	2.42
Lakewood	Front Range Bank	\$1,391	\$17,292	\$38,307	\$366	\$4,255	\$62,555	\$56,449	\$61,989	\$4,457	0.83
Lamar	Colorado East Bank & Trust	\$9,664	\$81,250	\$133,822	\$2,042	\$8,104	\$257,687	\$193,652	\$165,299	\$25,822	0.93
Lamar	Valley State Bank	\$4,013	\$19,443	\$73,117	\$1,900	\$121	\$104,505	\$84,470	\$40,832	\$9,003	1.36
Leadville	First Mountain Bank	\$818	\$542	\$14,882	\$216	\$472	\$20,318	\$15,713	\$239,776	\$1,441	2.18
Leadville	Peoples Bank	\$2,829	\$8,602	\$77,686	\$1,121	\$2,141	\$101,641	\$90,943	\$92,372	\$9,269	2.13
Littleton	FirstBank	\$10,625	\$103,438	\$62,706	\$1,119	\$4,496	\$184,789	\$169,807	\$83,083	\$12,772	1.95
Littleton	FirstBank of Arapahoe County	\$11,964	\$179,969	\$56,848	\$630	\$3,905	\$267,079	\$243,332	\$41,835	\$18,675	2.52
Littleton	FirstBank of Littleton	\$10,007	\$184,189	\$51,075	\$688	\$9,003	\$262,236	\$239,174	\$172,017	\$18,527	2.16
Littleton	FirstBank of South Jeffco	\$20,550	\$275,450	\$104,354	\$1,235	\$7,434	\$413,520	\$377,952	\$62,759	\$28,714	2.35
Longmont	FirstBank of Longmont	\$11,719	\$155,320	\$85,634	\$925	\$5,283	\$259,647	\$235,397	\$670,634	\$18,612	2.34
Louisville	Heritage Bank	\$13,569	\$51,122	\$268,548	\$2,394	\$10,674	\$386,362	\$323,161	\$76,229	\$29,645	0.65
Loveland	Advantage Bank	\$668	\$12,865	\$8,628	\$83	\$1,777	\$25,266	\$20,868	\$11,182	\$4,072	-6.01
Loveland	The Home State Bank	\$13,245	\$47,924	\$280,678	\$4,536	\$11,698	\$376,754	\$324,869	\$880,982	\$30,505	0.97
Mancos	Mancos Valley Bank	\$923	\$7,180	\$22,790	\$440	\$755	\$37,144	\$34,202	\$65,378	\$2,755	1.06
McClave	McClave State Bank	\$308	\$3,714	\$9,548	\$369	\$710	\$15,978	\$14,334	\$26,060	\$1,560	-0.63
Montrose	MontroseBank	\$3,512	\$15,339	\$62,851	\$495	\$3,085	\$87,193	\$79,985	\$356,717	\$7,071	2.93
Olathe	Olathe State Bank	\$1,313	\$7,173	\$19,065	\$271	\$1,519	\$32,938	\$30,152	\$32,705	\$2,289	0.88
Ouray	The Citizens State Bank of Ouray	\$1,850	\$29,349	\$21,582	\$270	\$532	\$61,627	\$53,051	\$106,512	\$7,825	1.66
Pagosa	Citizens Bank of Pagosa Springs	\$1,773	\$11,819	\$28,505	\$445	\$1,739	\$45,284	\$41,631	\$210,269	\$3,449	1.63
Paonia	Paonia State Bank	\$1,297	\$10,040	\$28,581	\$461	\$815	\$42,893	\$38,180	\$466,163	\$3,489	0.72
Parker	Champion Bank	\$664	\$0	\$1,397	\$14	\$344	\$4,776	\$1,415	\$84,902	\$3,350	-15.04
Parker	First United Bank	\$5,572	\$211	\$96,776	\$1,001	\$18,515	\$125,986	\$103,153	\$66,739	\$16,490	1.25
Parker	FirstBank of Parker	\$9,740	\$47,375	\$14,593	\$156	\$4,206	\$76,411	\$67,421	\$55,489	\$5,308	1.04
Pueblo	The Pueblo Bank and Trust Company	\$12,462	\$68,527	\$246,808	\$2,683	\$11,941	\$350,747	\$306,897	\$46,853	\$31,798	3.49
Rocky Ford	Community Banks of Southern Colorado	\$5,744	\$22,723	\$87,084	\$693	\$2,732	\$123,168	\$96,045	\$117,867	\$9,930	0.86
Rocky Ford	State Bank	\$339	\$4,836	\$9,151	\$137	\$83	\$17,130	\$12,862	\$346,249	\$2,401	1.12
Silverthorne	FirstBank of Silverthorne	\$5,204	\$32,185	\$77,831	\$922	\$4,666	\$120,747	\$105,678	\$177,203	\$7,932	2.25
Thornton	FirstBank of Adams County	\$5,206	\$61,978	\$11,435	\$143	\$4,432	\$86,414	\$78,443	\$62,228	\$6,915	1.5
Thornton	North Valley Bank	\$3,808	\$15,878	\$61,716	\$602	\$3,958	\$88,169	\$81,580	\$779,280	\$6,357	1.41
Trinidad	International Bank	\$774	\$0	\$10,303	\$105	\$575	\$14,134	\$10,966	\$28,654	\$2,952	0.33
Vail	FirstBank of Vail	\$6,396	\$50,818	\$143,648	\$1,618	\$5,556	\$223,835	\$203,526	\$489,149	\$17,696	2.32
Vail	WestStar Bank	\$24,908	\$58,318	\$340,808	\$3,747	\$38,906	\$552,065	\$430,580	\$384,806	\$85,902	1.46
Walden	North Park State Bank	\$1,152	\$4,101	\$5,129	\$66	\$432	\$13,138	\$11,950	\$836,997	\$1,165	0.3
Walsh	Colorado State Bank of Walsh	\$2,182	\$8,852	\$16,758	\$333	\$202	\$29,863	\$25,939	\$43,420	\$3,803	1.31
Westcliffe	Colorado Mountain Bank	\$3,062	\$3,470	\$59,940	\$506	\$594	\$68,093	\$58,800	\$210,623	\$5,334	2.02
Westminster	FirstBank North	\$12,443	\$177,185	\$46,422	\$497	\$9,173	\$249,455	\$226,288	\$226,742	\$18,671	2.19
Wheat Ridge	FirstBank of Wheat Ridge	\$6,734	\$170,740	\$60,071	\$658	\$5,704	\$249,981	\$227,686	\$48,068	\$17,801	2.62
Wheat Ridge	Foothills Bank	\$3,689	\$12,439	\$69,312	\$1,075	\$3,954	\$92,272	\$79,097	\$26,277	\$8,967	0.67
Wiley	The State Bank of Wiley	\$1,422	\$22,541	\$35,030	\$1,223	\$119	\$64,421	\$39,886	\$241,035	\$17,568	2.88
Woodland Park	Park State Bank	\$2,571	\$24,703	\$36,283	\$377	\$1,388	\$71,794	\$65,199	\$206,139	\$6,416	0.73
Wray	Wray State Bank	\$2,328	\$6,138	\$23,443	\$435	\$327	\$35,837	\$31,725	\$67,663	\$3,132	1.13
		\$988,191	\$5,732,822	\$10,860,335	\$135,387	\$505,935	\$19,247,584	\$16,482,258	\$17,547,074	\$1,731,557	

Industrial Bank - Abstract

(000s Omitted)

ASSETS	4 Banks 12/31/02	Percent to Total	5 Banks 12/31/01	Increase (Decrease)	Percent Change
Cash and Balances Due From Depository Institutions	18,527	6.86%	15,924	2,603	16.35%
Securities	113,033	41.88%	125,404	(12,371)	(9.86%)
- Held to Maturity	1,287	0.48%	225	1,062	472.00%
- Available for Sale	111,746	41.40%	125,179	(13,433)	(10.73%)
Federal Funds Sold and Securities Purchased Under Agreements to Resell	18,197	6.74%	12,618	5,579	44.21%
Loans and Leases, Net of Unearned Income	116,502	43.17%	503,416	(386,914)	(76.86%)
Less: Allowance for Loan and Lease Losses	7,151	2.65%	11,300	(4,149)	(36.72%)
Loans and Leases, Net	109,351	40.52%	492,116	(382,765)	(77.78%)
Premises and Fixed Assets	1,756	0.65%	1,661	95	5.72%
Other Real Estate Owned	-0-	-0-	1,230	(1,230)	-0-
Other Assets	9,035	3.35%	22,943	(13,908)	(60.62%)
Total Assets	269,899	100.00%	671,896	(401,997)	(59.83%)

LIABILITIES

Deposits:	227,083	84.14%	451,985	(224,902)	(49.76%)
Noninterest Bearing	45,535	16.87%	857	44,678	5213.30%
Interest Bearing	181,548	67.27%	451,128	(269,580)	(59.76%)
Other Borrowed Money	4,352	1.61%	113,736	(109,384)	(96.17%)
Other Liabilities	2,155	0.80%	9,098	(6,943)	(76.31%)
Total Liabilities	233,590	86.55%	574,819	(341,229)	(59.36%)

EQUITY CAPITAL

Common Stock	1,588	0.59%	7,533	(5,945)	(78.92%)
Surplus	20,563	7.62%	38,873	(18,310)	(47.10%)
Undivided Profits/Capital Reserves	12,851	4.76%	49,847	(36,996)	(74.22%)
Accumulated other comprehensive income	1,307	0.48%	824	483	58.62%
Total Equity Capital	36,309	13.45%	97,077	(60,768)	(62.60%)
Total Liabilities and Equity Capital	269,899	100.00%	671,896	(401,997)	(59.83%)

Industrial Bank - Income Statement

(000s Omitted)

Interest Income:		
Interest and fees on loans	14,876	
Interest income on balance due from depository institution	185	
Interest and dividend income on securities	4,362	
Interest income of federal funds sold and securities purchased under agreement to resell	306	
Other Interest Income	6	
Total Interest Income	19,735	
Interest Expense:		
Interest on deposits	6,739	
Interest on trading liabilities and other borrowed money	26	
Interest on subordinated notes and debentures	-0-	
Total Interest Expense	6,765	
Net Interest Income		12,970
Provision for Loan Losses		5,206
Noninterest Income:		
Income from fiduciary activities	-0-	
Service charges on deposit accounts	264	
Other Noninterest Income	6,448	
Total Noninterest Income		6,712
Gain (Loss) on Securities not Held in Trading Accounts		616
Noninterest Expense:		
Salaries	4,267	
Expenses of premises and fixed assets	1,040	
Other noninterest expense	6,630	
Total Noninterest Expense		11,937
Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments		3,155
Applicable Income Taxes		1,152
Extraordinary Items and Other Adjustments, Net of Income Taxes		-0-
Net Income		2,003
Return on Average Assets		0.78%

Industrial Bank - Detail

(000s omitted)

City	Institution 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	\$3,499	\$100,461	\$95,406	\$6,829	\$1,756	\$8,231	\$217,686	\$186,968	\$1,482,131	\$29,123	0.81
Denver	Trust Industrial	\$2	\$2,519	\$0	\$0	\$0	\$18	\$2,539	\$512	\$1,426	\$2,025	-0.16
Englewood	First Financial Bank	\$17	\$0	\$0	\$0	\$0	\$42	\$3,587	\$1,284	\$43,087	\$2,161	3.25
Grand Junction	Home Loan Industrial Bank	\$2	\$10,053	\$21,096	\$322	\$0	\$744	\$46,087	\$38,319	\$80,122	\$3,000	0.43
		\$3,520	\$113,033	\$116,502	\$7,151	\$1,756	\$9,035	\$269,899	\$227,083	\$1,606,766	\$36,309	

Trust Company - Abstract

(000s Omitted)

ASSETS	10 TRUST 12/31/02	PERCENT TO TOTAL	10 TRUST 12/31/01	INCREASE (DECREASE)	PERCENT CHANGE
Cash and Balances Due From Banks	7,330	0.32%	6,209	1,121	18.05%
Total Securities	2,142,352	94.41%	1,769,313	373,039	21.08%
Fees Receivable, Expenses, Fixed/Other Assets	119,470	5.26%	153,024	(33,554)	(21.93%)
Total Assets	2,269,152	100.00%	1,928,546	340,606	17.66%

LIABILITIES					
Deposits	1,662,989	73.29%	1,453,925	209,064	14.38%
Accounts Payable	1,138	0.05%	2,803	(1,665)	(59.40%)
Notes Payable, Cap. Leases, Other Liabilities	339,866	14.98%	227,587	112,279	49.33%
Total Liabilities	2,003,993	88.31%	1,684,315	319,678	18.98%

CAPITAL					
Perpetual Preferred Stock	7,131	0.31%	7,131	-0-	-0-
Common Stock	30,826	1.36%	33,106	(2,280)	(6.89%)
Surplus and Retained Earnings	227,202	10.01%	203,994	23,208	11.38%
Total Capital	265,159	11.69%	244,231	20,928	8.57%
Total Liabilities and Capital	2,269,152	100.00%	1,928,546	340,606	17.66%

TRUST ACCOUNTS					
Total Trust Assets	31,536,472		37,326,268	(5,789,796)	(15.51%)
Number of Trust Accounts (Actual)	354,458		381,222	(26,764)	(7.02%)
Trust Account Average	88,971		97,912	(8,941)	(9.13%)

Trust Company - Income Statement

(000s Omitted)

Income		
Trust administrative fee income	72,497	
Interest and dividend income earned	105,904	
Other Income	4,606	
Total Income		178,401
Expenses		
Interest expense	12,983	
Salaries and employee benefits	71,527	
Expenses of premises and fixed assets	23,852	
Other expense	38,271	
Provisions for uncollected funds	418	
Total Expenses		147,051
Net Income Before Taxes		31,350
Gain (Loss) on securities sold		(3,424)
Applicable Income Taxes		12,074
Extraordinary Items and Other Adjustments, Net of Income Taxes		-0-
Net Income		20,458

Trust Company - Detail

(000s Omitted)

City	Institution Name	Cash&Due from Banks	Total Securities	Fee Recbls	Premises and Fixed Assets	Other Assets	Intangible Assets	Total Assets	Total Trust Assets	Total Deposits	Other Liabilities	Total Equity Capital	Net Income
Boulder	Investors Independent Trust Company	\$62	\$584	\$57	\$ 93	\$ 188	\$4	\$988	\$143,000	\$ -	\$55	\$ 840	\$ (266)
Denver	First Trust Corporation	\$745	\$1,571,114	\$ -	\$ 9,973	\$ 63,924	\$ -	\$1,648,665	\$21,809,880	\$1,182,529	\$199,602	\$166,534	\$9,701
Denver	Investment Trust Company	\$344	\$253	\$303	\$ 4	\$ 15	\$ -	\$919	\$210,660	\$ -	\$42	\$ 868	\$ 62
Denver	Sentinel Trust Company	\$476	\$2,497	\$320	\$ -	\$ 438	\$ -	\$3,731	\$666,995	\$ -	\$6	\$ 3,684	\$ 2,588
Englewood	Trust Company of America	\$2,115	\$228,154	\$ -	\$ 806	\$ 4,303	\$ -	\$235,378	\$1,922,822	\$205,498	\$4,771	\$25,109	\$3,128
Englewood	Lincoln Trust Company	\$4	\$336,070	\$ -	\$ 506	\$ 4,635	\$ -	\$341,215	\$2,138,546	\$274,962	\$33,758	\$32,495	\$6,541
Fort Collins	Poudre River Valley Trust Company	\$682	\$651	\$25	\$ 49	\$ 49	\$ -	\$1,456	\$69,812	\$ -	\$ -	\$ 1,431	\$ (190)
Greenwood Village	Orchard Trust Company	\$193	\$1,911	\$ -	\$ -	\$ 101	\$ -	\$2,205	\$982,655	\$ -	\$15	\$ 2,133	\$ 90
Greenwood Village	Members Trust Company of Co. Inc	\$99	\$1,118	\$13	\$ 68	\$ 179	\$ -	\$1,477	\$19,760	\$ -	\$8	\$ 1,306	\$ (1,195)
Lakewood	Computershare Trust Company	\$2,610	\$ -	\$1,727	\$ 1,864	\$ 4,564	\$22,353	\$33,118	\$3,572,342	\$ -	\$1,609	\$ 30,759	\$ (98)
		\$7,330	\$2,142,352	\$2,445	\$ 13,363	\$ 78,396	\$22,357	\$2,269,162	\$31,536,472	\$1,662,989	\$239,866	\$265,169	\$20,359

Financial Institution Activity

ACTIVITY	EFFECTIVE DATE
De Novo Commercial State Bank Charters	
Champion Bank, Parker, Douglas.....	06/17/2002
Licensing - Money Order/Transmitter Company	
Vigo Remittance Corp., New York,	04/29/2002
PayPal, Inc., Palo Alto, CA.....	05/07/2002
DolEx Dollar Express, Inc., Arlington, TX	05/23/2002
Giromex, Inc., San Diego, CA.....	07/25/2002
Paychex, Inc., Rochester, NY	08/23/2002
FFP Money Order Company, Fort Worth, TX.....	09/04/2002
ABC Money Transactions, Inc., Garden Grove, CA	09/23/2002
Loan Production Offices (LPO's)	
American Bank, Fort Collins, Larimer County.....	01/01/2002
Farmers State Bank of Calhan, Elizabeth, Elbert County.....	01/15/2002
Name Change - Commercial State Bank Charter	
Home State Bank, Loveland, Larimer County	10/12/2002
FROM: The Home State Bank	
Name Change - Industrial State Bank Charter	
First Financial Bank	10/07/2002
FROM: Western Union Bank	
Name Change - Money Order/Transmitter Company	
Thomas Cook, Inc.	07/17/2002
TO: Travelex, Inc.	
Relocation - Commercial State Bank Charter	
Home State Bank, Loveland, Larimer County	10/12/2002
TO: Switched location to site of American Bank at time of merger.	
Young Americans Bank, Denver, Denver County.....	08/05/2002
TO: East First Avenue, Denver.	
FROM: Steele Street, Denver.	
Relocation - Non-Deposit Trust Company	
Computershare Trust Company, Golden, Jefferson County	04/24/2002
FROM: Denver, Denver County.	
Relocation - Money Order/Transmitter Company	
PayPal, Mountain View, CA.....	11/05/2002
FROM: Palo Alto, CA	

Financial Institution Activity

ACTIVITY	EFFECTIVE DATE
American Express Travel Related Services Company, Inc.	10/23/2002
Travellers Cheque Associates Ltd.	10/23/2002
FROM: Jersey City, NJ	
TO: New York, NY	
Western Union Financial Services, Inc., Englewood, Arapahoe County	12/31/2002
Orlandi Valuta, Englewood, Arapahoe County	12/31/2002
Integrated Payment Systems, Inc., Englewood, Arapahoe County	12/31/2002
FROM: Greenwood Village, Arapahoe County.	
Merger – Commercial State Bank Charter into Commercial State Bank Charter	
American Bank, Loveland, Larimer County	10/12/2002
INTO: Home State Bank, Loveland, Larimer County	
Merger – Commercial State Bank Charter into National Bank Charter	
First State Bank of Fort Collins, Fort Collins, Larimer County	06/21/2002
INTO: First National Bank of Longmont, Longmont, Boulder County	
Bank of Monte Vista, Monte Vista, Rio Grande County	09/09/2002
INTO: Sunflower Bank, N.A., Salina, KS	
Northern Trust Bank of Colorado, Denver, Denver County	02/16/2002
INTO: Northern Trust Bank of Arizona National Association, Phoenix, AZ	
Merger - National Bank Charter into Commercial State Bank Charter	
Community Banks of the Rockies, N.A., La Jara, Conejos County	07/01/2002
INTO: Community Banks of the Rockies, La Jara, Conejos County	
Merger – Industrial State Bank Charter into Non-Colorado State Chartered Bank	
First Community Industrial Bank, Denver, Denver County	10/02/2002
INTO: First State Bank of New Mexico, Taos, NM	
Merger – Non-Colorado Chartered Bank into Industrial State Bank	
First Financial Bank, Atlanta, GA	10/07/2002
INTO: Western Union Bank, Englewood, Arapahoe County	
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	
Non-Colorado State Chartered Banks with LPO's and/or Branches in Colorado	
Farmers & Merchants Bank, Axtell, NE	07/20/2002
Interstate Loan Production Office: Parker, Douglas County	
First State Bank of New Mexico, Taos, NM	10/02/2002
Interstate Loan Production Office: Pueblo, Pueblo County	
Interstate Branches:	
Colorado Springs, El Paso County	
Fort Collins, Larimer County	
Lakewood, Jefferson County	
Littleton, Arapahoe County	
Longmont, Boulder County	

Financial Institution Activity

ACTIVITY	EFFECTIVE DATE
Purchase & Assumption of a Branch of a Commercial State Bank Charter	
Centennial Bank of the West-Yuma Branch, Yuma, Yuma County.....	06/21/2002
BY: First National Bank, Yuma, Yuma County	
Closure – Money Order/Transmitter Company	
Rubarza Financial Services Inc., Dallas, TX.....	09/09/2002
Citicorp, New York, NY	12/19/2002
Citicorp Services Inc., Chicago, IL.....	12/19/2002
Closure – Loan Production Office	
American Bank, Fort Collins, Larimer County.....	10/12/2002
Merger of American Bank into Home State Bank.	
Farmers State Bank of Calhan, Elizabeth, Elbert County.....	10/16/2002
Bank of Colorado, Greeley, Weld County.....	05/06/2002
Reopened as Greeley branch bank facility.	

Directory

5 Star Bank (a Colorado Industrial bank)
455 Paine Street
Building 1485
Colorado Springs 80914
719-574-2794

A

ABC Money Transactions, Inc.
13071 Brookhurst Street, Suite 115
Garden Grove, CA 92843
714-534-8935

ADP Payroll Services, Inc.
One ADP Boulevard
Roseland, NJ 07068
909-592-6411

Advantage Bank
1475 North Denver Avenue
Loveland 80538
970-613-1982

Advantage Bank-Greeley Office
4731 West 10th Street, Suite B
Greeley 80634
970-353-0047

Alpine Bank
2200 Grand Avenue
Glenwood Springs 81601
970-945-2424

Alpine Bank-Aspen Airport Business
Center Branch
119 Unit E
Aspen Airport Business Center
Aspen 81611
970-544-9400

Alpine Bank-Aspen Branch
600 East Hopkins Avenue
Aspen 81611
970-920-4800

Alpine Bank-Avon Branch
10 West Beaver Creek Boulevard
Avon 81620
970-949-3333

Alpine Bank-Basalt Branch
137 Midland Avenue
Basalt 81621
970-927-3101

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

Alpine Bank-Breckenridge Branch
111 Lincoln Avenue
Breckenridge 80424
970-453-4929

Alpine Bank-Copper Mountain
Branch
910 Copper Road, Unit 125
Copper Mountain 80443
970-968-2154 x2173

Alpine Bank-Carbondale Branch
0350 Highway #133
Carbondale 81623
970-963-3040

Alpine Bank-Dillon Branch
252 Highway 6
Dillon 80435
970-468-4701

Alpine Bank, Downtown Glenwood
Springs Branch
211 Eighth Street
Glenwood Springs 81601
970-384-2806

Alpine Bank-Eagle Branch
0205 Chambers Avenue
Eagle 81631
970-328-1666

Alpine Bank-Edwards Branch
0069 Edwards Access Road, Suite 4
Edwards 81632
970-926-4811

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

Alpine Bank Glenwood Springs
Mobile
P.O. Box 10000
Glenwood Springs 81602
970-945-2424

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

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

Alpine Bank-Grand Junction Mobile
Branch
P.O. Box 10000
Glenwood Springs 81602
970-945-2424

Alpine Bank Gypsum
104 Oakridge Court
Gypsum 81637
970-524-1666

Alpine Bank-Horizon Drive Branch
709 Horizon Drive
Grand Junction 81506
970-242-5700

Alpine Bank-Mall Branch
2424 F Road
Grand Junction 81506
970-243-5200

Alpine Bank-Montrose Branch
2770 Alpine Drive
Montrose 81401
970-240-0900

Alpine Bank, New Castle Branch
810 Castle Valley Boulevard
New Castle 81647
970-984-2600

Alpine Bank-Rifle Branch
100 East 4th Street
Rifle 81650
970-605-9610

Alpine Bank-Snowmass Village
Branch
15 Kearns Road
Snowmass Village 81615
970-923-3600

Alpine Bank-Snowmass Village Mall
Branch
45 Village Square
Snowmass Village 81615
970-923-4931

Alpine Bank Steamboat Springs
Branch
1901 Pine Grove Road
Steamboat Springs 80477
970-871-1901

Alpine Bank-Vail Branch
141 East Meadows Drive
Vail 81657
970-476-8700

Alpine Bank-West Glenwood Branch
50891 Highway 6
Glenwood Springs 81601
970-945-9700

Directory

American Express Travel Related Services Company, Inc.

200 Vesey Street
New York, NY 10285
212-640-5100

Arapahoe Bank & Trust

7777 East Arapahoe Road
Centennial 80122
303-770-5100

Arapahoe Bank & Trust-
Detached Facility
7790 East Arapahoe Road
Englewood 80122
303-770-5100

Associated Foreign Exchange, Inc.

16133 Ventura Boulevard, Suite 900
Encino CA 91436
888-307-2339

B

The Bank at Broadmoor

155 Lake Avenue
Colorado Springs 80906
719-633-2695

The Bank at Briargate, a Division of
The Bank at Broadmoor
440 Chapel Hills Drive
Colorado Springs 80920
719-264-9999

The Bank at Broadmoor
501 South Tejon Street
Colorado Springs 80903
719-578-5488

The Bank of Burlington

410 Fourteenth Street
Burlington 80807
719-346-5376

Bank of Colorado

1609 East Harmony Road
Fort Collins 80525
970-206-1160

Bank of Colorado
655 East Valley Road
Basalt 81621
970-701-1144

Bank of Colorado
901 Grand Avenue
Glenwood Springs 81601
970-945-7422

Bank of Colorado
165 Country Center Drive
Pagosa Springs 81147
970-731-4166

Bank of Colorado
329 West Main
Sterling 80751
970-522-3333

Bank of Colorado
2903 F Road
Grand Junction 81504
970-245-2600

Bank of Colorado
200 Grand Avenue
Grand Junction 81501
970-245-2600

Bank of Colorado-9th & Camino
Branch
Number 6 Town Plaza
Durango 81301
970-259-4800

Bank of Colorado-Akron Branch
190 Main Street
Akron 80720
970-345-2273

Bank of Colorado-Brush Branch
301 Clayton
Brush 80723
970-842-2844

Bank of Colorado-Craig Branch
250 West Victor Way
Craig 81625
970-824-9421

Bank of Colorado-Detached Facility
209 East Second
Durango 81302
970-247-9611

Bank of Colorado-Downtown Branch
501 Main Street
Windsor 80550
970-686-7631

Bank of Colorado-Durango Branch
1199 Main Avenue
Durango 81302
970-247-5151

Bank of Colorado-Estes Park
Branch
533 Big Thompson Avenue
Estes Park 80517
970-586-8185

Bank of Colorado-Fort Collins
Branch
300 E Horsetooth, Suite 102
Fort Collins 80525
970-206-1160

Bank of Colorado-Fort Lupton
Branch
605 Fourth Street
Fort Lupton 80621
303-857-6651

Bank of Colorado-Fort Morgan
Branch
401 Main Street
Fort Morgan 80701
970-867-9497

Bank of Colorado-Greeley Branch
5628 West 19th Street, Suite 2
Greeley 80634
970-506-0100

Bank of Colorado-Holyoke Branch
106 South Interocean Avenue
Holyoke 80734
970-854-2291

Bank of Colorado-Mobile Branch
1199 Main Avenue
Durango 81302
970-247-5151

Bank of Colorado (Mobile Branch-
Larimer & Weld Counties)
1609 East Harmony Road
Fort Collins 80525
303-857-6651

Bank of Colorado-North City Market
Branch
3130 North Main Avenue
Durango 81301
970-247-8111

Bank of Colorado-Pagosa Branch
205 Country Center Drive
Pagosa Springs 81147
970-731-4166

Bank of Colorado-Pagosa Mobile
Branch
205 Country Center Drive
Pagosa Springs 81147
970-731-4166

Bank of Colorado-Ptarmigan Branch
7791 Highland Meadows Parkway
Windsor 80528
970-674-9111

Directory

Bank of Colorado-Sterling Branch
201 South Third Street
Sterling 80751
970-522-2354

Bank of Colorado-West Main Branch
1041 W Main Street
Windsor 80550
970-686-7444

Bank of Colorado-Yuma Branch
320 South Main
Yuma 80729
970-848-5448

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

The Bank of Denver-Auto
Bank/Detached Facility
606 West Colfax Avenue
Denver 80204
303-572-3600

The Bank of Denver-17th Avenue
Branch
800 East 17th Avenue
Denver 80202
303-572-3600

The Bank of Denver Glendale
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

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

The Bank of Grand Junction-
Redlands Branch
2251 Broadway
Grand Junction 81503
970-241-9000

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

Bank of the San Juans-Pagosa
Springs Branch
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

Bankers' Bank of the West-Loan
Production Office
411 South Thirteenth Street,
Suite 100
Lincoln, NE 68508
402-476-5544

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

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

C

Cache Bank & Trust
4601 W 20th Street
Greeley 80634
970-351-8600

Cache Bank & Trust-Greeley
Downtown Branch
924 11th Street
Greeley 80633
970-351-8600

Cache Bank & Trust-Downtown Fort
Collins Branch
100 South College Avenue
Fort Collins 80524
970-493-4111

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

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

The Centennial Bank of the West
4650 Royal Vista Circle
Fort Collins 80528
970-266-0505

The Centennial Bank of the West-
Berthoud Branch
807 Mountain Avenue
Berthoud 80513
970-532-2676

The Centennial Bank of the West-
Downtown Greeley Branch
930 11th Avenue
Greeley 80631
970-339-3456

The Centennial Bank of the West-
Foothills Branch
300 East Foothills Parkway
Fort Collins 80528
970-267-6900

The Centennial Bank of the West-
Fort Collins Branch
713 South Lemay Avenue
Fort Collins 80524
970-490-2121

The Centennial Bank of the West-
Greeley Branch
2700 47th Avenue
Greeley 80634
970-339-3456

The Centennial Bank of the West-
Longmont Branch
3561 Stagecoach Road
Longmont 80504
303-684-0505

The Centennial Bank of the West-
Longmont North Branch
2101 Main Street
Longmont 80501
720-494-0123

The Centennial Bank of the West-
Loveland Branch
221 East 29th Street
Loveland 80538
970-669-0505

Directory

The Centennial Bank of the West-
Ptarmigan Branch
100 Oak Avenue
Eaton 80615
970-454-3456

The Centennial Bank of the West-
South Fort Collins
1550 East Harmony Road
Fort Collins 80525
970-204-2505

The Centennial Bank of the West-
West Loveland Branch
1401 South Taft Avenue
Loveland 80538

Champion Bank

16790 Centre Court
Parker 80134
303-840-8484

Cheyenne Mountain Bank

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

Cheyenne Mountain Bank-Mobile
Branch

945 Tenderfoot Hill Road
Colorado Springs 80906
719-579-9150

Cheyenne Mountain Bank-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

Citadel Bank Mobile Branch
7346 South Alton Way East, Suite D
Centennial 80112
719-597-0170

Citicorp Electronic Financial Services, Inc.

Legal Department, Floor 8
8430 West Bryn Mawr Avenue
Chicago IL 60631
773-380-5172

Citizens Bank of Pagosa Springs

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

Citizens Bank of 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

The Citizens State Bank of Cortez-
Wal-Mart Supercenter

1835 East Main
Cortez 81321
970-565-8421

The Citizens State Bank of Ouray

600 Main Street
Ouray 81427
970-325-4478

Montrose County Branch of The
Citizens State Bank of Ouray

115 Highway 97
Naturita 81422
970-865-2255

The Citizens State Bank of Ouray-
Ridgeway Branch

145 West Sherman, Highway 62
Ridgeway 81432
970-626-5462

The Citizens State Bank of Ouray-
Silverton Branch

1218 Greene Street
Silverton 81433
970-387-5502

Citywide Banks

10660 East Colfax Avenue
Aurora 80010
303-365-3600

Citywide Banks-Arapahoe Corners
10637 East Briarwood Circle
Centennial 80112

303-365-3600

Citywide Banks-Aurora South
13731 East Mississippi Avenue
Aurora 80012

303-365-4000

Citywide Banks-Cherry Creek
Branch

44 Cook Street, Suite 110
Denver 80206
303-365-3870

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

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

Citywide Banks-Downtown
Trinity Place

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

Citywide Banks-Lakewood
3345 South Wadsworth Blvd
Lakewood 80227

303-986-8686

Citywide Banks-Lowrey Town Center
Branch

200 Quebec Street
Building 700, Suite 101
Denver 80230
303-365-3833

Citywide Banks-West

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

Collegiate Peaks Bank, Salida
Branch

540 Highway 50
Salida 81201
719-539-1308

Colonial Bank

3095 South Parker Road
Aurora 80014
303-671-9000

Colonial Bank-Broadway Hampden
3501 South Broadway
Englewood 80150

303-761-1052

Colonial Bank Elizabeth
120 South Elizabeth Street
Elizabeth 80107

303-646-5000

Directory

Colonial Bank Kiowa
326 Comanche Street
Kiowa 80117
303-621-9000

Colonial Bank-Parker Branch
12907 South Parker Road
Parker 80134
303-841-4848

Colonial Bank-Parker Twenty Mile
Village
18601 East Main Street
Parker 80134
303-841-5800

Colonial Bank-Denver Office
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

100 West Pearl Street
Lamar 81052
719-336-5200

Colorado East Bank & Trust-
Granada
108 East Goff Street
Granada 81041
719-734-5200

Colorado East Bank & Trust-Holly
Branch
100 North Main
Holly 81047
719-537-6800

Colorado East Bank & Trust-
Keenesburg
100 South Main Street
Keenesburg 80643
303-732-0100

Colorado East Bank & Trust-
La Junta Branch
310 East Third Street
La Junta 81050
719-384-20000

Colorado Bank & Trust-Springfield
1030 Main Street
Springfield 81073
719-523-6900

Colorado Bank & Trust-WalMart
Super Center Branch
#6 Conley Road
La Junta 81050
719-384-2000

Colorado Mountain Bank

1000 Main Street
Westcliffe 81252
719-783-9211

Colorado Mountain Bank-Fountain
Branch
410 South Santa Fe
Fountain 80817
719-382-5643

Colorado State Bank and Trust

1600 Broadway
Denver 80202
303-861-2111

Colorado State Bank and Trust
Cherry Creek Banking Center
3610 East First Avenue
Denver 80206
303-318-6000

Colorado State Bank and Trust
Cherry Hills Marketplace Branch
5910 South University Boulevard,
Suite C-16
Greenwood Village 80121
303-318-6070

Colorado State Bank and Trust
Courier Service
1600 Broadway
Denver 80202
303-861-2111

Colorado State Bank and Trust-
Highlands Ranch Branch
9561 South University Boulevard
Highlands Ranch 80126
303-318-6040

Colorado State Bank of Walsh

501 Colorado
Walsh 81090
719-324-5206

Comdata Network, Inc.

5301 Maryland Way
Brentwood TN 37027
615-370-7000

Commerce Bank

15305 East Colfax
Aurora 80011
303-344-5202

Community Banks of Colorado

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

Community Banks of Colorado-
Aspen
210 North Mill Street
Aspen 81611
970-544-8282

Community Banks of Colorado-
Basalt Branch
255 Gold Rivers Road, Suite 140
Basalt 81521
970-927-0404

Community Banks of Colorado-
Crested Butte Branch
503 Sixth Street
Crested Butte 81224
970-349-1000

Community Banks of Colorado-
101 East Warren Avenue
Cripple Creek 80813
719-689-2591

Community Banks of Colorado-
Gunnison Branch
1100 North Main
Gunnison 81230
970-641-9000

Community Banks of Colorado-
Riverfront Branch
2100 16th Street, Suite 140
Denver 80202
720-931-1940

Community Banks of Southern Colorado

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

Community Banks of Southern
Colorado-La Veta
102 East Field Street
La Veta 81055
719-742-3771

Community Banks of Southern
Colorado-Manzanola
105 North Park
Manzanola 81058
719-462-5529

Community Banks of Southern
Colorado-Ordway
220 First Street
Ordway 81063
719-267-3980

Directory

Community Banks of Southern
Colorado-Pueblo
123 West First Street
Pueblo 81003
719-546-2254

Community Banks of Southern
Colorado-Pueblo Mobile Branch
123 West First Street
Pueblo 81003
719-546-2254

Community Banks of Southern
Colorado-Rocky Ford Branch
801 Swink Avenue
Rocky Ford 81067
719-254-7642

Community Banks of Southern
Colorado-Walsenburg
501 Main Street
Walsenburg 81089
719-738-2234

Community Banks of the Rockies

501 Main Street
La Jara 81140
719-274-5112

Community Banks of the Rockies-
Alamosa Branch
1061 Main Street
Alamosa 81101
719-587-2666

Community Banks of the Rockies-
Antonito Branch
604 Main Street
Antonito 81120
719-376-5414

Community Banks of the Rockies-
Center Branch
215 South Worth
Center 81125
719-754-3509

Community Banks of the Rockies-
Cortez Branch
1438 East Main
Cortez 81321
970-565-8565

Community Banks of the Rockies-
Creede Branch
116 North Main Street
Creede 81130
719-658-2688

Community Banks of the Rockies-
Del Norte Branch
595 Grand Avenue
Del Norte 81132
719-657-2701

Community Banks of the Rockies-
Dove Creek Branch
305 South Guyrene
Dove Creek 81324
719-677-2242

Community Banks of the Rockies-
Monte Vista Branch
59 North Broadway
Monte Vista 81144
719-852-0232

Community Banks of the Rockies-
San Luis Branch
401 Church Place
San Luis 81152
719-672-3338

Community Banks of the Rockies-
South Fork Branch
19889 US Highway 160
South Fork 81154
719-873-5562

ComputerShare Trust Company, Inc.

350 Indiana Street, Suite 800
Golden 80401
303-882-7611

D

DolEx Dollar Express, Inc.

700 Highlander Boulevard, Suite 450
Arlington, TX 76015
817-548-4700

The Dolores State Bank

101 South 6th Street
Dolores 81323
970-882-7600

The Dolores State Bank-Cortez
Facility

744 East Main Street
Cortez 81321
970-564-1400

E

The Eastern Colorado Bank

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

The Eastern Colorado Bank-Limon
580 V Avenue
Limon 80828
719-775-0990

ENRAMEX, INC.

3545 West 38th Avenue
Denver 80211
303-291-6000

EntreMex, Inc.

Dbá Envios-Mexico
4048 West 26th Street
Chicago IL 60623
773-521-0500

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

The Farmers State Bank of Brush-
Detached Facility
205 Carson Street
Brush 80723
970-842-5101

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

Directory

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

FFP Money Order Company
2801 Glenda Avenue
Fort Worth, TX 76117
817-838-4741

First American State Bank
8390 East Crescent Parkway, Suite 100
Greenwood Village 80111
303-694-6464

First Financial Bank
12500 East Belford Avenue
Mail Stop M18U
Englewood 80112
720-967-7442

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 Hotchkiss
102 East Bridge Street
Hotchkiss 81419
970-872-3111

First State Bank of Hotchkiss-
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
P. O. Box 173301
Denver 80217
303-293-2223

First United Bank
8095 East Belleview Avenue
Englewood 80111
303-721-8800

First United Bank
10024 West San Juan Way
Littleton 80127
303-904-2888

First United Bank-Aurora,
City Center Office
14501 East Alameda Avenue
Aurora 80012
303-360-5555

First United Bank-Aurora,
Mission Viejo Office
15490 East Hampden Avenue
Aurora 80013
303-693-1000

First United Bank, Colorado Springs
Mobile Branch Facility #2
8095 East Belleview Avenue
Englewood 80111
303-721-8800

First United Bank-Denver
Downtown Branch
740 Seventeenth Street
Denver 80802
303-391-1111

First United Bank-Lakewood,
Wadsworth Office
201 Wadsworth Boulevard
Lakewood 80226
303-274-9000

First United Bank, Mobile Branch
Banking Facility #1
8095 East Belleview Avenue
Englewood 80111
303-721-8800

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

First United Bank-Parker,
Cottonwood Plaza
17821 Cottonwood Drive
Parker 80134
303-680-8000

First United Bank-Parker, Mainstreet
19201 East Mainstreet
Parker 80134
303-841-4000

First United Bank-United Heights
1310 United Heights
Colorado Springs 80908
719-638-6800

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

FirstBank-Highway 111 and
Washington Branch
46100 Washington Street
La Quinta, CA 92253
760-564-7300

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

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

FirstBank North
8800 Wadsworth Boulevard
Westminster 80021
303-467-1000

FirstBank North-80th and
Wadsworth Branch
8031 Wadsworth Boulevard
Arvada 80003
303-940-1110

FirstBank North-94th and
Sheridan Branch
9410 North Sheridan Boulevard
Westminster 80031
303-650-8000

FirstBank North-104th and
Federal Branch
10367 Federal Boulevard
Westminster 80260
303-464-5000

FirstBank North-Highway 287 &
Miramonte Branch
1190 US Highway 287
Broomfield 80020
720-887-1000

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

FirstBank of Adams County
3990 East 104th Avenue
Thornton 80233
303-452-3000

Directory

FirstBank of Adams County-
104th & Washington Branch
750 East 104th Avenue
Northglenn 80233
303-451-5700

FirstBank of Adams County-120th
& Colorado Boulevard Branch
3801 East 120th Avenue
Thornton 80241
303-252-1000

FirstBank of Adams County-Brighton
Branch
410 East Bromley Lane
Brighton 80601
720-685-3300

FirstBank of Arapahoe County

2323 East Arapahoe Road
Littleton 80112
303-347-9000

FirstBank of Arapahoe County-
Arapahoe and Holly Branch
5050 East Arapahoe Road
Centennial 80122
303-220-7300

FirstBank of Arapahoe County-
Arapahoe and Yosemite Branch
8600 East Arapahoe Road
Centennial 80122
303-694-9000

FirstBank of Arapahoe County-
Holly Branch
8280 South Holly Street
Centennial 80122
303-773-6000

FirstBank of Arvada

6355 Ward Road
Arvada 80004
303-422-3000

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

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

FirstBank of Aurora

2300 South Havana Street
Aurora 80014
303-337-2000

FirstBank of Aurora-Buckley
and Quincy Branch
4271 South Buckley
Aurora 80013
303-693-1200

FirstBank of Aurora-Chambers
and Mississippi Branch
15250 E Mississippi
Aurora 80012
303-755-1000

FirstBank of Aurora-Gateway and
Chambers Branch
5101 Chambers Road
Denver 80239
303-348-2900

FirstBank of Aurora-Hampden and
Tower Branch
18600 East Hampden Avenue
Aurora 80013
720-870-7000

FirstBank of Aurora-Himalaya
Branch
19771 East Smoky Hill Road
Aurora 80015
303-680-7000

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

FirstBank of Aurora-Smoky Hill
and 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

FirstBank of Avon-Beaver Creek
Branch
26 Avondale Lane
Beaver Creek 81620
970-845-7100

FirstBank of Avon-Eagle Branch
25 market Street
Eagle 81631
970-328-9600

FirstBank of Avon-Edwards Branch
105 Edwards Village Blvd
Edwards 81632
970-926-6100

FirstBank of Boulder

6500 Lookout Road
Boulder 80301
303-530-1000

FirstBank of Boulder-30th and
Arapahoe Branch
1650 30th Street
Boulder 80301
303-442-8200

FirstBank of Boulder-95th and
South Boulder Road Branch
1375 South Boulder Road
Louisville 80027
303-666-0400

FirstBank of Boulder-Louisville
Branch
500 South McCaslin Boulevard
Louisville 80027
303-666-0500

FirstBank of Boulder-South
Boulder Branch
4770 Baseline Road, Suite 100
Boulder 80303
303-499-2200

FirstBank of Boulder-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

FirstBank of Cherry Creek-Evans
and Downing Branch
1316 East Evans Avenue
Denver 80210
303-778-8300

FirstBank of Cherry Creek-Leetsdale
and Monaco Branch
890 South Monaco Parkway
Denver 80222
303-396-6000

FirstBank of Cherry Creek-University
Hills Branch
2740 South Colorado Blvd
Denver 80222
303-757-2000

Directory

FirstBank of Colorado

10403 West Colfax Avenue
Lakewood 80215
303-232-2000

FirstBank of Colorado-Golden Town Center Branch

17171 South Golden Road
Golden 80401
303-279-4200

FirstBank of Colorado-Jefferson Branch

7590 West Colfax Avenue
Lakewood 80215
303-233-6561

FirstBank of Colorado Springs

817 Village Center Drive
Colorado Springs 80919
719-533-3727

FirstBank of Colorado Springs- 19th/Uintah Branch

1750 West Uintah Street
Colorado Springs 80904
719-475-2900

FirstBank of Colorado Springs- Broadmoor and Academy Branch

4515 Broadmoor Bluffs Drive
Colorado Springs 80906
719-576-7200

FirstBank of Colorado Springs- Cascade and Pikes Peak Branch

2 North Cascade Avenue
Colorado Springs 80903
719-477-9000

FirstBank of Colorado Springs- Garden of the Gods/Centennial Branch

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

FirstBank of Colorado Springs- Woodman/I-25 Branch

7055 Commerce Center Drive
Colorado Springs 80919
719-260-3800

FirstBank of Denver

370 17th Street
Denver 80202
303-623-2000

FirstBank of Denver-9th and Corona Branch

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

FirstBank of Denver-13th and Krameria Branch

1355 Krameria Street
Denver 80220
303-388-2900

FirstBank of Denver-Tabor Center Branch

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

FirstBank of Douglas County

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

FirstBank of Douglas County-4th and Wilcox Branch

402 Wilcox Street
Castle Rock 80104
303-688-3113

FirstBank of Douglas County- Founders Parkway branch

4775 Front Street
Castle Rock 80104
303-814-3000

FirstBank of El Paso County

5815 Constitution Avenue
Colorado Springs 80915
719-573-5000

FirstBank of El Paso County- Briargate/Union Branch

2790 Briargate Boulevard
Colorado Springs 80920
719-535-9000

FirstBank of El Paso County- Monument Branch

1010 West Baptist Road
Colorado Springs 80921
719-487-7500

FirstBank of Evergreen

30770 Stagecoach Boulevard
Evergreen 80439
303-235-1307

FirstBank of Evergreen-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 South Wadsworth Boulevard
Lakewood 80226
303-233-8000

FirstBank of Lakewood-Green Mountain Branch

12043 West Alameda Pkwy
Lakewood 80228
303-980-5920

FirstBank of Lakewood-Kipling and Jewell Branch

1940 S Kipling Pkwy
Lakewood 80227
303-987-1000

FirstBank of Littleton

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

FirstBank of Littleton-Broadway and Highlands Branch

9205 South Broadway
Highlands Ranch 80129
303-798-3000

FirstBank of Littleton-Highlands Ranch Branch

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

FirstBank of Littleton- Lincoln/Yosemite Branch

9217 Lincoln Avenue
Littleton 80124
720-875-1000

FirstBank of Littleton-Wildcat Reserve Branch

2219 West Wildcat Reserve Pkwy
Highlands Ranch 80129
303-471-1000

FirstBank of Longmont

1707 North Main Street
Longmont 80501
303-772-5500

FirstBank of Longmont-Erie Branch

512 Briggs
Erie 80516
303-828-3393

FirstBank of Longmont-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
970-223-4000

FirstBank of Northern Colorado-
College/Columbia Branch
2315 South College Avenue
Fort Collins 80525
970-493-1700

FirstBank of Northern Colorado-
Elizabeth/Taft Hill Road Branch
1015 South Taft Road
Fort Collins 80521
303-235-1035

FirstBank of Northern Colorado-
Loveland Branch
225 East 29th Street
Loveland 80538
970-667-4000

FirstBank of Northern Colorado-
Taft Branch
1352 West Eisenhower Boulevard
Loveland 80537
970-669-4000

FirstBank of Parker

10961 S Parker Road
Parker 80134
303-840-9000

FirstBank of Parker-Lincoln and
Jordan Branch
16530 Keystone Boulevard
Parker 80134
720-842-0100

FirstBank of Parker-Parker/Stroh
Road Branch
12959 South Parker Road
Parker 80134
303-805-2100

FirstBank of Silverthorne

160 US Highway 6
Silverthorne 80498
970-468-8000

FirstBank of Silverthorne-Frisco
Branch
960 North Ten Mile Drive
Frisco 80443
970-668-3600

FirstBank of Silverthorne-Keystone
Branch
150 Dercum Drive, Suite D1 & D2
Keystone 80435
970-262-0500

FirstBank of South Jeffco

5125 South Kipling
Littleton 80127
303-988-2000

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

FirstBank of South Jeffco-Bear
Valley Branch
3100 South Sheridan Blvd
Denver 80227
303-922-9100

FirstBank of South Jeffco-Ken
Caryl Branch
11767 West Ken Caryl Avenue
Littleton 80127
303-988-2000

FirstBank of South Jeffco-
Wadsworth/Coal Mine Branch
6701 South Wadsworth
Littleton 80128
303-973-7044

FirstBank of Tech Center

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

FirstBank of Tech Center-Belleview
and Yosemite Branch
4910 South Yosemite
Greenwood Village 80111
303-799-6800

FirstBank of Tech Center-Hampden
and Yosemite Branch
8901 East Hampden Avenue
Denver 80231
303-337-5400

FirstBank of Tech Center-
Southmoor Park Branch
6470 E Hampden Avenue
Greenwood Village 80222
303-757-5100

FirstBank of Vail

17 Vail Road
Vail 81657
970-476-5686

FirstBank of Vail-Minturn Branch
472 Main Street
Minturn 81645
970-827-5752

FirstBank of Vail-West Vail

Branch
2271 North Frontage Road West
Vail 81657
970-476-8000

FirstBank of Vail-Detached Facility
656 East Lionshead Circle
Vail 81657
970-476-5686

FirstBank of Wheat Ridge

4350 Wadsworth Boulevard
Wheat Ridge 80033
303-423-1400

FirstBank of Wheat Ridge-
Edgewater Branch
1725 Sheridan Boulevard
Edgewater 80214
303-237-6000

Flatirons Bank

5400 Mount Meeker Road
Boulder 80301
303-530-4999

Foothills Bank

4975 Kipling
Wheat Ridge 80033
303-940-9100

Foothills Bank-Ken Caryl Branch
12644 West Indore Place
Littleton 80127
720-922-9659

Foothills Bank-Westminster Branch
1197 West 120th Avenue
Westminster 80234
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

Front Range Bank

13013 West Alameda Parkway
Lakewood 80228
303-989-1313

Front Range Bank-Littleton Branch
1037 West Remington Avenue
Littleton 80127
303-933-1447

Directory

Front Range Bank-Loveland Branch
3800 East 15th Street
Loveland 80538
970-663-1322

Guaranty Bank and Trust Company-
Mobile Branch #1
P. O. Box 5847
Denver 80217
303-296-9600

Guaranty Bank and Trust Company-
Mobile Branch #2
P. O. Box 5847
Denver 80217
303-296-9600

Guaranty Bank and Trust Company-
Mobile Branch #3
P. O. Box 5847
Denver 80217
303-296-9600

Guaranty Bank and Trust Company-
Mobile Branch #4
P. O. Box 5847
Denver 80217
303-296-9600

Guaranty Bank and Trust Company,
Residential Mortgage Group,
Englewood
385 Inverness Drive South,
Suite 170
Englewood 80112
720-874-0404

Guaranty Bank and Trust Company,
Residential Mortgage Group,
Evergreen
3510 South Colorado Highway 74
Evergreen 80439
303-670-1380

Guaranty Bank and Trust Company,
Residential Mortgage Group,
Pueblo
2099 US Highwa 50 West, Suite 180
Pueblo 81008
719-544-4145

The Gunnison Bank and Trust Company

232 West Tomichi Avenue
Gunnison 81230
970-641-0320

The Gunnison Bank and Trust
Company-Crested Butte Branch
116 Sixth Street
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

Heritage Bank-Boulder-Pearl Street
2775 Pearl Street, Suite 101
Boulder 80302

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

Heritage Bank-Broomfield
5720 West 120th Avenue
Broomfield 80020
303-460-0333

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

Heritage Bank-Denver-York Street
3850 York Street
Denver 80205
303-287-0111

Heritage Bank-Erie
785 Cheesman Street
Erie 80516
303-666-0777

Heritage Bank-Lafayette
811 South Public Road
Lafayette 80026
303-666-0777

Heritage Bank-Lafayette 95th Street
2695 North Park Drive, Suite 101
Lafayette 80026
303-666-0111

Heritage Bank-Longmont North
Main Street
2333 N Main Street, Suite E
Longmont 80501
303-772-0777

G

Giromex, Inc.

2635 Camino Del Rio South, Suite 309
San Diego, CA 92108
619-688-9800

Guaranty Bank and Trust Company

1331 Seventeenth Street
Denver 80202
303-296-9600

Guaranty Bank and Trust Company
5445 DTC Parkway
Penthouse 1
Englewood 80111
303-296-9600

Guaranty Bank and Trust Company
Cherry Creek
3301 East First Avenue
Denver 80206
303-296-9600

Guaranty Bank and Trust Company-
Cherry Hills Branch
6501 East Belleview Avenue
Englewood 80111
303-296-9600

Guaranty Bank and Trust Company
Gateway
3950 Lewiston, Suite 103
Aurora 80111
303-296-9600

Guaranty Bank and Trust Company-
Jefferson Branch
16800 West Colfax Avenue
Golden 80401
303-296-9600

Guaranty Bank and Trust Company-
Longmont
900 South Main
Longmont 80501
303-296-9600

Guaranty Bank and Trust Company-
Meridian
11806 E Oswego Street
Englewood 80112
303-296-9600

Directory

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

Heritage Bank-Niwot
6800 North 79th Street, Suite 103
Niwot 80503
303-652-0999
303-447-0444

Home Loan Industrial Bank
145 North 4th Street
Grand Junction 81502
970-242-3366

The Home State Bank
300 East 29th Street
Loveland 80538
970-669-4040

Home State Bank-Cleveland
935 Cleveland Avenue
Loveland 80537
970-669-4040

Home State Bank-East
1355 East Eisenhower Boulevard
Loveland 80537
970-669-4040

Home State Bank-Mountain
303 E Mountain Avenue
Fort Collins 80524
970-622-7188

Home State Bank-Timberline
3227 Timberline Road
Fort Collins 80525
970-292-0100

Home State Bank-West
2695 West Eisenhower Boulevard
Loveland 80537
970-278-1776

I

Integrated Payment Systems Inc.
Mail Stop M23A6
12500 East Belford Avenue
Englewood 80112

International Bank
320 North Convent Street
Trinidad 81082
719-846-1600

Interpayment Services Limited
Travel Canada Limited
Scotia Plaza
100 Yonge Street, Floor 14
Toronto, Ontario
CANADA M5W 2W1
416-981-2191

Investment Trust Company
3200 Cherry Creek South Drive,
Suite 730
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

Cheyenne Wells Branch of Kit
Carson State Bank
140 South First East
Cheyenne Wells 80810
719-767-5235

Kit Carson State Bank-Burlington
Branch
1574 Rose Avenue
Burlington 80807
719-346-5433

L

Lincoln Trust Company
6312 South Fiddlers Green Circle,
Suite 400E
Englewood 80111
303-771-1000

M

Mancos Valley Bank
138 North Main
Mancos 81328
970-533-7736

Maniflo Money Exchange, Inc.
1442 Highland Avenue
National City, CA 91950
619-474-1547

Members Trust Company of Colorado
7600 East Orchard Road, Suite 430-N
Greenwood Village 80111
720-482-2503

McClave State Bank
101 East First Street
McClave 81057
719-829-4577

Millennium Bank
1140 Edwards Village Boulevard
Edwards 81632
970-569-3633

Moneda Express of Colorado LLC
5112 Southern Hills Lane
Las Vegas, NV 89113-1392
02-845-5500

MoneyGram Payment Systems, Inc.
7401 West Mansfield Avenue
Lakewood 80228
800-328-5678 x3851

MontroseBank
200 North Townsend Avenue
Montrose 81401
970-249-3408

DeltaBankCenter-MontroseBank
102 North Grand Avenue, SuiteA
Delta 81416
970-874-8600

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

SurfaceCreekBankingCenter-
MontroseBank
945 South Grand Mesa Drive
Cedaredge 81413
970-856-8600

Mountain States Bank
1635 East Colfax Avenue
Denver 80218
303-388-3641

Montain States Bank (Mobile
Branch)
1635 East Colfax Avenue
Denver 80218
303-388-3641

Directory

Mountain States Bank-Mobile
Branch #2
1635 East Colfax Avenue
Denver 80218
303-388-3641

Mountain States Bank-Mobile
Branch #3
1635 East Colfax Avenue
Denver 80218

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

Orchard Trust Company
8525 East Orchard Road
Greenwood Village 80111
303-737-6023

Order Express, Inc.
3924 West 26th Street
Chicago, IL 60623
773-257-0026

Pine River Valley Bank
301 North Commerce Drive
Bayfield 81122
970-884-9583

Poudre River Valley Trust Company
318 Canyon Avenue, Suite 100
Fort Collins 80524
970-484-1029

Premier Bank
1630 Stout Street
Denver 80202
303-623-8888

N

New Frontier Bank
2425 35th Avenue
Greeley 80634
970-339-5100

New Frontier Bank-Windsor Branch
1130 Main Street
Windsor 80550
970-674-9080

New West Bank
3459 West 20th Street, Suite 114
Greeley 80634
970-378-1800

North Park State Bank
461 Main Street
Walden 80480
970-723-8221

North Valley Bank
9001 North Washington
Thornton 80229
303-452-5500

North Valley Bank-Broomfield
Town Centre
1210 East First Avenue
Broomfield 80020
303-345-1050

Orlandi Valuta
12500 East Belford Avenue
Mail Stop M23A6
Englewood 80112
720-332-5196

P

Paonia State Bank
128 Grand Avenue
Paonia 81428
970-527-4122

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

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

Park State Bank & Trust
700 West Highway 24
Woodland Park 80863
719-687-9234

**Park State Bank-Florissant
Branch**
2839 West Highway 24
Florissant 80816
719-749-5252

Paychex, Inc.
911 Panorama Trail South
P. O. Box 25397
Rochester, NY 14625
716-385-6666

PayPal
303 Bryant Street
Mountain View, CA 94101
650-564-8800

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

Premier Bank
1867 South Academy Blvd
Colorado Springs 80916
719-596-8888

Premier Bank
2480 West Alameda Avenue
Denver 80223
303-975-8888

PRODIRA, Inc.
C. Allende, 109
Zacatecas, ZC
Mexico 9800
877-232-8543

The Pueblo Bank and Trust Company
301 West 5th Street
Pueblo 81003
719-545-1834

The Pueblo Bank and Trust
Company-Boulder Branch
2950 Pearl Street
Boulder 80301
303-413-3400

The Pueblo Bank and Trust
Company-Canon City Branch
1401 Main Street
Canon City 81212
719-269-9100

The Pueblo Bank and Trust
Company-Colorado Springs
1515 North Academy Blvd
Colorado Springs 80909
719-573-9049

O

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

Olathe State Bank-Delta
145 West 4th Street
Delta 81416
970-874-4979

Directory

The Pueblo Bank and Trust
Company-Colorado Springs
Downtown Branch
101 North Cascade Avenue
Colorado Springs 80903
719-545-1834

The Pueblo Bank and Trust
Company-Denver Colorado
Boulevard
2351 South Colorado Boulevard
Denver 80222
303-758-5617

The Pueblo Bank and Trust
Company-Detached Facility
324 West Sixth Street
Pueblo 81003
719-954-5183

The Pueblo Bank and Trust
Company-North
2127 Jerry Murphy Road
Pueblo 81001
719-585-2350

The Pueblo Bank and Trust
Company-Salida Branch
200 F Street
Salida 81201
719-539-6696

The Pueblo Bank and Trust
Company-South
1217 Pueblo Boulevard
Pueblo 81005
719-545-1834

S

Sentinel Trust Company
410 17th Street, Suite 1175
Denver 80202
303-446-0841

Servicio Uniteller, Inc.
218 Route 17 North, Suite 402
Rochelle Park NJ 07662
201-345-2080

Sigue Corporation
1518 San Fernando Road
San Fernando CA 91340
818-493-5138

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-La Junta,
Falcon Branch
7475 McLaughlin Road
Falcon 80831
719-494-2265

The State Bank of Wiley
220 Main Street
Wiley 81092
719-829-4811

T

Thomas Cook Travellers Cheques Ltd.
Travelex Canada Limited
Scotia Plaza
100 Yonge Street
Toronto ON M5W 2W1
CANADA
416-981-2191

Travelers Express Company, Inc.
1550 Utica Avenue South
Minneapolis MN 55416
800-328-5678

Travelex Currency Services Inc.
29 Broadway
New York NY 10006
416-981-2192

Travelex, Inc.
29 Broadway
New York, NY 10006
416-981-2191

Travellers Cheque Associates Limited
154 Edward Street
Brighton Sussex BN2 2LH
ENGLAND

Trust Company of America
7103 S Revere Parkway
Englewood 80112
303-705-6400

Trust Industrial Bank
717 17th Street, Suite 2600
Denver 80202
303-256-4703

U

Union Bank & Trust
100 Broadway
Denver 80203
303-744-3221

Union Bank & Trust-Detached
Facility
200 Broadway
Denver 80203
303-744-3221

Union Bank & Trust-Golden Branch
1222 Arapahoe Street
Golden 80401
303-744-3221

Union Bank & Trust-Lakeside
Branch
5901 West 44th Avenue
Denver 80212
303-744-3221

Union Bank & Trust-Lakewood
Branch
333 South Allison
Lakewood 80226
303-744-3221

Union Bank & Trust-Littleton Branch
5501 South Broadway, Suite 200
Littleton 80121
303-744-3221

R

RIA Telecommunications, Inc.
1108 East 17th Street
Santa Ana CA 92701
212-754-1750

Rocky Mountain Bank & Trust
101 East Main
Florence 81226
719-784-6316

Rocky Mountain Bank & Trust
Cheyenne Meadows Branch
755 Cheyenne Meadows Road
Colorado Springs 80906
719-579-7628

Directory

Union Bank & Trust-Southwest
Branch
1858 South Wadsworth Blvd
Lakewood 80232
303-744-3221

Union Bank & Trust-University Hills
2305 South Colorado Blvd
Denver 80222
303-744-3221

Union Colony Bank

1701 23rd Avenue
Greeley 80634
970-356-7000

Union Colony Bank-Brighton Branch
1600 East Bridge Street
Brighton 80601
303-659-1622

Union Colony Bank-Johnstown
Branch
100 Johnstown Center Drive
Johnstown 80534
970-587-4661

Union Colony Bank-West Greeley
920 54th Avenue
Greeley 80634
970-356-7000

Union Colony Bank-Windsor
Branch
1505 Main
Windsor 80550
970-686-2600

V

Valley Bank & Trust

30 North Fourth Avenue
Brighton 80601
303-659-5450

Valley Bank & Trust, Commerce City
6990 East 72nd Avenue
Commerce City 80022
303-288-0878

Valley Bank & Trust-East Branch
2380 East Bridge Street
Brighton 80601
303-659-1472

Valley Bank & Trust-Frederick
Branch
Fifth & Oak
P.O. Box 395
Frederick 80530
303-833-2290

Valley Bank & Trust-Hudson
Branch
580 Dahlia Street
Hudson 80642
303-536-4959

Valley Bank & Trust-Longmont
Branch
2001 North Main Street
Longmont 80501
303-651-1339

Valley Bank & Trust-Louisville
Branch
511 South Boulder Road
Louisville 80027
303-666-0906

Valley Bank & Trust-Lyons Branch
304 Second Avenue
Lyons 80540
303-823-6668

Valley Bank & Trust-North Denver
Branch
6171 North Washington
Denver 80216
303-289-3088

Valley Bank & Trust-Strasburg
Branch
56641 Colfax Avenue
Strasburg 80136
303-622-6598

Valley Bank & Trust-Valley
Traveler #1
30 North Fourth Avenue
Brighton 80601
303-659-5450

Valley Bank & Trust-Westminster
Branch
11145 Sheridan Blvd
Westminster 80020
303-460-7209

Valley State Bank

204 South 4th
Lamar 81052
719-336-4381

Valley State Bank
411 South Main Street
Lamar 81052
719-336-3232

Valley State Bank-Eads Branch
1220 Main Street
Eads 81036
719-438-5331

Vigo Remittance Corp.

33 West 46th Street
New York, NY 10036
800-601-8446

Vista Bank

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

Vista Bank-Downtown Office
8 South Nevada Avenue
Colorado Springs 80903
719-448-0707

W

Weld County Bank

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

Weld County Bank-Platteville Office
370 Justin Avenue
Platteville 80651
970-785-2000

Weld County Bank-West Greeley
Office
7251 West 20th Street, Building A
Greeley 80634
970-339-5600

Western Union

Financial Services, Inc.
c/o First Data Corporation
12500 East Belford Avenue
Mail Stop M23A6
Englewood 80112
720-332-5196

WestStar Bank

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

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

WestStar Bank
1500 East Oak Grove Road, #34
Montrose 81401
970-240-6000

Directory

WestStar Bank
1640 Grand Avenue
Norwood 81423
970-327-4255

WestStar Bank-Aspen Office
400 East Main Street, Suite 101
Aspen 81611
970-925-7323

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

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

WestStar Bank-Cedaredge Office
105 South Grand Mesa Drive
Cedaredge 81413
970-856-3133

WestStar Bank-City Market Branch
1410 Grand Avenue
Glenwood Springs 81601
970-945-1557

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

WestStar Bank-Denver Broadway
Branch
2075 Broadway
Denver 80205
303-291-9021

WestStar Bank-Dillon Office
704 East Anemone Trail
Dillon 80435
970-468-1300

WestStar Bank-Edwards Branch
34353 Highway 6,
Suite C, Building 101
Edwards 81632
970-926-6130

WestStar Bank, Estes Office
363 East Elkhorn Avenue
Estes Park 80517
970-586-4412

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

WestStar Bank-Glenwood Branch
1620 Grand Avenue
Glenwood Springs 81602
970-945-7477

WestStar Bank-Glenwood Springs,
Downtown Office
801 Grand Avenue
Glenwood Springs 81601
970-945-6586

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

WestStar Bank-Grand Junction
2448 F Road
Grand Junction 81505
970-256-1200

WestStar Bank-Gypsum Branch
210 Crestwood Drive
Gypsum 81637
970-524-6900

WestStar Bank-Seventeenth
Street Office
444 Seventeenth Street
Denver 80202
303-293-3333

WestStar Bank-Vail Village Branch
302 Hanson Ranch Road
Vail 81657
970-476-2905

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

Y

Young Americans Bank
3550 East First Avenue
Denver 80206
303-394-4357

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