

**NINETY-FOURTH 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, 2003
to December 31, 2003**



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
Reappointed June 24, 2003-Term Expiring July 1, 2007

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
Reappointed June 24, 2003-Term Expiring July 1, 2007

Mary S. Reisher

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

Stephen A. Sherlock

Appointed April 16, 1999-Term Expiring July 1, 1999
Reappointed July 1, 1999-Term Expiring July 1, 2003
Reappointed June 24, 2003-Term Expiring July 1, 2007

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
Reappointed June 24, 2003-Term Expiring July 1, 2007

Legal Counsel

Richard H. Forman
First Assistant Attorney General



STATE OF COLORADO

Department of Regulatory Agencies

Richard F. O'Donnell
Executive Director



Bill Owens
Governor

DIVISION OF BANKING

Richard Fulkerson
State Bank Commissioner

May 31, 2004

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

Dear Governor Owens:

I am honored to submit the 2003 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 11-102-304, 11-104-403, and 11-109-402, C.R.S. The Report also contains information on money order companies licensed by the Division, and other comparative financial information.

Earning performance declined for state chartered Colorado banks during 2003 and lagged the national averages. The decline was an expected consequence of the low interest rate environment--as rates trend down, interest rate margins are compressed. Nevertheless, state chartered banks posted a very respectable 14.1 percent return on equity. On a positive note, asset quality remained stable, with a low 0.65 percent of nonperforming assets to total assets. Aggregate capital for state chartered banks and industrial banks increased for the sixth consecutive year to \$1,904,321,000 as of December 31, 2003. The strong capital and asset quality position bodes well for Colorado banks as the State economy improves and loan demand returns.

Total deposits held by state chartered commercial banks increased 3.1 percent to \$17,267,327,000; and total assets increased to \$20,136,663,000 as of December 31, 2003. Total assets and deposits held by state chartered industrial banks increased substantially through acquisition during the year. Trust assets held by Colorado trust companies reversed a three-year declining trend, and increased 29.8 percent to \$40,950,683,000. Aggregate trust company earnings increased 13.3 percent to \$23,198,000.

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

Sincerely,

/s/ Richard Fulkerson

Richard Fulkerson
State Bank Commissioner

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(303) 894-7575

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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 Mickles

General Professional III Secretary, Colorado State Banking Board

Sue C. Johnston

PDPA Program Administrator/Scheduler

Cynthia Chamberlin

EDP Auditor II

Robert 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
Linda Knisley
John R. Pray
Ronald R. Roberts
Debbie Russell

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

Dorisann Wiltsie

Vivian Mooren

Administrative Assistant II

Patience Chaney

Peter Walker



Colorado Division of Banking

Ninety-Fourth 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 11-102-103, 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 11-102-102, C.R.S.

As of December 31, 2003, the Division had 38.5 authorized positions, 26.2 of which were in the Financial Credit Examiner (FCE) category. Of the 26.2 FCE classifications, 20 are field examiners, 4 are Caseload Managers, one manages applications and complaints, one is Director of Examinations, and there is a .2 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

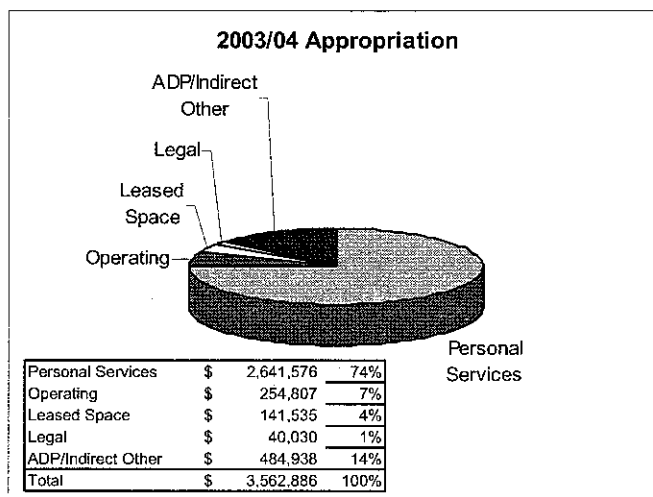
addition, CSBS accreditation is one factor used by federal regulatory agencies in determining the acceptability of state examinations pursuant to interagency agreements and alternating state/federal examinations.

Division operations and programs are also subject to periodic reviews by the Office of the State Auditor. The overall operations of the Division were audited in conjunction with the Division of Financial Services during 2003. The performance audit is a public document and is available through the State Auditor's website at: http://www.state.co.us/gov_dir/audit_dir/2004/2004perf/1523.pdf. The auditors reviewed the Division's regulatory programs, oversight of the public deposit protection act and resource utilization. Recommendations intended to improve operations and strengthen regulatory programs are described in the report and are being implemented within agreed upon timeframes. A number of the recommendations require legislative change that will be pursued during the 2004 General Assembly.

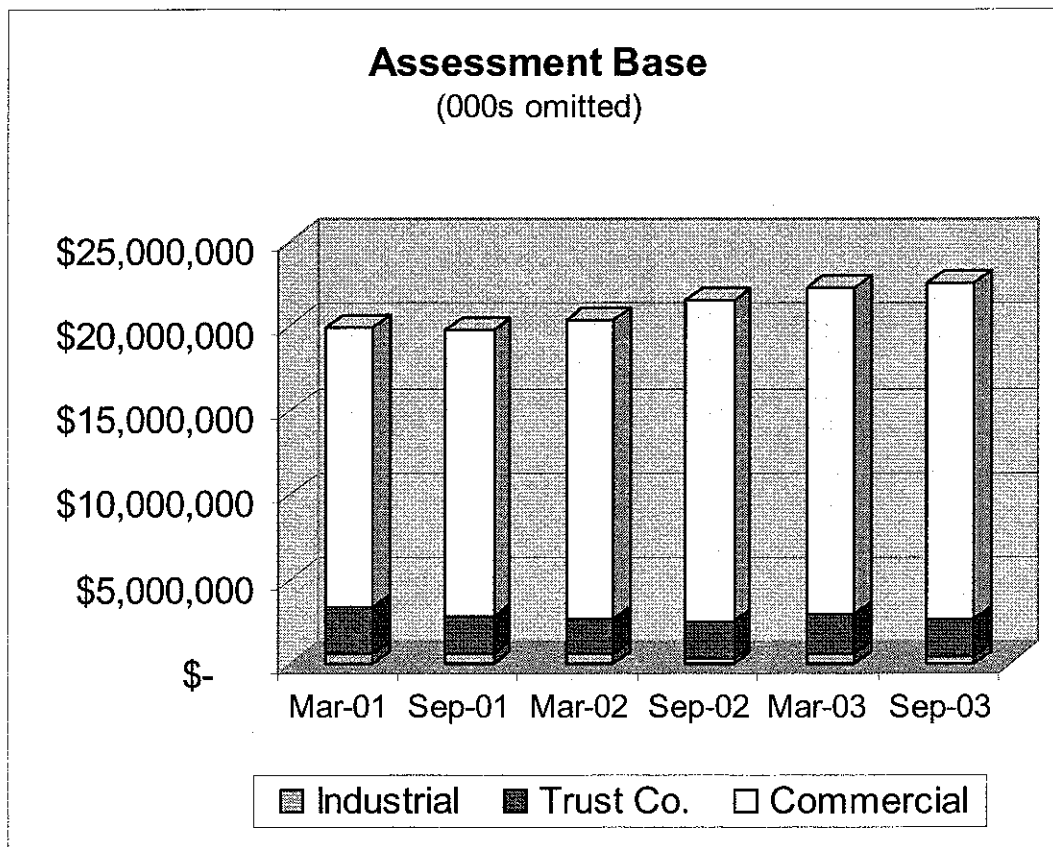
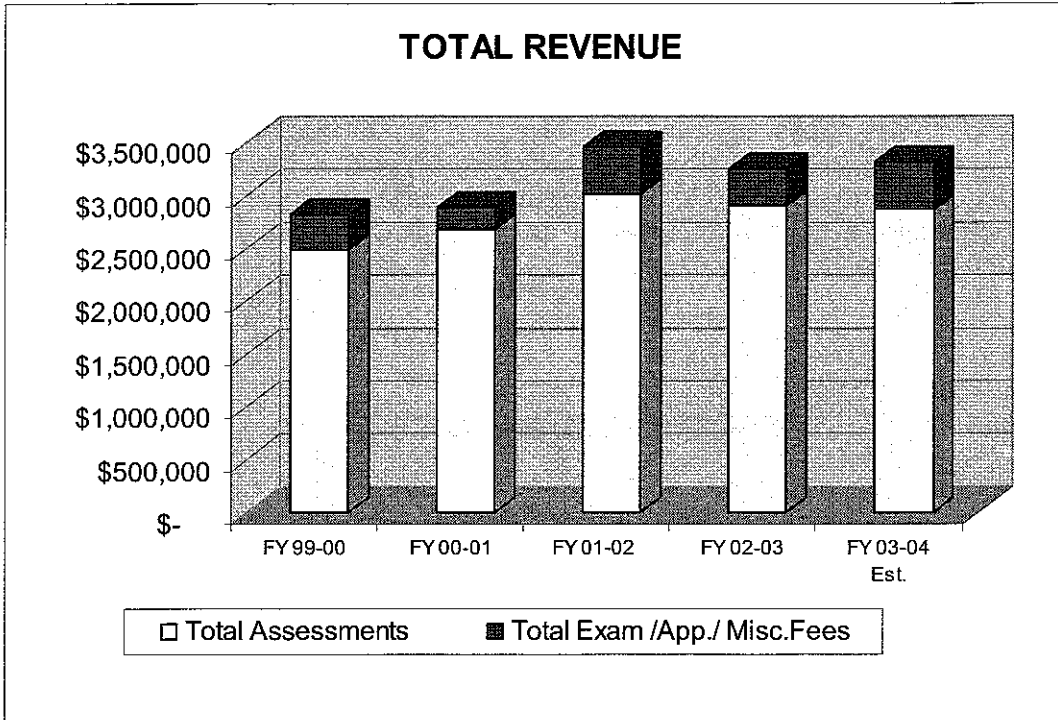
As proscribed by statute, the Department of Regulatory agencies performs Sunset reviews of the functions of the Commissioner and Banking Board with respect to regulatory programs. The results of the review and recommendations are provided to the Colorado General Assembly. If the General Assembly does not pass legislation extending such regulation, the program is repealed by operation of law. The Money Order Act, and the Division sunset July 2004 pursuant to Sections 12-52-107 and 11-102-101, C.R.S. Reviews of the Division and the Money Order Act were conducted in 2003, with the final reports issued in October 2003. It was recommended that both the Division and the Money Order Act be continued. It was also recommended that the Banking Board be expanded to 9 members and that the Division implement an informal appeals process for regulated institutions. Continuation bills will be offered during the 2004 General Assembly. The final Sunset reports are available at: <http://www.dora.state.co.us/opr/oprpublications.htm>.

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 2003-2004 fiscal year is \$3,562,886. 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.



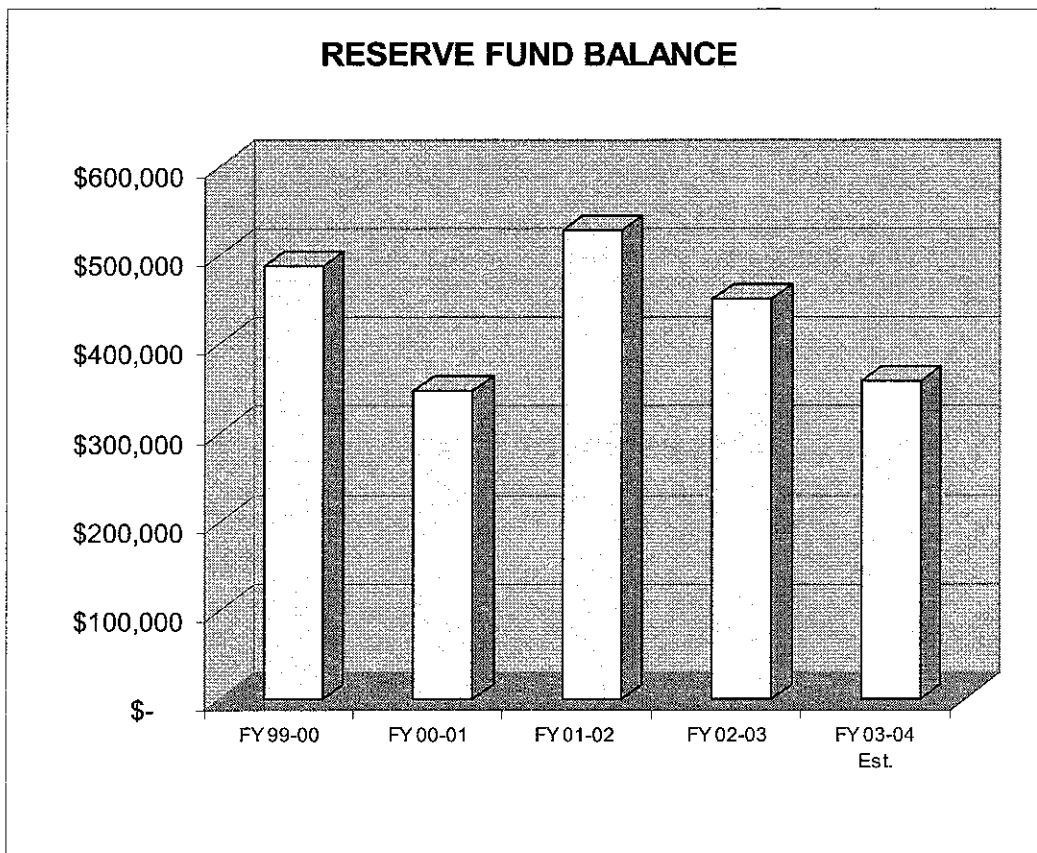
Division Overview



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, 2004, will be at 10.0 percent, or approximately \$201,000 below the 16.5 percent cap.



Industry Condition

Aggregate earnings for Colorado banks continued to decline during 2003. Compressed net interest margins and weak loan demand in some regions were the primary reasons for the decline. Although the earnings trend was down, the aggregate return on equity for state chartered banks was a respectable 14.1 percent. Capital levels remained strong and asset quality, as measured by the level of nonperforming assets, improved to a very manageable 0.67 percent of total assets as of December 31, 2003. The industry continued to grow, albeit at a slower rate than prior years, with total state commercial and industrial bank assets of \$20.6 billion at year end. Trust companies reported a modest decline in corporate assets, but aggregate earnings were up 13.4 percent, and trust assets increased 29.9 percent to nearly \$41 billion.

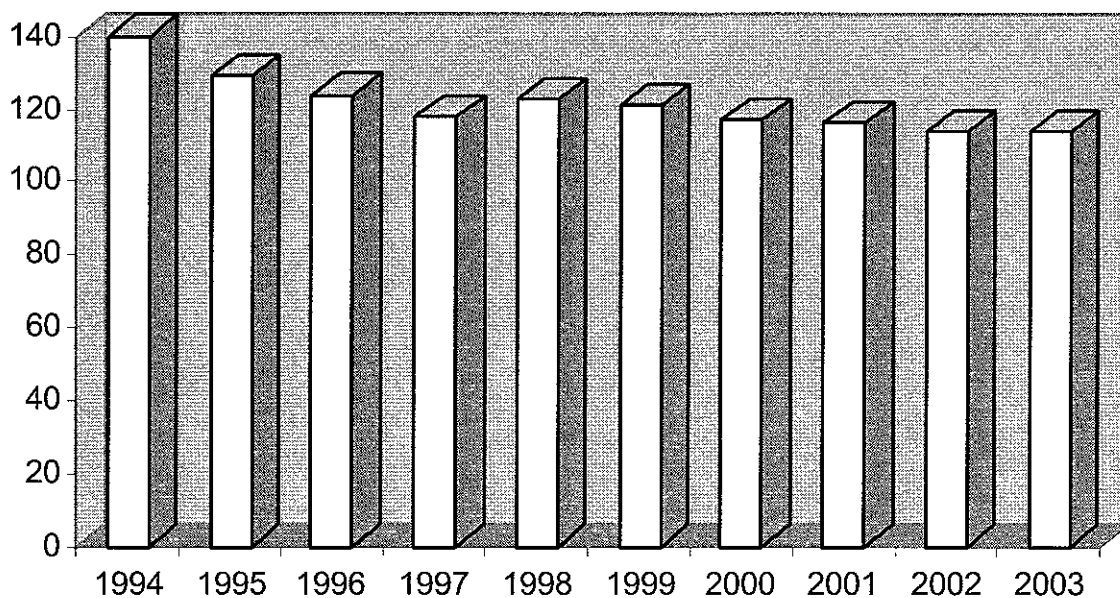
New charter activity increased during 2003, with the Banking Board approving four charter applications. Mergers and acquisitions slowed during 2003, and the number of new charters offset consolidation and conversion activity. There were 128 state-chartered commercial banks, industrial banks, and trust companies at year end, unchanged from the prior year. Average asset size increased to \$176 million, a 280 percent increase in the last decade.

An improving economy, coupled with solid asset quality, strong capital and capable management supports an optimistic expectation for the industry in 2004.

Commercial Banks

Assets held by state chartered banks increased 3.1 percent to \$20,136,663,000 as of December 31, 2003. The asset growth was supported by an increase in equity capital of \$9,326,000. Aggregate net income declined \$16,741,000 to \$268,269,000 for the 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, 2003.

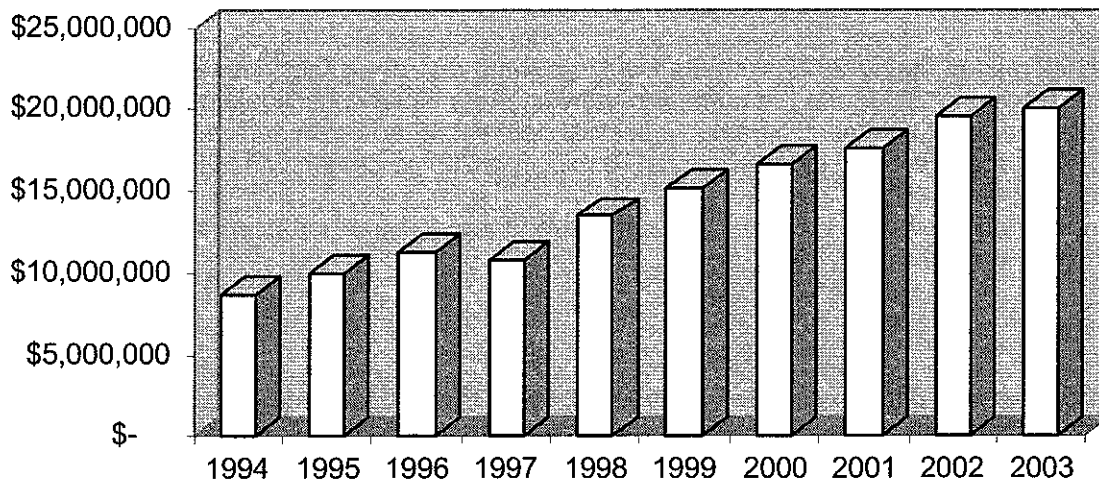
Number of State Chartered Commercial Banks



Industry Condition

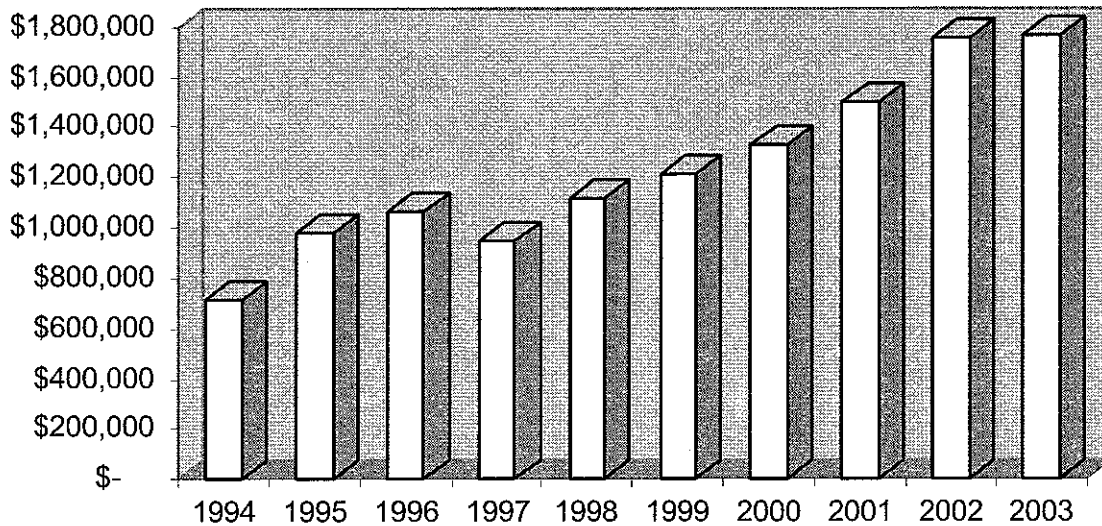
Total Assets of State Chartered Commercial Banks

(000s omitted)



Total Equity of State Chartered Commercial Banks

(000s omitted)

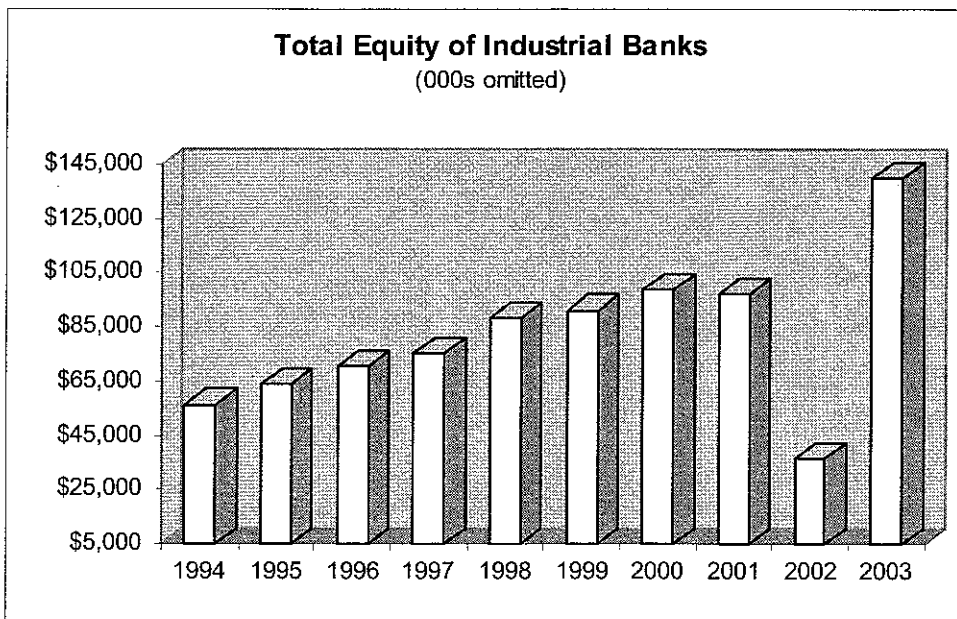
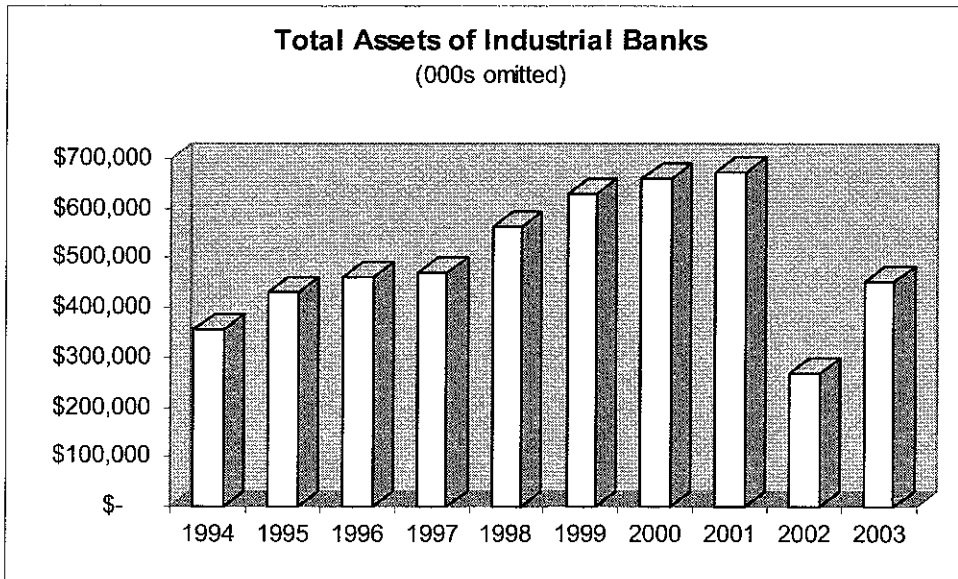


Industry Condition

Industrial Banks

Industrial banks are differentiated from commercial banks by the types of checking products that can be offered, and the 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 as the result of an acquisition, but the trend was reversed in 2003 through normal growth and the acquisition of a large out-of-state bank by a Denver based industrial bank.

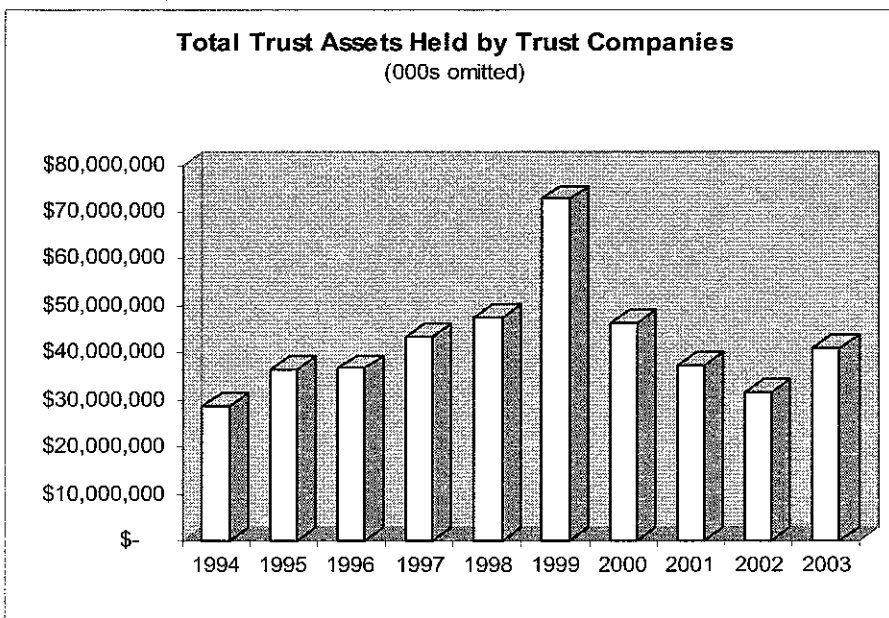
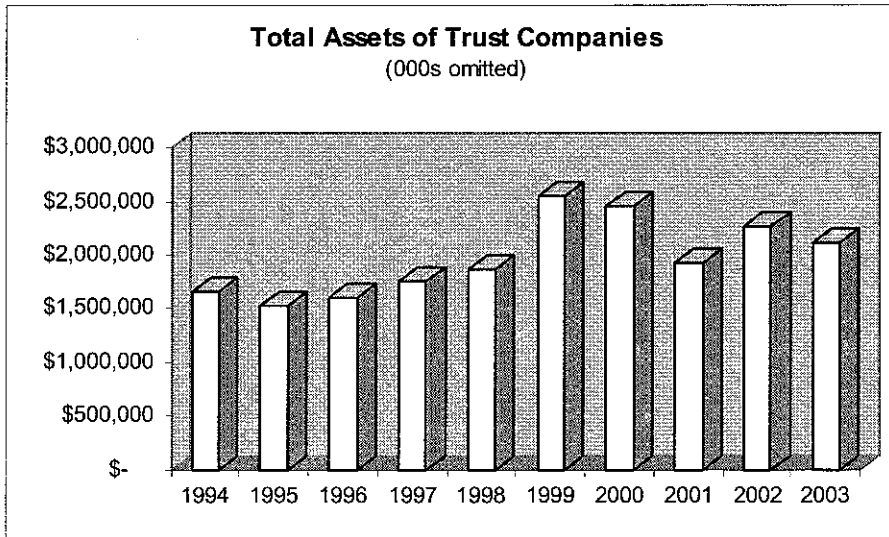


Industry Condition

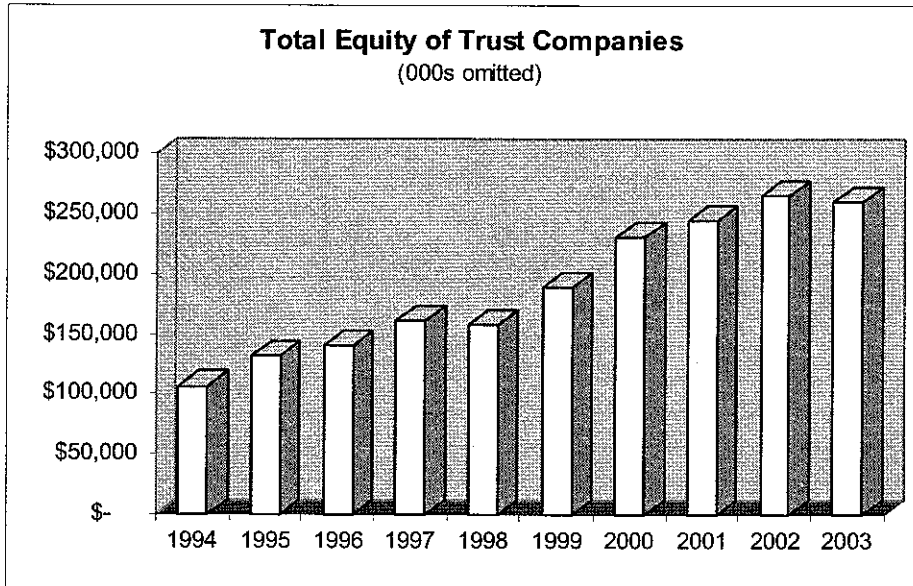
Trust Companies

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 three-year decline in trust assets was dramatically reversed in 2003 as the industry reported a 29 percent increase in total trust assets. The decline and subsequent increase correlate directly to changes in the equities market. Corporate trust company assets and equity declined slightly during the year.



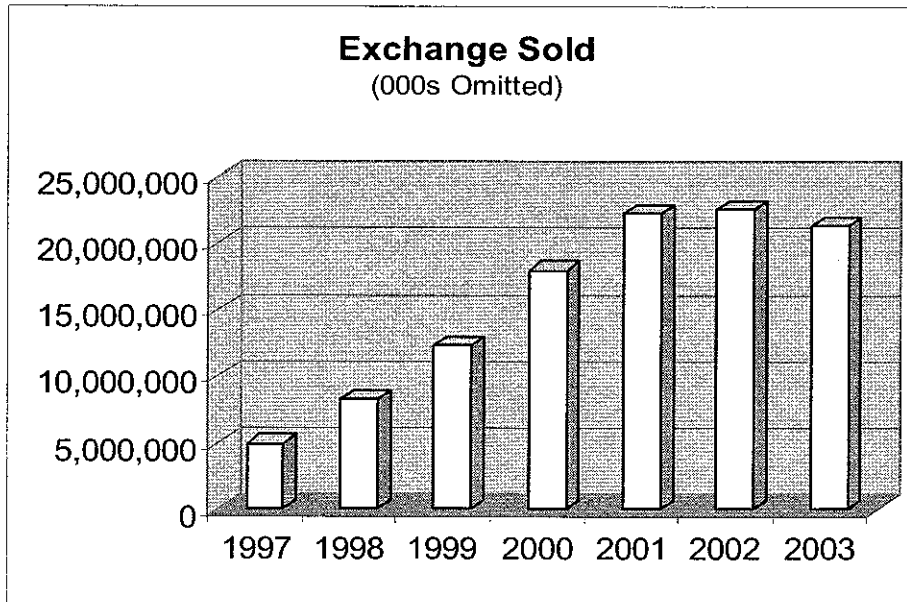
Industry Condition



Money Order Companies

As of December 31, 2003, there were twenty-nine 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.

The total dollar amount of money transmitted, and exchange sold or issued in Colorado during 2003 by Colorado licensed money transmitters, was \$21.3 billion, a 5.6 percent decline from 2002. As depicted in the following chart, the amount of exchange sold in Colorado grew significantly in the late 1990s, but has remained fairly stable over the last several years.



Commercial Bank - Comparative Abstract

(000s Omitted)

ASSETS	114 Banks 12/31/03	Percent to Total	114 Banks 12/31/02	Increase (Decrease)	Percent Change
Cash and Balances Due From Depository Institutions	1,045,932	5.19%	1,133,191	(87,259)	(7.70%)
Securities	6,448,570	32.02%	5,900,021	548,549	9.30%
- Held to Maturity	1,205,127	5.98%	1,351,818	(146,691)	(10.85%)
- Available for Sale	5,243,443	26.04%	4,548,203	695,240	15.29%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	593,656	2.95%	664,153	(70,497)	(10.61%)
Loans and Leases, Net of Unearned Income	11,171,872	55.48%	10,951,822	220,050	2.01%
Less: Allowance for Loan and Lease Losses	138,333	0.69%	136,257	2,076	1.52%
Loans and Leases, Net	11,033,539	54.79%	10,815,565	217,974	2.02%
Assets Held in Trading Accounts	-0-	-0-	-0-	-0-	-0-
Premises and Fixed Assets	528,782	2.63%	508,767	20,015	3.93%
Other Real Estate Owned	43,910	0.22%	41,783	2,127	5.09%
Investments in Unconsolidated Subsidiaries	4,365	0.02%	8,405	(4,040)	(48.07%)
Acceptances	1,033	0.01%	930	103	11.08%
Other Assets	111,559	0.55%	463,122	(351,563)	(75.91%)
Deferred Losses	325,317	1.62%	-0-	-0-	-0-
Total Assets	20,136,663	100.00%	19,535,937	600,726	3.07%

LIABILITIES

Deposits:	17,267,327	85.75%	16,740,057	527,270	3.15%
Noninterest Bearing	3,495,738	17.36%	2,280,069	1,215,669	53.32%
Interest Bearing	13,771,589	68.39%	14,459,988	(688,399)	(4.76%)
Federal Funds Purchased/Securities Sold	342,064	1.70%	297,974	44,090	14.80%
Other Borrowed Money	631,101	3.13%	593,174	37,927	6.39%
Subordinated Notes and Debentures	1,033	0.01%	-0-	-0-	
Other Liabilities	129,379	0.64%	149,540	(20,161)	
Total Liabilities	18,370,904	91.23%	17,780,745	590,159	3.32%
Minority interest in consolidated subsidiaries	1,241	0.01%	-0-	1,241	

EQUITY CAPITAL

Perpetual Preferred Stock	470	-0-	470	-0-	-0-
Common Stock	145,643	0.72%	144,469	1,174	0.81%
Surplus	646,730	3.21%	683,845	(37,115)	(5.43%)
Undivided Profits/Capital Reserves	911,477	4.53%	849,978	61,499	7.24%
Accumulated other income	60,198	0.30%	77,739	(17,541)	(22.56%)
Other Equity Capital Componets	-0-	-0-	(1,309)	1,309	
Total Equity Capital	1,764,518	8.76%	1,755,192	9,326	0.53%

Total Liabilities and Equity Capital	20,136,663	100.00%	19,535,937	600,726	3.07%
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Commercial Bank - Income Statement

(000s Omitted)

Interest Income:

Interest and fees on loans	759,776
Income from lease financing receivables	1,268
Interest income on balance due from depository institution	2,226
Interest and dividend income on securities	243,395
Interest income from assets held in trading	
Interest income of federal funds sold and securities purchased under agreement to resell	5,860
Other Interest Income	3,383

Total Interest Income 1,015,908

Interest Expense:

Interest on deposits	218,582
Interest on federal funds purchase and securities sold under agreements to repurchase	3,352
Interest on trading liabilities and other borrowed money	21,860
Interest on subordinated notes and debentures	0

Total Interest Expense 243,794

Net Interest Income 772,114
Provision for Loan Losses 34,519

Noninterest Income:

Income from fiduciary activities	4,519
Service charges on deposit accounts	108,859
Trading Revenue	0
Investment banking, advisory, brokerage, and underwriting fees and commissions	1,545
Venture capital revenue	0
Net servicing fees	884
Net securitization income	0
Insurance commission and fees	1,935
Net gains (losses) on sales of loans and leases	17,996
Net gains (losses) on sales of other real estate owned	368
Net gains (losses) on sales of other assets (excluding securities)	(1,096)
Other Noninterest Income	100,862

Total Noninterest Income 235,872
Gain (Loss) on Securities not Held in Trading Accounts 3,679

Noninterest Expense:

Salaries	321,891
Expenses of premises and fixed assets	86,015
Amortization expense of intangible assets (including goodwill)	1,236
Other noninterest expense	209,587

Total Noninterest Expense 618,729

Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments 358,417
Applicable Income Taxes 90,186
Income (Loss) before extraordinary items and other adjustments 268,231
Extraordinary Items and Other Adjustments, Net of Income Taxes 38

Net Income 268,269

Return on Average Assets 1.41%

Commercial Bank - Detail

(000s Omitted)

City	Institution Name	Cash&Due from Banks	Total Securities	Total Loans	Loan Loss Reserve	Fixed Assets	Total Assets	Total Deposits	Total Liabilities	Total Equity Capital	ROAA
Arvada	FirstBank of Arvada	\$7,121	\$178,943	\$47,069	\$440	\$4,808	\$240,602	\$219,959	\$223,918	\$16,684	2.07
Ault	Farmer Bank Ault	\$1,523	\$3,687	\$61,665	\$400	\$710	\$71,280	\$69,687	\$62,367	\$8,913	1.35
Aurora	Citywide Banks	\$45,471	\$80,041	\$444,609	\$4,676	\$5,387	\$589,354	\$490,883	\$541,386	\$47,949	2.04
Aurora	Colonial Bank	\$7,374	\$38,248	\$105,997	\$1,098	\$7,093	\$164,182	\$151,391	\$152,353	\$11,829	1.64
Aurora	Commerce Bank	\$3,887	\$29,147	\$59,187	\$579	\$815	\$97,179	\$82,716	\$88,419	\$8,760	2.23
Aurora	FirstBank of Aurora	\$8,893	\$227,524	\$64,890	\$761	\$10,041	\$323,518	\$295,045	\$301,241	\$22,277	2.04
Avon	FirstBank of Avon	\$10,950	\$122,804	\$132,816	\$1,519	\$6,710	\$275,837	\$251,438	\$255,563	\$20,274	2.12
Bayfield	Pine River Valley Bank	\$4,385	\$31,199	\$43,522	\$438	\$1,913	\$87,942	\$79,675	\$79,796	\$8,146	1.47
Blende	Centennial Bank of Blende	\$1,631	\$5,838	\$19,604	\$358	\$240	\$31,066	\$27,611	\$27,662	\$3,404	1.47
Boulder	FirstBank of Boulder	\$11,610	\$296,342	\$83,433	\$780	\$2,427	\$401,288	\$368,474	\$373,872	\$27,416	1.93
Boulder	Fiatrons Bank	\$1,375	\$0	\$36,407	\$495	\$122	\$37,724	\$29,277	\$29,701	\$8,023	1
Breckenridge	FirstBank of Breckenridge	\$2,390	\$35,129	\$53,223	\$492	\$1,724	\$98,659	\$90,251	\$90,778	\$7,881	2.52
Brighton	Valley Bank & Trust	\$11,101	\$40,470	\$153,065	\$1,896	\$11,422	\$223,550	\$194,989	\$203,491	\$20,059	1.4
Brush	The Farmers State Bank of Brush	\$3,552	\$13,668	\$15,189	\$196	\$165	\$34,265	\$29,388	\$29,484	\$4,781	0.51
Buena Vista	Collegiate Peaks Bank	\$3,597	\$19,197	\$52,958	\$610	\$1,989	\$79,462	\$66,688	\$71,120	\$8,342	1.24
Burlington	The Bank of Burlington	\$3,189	\$31,458	\$6,217	\$140	\$301	\$43,101	\$39,132	\$39,216	\$3,885	1.48
Calhan	Farmers State Bank of Calhan	\$3,369	\$24,172	\$97,640	\$1,548	\$4,301	\$133,512	\$85,434	\$121,336	\$12,176	1.21
Castle Rock	BankWest	\$4,744	\$6,999	\$39,115	\$722	\$756	\$53,420	\$47,052	\$47,435	\$5,985	-1.33
Castle Rock	Castle Rock Bank	\$2,921	\$3,395	\$69,406	\$1,020	\$3,392	\$87,744	\$79,864	\$80,923	\$6,821	1.65
Castle Rock	FirstBank of Douglas County	\$4,835	\$199,034	\$43,913	\$301	\$4,104	\$260,259	\$233,240	\$238,171	\$22,088	1.8
Cheyenne Wells	The Eastern Colorado Bank	\$4,128	\$14,992	\$72,787	\$1,575	\$1,892	\$94,785	\$66,061	\$86,307	\$8,478	1.27
Colorado Springs	Cheyenne Mountain Bank	\$2,295	\$14,428	\$28,852	\$312	\$294	\$47,405	\$42,764	\$43,001	\$4,404	0.52
Colorado Springs	First State Bank, Colorado Springs	\$3,034	\$1,585	\$9,401	\$243	\$408	\$14,410	\$12,254	\$12,716	\$1,694	0.26
Colorado Springs	FirstBank of Colorado Springs	\$4,052	\$72,412	\$21,041	\$193	\$5,634	\$111,124	\$101,302	\$104,464	\$6,660	0.48
Colorado Springs	FirstBank of El Paso County	\$2,412	\$52,119	\$16,869	\$205	\$6,568	\$78,372	\$68,825	\$72,135	\$6,237	0.73
Colorado Springs	The Bank at Broadmoor	\$6,548	\$31,026	\$47,676	\$410	\$5,523	\$109,835	\$100,271	\$100,497	\$9,338	1.26
Colorado Springs	The Citadel Bank	\$27,722	\$7,016	\$22,538	\$260	\$2,531	\$60,273	\$55,481	\$60,493	\$4,230	0.63
Colorado Springs	Vista Bank	\$1,294	\$10,000	\$30,032	\$761	\$3,106	\$50,175	\$34,936	\$41,866	\$8,308	-0.66
Cortez	The Citizens State Bank of Cortez	\$5,010	\$22,506	\$44,771	\$753	\$1,641	\$77,288	\$69,940	\$70,962	\$6,282	1.14
Cripple Creek	Community Banks of Colorado	\$13,174	\$5,286	\$386,466	\$1,181	\$9,280	\$447,832	\$327,612	\$408,974	\$38,858	1.45
Denver	Bank of Denver	\$17,002	\$32,210	\$107,930	\$1,180	\$3,229	\$162,367	\$135,000	\$146,134	\$16,233	0.91
Denver	Bankers' Bank of the West	\$153,223	\$3,270	\$143,993	\$1,984	\$149	\$375,255	\$189,511	\$351,816	\$23,439	1.09
Denver	FirstBank of Cherry Creek	\$9,922	\$193,258	\$77,391	\$606	\$13,187	\$307,928	\$285,795	\$289,043	\$18,885	1.33
Denver	FirstBank of Denver	\$8,610	\$146,838	\$91,318	\$1,281	\$2,534	\$252,098	\$223,873	\$255,614	\$16,484	2.16
Denver	Guaranty Bank and Trust Company	\$43,167	\$110,979	\$785,104	\$8,707	\$18,240	\$1,018,756	\$928,729	\$932,797	\$85,959	1.15
Denver	Mountain States Bank	\$12,601	\$138,579	\$117,686	\$2,998	\$3,042	\$276,327	\$235,404	\$238,048	\$38,279	1.11
Denver	Premier Bank	\$8,420	\$21,673	\$89,505	\$1,246	\$1,443	\$135,888	\$99,953	\$125,046	\$10,842	1.07
Denver	Steele Street Bank	\$871	\$8,787	\$12,857	\$190	\$313	\$35,632	\$26,483	\$26,558	\$9,074	-10.85
Denver	Young Americans Bank	\$363	\$12,523	\$155	\$11	\$14	\$14,645	\$13,591	\$13,636	\$1,009	-3.39
Dolores	The Dolores State Bank	\$2,316	\$32,830	\$43,368	\$879	\$1,139	\$82,510	\$73,871	\$73,910	\$8,600	1.03
Durango	Bank of the San Juans	\$11,770	\$832	\$63,384	\$634	\$1,805	\$83,227	\$74,556	\$77,026	\$6,201	0.96
Durango	The Bank of Durango	\$1,617	\$711	\$32,914	\$456	\$1,513	\$39,942	\$34,062	\$36,637	\$3,305	0.88
Eaton	Centennial Bank of the West	\$23,731	\$29,835	\$627,466	\$7,663	\$10,473	\$707,728	\$580,697	\$631,499	\$76,229	1.12
Edwards	Millennium Bank	\$3,295	\$2,532	\$131,286	\$1,360	\$3,245	\$146,890	\$124,025	\$128,503	\$18,387	0.74
Englewood	Centennial Bank	\$9,467	\$9,992	\$3,945	\$89	\$596	\$54,818	\$51,214	\$51,287	\$3,531	0.1
Evans	Weld County Bank	\$6,625	\$15,978	\$151,128	\$1,522	\$4,703	\$192,782	\$173,696	\$174,227	\$18,555	0.81
Evergreen	FirstBank of Evergreen	\$2,301	\$64,463	\$16,673	\$218	\$1,659	\$85,455	\$78,101	\$79,385	\$6,070	1.43
Flager	High Plains Bank	\$4,669	\$6,763	\$54,866	\$629	\$1,218	\$69,784	\$57,751	\$63,903	\$5,881	1.3
Florence	Rocky Mountain Bank & Trust	\$2,243	\$28,529	\$48,026	\$727	\$3,873	\$87,342	\$59,609	\$80,737	\$6,605	1.36
Fort Collins	FirstBank of Northern Colorado	\$4,756	\$54,524	\$85,971	\$915	\$8,089	\$154,191	\$139,836	\$143,910	\$10,281	1.74
Fort Lupton	Bank of Colorado	\$39,996	\$184,340	\$720,326	\$12,820	\$28,438	\$1,012,084	\$867,019	\$919,972	\$92,112	1.45
Fort Morgan	Fort Morgan State Bank	\$2,174	\$4,838	\$22,432	\$396	\$390	\$30,850	\$26,606	\$28,378	\$2,472	1.8
Fort Morgan	The Farmers State Bank of Fort Morgan	\$3,529	\$70,869	\$67,008	\$1,828	\$380	\$142,505	\$110,061	\$122,578	\$19,927	2.52
Fowler	Fowler State Bank	\$2,392	\$23,168	\$21,811	\$658	\$23	\$48,893	\$42,974	\$43,256	\$5,637	0.57
Glenwood Springs	Alpine Bank	\$52,662	\$108,804	\$898,017	\$7,706	\$46,105	\$1,133,188	\$992,387	\$1,025,096	\$107,632	1.67
Greeley	Cache Bank & Trust	\$4,019	\$19,537	\$63,974	\$839	\$5,435	\$93,350	\$79,321	\$83,978	\$9,372	0.16
Greeley	FirstBank of Greeley	\$1,149	\$15,109	\$16,376	\$149	\$3,158	\$36,222	\$27,023	\$32,815	\$3,407	1.61
Greeley	New Frontier Bank	\$10,197	\$43,783	\$307,587	\$3,187	\$3,584	\$383,124	\$313,508	\$353,183	\$29,941	1
Greeley	New West Bank	\$653	\$0	\$24,587	\$250	\$586	\$31,197	\$26,092	\$26,259	\$4,938	-5
Greeley	Union Colony Bank	\$24,351	\$55,510	\$292,132	\$5,115	\$9,564	\$420,416	\$359,893	\$376,470	\$43,946	0.57
Greenwood Village	First American State Bank	\$6,373	\$41,734	\$65,290	\$685	\$418	\$122,668	\$115,403	\$115,648	\$7,020	1.01
Greenwood Village	FirstBank of Tech Center	\$20,512	\$264,840	\$86,565	\$1,050	\$10,141	\$384,270	\$348,453	\$361,194	\$23,076	1.79
Gunnison	The Gunnison Bank & Trust Company	\$1,103	\$0	\$41,437	\$646	\$2,467	\$46,245	\$40,402	\$42,308	\$3,937	1.05
Haxtun	Haxtun Community Bank	\$1,050	\$2,714	\$18,558	\$383	\$125	\$23,187	\$20,846	\$20,938	\$2,249	1.19
Hotchkiss	First State Bank of Hotchkiss	\$1,741	\$6,616	\$32,042	\$514	\$642	\$46,950	\$40,280	\$40,711	\$6,239	1.47
Idaho Springs	First State Bank	\$2,415	\$1,515	\$19,749	\$407	\$236	\$30,076	\$26,395	\$26,448	\$3,628	1.11
Kit Carson	Kit Carson State Bank	\$2,008	\$15,097	\$30,614	\$640	\$417	\$50,099	\$44,707	\$45,030	\$5,069	0.65
La Jara	Community Banks of the Rockies	\$5,318	\$5,449	\$151,639	\$1,184	\$5,408	\$178,684	\$141,667	\$158,945	\$19,739	1.16
LaJunta	The Colorado Bank & Trust Company	\$2,031	\$30,097	\$20,830	\$842	\$1,595	\$61,650	\$55,009	\$55,485	\$6,165	0.81
LaJunta	The State Bank-La Junta	\$3,663	\$13,689	\$32,743	\$300	\$1,805	\$54,228	\$43,836	\$48,566	\$5,662	0.86
Lakewood	FirstBank of Colorado	\$71,486	\$481,929	\$181,539	\$2,396	\$8,757	\$788,674	\$717,374	\$728,112	\$60,562	1.74
Lakewood	FirstBank of Lakewood	\$4,785	\$198,561	\$46,732	\$585	\$8,534	\$264,526	\$241,640	\$246,578	\$17,948	2

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	Front Range Bank	\$1,322	\$19,164	\$47,705	\$487	\$4,708	\$74,564	\$67,183	\$69,156	\$5,408	0.68
Lamar	Colorado East Bank & Trust	\$11,076	\$91,390	\$132,380	\$1,815	\$10,121	\$259,227	\$195,799	\$233,281	\$25,946	0.73
Lamar	Valley State Bank	\$6,293	\$21,595	\$69,030	\$2,171	\$110	\$103,287	\$81,743	\$92,643	\$10,644	1.69
Leadville	First Mountain Bank	\$6,949	\$299	\$13,158	\$227	\$446	\$21,089	\$15,434	\$19,585	\$1,504	2.09
Littleton	FirstBank	\$7,914	\$156,263	\$58,238	\$1,052	\$4,402	\$230,288	\$199,472	\$216,093	\$14,195	0.4
Littleton	FirstBank of Arapahoe County	\$11,031	\$187,196	\$63,553	\$576	\$3,885	\$272,005	\$248,778	\$252,820	\$19,185	2.07
Littleton	FirstBank of Littleton	\$12,402	\$209,246	\$69,718	\$700	\$9,201	\$305,222	\$281,727	\$285,419	\$19,803	1.67
Littleton	FirstBank of South Jeffco	\$10,525	\$308,880	\$104,592	\$1,269	\$7,111	\$446,728	\$410,849	\$416,627	\$30,101	2.02
Longmont	FirstBank of Longmont	\$6,552	\$164,112	\$86,922	\$641	\$5,315	\$264,748	\$242,211	\$245,851	\$18,897	2.09
Louisville	FirsTier Bank	\$642	\$0	\$13,460	\$162	\$1,114	\$20,779	\$16,130	\$16,166	\$4,613	-53.91
Louisville	Heritage Bank	\$16,304	\$62,456	\$285,632	\$2,872	\$10,264	\$396,942	\$303,556	\$364,891	\$32,051	0.41
Loveland	Advantage Bank	\$1,028	\$19,142	\$18,110	\$173	\$1,718	\$41,742	\$35,799	\$38,105	\$3,637	-1.49
Loveland	The Home State Bank	\$17,809	\$77,761	\$283,474	\$4,913	\$11,412	\$391,392	\$332,207	\$358,141	\$33,251	1
Mancos	Mancos Valley Bank	\$1,261	\$7,650	\$20,473	\$475	\$708	\$39,837	\$36,658	\$36,841	\$2,996	0.74
McClave	McClave State Bank	\$637	\$3,981	\$8,935	\$499	\$689	\$14,333	\$12,734	\$12,777	\$1,556	-0.92
Montrose	MontroseBank	\$4,963	\$15,276	\$70,340	\$562	\$3,356	\$98,723	\$89,855	\$90,050	\$8,673	2.88
Monument	Intergrity Bank & Trust	\$151	\$2,258	\$4,145	\$42	\$441	\$7,188	\$3,349	\$3,356	\$3,832	-15.06
Olathe	Olathe State Bank	\$1,364	\$5,875	\$25,003	\$278	\$1,435	\$37,967	\$34,882	\$35,487	\$2,480	0.78
Ouray	Citizens State Bank of Ouray	\$3,731	\$34,372	\$21,842	\$267	\$544	\$73,265	\$64,879	\$65,495	\$7,770	1.41
Pagosa	Citizens Bank of Pagosa Springs	\$1,929	\$15,921	\$26,771	\$487	\$1,657	\$49,103	\$42,211	\$45,390	\$3,713	1.3
Paonia	Paonia State Bank	\$1,594	\$10,094	\$27,115	\$495	\$743	\$43,929	\$38,796	\$40,080	\$3,849	1.05
Parker	Champion Bank	\$760	\$0	\$4,861	\$51	\$160	\$7,339	\$4,589	\$4,605	\$2,734	-9.79
Parker	First United Bank	\$6,966	\$218	\$125,474	\$1,233	\$18,635	\$155,457	\$135,406	\$137,834	\$17,623	1.08
Parker	FirstBank of Parker	\$3,671	\$64,985	\$14,257	\$151	\$4,063	\$91,882	\$84,745	\$86,210	\$5,672	0.93
Pueblo	Pueblo Bank and Trust Company	\$11,514	\$70,053	\$254,073	\$2,581	\$11,464	\$349,547	\$303,214	\$320,822	\$28,725	3.81
Rocky Ford	Community Banks of Southern Colorado	\$11,540	\$6,005	\$89,972	\$1,105	\$2,779	\$115,948	\$88,255	\$105,814	\$10,134	-0.05
Rocky Ford	The State Bank	\$1,619	\$5,223	\$10,298	\$123	\$150	\$18,794	\$15,141	\$16,320	\$2,474	0.96
Silverthorne	FirstBank of Silverthorne	\$3,901	\$56,120	\$69,295	\$705	\$4,482	\$134,587	\$121,584	\$125,363	\$9,224	1.92
Thomton	FirstBank of Adams County	\$3,960	\$66,205	\$19,288	\$260	\$5,485	\$97,560	\$86,870	\$89,749	\$7,811	1.53
Thomton	North Valley Bank	\$5,176	\$9,582	\$70,448	\$731	\$4,513	\$95,221	\$86,234	\$87,883	\$7,338	2.26
Trinidad	International Bank	\$1,569	\$0	\$17,684	\$177	\$2,525	\$23,013	\$19,904	\$19,983	\$3,030	0.45
Vail	FirstBank of Vail	\$6,655	\$76,810	\$156,784	\$1,896	\$6,865	\$249,773	\$229,264	\$231,162	\$18,611	2
Vail	WestStar Bank	\$23,628	\$76,924	\$311,774	\$3,503	\$37,931	\$572,629	\$453,731	\$498,005	\$73,906	0.6
Walden	North Park State Bank	\$1,776	\$2,592	\$5,280	\$46	\$415	\$12,776	\$11,632	\$11,649	\$1,127	-0.28
Walsh	Colorado State Bank of Walsh	\$3,224	\$9,015	\$19,050	\$323	\$184	\$33,243	\$29,197	\$29,371	\$3,872	1.19
Westcliffe	Colorado Mountain Bank	\$4,875	\$6,917	\$59,655	\$529	\$848	\$73,569	\$66,844	\$67,364	\$6,205	1.96
Westminster	FirstBank North	\$7,067	\$196,775	\$48,969	\$559	\$8,916	\$270,594	\$247,982	\$251,545	\$19,049	1.9
Wheat Ridge	FirstBank of Wheat Ridge	\$6,878	\$186,479	\$60,996	\$791	\$5,543	\$266,328	\$242,818	\$247,314	\$19,014	2.02
Wheat Ridge	Foothills Bank	\$3,599	\$11,586	\$79,915	\$1,068	\$3,841	\$98,880	\$81,928	\$89,107	\$9,773	0.86
Wiley	The State Bank of Wiley	\$2,835	\$27,868	\$35,796	\$1,186	\$149	\$67,553	\$41,430	\$48,266	\$19,287	3.18
Woodland Park	Park State Bank & Trust	\$2,455	\$29,222	\$35,904	\$398	\$6,111	\$75,518	\$68,436	\$68,797	\$6,721	1.11
Wray	Wray State Bank	\$2,644	\$9,090	\$26,648	\$538	\$368	\$42,000	\$35,578	\$38,626	\$3,374	0.79
		\$1,045,932	\$6,448,570	\$11,124,329	\$138,333	\$528,782	\$20,136,663	\$17,267,327	\$18,370,904	\$1,764,518	

Industrial Bank - Abstract

(000s Omitted)

ASSETS	4 Banks 12/31/03	Percent to Total	4 Banks 12/31/02	Increase (Decrease)	Percent Change
Cash and Balances Due From Depository Institutions	11,524	2.53%	18,527	(7,003)	-37.80%
Securities	231,762	50.87%	113,033	118,729	105.04%
- Held to Maturity	3,053	0.67%	1,287	1,766	137.22%
- Available for Sale	228,709	50.20%	111,746	116,963	104.67%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	12,636	2.77%	18,197	(5,561)	-30.56%
Loans and Leases, Net of Unearned Income	111,407	24.45%	116,502	(5,095)	-4.37%
Less: Allowance for Loan and Lease Losses	5,503	1.21%	7,151	(1,648)	-23.05%
Loans and Leases, Net	105,904	23.25%	109,351	(3,447)	-3.15%
Premises and Fixed Assets	6,886	7.59%	1,756	5,130	292.14%
Other Real Estate Owned	0	0.00%	0	0	0.00%
Intangible Assets	4,256	0.93%	0	4,256	0.00%
Other Assets	82,621	18.13%	9,035	73,586	814.45%
Total Assets	455,589	100.00%	269,899	185,690	68.80%

LIABILITIES

Deposits:	220,743	48.45%	227,083	(6,340)	84.14%
Noninterest Bearing	1,121	0.25%	45,535	(44,414)	-97.54%
Interest Bearing	219,622	48.21%	181,548	38,074	20.97%
Other Borrowed Money	4,329	0.95%	4,352	(23)	-0.53%
Other Liabilities	90,714	19.91%	2,155	88,559	4109.47%
Total Liabilities	315,786	69.31%	233,590	82,196	35.19%

EQUITY CAPITAL

Common Stock	1,644	0.36%	1,588	56	3.53%
Surplus	97,807	21.47%	20,563	77,244	375.65%
Undivided Profits/Capital Reserves	39,725	8.72%	12,851	26,874	209.12%
Accumulated other income	627	0.14%	1,307	-680	-52.03%
Total Equity Capital	139,803	30.69%	36,309	103,494	285.04%
Total Liabilities and Equity Capital	455,589	100.00%	269,899	185,690	68.80%

Industrial Bank - Income Statement

(000s Omitted)

Interest Income:		
Interest and fees on loans	12,263	
Income from lease financing receivables	0	
Interest income on balance due from depository institution	384	
Interest and dividend income on securities	4,879	
Interest income from assets held in trading		
Interest income of federal funds sold and securities purchased under agreement to resell	219	
Other Interest Income	8	
Total Interest Income	17,753	
Interest Expense:		
Interest on deposits	5,445	
Interest on federal funds purchase and securities sold under agreements to repurchase	0	
Interest on trading liabilities and other borrowed money	57	
Interest on subordinated notes and debentures	0	
Total Interest Expense	5,502	
Net Interest Income		12,251
Provision for Loan Losses		2,945
Noninterest Income:		
Income from fiduciary activities	0	
Service charges on deposit accounts	283	
Trading Revenue	0	
Investment banking, advisory, brokerage, and underwriting fees and commissions	0	
Venture capital revenue	0	
Net servicing fees	675	
Net securitization income	0	
Insurance commission and fees	0	
Net gains (losses) on sales of loans and leases	0	
Net gains (losses) on sales of other real estate owned	0	
Net gains (losses) on sales of other assets (excluding securities)	(6)	
Other Noninterest Income	5,483	
Total Noninterest Income		6,435
Gain (Loss) on Securities not Held in Trading Accounts		505
Noninterest Expense:		
Salaries	4,476	
Expenses of premises and fixed assets	1,089	
Amortization expense of intangible assets (including goodwill)	967	
Other noninterest expense	5,299	
Total Noninterest Expense		11,831
Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments	4,415	
Applicable Income Taxes	1,333	
Income (Loss) before extraordinary items and other adjustments	3,082	
Extraordinary Items and Other Adjustments, Net of Income Taxes	0	
Net Income		3,082
Return on Average Assets		0.63%

Industrial 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
Denver	Trust Industrial	\$3	\$2,511	\$0	\$0	\$0	\$2,535	\$520	\$520	\$2,015	-0.39
Englewood	First Financial Bank	\$9,562	\$104,996	\$0	\$0	\$0	\$196,103	\$3,294	\$92,011	\$104,092	0.5
Grand Junction	Home Loan Industrial Bank	\$182	\$18,870	\$22,913	\$177	\$5,285	\$48,094	\$39,847	\$44,612	\$3,482	0.56
Colorado Springs	5 Star Bank (a Colorado Industrial Bank)	\$1,777	\$105,385	\$88,494	\$5,326	\$1,601	\$208,857	\$177,082	\$178,643	\$30,214	0.8
		\$11,524	\$231,762	\$111,407	\$5,503	\$6,886	\$455,589	\$220,743	\$315,786	\$139,803	

Trust Company - Abstract

(000s Omitted)

ASSETS	10 TRUST 12/31/2003	Percent to Total	10 TRUST 12/31/2002	INCREASE (DECREASE)	PERCENT CHANGE
Cash and Balances Due From Banks	12,005	0.57%	7,330	4,675	63.78%
Securities	1,935,290	91.49%	2,142,352	-207,062	-9.67%
Fees Receivable, Expenses, Fixed/Other Assets	167,930	7.94%	119,470	48,460	40.56%
Total Assets	2,115,225	100.00%	2,269,152	-153,927	-6.78%

LIABILITIES

Deposits	1,637,800	77.43%	1,662,989	-25,189	-1.51%
Accounts Payable	2,563	0.12%	1,138	1,425	125.22%
Notes Payable, Cap. Leases, Other Liabilities	215,190	10.17%	339,866	-124,676	-36.68%
Total Liabilities	1,855,553	87.72%	2,003,993	-148,440	-7.41%

CAPITAL

Perpetual Preferred Stock	7,131	0.34%	7,131	0	0.00%
Common Stock	31,081	1.47%	30,826	255	0.83%
Surplus and Retained Earnings	222,476	10.52%	227,202	-4,726	-2.08%
Accumulated other income	-1,015	-0.05%	0	-1,015	0
Total Capital	259,673	12.28%	265,159	-5,486	-2.07%
Total Liabilities and Equity Capital	2,115,226	100.00%	2,269,152	-153,926	-6.78%

TRUST ACCOUNTS

Total Trust Assets	40,950,683	31,536,472	9,414,211	29.85%
Number of Trust Accounts (Actual)	349,701	354,458	-4,757	-1.34%
Trust Account Average	117,102	88,971	28,131	31.62%

Trust Company - Income Statement

(000s Omitted)

Income		
Trust administrative fee income	78,922	
Interest and dividend income earned	97,128	
Other Income	438	
Total Income		176,488
Expenses		
Interest expense	8,017	
Salaries and employee benefits	71,120	
Expenses of premises and fixed assets	23,784	
Other expenses	42,567	
Provision for Loan Losses	226	
Total Expenses		145,714
Net Income Before Taxes		30,774
Gain (Loss) on Securities not Held in Trading Accounts		6,060
Applicable Income Taxes		13,636
Extraordinary Items and Other Adjustments, Net of Income Taxes		0
Net Income		23,198

Trust Company - Detail

(000s Omitted)

City	Institution Name	Cash&Due from Banks	Total Securities	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	\$70	\$1,163	\$71	\$270	\$0	\$1,031	\$225,000	\$0	\$109	\$913	-\$95
Denver	First Trust Corporation	\$601	\$1,573,323	\$7,361	\$29,831	\$26,065	\$1,489,368	\$25,835,411	\$1,138,018	\$95,380	\$155,970	\$9,436
Denver	Sentinel Trust Company	\$56	\$5	\$0	\$447	\$0	\$4,428	\$510,692	\$0	\$33	\$4,395	\$2,965
Denver	Investment Trust Company	\$316	\$237	\$4	\$4	\$0	\$925	\$245,910	\$0	\$35	\$858	\$139
Englewood	Trust Company of America	\$6,369	\$35,433	\$1,321	\$3,314	\$0	\$221,678	\$2,424,695	\$199,856	\$871	\$20,951	\$3,755
Englewood	Lincoln Trust Company	\$79	\$381,063	\$269	\$3,582	\$0	\$352,387	\$3,949,974	\$299,926	\$14,592	\$37,869	\$5,375
Fort Collins	Poudre River Valley Trust Company	\$677	\$135	\$79	\$52	\$0	\$1,386	\$100,618	\$0	\$17	\$1,339	-\$93
Greenwood Village	Orchard Trust Company	\$1,788	\$5,556	\$0	\$7	\$0	\$3,754	\$1,348,705	\$0	\$17	\$2,252	\$120
Greenwood Village	Members Trust Company of Colorado	\$395	\$164	\$44	\$624	\$0	\$1,741	\$41,217	\$0	\$2	\$1,602	-\$1,120
Lakewood	Computershare Trust Company	\$1,654	\$1,124	\$1,398	\$33,594	\$0	\$38,527	\$6,268,461	\$0	\$4,134	\$33,514	\$2,716
		\$12,005	\$1,998,203	\$10,547	\$71,725	\$26,065	\$2,115,225	\$40,950,683	\$1,637,800	\$115,190	\$259,673	\$23,198

Financial Institution Activity

ACTIVITY	EFFECTIVE DATE
De Novo Commercial State Bank Charters	
New West Bank, Greeley, Weld County	02/03/2003
Steele Street Bank, Denver, Denver County	08/06/2003
Integrity Bank & Trust, Monument, El Paso County	08/11/2003
FirsTier Bank, Louisville, Boulder County	11/15/2003
De Novo Foreign Capital Depository (FCD)	
American International Holding LLC, Denver, Denver County	10/31/2003
DBA: American International Depository & Trust	
Licensing - Money Order/Transmitter Company	
American Payment Systems, Inc., Wallingford, CT	06/17/2003
Vina MoneyGram, Inc., Denver, Denver County	07/31/2003
Loan Production Offices (LPO's)	
Guaranty Bank and Trust Company, Leawood, KS	02/11/2003
Paonia State Bank, Hotchkiss, Delta County	06/02/2003
Relocation - Commercial State Bank Charter	
Advantage Bank, Loveland, Larimer County	01/27/2003
TO: North Denver Avenue, Loveland	
FROM: East Eisenhower Road, Loveland	
Integrity Bank & Trust, Monument, El Paso County	11/11/2003
TO: Cipriani Loop, Monument	
FROM: Woodmoor Drive, Monument	
Relocation - Money Order/Transmitter Company	
ABC Money Transactions Inc., Garden Grove, CA	09/15/2003
FROM: 11761 Timmy Lane, Garden Grove, CA	
TO: 12019 Garden Grove Blvd., Ste. 204, Garden Grove, CA	
RIA Communications, Inc.	04/09/2003
FROM: Santa Ana, CA	
TO: Cerritos, CA	
Vigo Remittance Corporation	10/16/2003
FROM: New York, NY	
TO: Sunrise, FL	
PayPal, Inc.	12/18/2003
FROM: Mountain View, CA	
TO: San Jose, CA	

Financial Institution Activity

ACTIVITYEFFECTIVE DATE

Merger – Commercial State Bank Charter into National Bank Charter	
Union Bank & Trust Company, Denver, Denver County	01/17/2003
INTO: KEYBANK, N.A., Cleveland, OH	
Arapahoe Bank & Trust, Centennial, Arapahoe County	10/01/2003
INTO: First National Bank (Pierre, SD)	
Bank of Grand Junction, Mesa County	12/06/2003
INTO: Wells Fargo Bank, N.A., San Francisco, CA	
Conversion – Commercial State Bank Charter to National Bank Charter	
Peoples Bank, Leadville, Lake County	02/01/2003
TO: Peoples National Bank Colorado, Colorado Springs, El Paso County	
Colorado State Bank and Trust, Denver, Denver County	09/10/2003
TO: Colorado State Bank and Trust, N.A., Denver, Denver County	
Conversion – National Bank Charter into Commercial State Bank Charter	
First National Bank of Flagler, Kit Carson County	08/01/2003
INTO: High Plains Bank, Flagler, Kit Carson County	
Ceased Operations in Colorado – Money Order/Transmitter Company	
Moneda Express of Colorado LLC, Downey, CA	03/21/2003
FFP Money Order Company, Fort Worth, TX	04/28/2003
EntreMex, Inc., Chicago, IL	08/25/2003
Citicorp Electronic Financial Services, Inc., Chicago, IL	11/21/2003

Directory

COMMERCIAL BANKS

A

Advantage Bank

1475 North Denver Avenue
Loveland 80538
970-613-1982

Advantage Bank

1611 Canyon Boulevard
Boulder 80302
303-442-0445

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

600 East Hopkins Avenue
Aspen 81611
970-920-4800

Alpine Bank-Aspen Airport Business Center

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

Alpine Bank, Avon Branch

10 West Beaver Creek Boulevard
Avon 81620
970-949-3333

Alpine Bank-Basalt

137 Midland Avenue
Basalt 81621
970-927-3101

Alpine Bank-Battlement Mesa

82 Sipparelle Drive
Parachute 81635
970-285-7100

Alpine Bank Breckenridge Branch

110 North Main Street
Breckenridge 80424
970-453-4929

Alpine Bank-Carbondale

0350 Highway 133
Carbondale 81623
970-963-3040

Alpine Bank, Copper Mountain Branch

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

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

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

250 East Valley Road
Carbondale 81623
970-963-9320

Alpine Bank, Glenwood Springs Mobile

2200 Grand Avenue
Glenwood Springs 81601
970-945-2424

Alpine Bank-Grand Junction

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

Alpine Bank, Grand Junction Downtown

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

Alpine Bank, Grand Junction Mobile Branch

2200 Grand Avenue
Glenwood Springs 81601
970-945-2424

Alpine Bank Gypsum Branch

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

100 East 4th Street
Rifle 81650
970-605-9610

Alpine Bank-Snowmass Village

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

1901 Pine Grove Road
Steamboat Springs 80477
970-871-1901

Alpine Bank-Vail

141 East Meadows Drive
Vail 81657
970-476-8700

Alpine Bank-West Glenwood

50891 Highway 6
Glenwood Springs 81601
970-945-9700

B

The Bank at Broadmoor

155 Lake Avenue
Colorado Springs 80906
719-633-2695

Directory

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
970-206-1159

Bank of Colorado
655 East Valley Road
Basalt 81621
970-704-1144

Bank of Colorado
902 East Second
Durango 81302
970-247-9611

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

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

Bank of Colorado
2903 F Road
Grand Junction 81504
970-245-1600

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

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

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

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

Bank of Colorado, Fort Lupton Main
Branch
111 South Rollie Avenue
Fort Lupton 80621
303-857-3400

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

Bank of Colorado-Greeley Branch
3640 West Tenth Street
Greeley 80634
970-506-0100

Bank of Colorado-Holyoke Branch
106 South Interoccean 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
970-206-1159

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

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

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,
Suite E
Windsor 80528
970-674-9111

Bank of Colorado, Rifle Branch
1200 Railroad Avenue
Rifle 81650
970-625-1266

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

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

Bank of Denver
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 Branch
4600 Leetsdale Drive
Glendale 80222
303-572-3600

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

Directory

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 at 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 Denver Mobile
Branch**

410 Seventeenth Street
Denver 80202
303-572-86000

Cache Bank & Trust-Downtown

Denver Branch
410 Seventeenth Street
Denver 80202
303-572-8600

Cache Bank & Trust-Downtown Fort

Collins Branch
100 South College Avenue
Fort Collins 80524
970-493-4111

Cache Bank & Trust-Greeley

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

Castle Rock Bank

501 Wilcox Street
Castle Rock 80104
303-688-5191

Centennial Bank

13700 East Arapahoe Road
Englewood 80112
303-680-1600

Centennial Bank of Blende

1515 Santa Fe Drive
Pueblo 81006
719-543-0763

**Centennial Bank of Blende Courier
Service**

1515 Santa Fe Drive
Pueblo 81006
719-543-0763

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

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 80525
970-267-6900

Centennial Bank of the West-Fort

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

Centennial Bank of the West-

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

Centennial Bank of the West-

Longmont Branch
3561 Stagecoach Road
Longmont 80504
303-684-0505

Centennial Bank of the West-

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

Centennial Bank of the West-

Loveland Branch
221 East 29th Street
Loveland 80538
970-669-0505

Centennial Bank of the West-

Ptarmigan Branch
100 Oak Avenue
Eaton 80615
970-454-3456

Centennial Bank of the West-

South Fort Collins Branch
1550 East Harmony Road
Fort Collins 80525
970-204-2505

Centennial Bank of the West-West

Loveland Branch
1401 South Taft Avenue
Loveland 80538
970-278-1547

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

Services
1580 East Cheyenne Mountain Blvd
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

Directory

The Citadel Bank Mobile Branch
7346 South Alton Way East, Suite D
Centennial 80112
720-482-0620

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 Branch
1835 East Main
Cortez 81321
970-565-8421

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

Citizens State Bank of Ouray-
Ridgeway Branch
145 West Sherman, Highway 62
Ridgeway 81432
970-626-5462

Citizens State Bank of Ouray-
Silverton Branch
1218 Greene Street
Silverton 81433
970-387-5502

Montrose County Branch of The
Citizens State Bank of Ouray
115 Highway 97
Naturita 81422
970-865-2255

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
4855 Ward Road
Building 2, Suite 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
Office
3501 South Broadway
Englewood 80110
303-761-1052

Colonial Bank-Denver Office
2693 West Evans Avenue
Denver 80219
303-937-1110

Colonial Bank-Elizabeth
120 South Elizabeth Street
Elizabeth 80107
303-646-5000

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 Mainstreet
Parker 80134
303-841-5800

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
Branch
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
719-384-2000

Directory

Colorado East Bank & Trust-LaSalle
Branch
207 First Avenue
LaSalle 80645
970-284-0211

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 of Walsh

501 Colorado
Walsh 81090
719-324-5206

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

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

Community Banks of Colorado-
Baker Commons
277 Broadway, Suite C
Denver 80203
303-607-4680

Community Banks of Colorado-
Basalt Branch
255 Gold Rivers Road, Suite 140
Basalt 81621
970-927-0404

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

Community Banks of Colorado-
Highland Branch
3473 West 32nd Avenue
Denver 80211
303-458-9340

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

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

Community Banks of Southern
Colorado-Main Street Pueblo
Branch
400 North Main Street
Pueblo 81003
719-542-3440

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

Community Banks of Southern
Colorado-Pueblo Branch
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 the Rockies

501 Main Street
La Jara 81140
719-274-5112

Community Banks of the Rockies
2061 Main Street
Alamosa 81101
719-587-2666

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

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

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

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

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

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

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

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

Directory

Community Banks of the Rockies
29889 US Highway 160
South Fork 81154
719-873-5562

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

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

D

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

Farmers State Bank of Calhan at
Ellicott
445 North Ellicott Highway
Ellicott 80808
719-683-3999

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

The Dolores State Bank-Cortez
Facility
744 East Main Street
Cortez 81321
970-564-1400

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

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

E

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

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

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

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

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

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

Garden of the Gods Bank, a
branch of The Eastern
Colorado Bank
2153 Chuckwagon Road, Suite 102
Colorado Springs 80919
719-955-0633

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

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

Garden of the Gods Bank mobile
branch, a branch of The Eastern
Colorado Bank
2153 Chuckwagon Road, Suite 102
Colorado Springs 80919
719-955-0633

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

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

First State Bank of Hotchkiss
102 East Bridge Street
Hotchkiss 81419
970-872-3111

First State Bank of Hotchkiss
255 Bridge Street
Hotchkiss 81419
970-872-4737

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

F

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

First State Bank, Colorado Springs
1776 South Nevada Avenue
Colorado Springs 80906
719-475-1776

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

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

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

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

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

First United Bank
1310 United Heights
Colorado Springs 80921
719-638-6800

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

Directory

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

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

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

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

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
Centennial 80122
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 Arvada-Westwoods
Branch
15250 West 64th Avenue
Arvada 80007
303-215-9900

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

Directory

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-Glendale

Branch
830 South Colorado Boulevard
Glendale 80246
303-512-1100

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

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 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
303-679-1000

FirstBank of Evergreen-Bergen

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

Directory

FirstBank of Greeley

2901 23rd Avenue
Greeley 80631
970-339-9000

**FirstBank of Greeley-47th and 10th
Branch**

4322 West Ninth Street Road
Greeley 80634
970-352-3600

FirstBank of Lakewood

550 South Wadsworth Boulevard
Lakewood 80226
303-233-8000

**FirstBank of Lakewood-Green
Mountain Branch**

12043 West Alameda Pkwy
Lakewood 80228
303-237-5000

**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-Quebec and
C-470 Branch**

8673 South Quebec Street
Highlands Ranch 80130
303-840-4800

**FirstBank of Littleton-Wildcat
Reserve Parkway and McArthur
Ranch Road**

4000 Red Cedar Drive
Highlands Ranch 80129
720-348-0100

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-17th and
Pace Branch**

1611 Pace Street
Longmont 80501
303-485-1100

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

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-
Eisenhower/Taft Branch**

1352 West Eisenhower Boulevard
Loveland 80537
970-669-4000

**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 Parker

10961 S Parker Road
Parker 80134
303-840-9000

FirstBank of Parker-Lincoln &

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 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 80123
303-973-7044

FirstBank of Tech Center

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

**FirstBank of Tech Center-Bellevue
and Yosemite Branch**

4910 South Yosemite
Greenwood Village 80111
303-799-6800

Directory

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
656 East Lionshead Circle
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 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

FirstTier Bank
980 Dillon Road
Louisville 80027
303-926-9000

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

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

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

G

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
Boulder
1919 Fourteenth St, Suite 405
Boulder 80302
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
Loan Production Office
11600 Tomahawk Creek Parkway
Leawood, KS 66211
913-663-4494

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

Guaranty Bank and Trust Company-
Mobile Branch #1
1331 Seventeenth Street
Denver 80202
303-296-9600

Guaranty Bank and Trust Company-
Mobile Branch #2
1331 Seventeenth Street
Denver 80202
303-296-9600

Guaranty Bank and Trust Company-
Mobile Branch #3
1331 Seventeenth Street
Denver 80202
303-296-9600

Guaranty Bank and Trust Company-
Mobile Branch #4
1331 Seventeenth Street
Denver 80202
303-296-9600

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

Directory

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
303-447-0444

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 North Main Street, Suite E
Longmont 80501
303-772-0777

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

High Plains Bank

329 Main Avenue
Flagler 80815
719-765-4000

High Plains Bank
235 South Ash Street
Bennett 80102
303-644-4900

High Plains Bank
502 Central Avenue
Wiggins 80654
970-483-7334

The Home State Bank

300 East 29th Street
Loveland 80538
970-203-6100

Home State Bank-Cleveland
935 Cleveland Avenue
Loveland 80537
970-203-6100

Home State Bank-East
1355 East Eisenhower Boulevard
Loveland 80537
970-203-6100

Home State Bank-Mountain
303 E Mountain Avenue
Fort Collins 80524
970-203-6100

Home State Bank-Timberline
3227 Timberline Road
Fort Collins 80525
970-203-6100

Home State Bank-West
2695 West Eisenhower Boulevard
Loveland 80537
970-203-6100

I

Integrity Bank & Trust

1430 Cipriani Loop
Monument 80132
719-484-0077

International Bank

320 North Convent Street
Trinidad 81082
719-846-1600

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

M

Mancos Valley Bank

138 North Main
Mancos 81328
970-533-7736

McClave State Bank

101 East First Street
McClave 81057
719-829-4577

Directory

Millennium Bank

1140 Edwards Village Boulevard
Edwards 81632
970-569-3633

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

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

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

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

O

Olathe State Bank

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

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

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
102 Grand Avenue
Paonia 81428
970-527-4122

Paonia State Bank-Loan Production
Office
179 West Bridge Street
Hotchkiss 81419
970-872-6200

Park State Bank & Trust

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

Park State Bank-Florissant Branch
18172 County Road 1
Florissant 80816
719-748-5252

Pine River Valley Bank

301 North Commerce Drive
Bayfield 81122
970-884-9583

Pine River Valley Bank-Durango
Office
848 East Second Avenue
Durango 81301
970-385-9583

Premier Bank

1630 Stout Street
Denver 80202
303-623-8888

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

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

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

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

Pueblo Bank and Trust Company

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

The Pueblo Bank and Trust
Company
324 West Sixth Street
Pueblo 81003
719-583-1834

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

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

Directory

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

The Pueblo Bank and Trust
Company-Colorado Springs
Downtown Branch
101 North Cascade Avenue
Colorado Springs 80903
719-630-3113

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

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

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

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

R

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

S

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

Steele Street State Bank
88 Steele Street, Suite 50
Denver 80206
303-376-3800

U

Union Colony Bank
1701 23rd Avenue
Greeley 80634
970-356-7000

Union Colony Bank
920 54th 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-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, Bromley Park
Branch
4900 East Bromley Lane
Brighton 80601
303-659-3490

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
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

Directory

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

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

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

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-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 Park 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 81601
970-945-7477

WestStar Bank-Glenwood Springs,
Downtown Branch
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
Office
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-Tech Center Office
4600 South Ulster Street, Suite 800
Denver 80237
720-200-3333

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
303-321-0156

Directory

INDUSTRIAL BANKS

5 Star Bank (a Colorado Industrial Bank)

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

5 Star Bank (a Colorado Industrial Bank)-Bijou Branch
3992 East Bijou Street
Colorado Springs, CO 80906
719-574-2794

F

First Financial Bank

12500 East Belford Avenue
Mail Stop M18U
Englewood 80112
303-967-7442

H

Home Loan Industrial Bank

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

T

Trust Industrial Bank

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

MONEY ORDER COMPANIES

A

ABC Money Transactions, Inc.

12019 Garden Grove Boulevard
Suite 204
Garden Grove, CA 92843
714-590-8740

ADP Payroll Services, Inc.

One ADP Boulevard
Roseland, NJ 07068
909-592-6411

American Express Travel Related Services Company, Inc.

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

American Payment Systems, Inc.

One Hamden Center
15 Sterling Drive
Wallingford, CT 06492
203-679-4502

Associated Foreign Exchange, Inc.

16133 Ventura Boulevard, Suite 900
Encino CA 91436
818-386-2702

C

Comdata Network, Inc.

5301 Maryland Way
Brentwood TN 37027
615-370-7627

D

DolEx Dollar Express, Inc.

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

E

ENRAMEX, INC.

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

G

Giromex, Inc.

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

I

Integrated Payment Systems Inc.

6200 South Quebec, Suite 240
Greenwood Village 80111
Englewood 80112
720-332-5632

Interpayment Services Limited

Travel Canada Limited
Scotia Plaza
100 Yonge Street, Floor 15
Toronto, Ontario
CANADA M5C 2W1
416-981-2191

M

Maniflo Money Exchange, Inc.

1442 Highland Avenue
National City, CA 91950
619-474-1547

MoneyGram Payment Systems, Inc.

7401 West Mansfield Avenue
Lakewood 80228
800-328-5676

O

Order Express, Inc.

3924 West 26th Street, Suite 114
Chicago, IL 60623
773-257-0026

Orlandi Valuta

6200 South Quebec, Suite 240
Greenwood Village 80111
720-332-5632

P

Paychex, Inc.

911 Panorama Trail South
Rochester, NY 14625
716-385-6666

PayPal, Inc.

2211 North First Street
San Jose, CA 95131
408-967-9100

PRODIRA, Inc.

C. Allende, 109
Zacatecas, ZC
Mexico 98000
877-232-8543

R

RIA Telecommunications, Inc.

13850 Cerritos Corporate Drive, Suite E
Cerritos, CA 90703
212-754-1750

Directory

S

Servicio Uniteller, Inc.
218 Route 17 North, Suite 402
Rochelle Park NJ 07662
201-345-2046

Sigue Corporation

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

T

Thomas Cook Travellers Cheques Ltd.

Travelex Canada Limited
Scotia Plaza
100 Yonge Street, Floor 15
Toronto ON M5C 2W1
CANADA
416-981-2191

Travelers Express Company, Inc.

1550 Utica Avenue South
Minneapolis MN 55416
952-591-3000

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
212-640-5100

V

Vigo Remittance Corp.

10251 West Oakland Park Boulevard
Sunrise, FL 33351
800-777-8784

Vina MoneyGram, Inc.

670 S. Federal Boulevard, Suite B
Denver 80219
303-936-9292

W

Western Union Financial Services, Inc.

6200 South Quebec, Suite 240
Greenwood Village 80111
720-332-5632

TRUST COMPANIES

C

ComputerShare Trust Company, Inc.

350 Indiana Street, Suite 800
Golden 80401
303-262-0600

F

First Trust Corporation

717 17th Street
Denver 80217
303-293-2223

I

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

L

Lincoln Trust Company

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

M

Members Trust Company of Colorado

7600 East Orchard Road, Suite 430-N
Greenwood Village 80111
720-482-2501

O

Orchard Trust Company

8525 East Orchard Road
Greenwood Village 80111
303-737-3000

P

Poudre River Valley Trust Company

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

S

Sentinel Trust Company

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

T

Trust Company of America

7103 S Revere Parkway
Englewood 80112
303-705-6000

