

**NINETY-FIFTH ANNUAL REPORT
OF THE
STATE BANK COMMISSIONER
OF THE
STATE OF COLORADO**



To The Honorable

BILL OWENS

The Governor of Colorado

**For the Period From January 1, 2004
Through December 31, 2004**

Colorado State Banking Board

William A. Mitchell, Jr., Banking Board Chairman

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

Brent D. Anderson

Appointed July 7, 2004-Term Expiring July 1, 2007

Adam P. Coyle

Appointed October 25, 2002-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

Dennis F. Reece

Appointed July 7, 2004-Term Expiring July 1, 2008

Mary S. Reisher

Appointed December 30, 1997-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

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

Stephen G. Smith
Assistant Attorney General



STATE OF COLORADO

Department of Regulatory Agencies

Tambor Williams
Executive Director



DIVISION OF BANKING

Richard Fulkerson
State Bank Commissioner

Bill Owens
Governor

May 31, 2005

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

Dear Governor Owens:

I am honored to submit the 2004 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 stabilized for state chartered Colorado banks during 2004, but for most of the year continued to lag behind the national averages. The moderate earnings performance was primarily attributable to a continued reduction in net interest margin. Fee income, which is not a significant revenue source for the majority of Colorado state chartered banks compared to national averages, was not sufficient to offset the reduction in interest income. Despite the slight reduction in average return on equity, aggregate net income for state chartered banks increased by 9.5 percent. Asset quality remained strong, with the ratio of nonperforming assets to total assets improving to a low of 0.51 percent as of December 31, 2004, compared to 0.65 for the previous year end. Aggregate capital for state chartered banks and industrial banks increased by over \$300 million for the year, and equity capital as a percentage of assets improved to 9.6 percent as of December 31, 2004.

Total deposits held by state chartered commercial banks increased 11.2 percent to \$19,200,060,000; and total assets increased to \$22,650,536,000 as of December 31, 2004. Total assets and deposits held by the four state chartered industrial banks remained largely unchanged from 2003 levels. Trust assets held by Colorado trust companies increased over \$5 billion during 2004 to \$46,235,033,000. Aggregate trust company earnings increased 13.3 percent to \$23,579,000.

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

Sincerely,

/s/ Richard Fulkerson

Richard Fulkerson
State Bank Commissioner

1560 Broadway, Suite 1175, Denver, CO 80202

(303) 894-7575

PDPA (303) 894-7588

FAX (303) 894-7570



Colorado Division of Banking Personnel

State Bank Commissioner

Richard Fulkerson

Director of Examinations

Mary Stanfield

Operations Manager

Kara Hunter

Supervising Examiners

Morris Augusta
Kenneth R. Ehrich

Terry Breckenridge
William Mickles

General Professional III Secretary, Colorado State Banking Board

Sue C. Johnston

EDP Auditor II

Paul Ehizuelen

Senior Financial Institution Examiners

Antoinette Clair
Richard Dobos
Marsha Massey

John Pray
Lisa Shoup
Robert L. Smith

Karen Stewart

Financial Institution Examiners

David Avery
Linda Behm
Stephen Breadon
Anna Bush
Lena Dong

Eldon Ice
Colleen Knoll
Ernie Leos
Jywanza Robinson
Debra Russell

Susie Sidney

Manager of Applications and Complaints

Duane Risse

Office Manager I

Sheryn Greene

Program Assistant II

Cassandra Radcliffe

Administrative Assistant III

Vivian Mooren

Dorisann Wiltsie

Administrative Assistant II

Patience Chaney

Peter Walker

Colorado Division of Banking

Ninety-Fifth 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 nine-member Colorado State Banking Board (Banking Board) is the policy and rulemaking authority for the Division. The Banking Board consists of five members who are executive officers of commercial 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. At least two of the commercial bank members must be from institutions with less than \$150 million in total assets. 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, 2004, the Division had 38.5 authorized positions, 29 of which were in the Financial Credit Examiner (FCE) category. Of the 29 FCE classifications, 23 are classified as field examiners, 4 are Caseload Managers, one manages applications and complaints, and one is Director of Examinations. The Division also employs one information technology (IT) auditor 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, 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

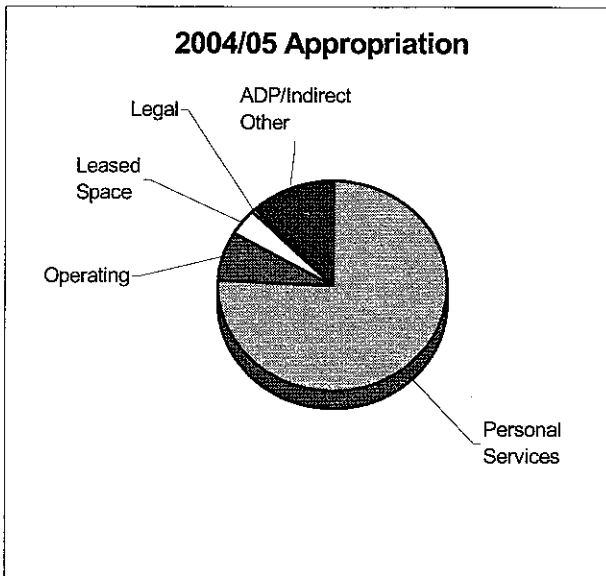
addition, CSBS accreditation is one factor used by federal regulatory agencies in determining the acceptability of state examinations pursuant to interagency agreements and alternating state/federal examinations.

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 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 have been implemented. Legislative recommendations were included in the Division's sunset bills (see below) and enacted during 2004.

As proscribed by statute, the Department of Regulatory agencies performs Sunset reviews of the functions of the Division 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 were set to 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. Continuation of the Division and the Money Transmitters Act, as well as legislative changes recommended in the audit, were included in House Bills 04-1110, 1111, and 1112, which were passed during the 2004 General Assembly and signed by the Governor.

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 2004-2005 fiscal year is \$3,628,000. The assessment rates and fee structure are reviewed and approved by the Banking Board annually. 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.

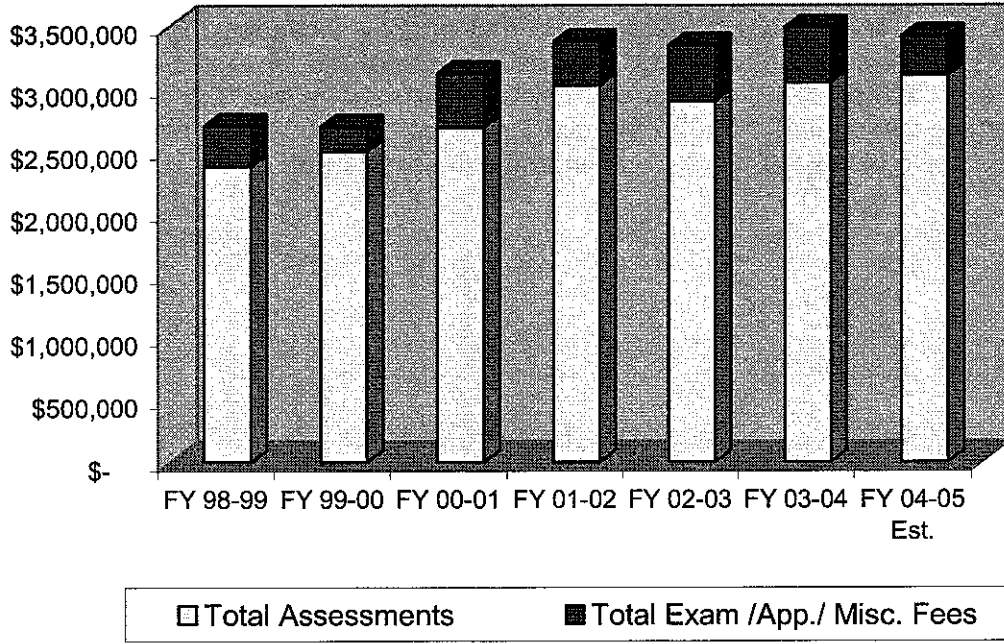


2004/2005 Appropriation

Personal Services	\$ 2,753,238	76%
Operating	\$ 270,547	7%
Leased Space	\$ 148,054	4%
Legal	\$ 18,207	1%
ADP/Indirect Other	\$ 437,956	12%
Total	\$ 3,628,002	100%

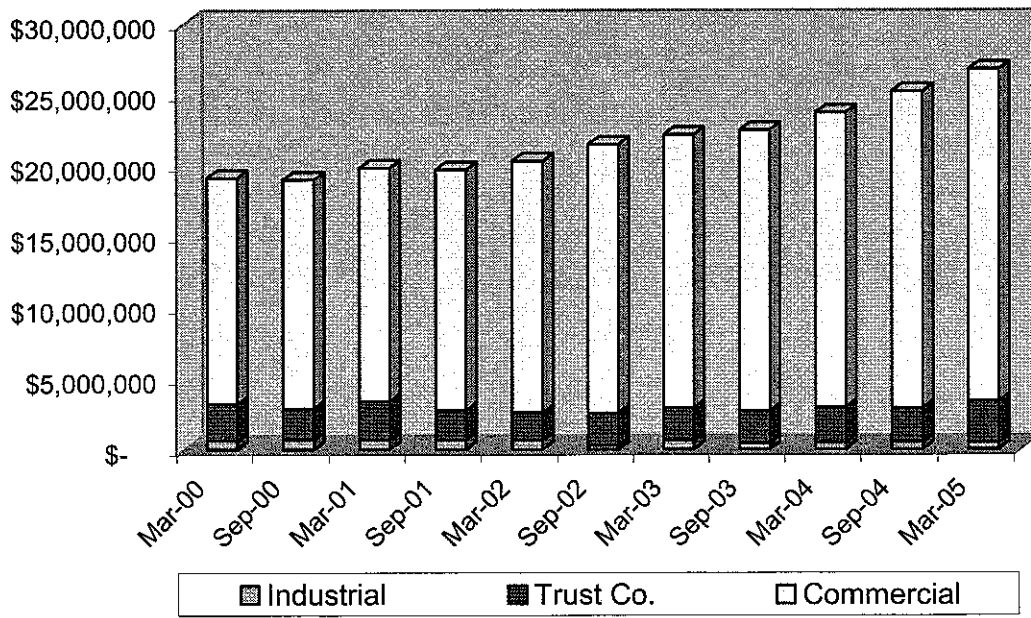
Division Overview

Total Revenue



Assessment Base

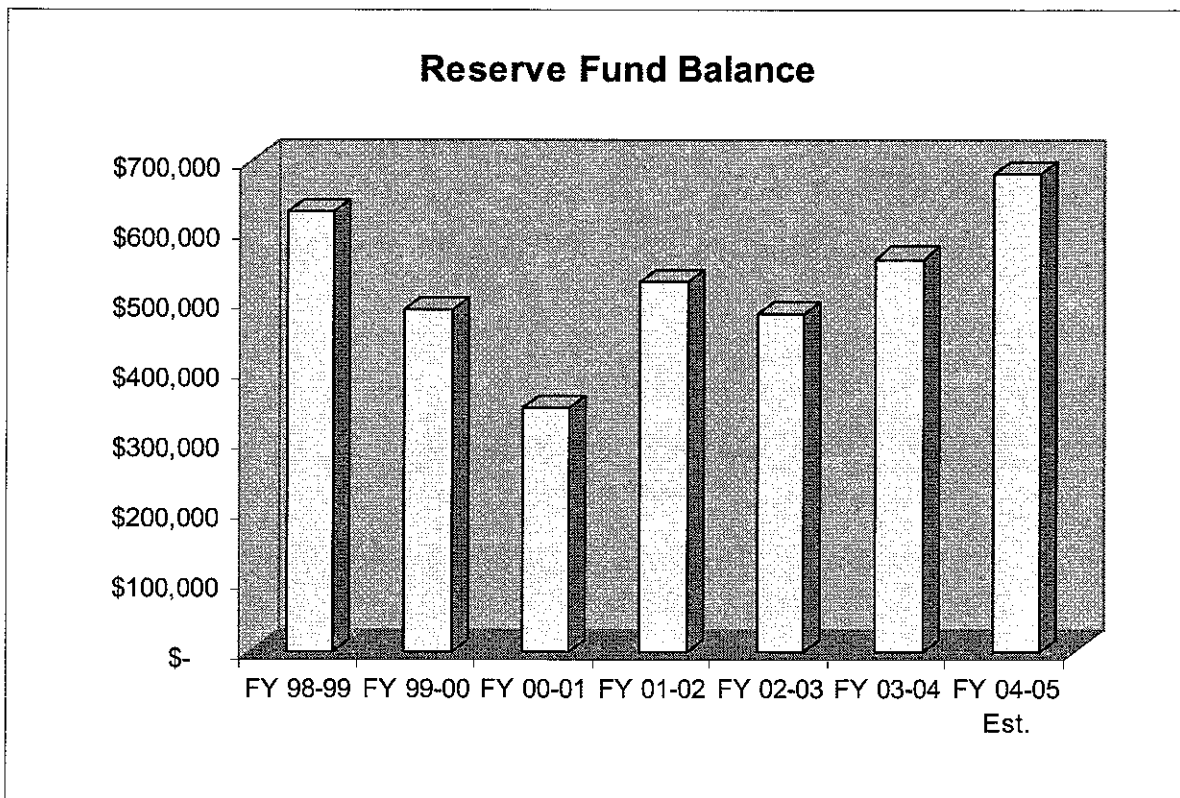
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Division Overview

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. The Division internally targets a cash fund level of 10 percent to avoid inadvertently exceeding the cap; however, due to an unanticipated level of personnel vacancy savings, it is estimated that the Division's cash fund balance as of June 30, 2005, will be at 20.6 percent, or approximately \$135,540 above the 16.5 percent cap. The June 2005 assessment (for the period July 1, 2005 through December 31, 2005) will be reduced accordingly to bring the balance back down below the cap and closer to the internal target.



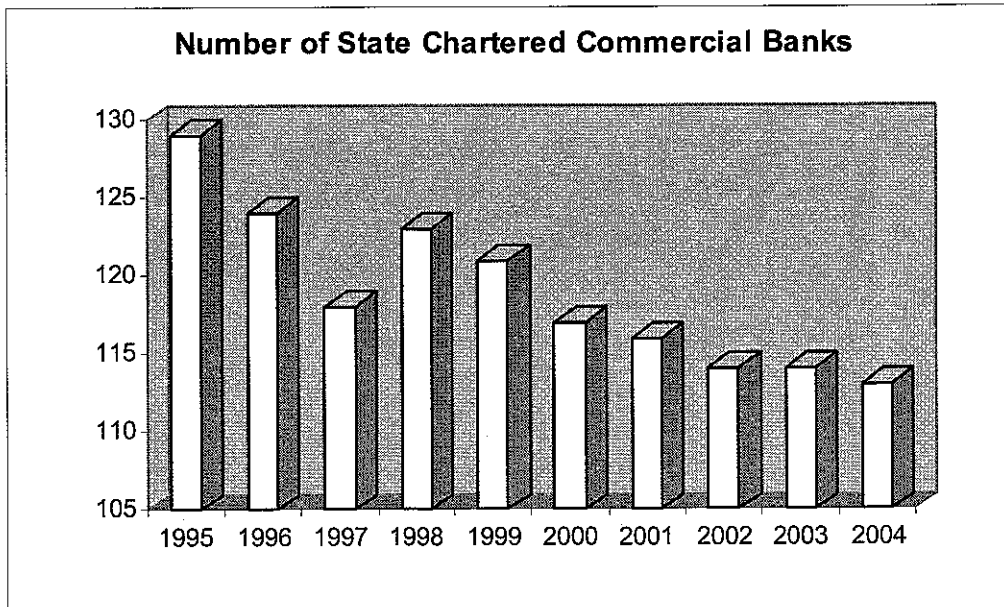
Industry Condition

Narrow net interest margins continued to constrain earnings during 2004. Aggregate return on equity and return on assets for state chartered commercial banks, industrial banks, and FDIC insured trust companies were 13.82 percent and 1.31 percent, respectively. These ratios trailed the national averages, primarily due to a lower level of non-interest income generated by Colorado banks, compared to the national levels. Total assets and equity capital increased during 2004, while the level of nonperforming assets continued to decline. Improving asset quality ratios and a strong capital position continued to equate to a very healthy banking industry, despite the moderate earnings trend.

The state charter continues to be a viable option in Colorado with ongoing new charter activity and renewed interest in charter conversions. Four new state chartered banks opened for business during 2004, one national bank converted to a state charter in December, and a second national bank submitted an application for conversion in the first quarter of 2005. The number of new charters and conversion activity continued to largely offset the effect of mergers and consolidations. There were 127 state-chartered commercial banks, industrial banks, and trust companies as of December 31, 2004, compared to 128 as of year end 2003. Continued aggregate asset growth and a slight reduction in the number of institutions resulted in a 13.5 percent increase in the average asset size of state chartered banks to \$200 million.

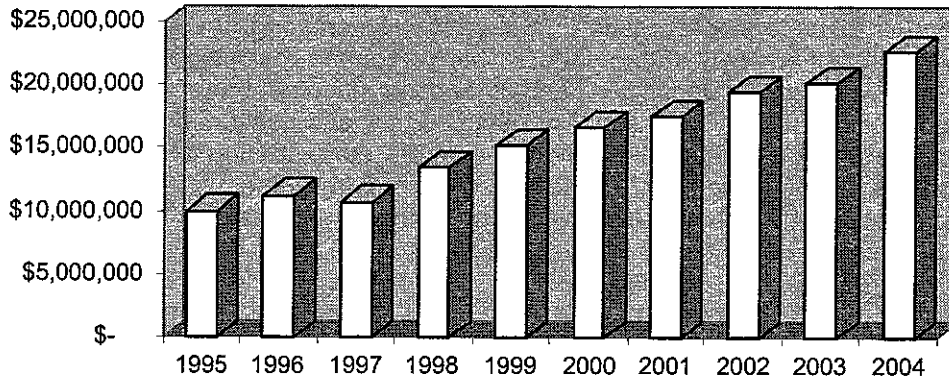
Commercial Banks

Assets held by state chartered banks increased 12.5 percent to \$22,650,536,000 as of December 31, 2004. The asset growth was supported by a 17.2 increase in equity capital of \$303,376,000. Although the earnings ratios declined during the year, aggregate net income on the larger asset base increased \$25,534,000 to \$293,803,000. 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, 2004.

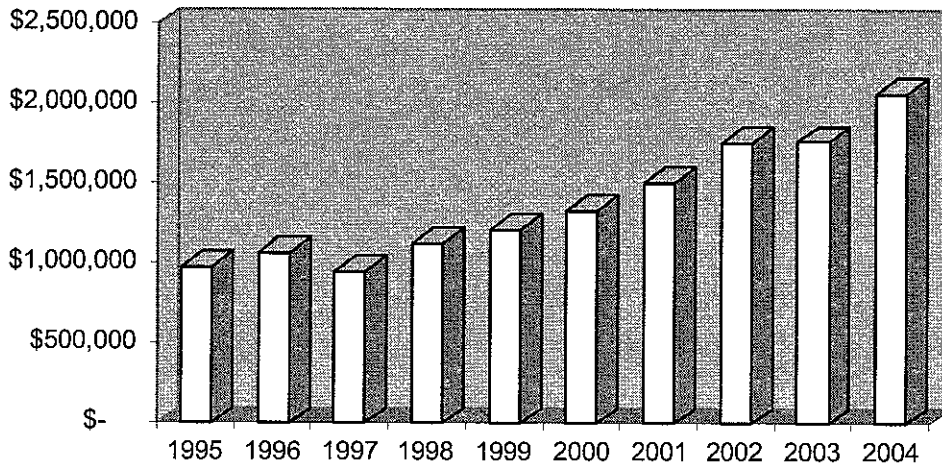


Industry Condition

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



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

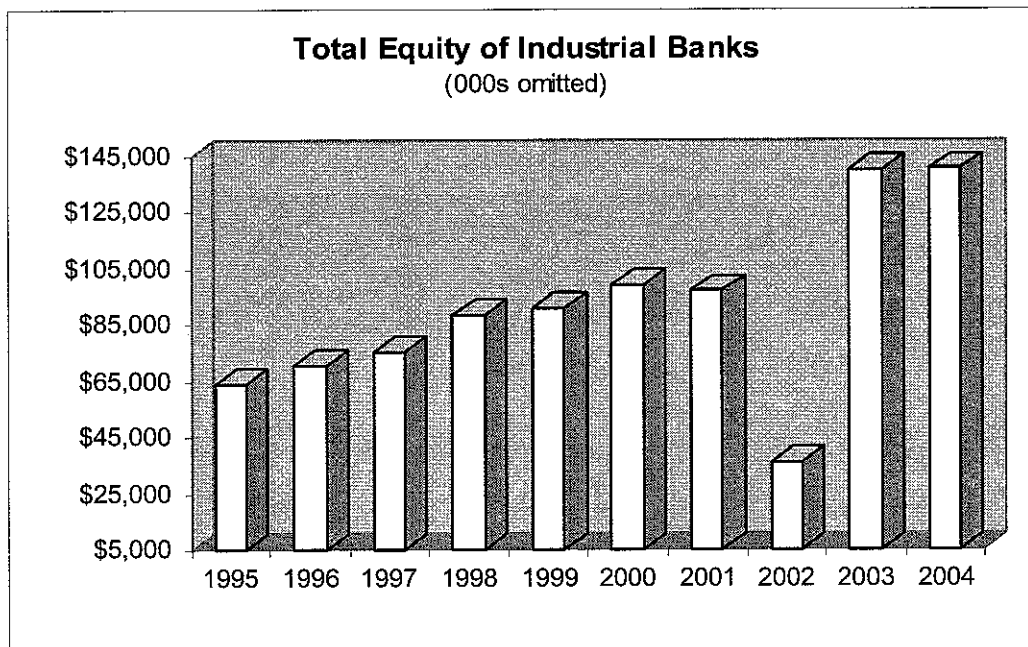
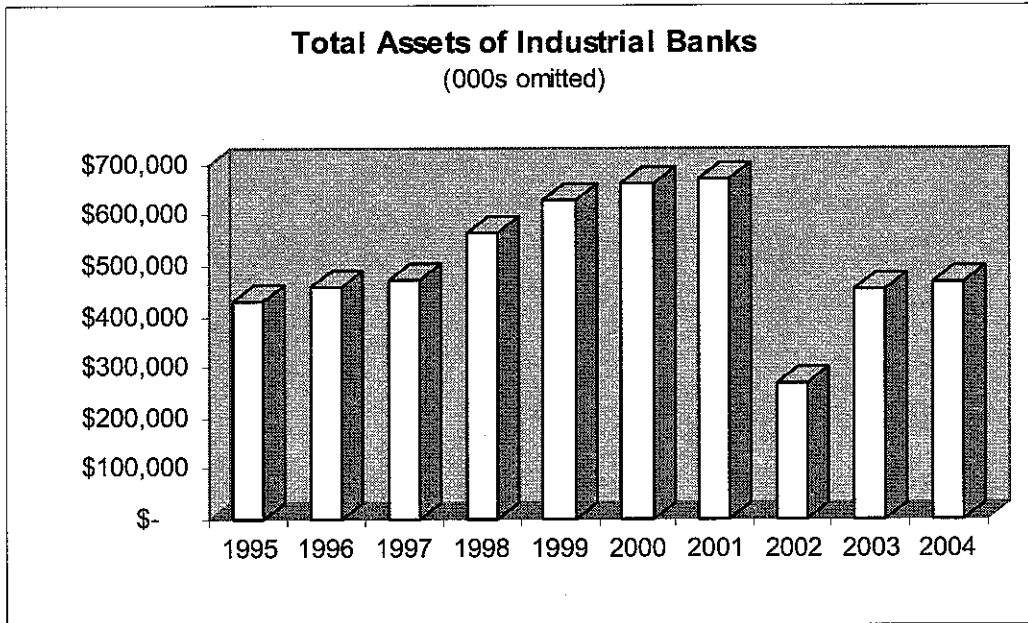


Industry Condition

Industrial Banks

Industrial banks are differentiated from commercial banks by the types of checking products that can be offered and exemptions from certain ownership restrictions applicable to commercial banks. The industry has evolved from a large number of very small industrial banks focused on low- to moderate-income consumer lending, 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 requires industrial banks to protect depositors through retention of FDIC deposit insurance.

Total assets and deposits held by the four state chartered industrial banks increased only slightly during 2004.

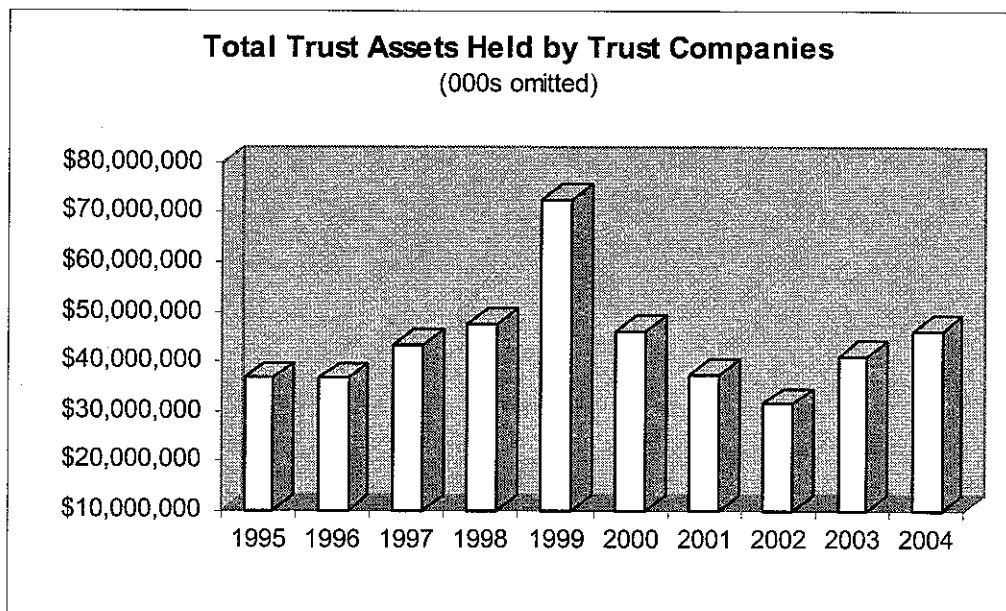
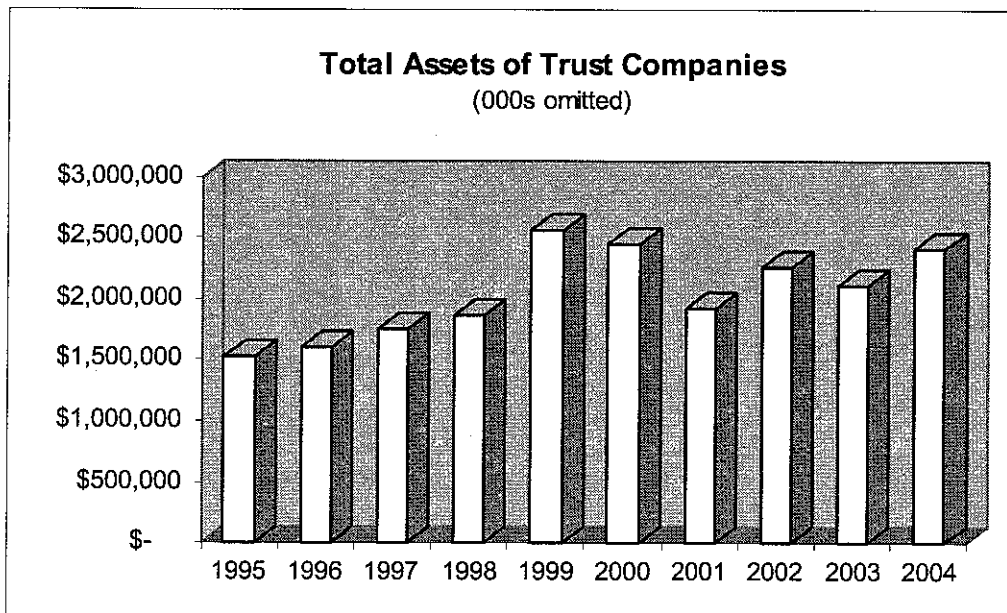


Industry Condition

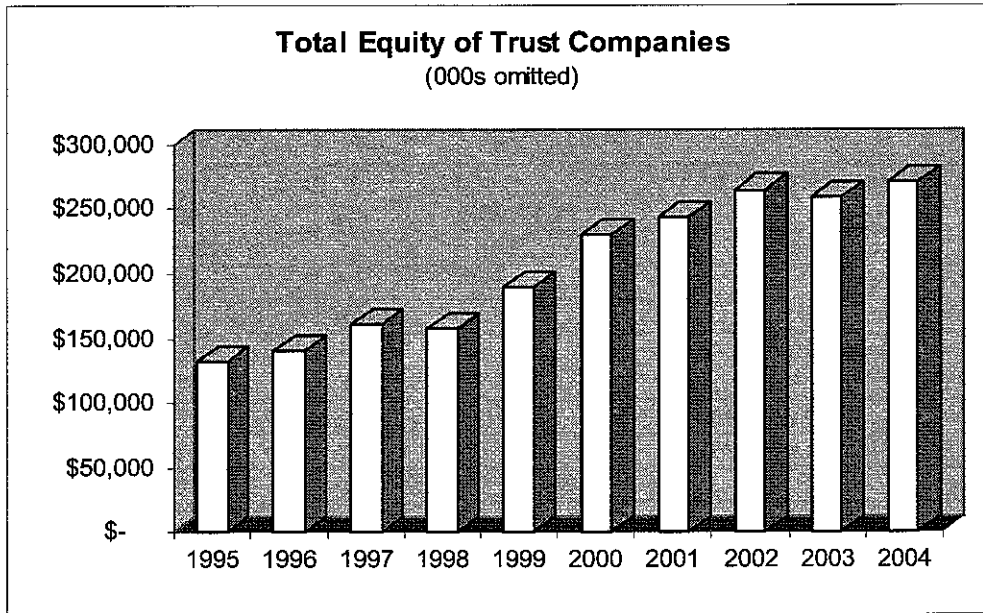
Trust Companies

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. As of December 31, 2004, there were three depository trust companies and seven non-depository trust companies in Colorado.

Corporate trust company assets increased by 13.8 percent during the year to \$2,406,902,000. Total trust assets increased by 12.9 percent during 2004.



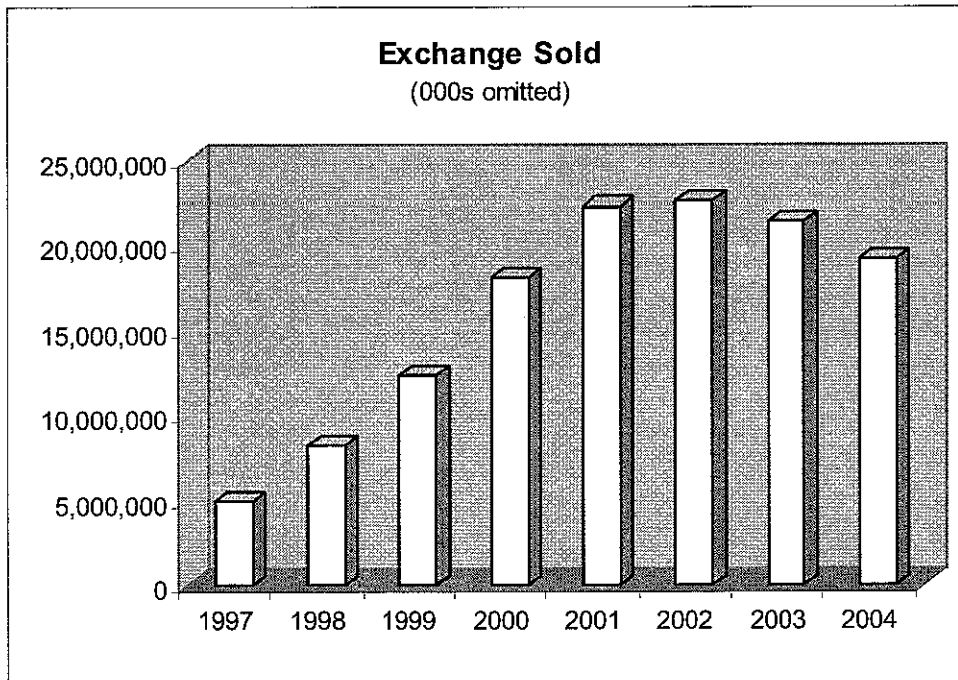
Industry Condition



Money Order Companies

As of December 31, 2004, there were 28 organizations licensed under Colorado's Money Order Act. With the exception of governmental organizations and insured financial institutions, licensing is required of any organization selling money orders or travelers checks, or any organization transmitting money in Colorado.

The total dollar amount of money transmitted, and exchange sold or issued in Colorado during 2004 by Colorado licensed money transmitters, was \$19.1 billion, a 10.2 percent decline from 2003. As reflected in the chart below, the amount of exchange sold in Colorado has declined over the last two years. This drop off is primarily due to a reduction in the volume of paper based products, such as travelers checks and money orders, as consumers have come to rely more heavily on credit, debit, and stored value cards.



Commercial Bank – Comparative Abstract

(000s Omitted)

ASSETS	113 Banks 12/31/04	Percent to Total	114 Banks 12/31/03	Increase (Decrease)	Percent Change
Cash and Balances Due From Depository Institutions	1,012,982	4.47%	1,045,932	(32,950)	(3.15%)
Securities	6,953,545	30.70%	6,448,570	504,975	7.83%
- Held to Maturity	1,431,475	6.32%	1,205,127	226,348	18.78%
- Available for Sale	5,522,070	24.38%	5,243,443	278,627	5.31%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	631,566	2.79%	593,656	37,910	6.39%
Loans and Leases, Net of Unearned Income	12,980,488	57.31%	11,171,872	1,808,616	16.19%
Less: Allowance for Loan and Lease Losses	152,777	0.67%	138,333	14,444	10.44%
Loans and Leases, Net	12,827,711	56.63%	11,033,539	1,794,172	16.26%
Premises and Fixed Assets	578,484	2.55%	528,782	49,702	9.40%
Other Real Estate Owned	39,896	0.18%	43,910	(4,014)	(9.14%)
Investments in Unconsolidated Subsidiaries	3,827	0.02%	4,365	(538)	(12.33%)
Acceptances	618	0.00%	1,033	(415)	(40.17%)
Intangible Assets	220,913	0.98%	111,559	109,354	98.02%
Other Assets	380,994	1.68%	325,317	55,677	17.11%
Total Assets	22,650,536	100.00%	20,136,663	2,513,873	12.48%

LIABILITIES

Deposits:	19,200,060	84.77%	17,267,327	1,932,733	11.19%
Noninterest Bearing	4,081,879	18.02%	3,495,738	586,141	16.77%
Interest Bearing	15,118,181	66.75%	13,771,589	1,346,592	9.78%
Federal Funds Purchased/Securities Sold	656,112	2.90%	342,064	314,048	91.81%
Other Borrowed Money	578,548	2.55%	631,101	(52,553)	(8.33%)
Banks Liability on Acceptances	618	0.00%	1,033	(415)	(40.17%)
Other Liabilities	143,303	0.63%	129,379	13,924	10.76%
Total Liabilities	20,578,641	90.85%	18,370,904	2,207,737	12.02%
Minority interest in consolidated subsidiaries	4,001	0.02%	1,241	2,760	222.40%

EQUITY CAPITAL

Perpetual Preferred Stock	470	-0-	470	-0-	-0-
Common Stock	158,212	0.70%	145,643	12,569	8.63%
Surplus	826,283	3.65%	646,730	179,553	27.76%
Undivided Profits/Capital Reserves	1,031,086	4.55%	911,477	119,609	13.12%
Accumulated other income	51,843	0.23%	60,198	(8,355)	(13.88%)
Total Equity Capital	2,067,894	9.13%	1,764,518	303,376	17.19%

Total Liabilities and Equity Capital	22,650,536	100.00%	20,136,663	2,513,873	12.48%
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Commercial Bank – Income Statement

(000s Omitted)

Interest Income:		
Interest and fees on loans	792,149	
Income from lease financing receivables	1,380	
Interest income on balance due from depository institution	2,554	
Interest and dividend income on securities	288,018	
Interest income of federal funds sold and securities purchased under agreement to resell	7,278	
Other Interest Income	3,721	
Total Interest Income	1,095,100	
Interest Expense:		
Interest on deposits	203,346	
Interest on federal funds purchased and securities sold under agreements to repurchase	8,344	
Interest on trading liabilities and other borrowed money	21,581	
Interest on subordinated notes and debentures	0	
Total Interest Expense	233,271	
Net Interest Income		861,829
Provision for Loan Losses		37,179
Noninterest Income:		
Income from fiduciary activities	5,359	
Service charges on deposit accounts	109,336	
Trading Revenue	0	
Investment banking, advisory, brokerage, and underwriting fees and commissions	1,641	
Venture capital revenue	0	
Net servicing fees	1,446	
Net securitization income	0	
Insurance commission and fees	1,092	
Net gains (losses) on sales of loans and leases	14,385	
Net gains (losses) on sales of other real estate owned	(968)	
Net gains (losses) on sales of other assets (excluding securities)	2,799	
Other Noninterest Income	94,628	
Total Noninterest Income		229,718
Gain (Loss) on Securities not Held in Trading Accounts		2,436
Noninterest Expense:		
Salaries	350,323	
Expenses of premises and fixed assets	89,586	
Amortization expense of intangible assets (including goodwill)	2,022	
Other noninterest expense	218,084	
Total Noninterest Expense		660,015
Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments	396,789	
Applicable Income Taxes	102,963	
Income (Loss) before extraordinary items and other adjustments	293,826	
Extraordinary Items and Other Adjustments, Net of Income Taxes	(23)	
Net Income		293,803
Return on Average Assets		1.35%

Commercial Bank - Detail

(000s Omitted)

City	Institution Name	Cash&Due from Banks	Total Securities	Total Loans	Loan Loss Reserve	Fixed Assets	Total Assets	Total Deposits	Total Liabilities	Total Equity Capital	ROAA
LAKEWOOD	FirstBank of Lakewood	\$4,212	\$204,289	\$44,445	\$504	\$8,276	\$281,050	\$248,045	\$261,771	\$19,279	2.05
LAKEWOOD	Front Range Bank	\$803	\$16,459	\$57,126	\$600	\$4,972	\$85,274	\$74,589	\$78,214	\$7,060	0.88
LAMAR	Colorado East Bank & Trust	\$11,981	\$78,763	\$161,124	\$2,060	\$11,776	\$277,419	\$211,130	\$254,162	\$23,257	0.77
LAMAR	Valley State Bank	\$3,284	\$22,696	\$75,438	\$2,023	\$105	\$103,389	\$80,828	\$91,760	\$11,629	1.19
LEADVILLE	First Mountain Bank	\$8,883	\$0	\$12,694	\$213	\$408	\$22,384	\$15,579	\$20,870	\$1,514	1.62
LITTLETON	FirstBank of South Jeffco	\$9,733	\$384,185	\$98,537	\$856	\$7,919	\$510,493	\$438,138	\$478,682	\$31,811	2.03
LITTLETON	FirstBank of Littleton	\$7,569	\$221,643	\$73,730	\$736	\$8,858	\$319,693	\$293,255	\$298,121	\$21,572	1.61
LITTLETON	FirstBank	\$6,512	\$173,784	\$53,513	\$557	\$4,372	\$241,154	\$213,987	\$224,284	\$16,890	1.96
LITTLETON	FirstBank of Arapahoe County	\$8,250	\$223,977	\$65,063	\$649	\$3,861	\$301,449	\$263,131	\$281,188	\$20,261	1.95
LONGMONT	FirstBank of Longmont	\$7,917	\$175,023	\$66,960	\$675	\$5,982	\$284,943	\$261,487	\$265,540	\$19,403	1.76
LOUISVILLE	FirsTier Bank	\$959	\$0	\$48,062	\$601	\$4,004	\$65,251	\$48,382	\$48,478	\$6,773	-0.34
LOUISVILLE	Heritage Bank	\$14,298	\$80,671	\$290,039	\$3,553	\$10,922	\$419,238	\$344,255	\$388,967	\$32,271	0.51
LOVELAND	Home State Bank	\$9,965	\$78,957	\$298,765	\$4,294	\$11,651	\$401,654	\$342,977	\$365,213	\$36,441	1.18
LOVELAND	Advantage Bank	\$3,896	\$3,277	\$186,806	\$1,905	\$5,576	\$203,979	\$177,623	\$184,205	\$19,774	0.93
MANCOS	Mancos Valley Bank	\$759	\$9,627	\$26,010	\$528	\$644	\$39,500	\$36,455	\$36,650	\$2,840	1.34
MCCLAVE	McClave State Bank	\$585	\$2,937	\$11,634	\$354	\$647	\$16,487	\$14,763	\$14,853	\$1,634	0.58
MONTROSE	MontroseBank	\$5,466	\$6,518	\$99,313	\$765	\$4,228	\$119,629	\$109,055	\$109,223	\$10,406	2.85
MONUMENT	Integrity Bank & Trust	\$635	\$999	\$19,855	\$194	\$1,255	\$22,819	\$16,985	\$19,258	\$3,561	-1.82
OLATHE	Olathe State Bank	\$1,707	\$3,996	\$34,940	\$314	\$1,383	\$42,730	\$38,219	\$39,800	\$2,930	1.3
OURAY	The Citizens State Bank of Ouray	\$1,705	\$34,614	\$24,097	\$267	\$667	\$66,972	\$58,950	\$59,348	\$7,624	1.51
PAGOSA SPRINGS	Citizens Bank of Pagosa Springs	\$1,809	\$14,908	\$37,556	\$497	\$1,880	\$58,006	\$50,991	\$54,223	\$3,783	1.08
PAONIA	Paonia State Bank	\$2,282	\$14,385	\$23,903	\$313	\$901	\$45,270	\$41,057	\$41,125	\$4,145	0.81
PARKER	FirstBank of Parker	\$4,318	\$84,858	\$17,966	\$107	\$4,943	\$112,760	\$98,479	\$105,817	\$6,943	1.21
PARKER	Champion Bank	\$177	\$643	\$8,485	\$90	\$60	\$10,046	\$7,682	\$7,719	\$2,327	-4.85
PUEBLO	The Pueblo Bank and Trust Company	\$9,733	\$43,494	\$277,582	\$2,979	\$11,013	\$365,426	\$319,269	\$331,009	\$34,417	3.74
PUEBLO	Centennial Bank of Pueblo	\$1,494	\$5,237	\$20,449	\$386	\$474	\$31,453	\$27,902	\$27,944	\$3,509	1.53
ROCKY FORD	The State Bank	\$4,760	\$4,356	\$9,746	\$141	\$384	\$21,212	\$17,320	\$18,551	\$2,661	0.97
SILVERTHORNE	FirstBank of Silverthorne	\$4,715	\$71,583	\$68,756	\$625	\$4,378	\$150,405	\$121,013	\$140,282	\$10,123	1.62
THORNTON	North Valley Bank	\$4,054	\$14,972	\$75,780	\$787	\$4,384	\$106,661	\$98,307	\$98,678	\$7,983	2.51
THORNTON	FirstBank of Adams County	\$4,030	\$76,811	\$24,019	\$300	\$6,055	\$111,711	\$93,655	\$103,376	\$8,335	1.68
TRINIDAD	International Bank	\$1,669	\$860	\$22,385	\$224	\$2,514	\$33,719	\$30,296	\$30,398	\$3,321	1.01
VAIL	FirstBank of Vail	\$5,445	\$88,059	\$149,380	\$1,565	\$6,458	\$251,672	\$221,993	\$232,439	\$19,233	1.79
VAIL	WestStar Bank	\$18,360	\$104,025	\$413,464	\$3,895	\$38,103	\$631,235	\$503,350	\$548,603	\$78,950	0.93
WALDEN	Mountain Valley Bank	\$1,787	\$1,287	\$25,978	\$141	\$2,147	\$32,129	\$23,694	\$26,530	\$5,599	-2.75
WALSH	Colorado State Bank of Walsh	\$2,335	\$7,830	\$20,694	\$257	\$174	\$33,246	\$29,081	\$29,218	\$4,028	1.26
WESTCLIFFE	Colorado Mountain Bank	\$5,035	\$6,043	\$56,392	\$1,038	\$891	\$70,665	\$64,964	\$65,221	\$5,444	1.69
WESTMINSTER	FirstBank North	\$6,801	\$214,174	\$51,466	\$521	\$8,710	\$283,011	\$258,828	\$263,142	\$19,869	1.8
WHEAT RIDGE	FirstBank of Wheat Ridge	\$4,274	\$206,419	\$64,717	\$717	\$5,370	\$283,345	\$243,006	\$264,053	\$19,292	2.08
WHEAT RIDGE	Foothills Bank	\$2,999	\$9,115	\$89,948	\$1,057	\$3,766	\$116,729	\$105,663	\$105,932	\$10,797	0.91
WILEY	The State Bank of Wiley	\$2,196	\$28,300	\$52,464	\$1,185	\$732	\$84,524	\$53,207	\$63,728	\$20,796	2.67
WINDSOR	Signature Bank	\$219	\$250	\$142	\$10	\$1,047	\$5,946	\$1,643	\$1,659	\$4,287	-520.94
WOODLAND PARK	Park State Bank & Trust	\$3,085	\$21,345	\$45,615	\$390	\$5,952	\$76,723	\$68,420	\$69,478	\$7,245	0.82
WRAY	Wray State Bank	\$2,108	\$9,231	\$27,681	\$600	\$358	\$45,315	\$38,132	\$41,433	\$3,882	1.24
		\$1,012,982	\$6,953,545	\$12,980,488	\$152,777	\$578,484	\$22,650,536	\$19,200,060	\$20,578,641	\$2,067,894	

Industrial Bank - Abstract

(000s Omitted)

ASSETS	4 Banks 12/31/04	Percent to Total	4 Banks 12/31/03	Increase (Decrease)	Percent Change
Cash and Balances Due From Depository Institutions	20,819	4.46%	11,524	9,295	80.66%
Securities	244,257	52.33%	231,762	12,495	5.39%
- Held to Maturity	2,969	0.64%	3,053	(84)	-2.75%
- Available for Sale	241,288	51.69%	228,709	12,579	5.50%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	3,650	0.78%	12,636	(8,986)	-71.11%
Loans and Leases, Net of Unearned Income	125,257	26.83%	111,407	13,850	12.43%
Less: Allowance for Loan and Lease Losses	4,439	0.95%	5,503	(1,064)	-19.33%
Loans and Leases, Net	120,818	25.88%	105,904	14,914	14.08%
Premises and Fixed Assets	10,678	2.29%	6,886	3,792	55.07%
Other Real Estate Owned	195	0.04%	0	195	
Intangible Assets	3,289	0.70%	4,256	(967)	-22.72%
Other Assets	63,093	13.52%	82,621	(19,528)	-23.64%
Total Assets	466,799	100.00%	455,589	11,210	2.46%

LIABILITIES

Deposits:	234,302	50.19%	220,743	13,559	6.14%
Noninterest Bearing	3,293	0.71%	1,121	2,172	193.76%
Interest Bearing	231,009	49.49%	219,622	11,387	5.18%
Other Borrowed Money	12,340	2.64%	4,329	8,011	185.05%
Other Liabilities	79,757	17.09%	90,714	(10,957)	-12.08%
Total Liabilities	326,399	69.92%	315,786	10,613	3.36%

EQUITY CAPITAL

Common Stock	1,642	0.35%	1,644	(2)	-0.12%
Surplus	94,686	20.28%	97,807	(3,121)	-3.19%
Undivided Profits/Capital Reserves	44,214	9.47%	39,725	4,489	11.30%
Accumulated other income	(149)	-0.03%	627	(776)	-123.76%
Other Equity Capital Components	7	0.00%	0	7	0.00%
Total Equity Capital	140,400	30.08%	139,803	597	0.43%
Total Liabilities and Equity Capital	466,799	100.00%	455,589	11,210	2.46%

Industrial Bank - Income Statement

(000s Omitted)

Interest Income:		
Interest and fees on loans	11,300	
Income from lease financing receivables	0	
Interest income on balance due from depository institution	177	
Interest and dividend income on securities	6,183	
Interest income from assets held in trading		
Interest income of federal funds sold and securities purchased under agreement to resell	93	
Other Interest Income	14	
Total Interest Income	17,767	
Interest Expense:		
Interest on deposits	4,921	
Interest on federal funds purchased and securities sold under agreements to repurchase	0	
Interest on trading liabilities and other borrowed money	91	
Interest on subordinated notes and debentures	0	
Total Interest Expense	5,012	
Net Interest Income		12,755
Provision for Loan Losses		1,952
Noninterest Income:		
Income from fiduciary activities	0	
Service charges on deposit accounts	303	
Trading Revenue	0	
Investment banking, advisory, brokerage, and underwriting fees and commissions	0	
Venture capital revenue	0	
Net servicing fees	858	
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)	(11)	
Other Noninterest Income	9,205	
Total Noninterest Income		10,355
Gain (Loss) on Securities not Held in Trading Accounts		141
Noninterest Expense:		
Salaries	4,665	
Expenses of premises and fixed assets	1,119	
Amortization expense of intangible assets (including goodwill)	967	
Other noninterest expense	6,419	
Total Noninterest Expense		13,170
Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments	8,129	
Applicable Income Taxes	2,682	
Income (Loss) before extraordinary items and other adjustments	5,447	
Extraordinary Items and Other Adjustments, Net of Income Taxes	0	
Net Income		5,447
Return on Average Assets		1.13%

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
COLORADO SPRINGS	5 Star Bank	\$2,259	\$96,776	\$98,747	\$4,238	\$4,497	\$209,287	\$168,300	\$178,094	\$31,193	0.84
DENVER	Trust Industrial Bank	\$9	\$2,564	\$0	\$0	\$0	\$2,575	\$528	\$544	\$2,031	0.63
ENGLEWOOD	First Financial Bank	\$17,930	\$128,608	\$50	\$0	\$86	\$204,660	\$23,837	\$101,270	\$103,390	1.46
GRAND JUNCTION	Home Loan Industrial Bank	\$627	\$16,309	\$26,460	\$201	\$6,095	\$50,277	\$41,637	\$46,491	\$3,786	0.42
		\$20,819	\$244,257	\$125,257	\$4,439	\$10,678	\$466,799	\$234,302	\$326,399	\$140,400	

Trust Company - Abstract

(000s Omitted)

ASSETS	10 Trust 12/31/2004	Percent to Total	10 Trust 12/31/2003	Increase (Decrease)	Percent Change
Cash and Balances Due From Banks	61,099	2.54%	12,005	49,094	408.95%
Securities	2,055,810	85.41%	1,935,290	120,520	6.23%
Fees Receivable, Expenses, Fixed/Other Assets	290,036	12.05%	167,930	122,106	72.71%
Total Assets	2,406,945	100.00%	2,115,225	291,720	13.79%

LIABILITIES	10 Trust 12/31/2004	Percent to Total	10 Trust 12/31/2003	Increase (Decrease)	Percent Change
Deposits	1,789,189	74.33%	1,637,800	151,389	9.24%
Accounts Payable	1,693	0.07%	2,563	-870	-33.94%
Notes Payable, Capitalized Leases, Other Liabilities	344,536	14.31%	215,190	129,346	60.11%
Total Liabilities	2,135,418	88.72%	1,855,553	279,865	15.08%

CAPITAL	10 Trust 12/31/2004	Percent to Total	10 Trust 12/31/2003	Increase (Decrease)	Percent Change
Perpetual Preferred Stock	7,131	0.30%	7,131	0	0.00%
Common Stock	30,463	1.27%	31,081	-618	-1.99%
Surplus and Retained Earnings	232,082	9.64%	222,476	9,606	4.32%
Accumulated other income	1,851	0.08%	-1,015	2,866	0
Total Capital	271,527	11.28%	259,673	11,854	4.56%
Total Liabilities and Equity Capital	2,406,945	100.00%	2,115,226	291,719	13.79%

TRUST ACCOUNTS	10 Trust 12/31/2004	Percent to Total	10 Trust 12/31/2003	Increase (Decrease)	Percent Change
Total Trust Assets	46,235,033		40,950,683	5,284,350	12.90%
Number of Trust Accounts (Actual)	353,733		349,701	4,032	1.15%
Trust Account Average	130,706		117,102	13,604	11.62%

Trust Company - Income Statement

(000s Omitted)

Income		
Trust administrative fee income	83,280	
Interest and dividend income earned	104,584	
Other Income	647	
Total Income		188,511
Expenses		
Interest expense	8,300	
Salaries and employee benefits	71,550	
Expenses of premises and fixed assets	23,842	
Other expenses	49,540	
Provision for Loan Losses	28	
Total Expenses		153,260
Net Income Before Taxes		35,251
Gain (Loss) on Securities not Held in Trading Accounts		732
Applicable Income Taxes		12,404
Extraordinary Items and Other Adjustments, Net of Income Taxes		0
Net Income		23,579

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	\$77	\$614	\$75	\$222	\$0	\$1,097	\$234,811	\$0	\$104	\$873	\$66
DENVER	Fiserv Trust Company	\$50,322	\$1,579,699	\$6,039	\$30,563	\$20,436	\$1,755,682	\$30,462,099	\$1,260,859	\$227,489	\$167,334	\$11,364
DENVER	Investment Trust Company	\$238	\$253	\$3	\$34	\$0	\$699	\$268,414	\$0	\$0	\$868	\$164
DENVER	Members Trust Company of Colorado, Inc.	\$677	\$552	\$10	\$11	\$0	\$1,308	\$81,554	\$0	\$0	\$1,219	-\$855
DENVER	Sentinel Trust Company	\$37	\$3,303	\$0	\$439	\$0	\$4,161	\$289,269	\$0	\$32	\$4,129	\$2,485
ENGLEWOOD	Lincoln Trust Company	\$58	\$272,465	\$75	\$3,070	\$346	\$383,629	\$3,892,697	\$345,014	\$4,728	\$33,887	\$4,017
ENGLEWOOD	Trust Company of America	\$7,652	\$196,550	\$3,762	\$3,044	\$0	\$211,599	\$3,089,762	\$183,316	\$954	\$22,329	\$2,617
FORT COLLINS	Poudre River Valley Trust Company	\$767	\$354	\$46	\$168	\$0	\$1,571	\$0	\$0	\$129	\$983	-\$318
GREENWOOD												
VILLAGE	Orchard Trust Company, LLC	\$503	\$2,020	\$0	\$10	\$0	\$2,533	\$1,662,229	\$0	\$16	\$2,376	\$123
LAKEWOOD	Computershare Trust Company, Inc.	\$768	\$0	\$1,546	\$40,012	\$0	\$44,466	\$6,274,198	\$0	\$6,084	\$37,429	\$3,916
		\$61,099	\$2,055,810	\$11,556	\$77,573	\$20,782	\$2,406,945	\$46,235,033	\$1,789,189	\$239,536	\$271,527	\$23,579

Financial Institution Activity

ACTIVITY	EFFECTIVE DATE
De Novo Commercial Bank State Charters	
First Western Trust Bank, Denver, Denver County	03/17/2004
Home State Interim Bank, Loveland, Larimer County	06/28/2004
First Southwest Bank, Alamosa, Alamosa County	07/09/2004
Timberline Bank, Grand Junction, Mesa County	10/25/2004
Signature Bank, Windsor, Weld County	12/01/2004
De Novo Industrial Bank State Charters	
Concord EFS Interim Industrial Bank, Englewood, Arapahoe	02/26/2004
Licensing - Money Order/Transmitter Company	
Hieu Van LLC, Littleton CO	06/03/2004
GSC Enterprises, Inc. dba Fidelity Express, Sulphur Springs, Texas	10/12/2004
Loan Production Offices (LPO's)	
Pueblo Bank and Trust Company, Littleton, Arapahoe County	06/01/2004
First Western Trust Bank, Fort Collins, Larimer County	08/05/2004
Name Change - Commercial Bank State Charter	
Centennial Bank of Blende, Pueblo, Pueblo County	03/22/2004
TO: Centennial Bank of Pueblo	
Weld County Bank, Greeley, Weld County	06/23/2004
TO: Bank of Choice	
North Park State Bank, Walden, Jackson County	06/25/2004
TO: Mountain Valley Bank	
Relocation - Industrial Bank State Charter	
Home Loan Industrial Bank, Grand Junction	01/05/2004
FROM: 145 N. 4th Street, Grand Junction	
TO: 205 N. 4th Street, Grand Junction	
Relocation - Trust Company Office	
Lincoln Trust Company	06/30/2004
FROM: 6312 S. Fiddlers Green Circle, Greenwood Village	
TO: 717 Seventeenth Street, Suite 2600, Denver	
Members Trust Company of Colorado	10/18/2004
FROM: 7600 E. Orchard Road, Greenwood Village	
TO: 6875 E. Evans, Suite 200, Denver	
Name Change - Money Order/Transmitter Company	
Associated Foreign Exchange, Inc., Encino, CA	03/08/2004
TO: Associated Foreign Exchange, Inc. (AFEX)	

Financial Institution Activity

ACTIVITY	EFFECTIVE DATE
Merger - Commercial Bank State Charter into National Bank Charter	
Haxtun Community Bank, Haxtun, Phillips County	03/22/2004
INTO: First National Bank (Julesburg)	
Vista Bank, Colorado Springs, El Paso County	04/19/2004
INTO: Adams Bank & Trust, Ogallala, NE	
First State Bank, Colorado Springs, Colorado Springs, El Paso County	04/26/2004
INTO: First State Bank, Scottsbluff, Scottsbluff, NE	
Merger - Commercial Bank State Charter	
Home State Interim Bank, Loveland, Larimer County	06/30/2004
INTO: Home State Bank, Loveland, Larimer County	
Community Banks of Southern Colorado, Rocky Ford, Otero County	09/30/2004
INTO: Community Banks of Colorado, Greenwood Village, Arapahoe County	
Community Banks of the Rockies, La Jara, Conejos County	09/30/2004
INTO: Community Banks of Colorado, Greenwood Village, Arapahoe County	
Merger - Industrial Bank State Charter	
Concord EFS Interim Industrial Bank.....	02/26/2004
INTO: First Financial Bank, Englewood, Arapahoe County	
Merger - Trust Company State Charter	
Poudre River Valley Trust Company, Fort Collins, Larimer County	01/30/2004
INTO: First Western Trust Bank, Denver, Denver County	
Conversion - National Bank Charter into Commercial State Bank Charter	
Alamosa State Bank, Alamosa, Alamosa County.....	12/30/2004
INTO: High Plains Bank, Flagler, Kit Carson County	
Ceased Operations in Colorado - Money Order/Transmitter Company	
Thomas Cook Travellers Cheques Ltd., Toronto, Canada	03/26/2004
Vina MoneyGram, Inc., Denver.....	07/31/2004
Hieu Van LLC, Littleton	08/28/2004

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

1475 North Denver Avenue
Loveland 80538
970-613-1853

Advantage Bank-Fort Collins Branch

4532 McMurray Avenue, Suite 100
Fort Collins 80525
970-204-0450

Advantage Bank-Greeley Office

1801 59th Avenue, Suite B
Greeley 80634
970-353-0047

Alamosa State Bank

2225 Main Street
Alamosa 81101
719-589-2564

Alamosa State Bank

601 State Street
Alamosa 81101
719-587-6154

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 D
Aspen Airport Business Center
Aspen 81611
970-544-9400

Alpine Bank Aspen Mobile Branch

600 East Hopkins Avenue
Aspen 81611
970-920-4800

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

Alpine Bank-Basalt

137 Midland Avenue
Basalt 81621
970-927-3101

Alpine Bank-Battlement Mesa Branch

82 Sippelle 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, 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, Montrose Mortgage Branch

1425 Hawk Parkway, Suite 5
Montrose 81401
970-249-9000

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

Directory

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

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

Alpine Bank, Willits Branch
711 East Valley Road, Suite 101
Basalt 81621
970-927-3653

B

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

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

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

The Bank of Burlington
410 Fourteenth Street
Burlington 80807
719-346-5376

Bank of Choice
3635 23rd Avenue
Evans 80620
970-506-1000

Bank of Choice-10th Street Greeley
3780 West Tenth Street
Greeley 80634
970-352-6400

Bank of Choice-West Greeley Office
7251 Wet 20th Street, Building A
Greeley 80634
970-339-5600

Bank of Choice-Platteville Office
370 Justin Avenue
Platteville 80651
970-785-2000

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
4328 Edison Avenue
Colorado Springs 80915
719-574-8060

Bank of Colorado
421 North Tejon Street, Suite 20
Colorado Springs 80903
719-227-0100

Bank of Colorado
11580 Black Forest Road
Suite 55
Colorado Springs 80908
719-494-050

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 Street
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

Directory

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

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

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

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

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

Bank of the San Juans-North Main Branch
1710 Main Avenue
Durango 81301
970-247-2828

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 The Atrium
Two South Cascade Avenue
Suite 150
Colorado Springs 80903
719-635-8719

BankWest at DTC
One DTC
5251 DTC Parkway, Suite 101
Greenwood Village 80111
303-814-5500

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

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

C

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

Directory

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

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 Street
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-Santa Fe Branch
1490 South Santa Fe Drive
Denver 80223
303-365-3722

Directory

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

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

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

Colorado East 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
501 Main Street
La Jara 81140
719-274-5112

Community Banks of Colorado
201 N Main Street
Rocky Ford 81067
719-254-3303

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

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

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-
Center
215 South Worth
Center 81125
719-754-3509

Directory

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

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

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

Community Banks of Colorado-
Dove Creek
305 South Guyrene
Dove Creek 81324
719-677-2241

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

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

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

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

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

Community Banks of Colorado,
Mortgage Division
500 State Street
Alamosa 81101
719-589-5400

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

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

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

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

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

Community Banks of Colorado,
Salida Branch
339 East Highway 50, Suite 103
Salida 81201
719-539-9799

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

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

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

D

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

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

E

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

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

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

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

F

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

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

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

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

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

Directory

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

**The Farmers State Bank of Fort
Morgan**

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

First American State Bank

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

First Mountain Bank

409 Harrison Avenue
Leadville 80461
719-486-3150

First Southwest Bank

720 Main Street
Alamosa 81101
719-587-4200

First Southwest Bank
3333 Clark Street
Alamosa 81101
719-587-4540

First Southwest Bank
2060 East Highway 112
Center 81125
719-754-9080

First Southwest Bank
555 Cedar Street
Den Norte 81132
719-657-2777

First Southwest Bank
643 San Juan Street
Pagosa Springs 81147
970-264-2251

First Southwest Bank
400 Fourth Street
Saguache 81149
719-655-2555

First State Bank

1441 Miner Street
Idaho Springs 80452
303-567-2696

First State Bank of Hotchkiss

102 East Bridge Street
Hotchkiss 81419
970-872-3111

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

First State Bank, Colorado Springs

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

First United Bank

8095 East Belleview Avenue
Englewood 80111
303-721-8800

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

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

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

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

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

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

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

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

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

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

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

First Western Trust Bank

1200 Seventeenth Street, Suite 2650
Denver 80202
303-531-4000

First Western Trust Bank LPO
318 Canyon Avenue, Suite 100
Fort Collins 80521
970-484-9222

FirstBank

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

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

Directory

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

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

Directory

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-Colorado Mills Branch
114185 West Colfax Drive
Golden 80401
303-239-9000

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 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-29th and Quebec Branch
2850 Quebec Street
Denver 80208
303-388-4100

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 El Paso County-Stetson Hills and Powers Branch
5830 Stetson Hills Boulevard
Colorado Springs 80922
719-550-3900

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

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

Directory

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

FirstBank of Littleton-Wildcat
Reserve Parkway and McArthur
Ranch Road
4000 Red Cedar Drive
Highlands Ranch 80129
720-348-0100

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 Northern Colorado-
Windsor Branch
510 Main Street
Windsor 80550
970-674-2900

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-Belleview
and Yosemite Branch
4910 South Yosemite
Greenwood Village 80111
303-799-6800

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

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

Directory

FirstBank of Vail

17 Vail Road
Vail 81657
970-476-5686

FirstBank of Vail

555 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

FirsTier Bank

980 Dillon Road
Louisville 80027
303-926-9000

FirsTier Bank-Westminster

7180 West 103rd Avenue
Westminster 80021
3039514225

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 One
Englewood 80111
303-296-9600

Guaranty Bank and Trust Company

Boulder
1375 Walnut Street, Suite 111
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 Bellevue Avenue
Englewood 80111
303-296-9600

Guaranty Bank and Trust Company

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

Guaranty Bank and Trust Company-

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

Guaranty Bank and Trust Company-

Longmont
900 South Main
Longmont 80501
303-296-9600

Guaranty Bank and Trust Company-

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

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-

Mobile Branch #5
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

Guaranty Bank and Trust Company,

Residential Mortgage Group,
Evergreen
3510 South Colorado Highway 74
Evergreen 80439
303-670-1380

Directory

The Gunnison Bank and Trust Company

232 West Tomichi Avenue
Gunnison 81230
970-641-0320

Gunnison Bank and Trust
Company-Crested Butte Branch
116 Sixth Street
Crested Butte 81224
970-349-0170

H

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-Firestone
8080 Weld County Road 13
Firestone 805004
303-789-0600

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

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

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

Directory

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

NorthForkBankCenter-Montrose
Bank
360 West Bridge Street
Hotchkiss 81419
970-872-4900

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

Mountain Valley Bank

461 Main Street
Walden 80480
970-723-8221

Mountain Valley Bank
400 Main Street
Meeker 81641
970-878-0103

Mountain Valley Bank
111 North Sixth Street
Hayden 81639
970-276-9099

Mountain Valley Bank
2201 Curve Plaza
Steamboat Springs 80487
970-870-6550

N

New Frontier Bank

2425 35th Avenue
Greeley 80634
970-339-5100

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

New West Bank

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

North 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 Hotchkiss LPO
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

The Pueblo Bank and Trust Company

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

Directory

Pueblo Bank and Trust Company
10901 West Toller Drive
Littleton 81027
303-904-7090

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

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

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

Pueblo Bank and Trust Company-
Colorado Springs Branch
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-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 Branch
1217 Pueblo Boulevard
Pueblo 81005
719-545-1834

R

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

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

S

Signature Bank
355 Eastman Park Drive
Windsor 80550
970-674-3600

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

Legacy Bank, a branch of The
State Bank of Wiley
1201 Paseo del Norte, Suite B
Pueblo 81008
719-546-0800

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

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

T

Timberline Bank
2478 Patterson Road
Grand Junction 81505
970-683-5560

Timberline Bank
311 East Hopkins Avenue
Aspen 81611
970-920-0112

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, East Greeley
Branch
1503 Ninth Avenue
Greeley 80631
970-346-6111

Union Colony Bank, Fort Lupton
Branch
112 Denver Avenue
Fort Lupton 80621
303-857-0300

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

Union Colony Bank, Kersey Branch
301 First Street
Kersey 80644
970-356-2265

Union Colony Bank, Platteville
Branch
390 Justin Avenue
Platteville 80651
970-785-2265

Directory

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

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

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

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

Valley Bank & Trust, Bromley Park
Branch
4900 East Bromley Lane
Brighton 80601
303-659-3490

Valley Bank & Trust, Dacono
Branch
422 Eighth Street
Dacono 80514
303-833-4261

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-Strasburg
Branch
56641 Colfax Avenue
Strasburg 80136
303-622-6598

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

W

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

Directory

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-Stapleton Office
3401 Quebec Street, Suite 9300
Denver 80207
303-388-2933

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

FOREIGN CAPITAL DEPOSITORIES

**American International Depository &
Trust**
370 Seventeenth Street, Suite 5650
Denver, CO 80202
303-628-1022

INDUSTRIAL BANKS

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

5Star Bank [Mobile Branch]
3992 East Bijou Street
Colorado Springs, CO 80906
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
203-679-4592

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

GSC Enterprises, Inc.
128 Jefferson Street
Sulphur Springs, TX 75482
800-621-8030

I

Integrated Payment Systems Inc.
6200 South Quebec, Suite 240
Greenwood Village 80111
Englewood 80112
720-332-5632

Directory

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

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

Travelers Express Company, Inc.

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

Travellex Currency Services Inc.

29 Broadway
New York NY 10006
416-981-2192

Travellex, 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

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

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

Directory

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

