

# Colorado Division of Banking



## Ninety-Eighth Annual Report

Of the State Bank Commissioner  
Of the State of Colorado



**January 1, 2007 to December 31, 2007**

# DECLARATION OF POLICY

As a unit of the Colorado Department of Regulatory Agencies, the Division of Banking embraces the Department's mission of consumer protection and works to preserve public trust in the Colorado banking industry.

It is hereby declared to be the legislative policy of the Division of Banking, pursuant to Section 11-101-102, C.R.S., to protect the public interest by regulating the business of state chartered and/or licensed financial institutions under its supervision in such a manner as to:

## PRESERVE AND PROMOTE

- Sound and constructive competition among financial services institutions;
- A dual federal and state banking system;
- The security of deposits;
- The safe and sound conduct of the business of state chartered/licensed financial institutions; and
- A statewide safe and sound banking system;

## SEEK

- Regulatory coordination and cooperation;
- Regulatory parity among financial services institutions; and
- Encourage diversity in financial products and services.



*Consumer Protection is our Mission*

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



**To The Honorable**

**BILL RITTER, JR.**

**The Governor of Colorado**

**For the Period January 1, 2007  
Through December 31, 2007**

# Colorado State Banking Board

## Commercial Bank Representatives

Mary S. Reisher, Board Chair  
Executive Vice President  
FirstBank of South Jeffco

Dan R. Ford, President  
Pine River Valley Bank

William A. Mitchell, Jr., President  
Bankers Bank of the West

Dennis F. Reece, President  
The Citizens State Bank of Ouray

Stephen A. Sherlock, President  
Colorado East Bank & Trust

## Industrial Bank Representative

Vacant

## Trust Company Representative

D. Terry Reitan, President  
Trust Company of America

## Public Members

Adam P. Coyle

Rick Padilla

## Legal Counsel

Stephen G. Smith  
Assistant Attorney General

Christine Stretesky  
Assistant Attorney General

# STATE OF COLORADO

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**Department of Regulatory Agencies**

D. Rico Munn  
Executive Director

**DIVISION OF BANKING**

Richard Fulkerson  
State Bank Commissioner



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Bill Ritter, Jr.  
Governor

March 24, 2008

The Honorable Bill Ritter, Jr.  
Governor of Colorado  
State Capitol, Room 103  
Denver, Colorado 80203

Dear Governor Ritter:

I am honored to submit the 2007 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 Section 11-102-304, C.R.S. The report also includes information on other entities regulated by the Division.

I am pleased to report that Division regulated depository institutions grew over \$5.7 billion during 2007. The growth continues a ten-year trend, during which time aggregate assets of state chartered commercial banks, trust companies, and industrial banks increased from \$12.9 billion to \$36.8 billion, or 184 percent. Total deposits for the group increased to \$30,426,075,000 at year-end. Total fiduciary assets held by Colorado trust companies increased by \$17.5 billion to \$96,817,413,000. During the year, the Banking Board approved five new commercial bank charter applications and one trust company charter. In addition, one large national bank was approved for conversion to a state charter. Despite these increases, mergers and consolidations reduced the total number of state-chartered depository institutions from 120 to 118 as of December 31, 2007.

While asset growth remained strong, the Colorado banking industry did not escape the economic ripple effect of the deteriorating housing market and high foreclosure rates. Bank earnings were adversely affected by narrow net interest margins, increased loan loss reserve allowances, and overall weaknesses in the real estate market. Nevertheless, non-performing loans are at manageable levels, the banking industry is strongly capitalized and is well positioned to withstand an economic downturn.

In addition to regulating insured depository institutions, the Division also oversees foreign capital depositories, a unique charter type authorized to offer certain financial services to non-resident aliens. Only two such institutions were chartered since the Colorado Foreign Capital Depository Act was enacted in 1999. During 2007, one elected to voluntarily dissolve and surrendered its charter. The other institution was determined to be insolvent and the Banking Board entered an order for involuntary dissolution and placed the company in receivership. The receiver is following the statutory and court ordered process for liquidation of the company.

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

Sincerely,

Richard Fulkerson  
State Bank Commissioner

# Colorado Division of Banking Personnel

## State Bank Commissioner

Richard Fulkerson

## Director of Examinations

Mary Stanfield

## Operations Manager

Kara Hunter

## Supervising Examiners

Morris Augusta

Kenneth R. Ehrich

Terry Breckenridge

William Mickles

## Secretary, Colorado State Banking Board

Diana Gutierrez

## EDP Auditor II

Paul Ehizuelen

## Senior Financial Institution Examiners

David Avery

Marsha Massey

Stephen Breadon

John Pray

Ernie Leos

Lisa Shoup

Nicoletta MacKenzie

Karen Stewart

## Financial Institution Examiners

Amanda Beaman

Tracy Green

Cassandra Radcliffe

Linda Behm

Eldon Ice

Jywanza Robinson

Anna Bush

Jennifer Kim

Liesel Skiles

John Condren

Sarah Niemann

Khara Smith

Barbara Eastburn

Rob Rabolt

Shanli Tse

## Manager of Applications

Antoinette Clair

## Office Manager I

Sheryn Greene

## Administrative Assistant III

Vivian Mooren

Dorisann Wiltsie

## Administrative Assistant II

Dawn Russell

Peter Walker

**Ninety-Eighth Annual Report  
of the  
State Bank Commissioner**

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# Division Overview

## Division Mission and Structure

As a unit of the Colorado Department of Regulatory Agencies, the Division of Banking 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, issues rules and regulations, and investigates consumer complaints involving 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 rule-making 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 staggered 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 rule-making 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, 2007, the Division had 38.5 authorized positions, 29 of which were in the Financial Credit Examiner (FCE) category. Of the 29 FCE classifications, one is Director of Examinations, 22 are classified as field examiners, four are Caseload Managers, one manages applications, and one is assigned primarily to consumer complaints. 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 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 who report to the Director of Examination. The Caseload Managers supervise examination teams and are the primary Division contact for supervised institutions. The *Operations Unit* is responsible for applications, consumer complaints, automation, policies and procedures, administration 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.



## Division Overview

### 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. An on-site review of the Division was conducted during 2006, at which time the Division's processes, products, and personnel were evaluated and rated.

The review team recommended the continuation of the Division's accredited status. The accreditation process not only provides an independent review of Division operations, but also identifies areas for improvement and provides comparisons to other state banking departments. In addition, CSBS accreditation is one factor used by federal regulatory agencies in determining the acceptability of state examinations pursuant to interagency agreements and alternating state/federal examinations.

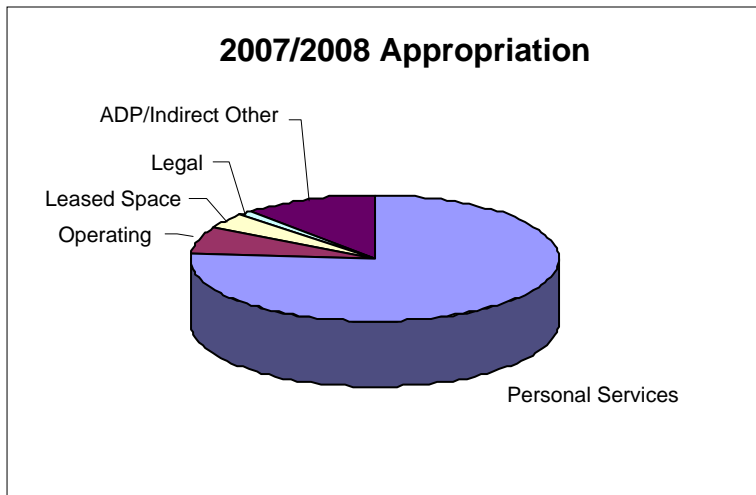
Division operations and programs are also subject to periodic reviews by the Office of the State Auditor. The overall operations of the Division were audited, in conjunction with the Division of Financial Services, during 2003. The auditors reviewed the Division's regulatory programs, oversight of the Public Deposit Protection Act, and resource utilization. Recommendations intended to improve operations and strengthen regulatory programs, as described in the report, have been implemented.

As required 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. Legislation continuing the Division, the Banking Board and the Money Transmitters Act through July 1, 2013, as well as statutory changes recommended in the audit, was passed during the 2004 legislative session.

# Division Overview

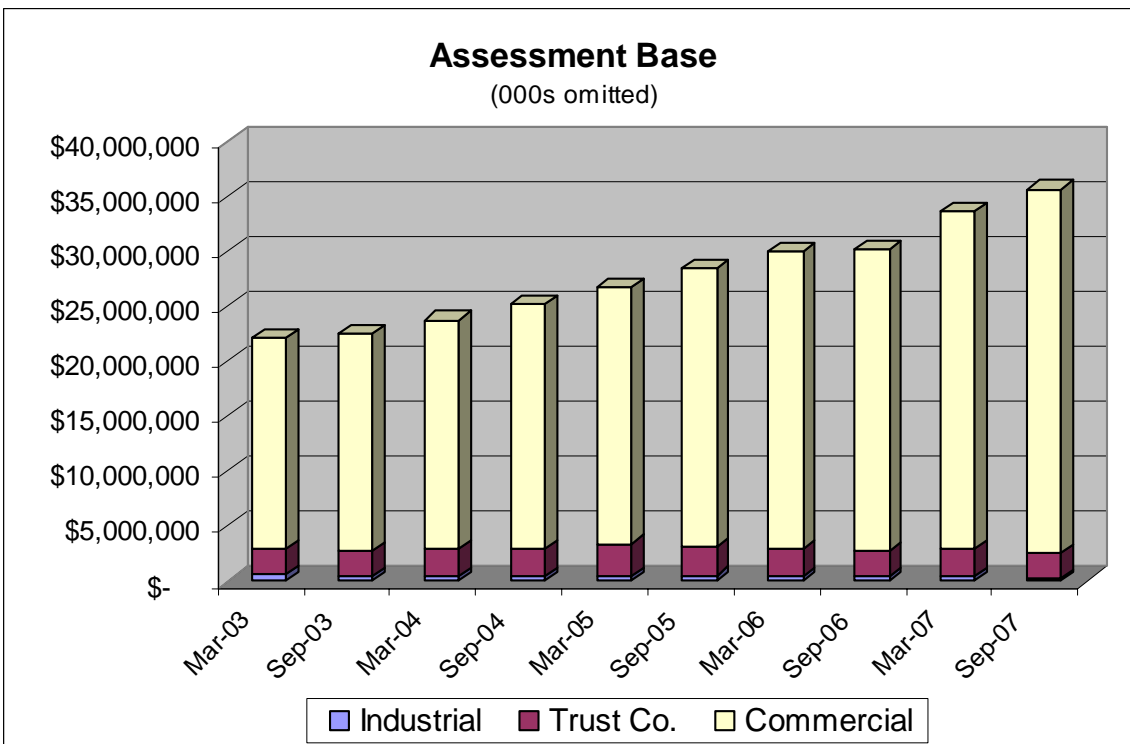
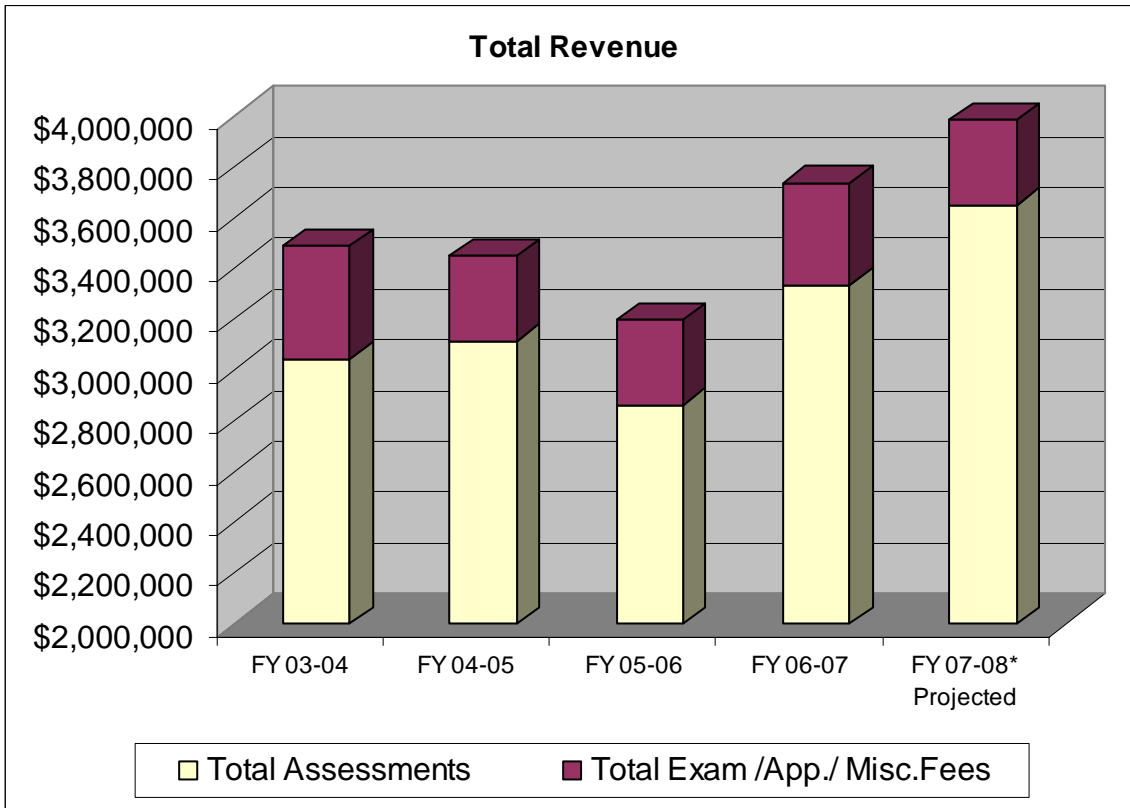
## Division Budget and Funding

The Division operates on a July 1 to June 30 fiscal year and is cash funded in advance through semi-annual institution assessments, specialty examination charges, and receipt of application and licensing fees. The Division's approved budget for the 2007-2008 fiscal year is \$4,014,773. 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, is depicted in the following charts.



<b>2007/2008 Appropriation</b>		
Personal Services	\$ 3,053,312	76%
Operating	\$ 284,666	7%
Leased Space	\$ 149,958	4%
Legal	\$ 60,403	1%
ADP/Indirect Other	\$ 466,434	12%
<b>Total</b>	<b>\$ 4,014,773</b>	<b>100%</b>

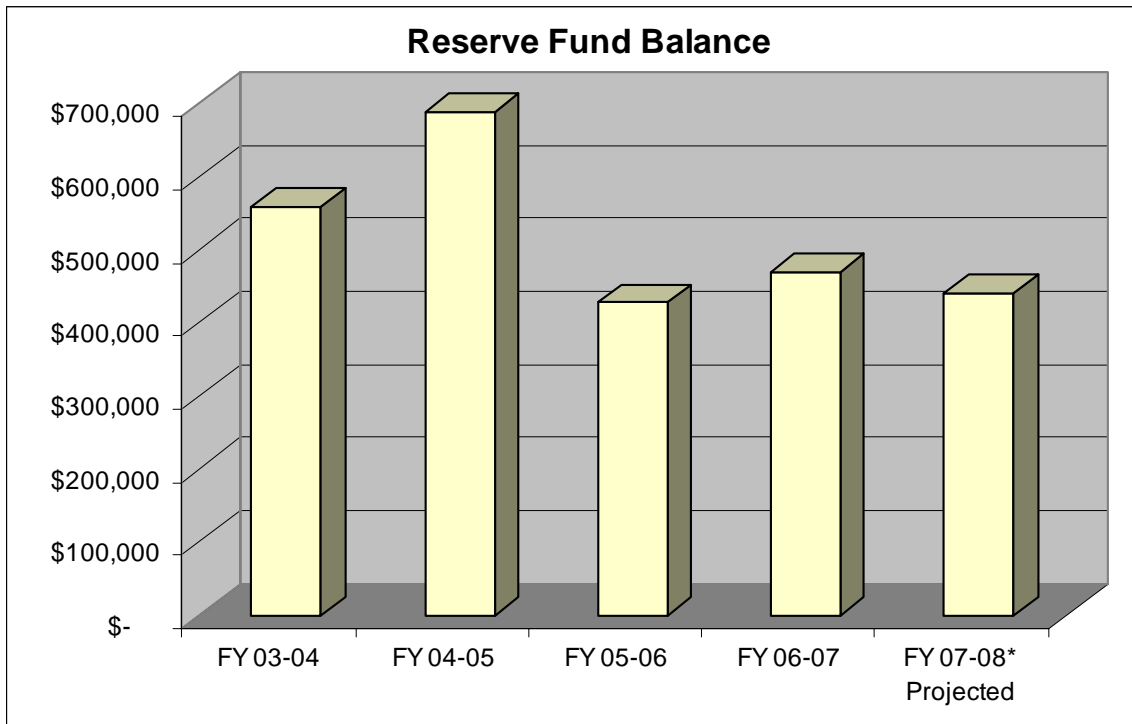
# Division Overview



# Division Overview

## Reserve Fund Balance

State fiscal laws allow the Division to maintain a cash fund of uncommitted reserves of up to 16.5 percent of approved expenditures. The Division utilizes its reserve fund to dampen assessment fluctuations and strives to maintain a balance of approximately ten percent. The Division's projected reserve fund balance for the fiscal year ending June 30, 2008, and actual fiscal year-end balances for the preceding four fiscal years, are reflected in the following chart:

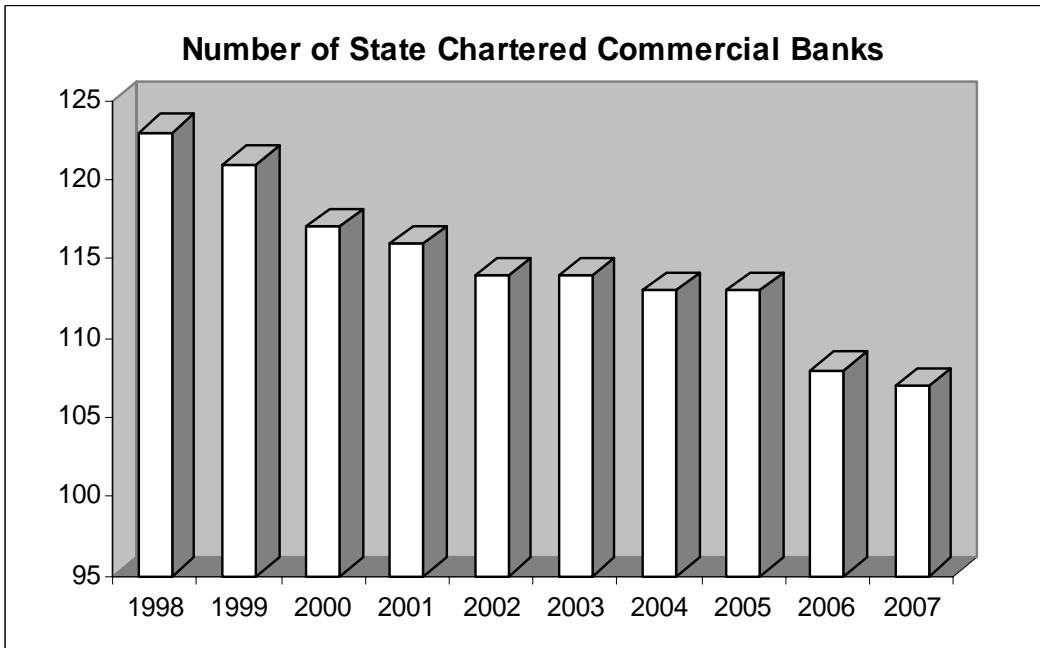


## Industry Condition

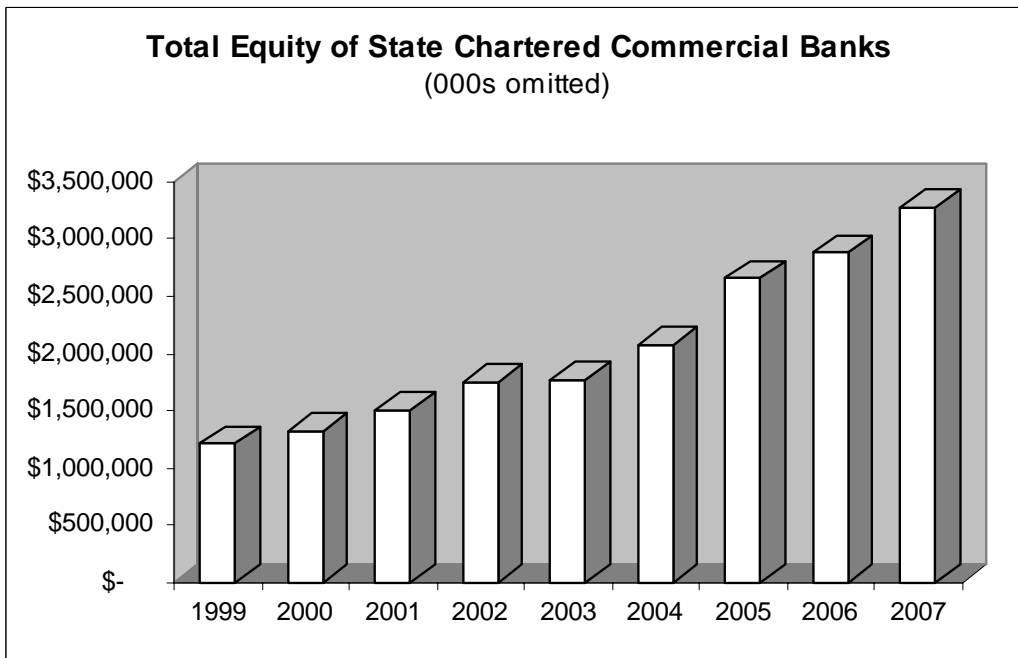
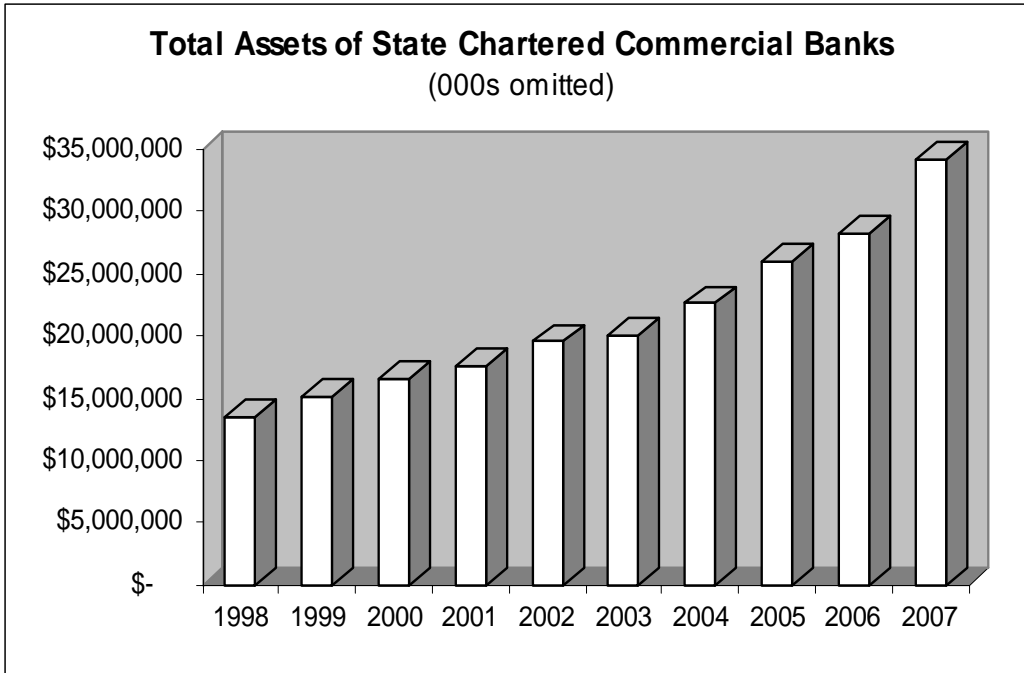
The strong growth trend continued in 2007 as aggregate assets held by state chartered banks, industrial banks, and trust companies increased by \$5.7 billion, or 18.6 percent. Over the last five years aggregate assets have grown 67 percent, from \$22.0 billion in 2002 to \$36.8 billion as of December 31, 2007. New charters and a conversion helped to partially offset continued merger and consolidation activity, as the total number of Division regulated depository institutions declined from 120 to 118. While growth remains strong, the interest rate environment and uncertainty in the real estate markets had an adverse impact on bank earnings. Increases to loan loss reserves, a narrow net interest margin and other adjustments substantially reduced the average return on equity. However, it should be noted that a one-time adjustment to goodwill recorded by one of the larger banks in the fourth quarter adversely skewed the aggregate numbers. Overall, the industry remains strong, well capitalized, and well positioned to weather an economic slowdown.

### Commercial Banks

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, 2006.



# Industry Condition

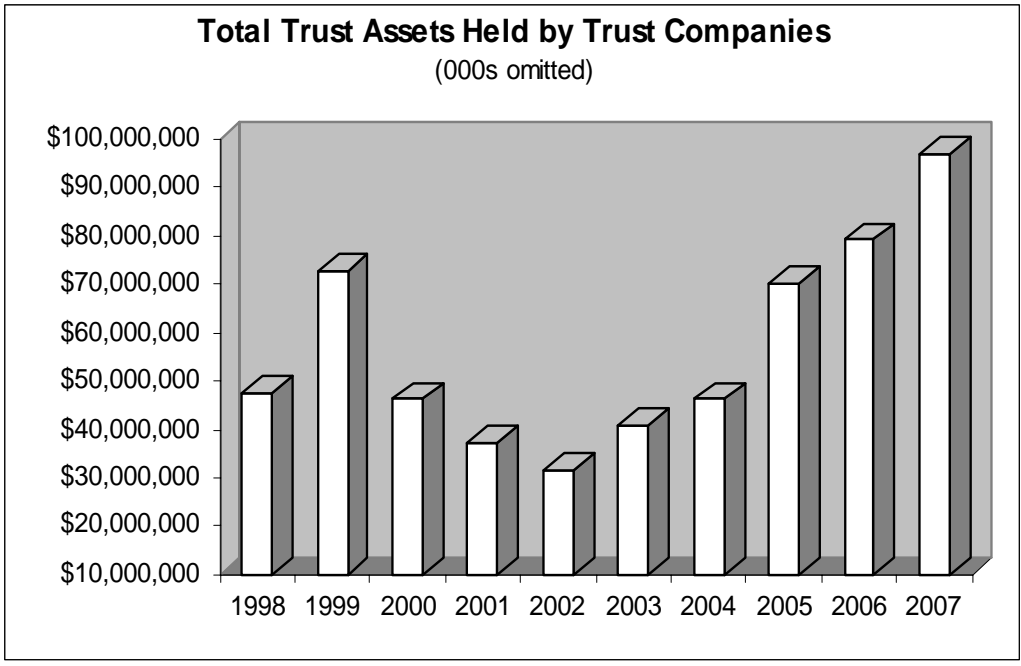


# Industry Condition

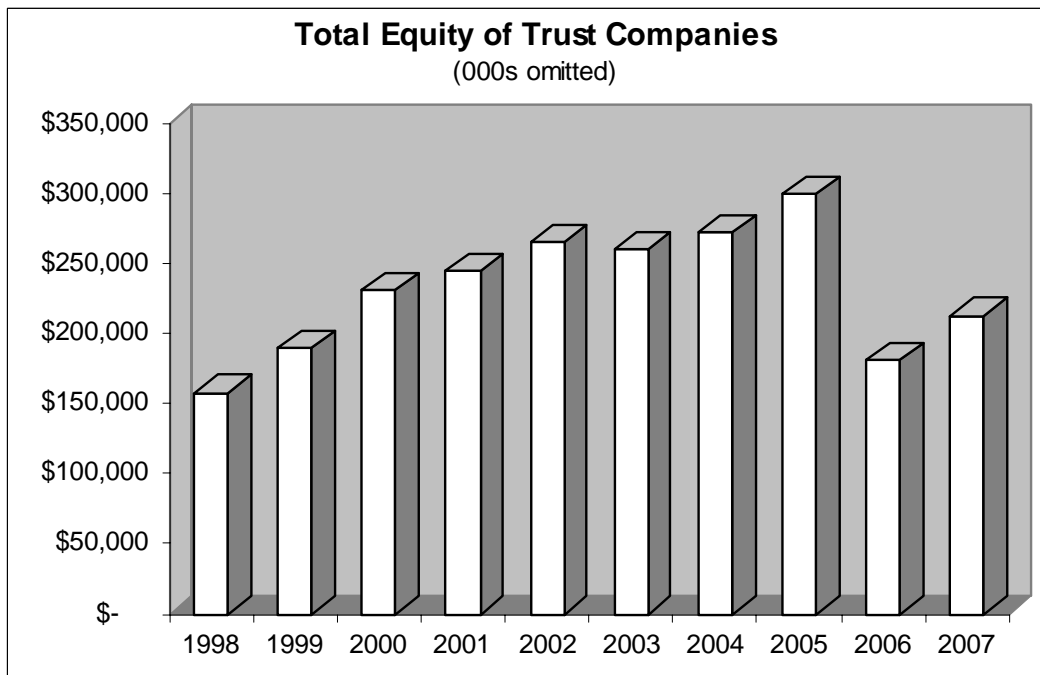
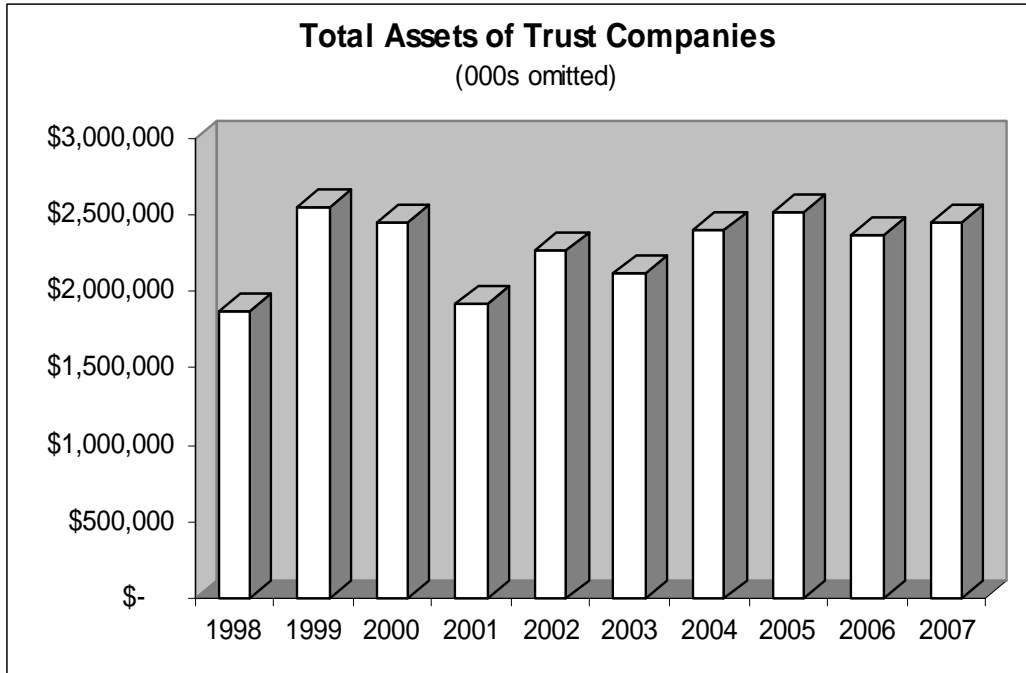
## Trust Companies

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. Trust companies are permitted to apply to the FDIC for federal deposit insurance and if approved, are authorized to accept and maintain savings deposits, time deposits, and certificates of deposit. As of December 31, 2007, there were two depository trust companies and six non-depository trust companies in Colorado.

Fiduciary, or trust assets, held by Colorado trust companies increased \$17.6 billion during 2007 to \$96,817,413,000. Corporate trust assets and equity also increased during 2007 as reflected in the following charts.



# Industry Condition



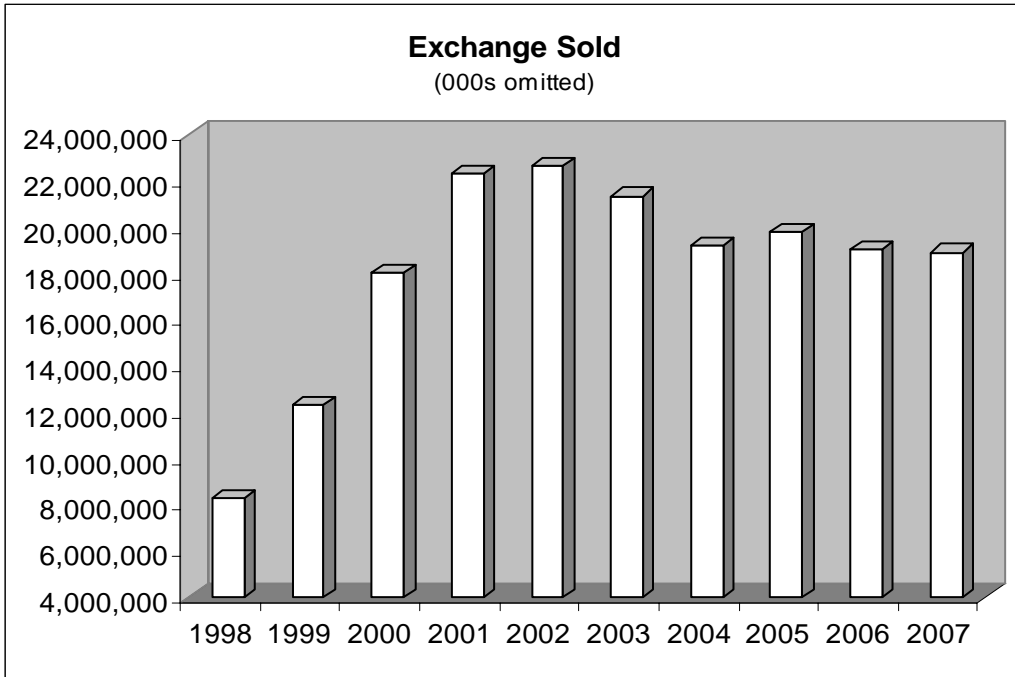


# Industry Condition

## Money Transmitter Companies

As of December 31, 2007, there were thirty eight organizations licensed under Colorado’s Money Transmitter Act. With the exception of governmental organizations and insured financial institutions, licensing is required of any organization selling money orders, or travelers checks, or transmitting money electronically or by other means in Colorado.

The total dollar amount of money transmitted and exchange sold or issued in Colorado during 2007 by Colorado licensed money transmitters, was slightly under \$19 billion, as reflected in the chart below. The Division continues to aggressively monitor money transmission advertisements and other information sources to identify entities that may be conducting an unlicensed money service business in Colorado. The industry continues to evolve and offer a wide variety of electronic products, such as smart card and stored value cards, as the volume of paper based travelers checks and money orders declines.



## Industrial Banks

Industrial banks are differentiated from commercial banks by the types of deposit products that can be offered and exemptions from certain ownership restrictions. Colorado industrial banks evolved initially as finance companies, specializing in consumer loans and second-mortgages. Industrial banks initially belonged to the Industrial Bank Guaranty Corporation, a statutorily created entity that assessed members to provide a private insurance fund for depositors. At one time there were approximately 150 industrial banks in Colorado, but a number of failures in the 1980s led to the collapse of the Industrial Bank Guaranty Corporation. Subsequent legislation required industrial banks to obtain FDIC insurance and largely eliminated differences between industrial banks and commercial banks. Recent legislative restrictions on industrial bank ownership have largely eliminated the perceived advantages of the industrial bank charter. As of December 31, 2007, only three Colorado industrial banks remained, and two of the three had received approval to convert to commercial bank charters.

## Foreign Capital Depositories

Enacted in 1999, the Colorado Foreign Capital Depository Act (Act) established a chartering and regulatory mechanism for foreign capital depositories (FCD), an entirely new class of financial service provider. An FCD is authorized to provide asset preservation and management services exclusively to non-resident aliens. Deposits in an FCD may consist of cash, foreign currencies, and tangible assets, such as precious metals. Deposit accounts are limited to not less than \$200,000 and may be insured by bonds or other mechanisms. FDIC insurance is not applicable. The Act incorporates extensive depositor confidentiality provisions and asset protections intended to shield a depositor's assets from foreign judgments.

Since enactment, the Division has processed three FCD charter applications. Charters were issued to two of the applicants, the first (American Intercapital Depository & Trust) in October 2003 and the second (Tuus Financial) in November 2005. Tuus Financial was unable to implement its business plan, did not accept any customer deposits, and applied to the Banking Board in October 2007 for a voluntary dissolution and surrendered its charter. In November 2007, the Banking Board determined that American Intercapital Depository & Trust was insolvent and entered an order for involuntary dissolution and placed the company in receivership. The receiver is following the statutory and court ordered process for liquidation of the company.

# Commercial Bank – Comparative Abstract

(000s Omitted)

ASSETS	107 Banks 12/31/07	Percent to Total	108 Banks 12/31/06	Increase (Decrease)	Percent Change
Cash and Balances Due From Depository Institutions	1,083,922	3.17%	1,023,948	59,974	5.86%
<b>Securities</b>					
- Held to Maturity	2,868,947	8.40%	2,305,790	563,157	24.42%
- Available for Sale	5,185,863	15.18%	4,962,415	223,448	4.50%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	784,720	2.30%	826,160	(41,440)	-5.02%
Loans and Leases, Net of Unearned Income	22,457,314	65.72%	17,465,245	4,992,069	28.58%
Less: Allowance for Loan and Lease Losses	254,800	0.75%	201,088	53,712	26.71%
Loans and Leases, Net	22,202,514	64.98%	17,264,157	4,938,357	28.60%
Assets Held in Trading Accounts	4,358	0.01%	0	4,358	100.00%
Premises and Fixed Assets	782,192	2.29%	713,649	68,543	9.60%
Other Real Estate Owned	96,456	0.28%	53,566	42,890	80.07%
Investments in Unconsolidated Subsidiaries	4,862	0.01%	4,651	211	4.54%
Acceptances	0	0.00%	0	0	0.00%
Intangible Assets	475,658	1.39%	594,264	(118,606)	-19.96%
Other Assets	680,075	1.99%	557,960	122,115	21.89%
<b>Total Assets</b>	<b>34,169,567</b>	<b>100.00%</b>	<b>28,306,560</b>	<b>5,863,007</b>	<b>20.71%</b>

## LIABILITIES

<b>Deposits:</b>					
Noninterest Bearing	5,183,349	15.17%	4,467,830	715,519	16.01%
Interest Bearing	22,904,908	67.03%	19,588,261	3,316,647	16.93%
Federal Funds Purchased/Securities Sold	1,287,619	3.77%	489,386	798,233	163.11%
Demand Notes Issued to U.S. Treasury	0	0.00%	0	0	0.00%
Trading Liabilities	0	0.00%	0	0	0.00%
Other Borrowed Money	1,293,551	3.79%	687,011	606,540	88.29%
Mortgage Indebtedness and Obligations Under Capitalized Leases	0	0.00%	0	0	0.00%
Banks' Liability on Acceptances	0	0.00%	0	0	0.00%
Subordinated Notes and Debentures	1,000	0.00%	1,000	0	0.00%
Other Liabilities	216,974	0.63%	193,803	23,171	11.96%
<b>Total Liabilities</b>	<b>30,887,401</b>	<b>90.39%</b>	<b>25,427,291</b>	<b>5,460,110</b>	<b>21.47%</b>
Minority interest in consolidated subsidiaries	1,529	0.00%	1,146	383	33.42%

## EQUITY CAPITAL

Perpetual Preferred Stock	470	0.00%	470	0	0.00%
Common Stock	164,346	0.48%	159,149	5,197	3.27%
Surplus	1,804,171	5.28%	1,531,097	273,074	17.84%
Undivided Profits/Capital Reserves	1,292,303	3.78%	1,207,216	85,087	7.05%
Accumulated other income	19,310	0.06%	7,191	12,119	168.53%
Other Equity Capital Components	0	0.00%	(27,000)	27,000	-100.00%
<b>Total Equity Capital</b>	<b>3,280,637</b>	<b>9.60%</b>	<b>2,878,123</b>	<b>402,514</b>	<b>13.99%</b>
<b>Total Liabilities and Equity Capital</b>	<b>34,169,567</b>	<b>100.00%</b>	<b>28,306,560</b>	<b>5,863,007</b>	<b>20.71%</b>

# Commercial Bank – Income Statement

(000s Omitted)

Interest Income:		
Interest and fees on loans	1,682,976	
Income from lease financing receivables	3,143	
Interest income on balance due from depository institution	7,135	
Interest and dividend income on securities	419,793	
Interest income from assets held in trading	785	
Interest income of federal funds sold and securities purchased under agreement to resell	36,395	
Other Interest Income	8,631	
Total Interest Income	2,158,858	
Interest Expense:		
Interest on deposits	826,648	
Interest on federal funds purchase and securities sold under agreements to repurchase	48,259	
Interest on trading liabilities and other borrowed money	41,860	
Interest on subordinated notes and debentures	78	
Total Interest Expense	916,845	
Net Interest Income		1,242,013
Provision for Loan Losses		98,024
Noninterest Income:		
Income from fiduciary activities	13,858	
Service charges on deposit accounts	118,773	
Trading Revenue	127	
Investment banking, advisory, brokerage, and underwriting fees and commissions	4,354	
Venture capital revenue	954	
Net servicing fees	1,852	
Net securitization income	0	
Insurance commission and fees	1,723	
Net gains (losses) on sales of loans and leases	18,204	
Net gains (losses) on sales of other real estate owned	1,302	
Net gains (losses) on sales of other assets (excluding securities)	96	
Other Noninterest Income	115,129	
Total Noninterest Income		276,372
Gain (Loss) on Securities not Held in Trading Accounts		(207)
Noninterest Expense:		
Salaries	452,099	
Expenses of premises and fixed assets	123,216	
Amortization expense of intangible assets (including goodwill)	156,433	
Other Noninterest expense	326,293	
Total Noninterest Expense		1,058,041
Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments	362,113	
Applicable Income Taxes	125,888	
Income (Loss) before extraordinary items and other adjustments	236,225	
Extraordinary Items and Other Adjustments, Net of Income Taxes	0	
Net Income		236,225
Return on Average Assets		0.75%

# 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
ALAMOSA	Alamosa State Bank	\$18,893	\$22,661	\$80,283	\$1,091	\$2,955	\$132,979	\$119,539	\$120,816	\$12,163	2.74
ALAMOSA	First Southwest Bank	\$6,488	\$10,041	\$181,816	\$1,681	\$4,689	\$217,819	\$167,133	\$194,036	\$23,783	0.71
ARVADA	Bank of Choice Colorado	\$9,855	\$43,660	\$454,963	\$4,207	\$17,027	\$570,358	\$464,839	\$489,707	\$80,651	0.79
ARVADA	FirstBank of Arvada	\$6,412	\$250,147	\$70,076	\$579	\$4,237	\$337,143	\$303,128	\$317,785	\$19,358	1.52
AULT	Farmers Bank	\$4,265	\$11,338	\$185,935	\$1,180	\$1,512	\$212,987	\$178,726	\$192,612	\$20,375	2.19
AURORA	Citywide Banks	\$154,520	\$134,980	\$616,365	\$7,673	\$14,348	\$950,134	\$812,715	\$859,573	\$90,561	1.57
AURORA	FirstBank of Aurora	\$13,413	\$268,726	\$108,509	\$1,241	\$15,431	\$408,248	\$376,702	\$384,447	\$23,801	1.28
AVON	FirstBank of Avon	\$10,883	\$169,007	\$193,577	\$1,740	\$5,832	\$382,693	\$338,715	\$359,871	\$22,822	1.13
BAYFIELD	Pine River Valley Bank	\$3,776	\$44,321	\$98,804	\$848	\$4,871	\$156,018	\$137,662	\$143,342	\$12,676	0.77
BOULDER	FirstBank of Boulder	\$8,806	\$282,236	\$165,778	\$1,599	\$6,028	\$466,174	\$420,552	\$438,151	\$28,023	1.36
BOULDER	FlatIrons Bank	\$1,042	\$6,269	\$35,881	\$438	\$69	\$49,000	\$38,752	\$39,058	\$9,942	0.87
BRECKENRIDGE	FirstBank of Breckenridge	\$3,540	\$44,993	\$105,197	\$1,001	\$3,107	\$157,267	\$127,181	\$147,411	\$9,856	1.30
BRIGHTON	Valley Bank and Trust	\$12,782	\$50,577	\$156,768	\$1,674	\$12,546	\$255,562	\$233,543	\$234,944	\$20,618	0.05
BROOMFIELD	Summit Bank & Trust	\$672	\$5,157	\$27,444	\$366	\$9,572	\$46,655	\$30,860	\$31,924	\$14,731	-2.43
BRUSH	The Farmers State Bank of Brush	\$2,120	\$13,336	\$19,816	\$214	\$114	\$37,710	\$32,228	\$32,397	\$5,313	1.04
BUENA VISTA	Collegiate Peaks Bank	\$2,764	\$17,045	\$54,200	\$847	\$2,621	\$99,906	\$72,113	\$80,817	\$19,089	0.92
BURLINGTON	The Bank of Burlington	\$4,220	\$30,823	\$7,275	\$138	\$139	\$43,467	\$39,598	\$39,707	\$3,760	1.05
CALHAN	Farmers State Bank of Calhan	\$3,448	\$48,730	\$93,318	\$1,346	\$3,863	\$153,229	\$123,682	\$136,264	\$16,965	0.99
CASTLE ROCK	BankWest	\$14,744	\$42,678	\$548,214	\$4,774	\$6,594	\$635,593	\$516,824	\$581,534	\$54,059	0.56
CASTLE ROCK	Castle Rock Bank	\$3,247	\$12,047	\$95,032	\$899	\$5,807	\$122,858	\$112,426	\$113,891	\$8,967	1.47
CASTLE ROCK	FirstBank of Douglas County	\$7,655	\$200,687	\$89,282	\$815	\$3,759	\$327,475	\$293,014	\$303,590	\$23,885	1.42
CHEYENNE WELLS	The Eastern Colorado Bank	\$6,558	\$25,606	\$147,833	\$1,589	\$2,359	\$182,539	\$123,736	\$166,163	\$16,376	1.30
COLORADO SPRINGS	FirstBank of Colorado Springs	\$3,067	\$88,686	\$80,412	\$814	\$6,027	\$178,628	\$157,773	\$168,604	\$10,024	0.75
COLORADO SPRINGS	FirstBank of El Paso County	\$3,573	\$80,623	\$51,555	\$592	\$10,149	\$146,334	\$130,215	\$137,996	\$8,338	0.66
COLORADO SPRINGS	The Bank at Broadmoor	\$8,192	\$17,631	\$98,341	\$1,061	\$6,414	\$170,411	\$155,908	\$156,923	\$13,488	2.06
COLORADO SPRINGS	The Citadel Bank	\$36,459	\$23,936	\$25,814	\$269	\$2,345	\$92,306	\$84,976	\$86,050	\$6,256	3.20
CORTEZ	The Citizens State Bank of Cortez	\$3,154	\$12,293	\$55,451	\$661	\$2,346	\$90,365	\$67,772	\$72,978	\$17,387	1.70
DENVER	Bank of Denver	\$9,116	\$42,000	\$129,778	\$1,061	\$7,748	\$191,360	\$159,569	\$174,108	\$17,252	0.84
DENVER	Bankers' Bank of the West	\$15,134	\$6,271	\$385,348	\$2,739	\$237	\$553,062	\$82,634	\$513,163	\$39,899	1.32
DENVER	CoBiz	\$47,152	\$379,036	\$1,846,521	\$20,044	\$7,587	\$2,336,838	\$1,745,055	\$2,112,277	\$224,560	1.31
DENVER	First Western Trust Bank	\$2,516	\$15,757	\$159,154	\$1,427	\$1,019	\$198,954	\$154,160	\$178,710	\$20,244	0.73
DENVER	FirstBank of Cherry Creek	\$10,968	\$216,356	\$140,052	\$1,498	\$15,153	\$391,421	\$348,032	\$369,261	\$22,160	1.35
DENVER	FirstBank of Denver	\$7,621	\$134,467	\$253,723	\$2,713	\$8,435	\$404,637	\$365,921	\$377,724	\$26,913	1.33
DENVER	Guaranty Bank and Trust Company	\$35,522	\$87,940	\$1,160,334	\$15,159	\$43,631	\$1,601,601	\$1,148,602	\$1,229,268	\$372,333	0.84
DENVER	Premier Bank	\$3,876	\$17,253	\$55,942	\$1,391	\$844	\$93,340	\$78,129	\$83,165	\$10,175	-0.85
DENVER	Steele Street State Bank	\$3,723	\$16,777	\$167,485	\$1,705	\$5,314	\$212,293	\$190,134	\$190,750	\$21,543	0.90

# 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
DENVER	Young Americans Bank	\$404	\$11,369	\$77	\$23	\$0	\$13,746	\$12,607	\$12,643	\$1,103	-3.73
DOLORES	The Dolores State Bank	\$2,581	\$29,737	\$67,090	\$907	\$948	\$98,134	\$85,583	\$86,144	\$11,990	1.55
DURANGO	Bank of the San Juans	\$4,372	\$533	\$114,986	\$711	\$4,966	\$137,669	\$123,384	\$123,796	\$13,873	1.46
EDWARDS	Millennium Bank	\$5,671	\$23,503	\$180,120	\$892	\$7,378	\$231,357	\$194,203	\$212,868	\$18,489	0.14
ENGLEWOOD	Centennial Bank	\$3,004	\$3,273	\$4,999	\$69	\$3,486	\$46,495	\$38,643	\$38,875	\$7,620	2.17
EVANS	Bank of Choice	\$16,924	\$29,846	\$423,572	\$4,643	\$20,499	\$547,039	\$424,009	\$504,247	\$42,792	0.46
EVERGREEN	FirstBank of Evergreen	\$3,905	\$83,581	\$70,299	\$535	\$7,337	\$148,219	\$128,888	\$139,675	\$8,544	0.88
FLAGER	High Plains Bank	\$2,039	\$7,903	\$68,991	\$975	\$1,040	\$85,427	\$70,439	\$75,556	\$9,871	2.15
FLORENCE	Rocky Mountain Bank & Trust Florence	\$2,334	\$118,719	\$62,367	\$965	\$3,202	\$195,175	\$154,152	\$182,412	\$12,763	2.03
FORT COLLINS	Bank of Colorado	\$62,381	\$380,279	\$1,254,922	\$19,093	\$39,043	\$1,811,996	\$1,436,107	\$1,639,969	\$172,027	1.63
FORT COLLINS	Centennial Bank of the West	\$16,086	\$44,865	\$628,702	\$10,552	\$22,499	\$784,071	\$652,093	\$689,118	\$94,953	-14.83
FORT COLLINS	FirstBank of Northern Colorado	\$7,644	\$61,037	\$194,242	\$1,979	\$14,220	\$309,863	\$259,652	\$292,125	\$17,738	0.78
FORT COLLINS	Fort Collins Commerce Bank	\$1,103	\$0	\$59,388	\$889	\$649	\$61,085	\$51,161	\$52,223	\$8,862	1.07
FORT COLLINS	Larimer Bank of Commerce	\$556	\$0	\$50,927	\$765	\$336	\$51,906	\$43,466	\$44,492	\$7,414	-2.43
FORT MORGAN	Fort Morgan State Bank	\$2,023	\$7,429	\$35,456	\$564	\$1,204	\$48,844	\$35,330	\$44,457	\$4,387	1.61
FORT MORGAN	The Farmers State Bank at Fort Morgan	\$4,074	\$68,014	\$64,688	\$970	\$208	\$148,302	\$115,511	\$125,705	\$22,597	1.78
FOWLER	The Fowler State Bank	\$2,803	\$25,457	\$24,352	\$922	\$49	\$53,457	\$46,357	\$46,709	\$6,748	0.55
GLENWOOD SPRINGS	Alpine Bank	\$80,289	\$364,697	\$1,790,413	\$14,147	\$81,107	\$2,390,093	\$1,960,693	\$2,160,574	\$227,989	1.79
GRAND JUNCTION	Timberline Bank	\$3,433	\$2,438	\$160,498	\$1,020	\$3,429	\$181,491	\$161,557	\$163,454	\$18,037	0.63
GREELEY	Cache Bank and Trust	\$2,294	\$18,715	\$96,510	\$811	\$4,443	\$130,102	\$118,068	\$118,574	\$11,528	0.61
GREELEY	FirstFarm	\$599	\$7,910	\$11,032	\$55	\$400	\$20,944	\$13,459	\$15,036	\$5,908	-6.77
GREELEY	New Frontier Bank	\$13,377	\$249,773	\$1,604,319	\$23,373	\$7,280	\$1,977,170	\$1,599,963	\$1,811,126	\$166,044	0.97
GREELEY	New West Bank	\$2,207	\$34,827	\$63,518	\$722	\$2,638	\$103,428	\$94,410	\$95,542	\$7,886	0.87
GREELEY	Union Colony Bank	\$38,439	\$28,600	\$309,188	\$3,287	\$10,830	\$413,256	\$346,804	\$365,268	\$47,988	0.45
GREENWOOD VILLAGE	Community Banks of Colorado	\$49,089	\$16,908	\$1,420,887	\$13,125	\$45,081	\$1,605,365	\$1,299,378	\$1,445,148	\$160,217	1.03
GREENWOOD VILLAGE	First American State Bank	\$6,115	\$12,606	\$137,899	\$1,377	\$647	\$177,633	\$159,985	\$163,540	\$14,093	0.67
GREENWOOD VILLAGE	FirstBank of Tech Center	\$13,446	\$225,484	\$193,409	\$2,169	\$10,900	\$444,343	\$374,259	\$416,129	\$28,214	1.39
GUNNISON	The Gunnison Bank and Trust Company	\$1,991	\$1,599	\$52,955	\$1,005	\$2,916	\$61,473	\$53,636	\$55,900	\$5,573	1.26
HOTCHKISS	The First State Bank of Hotchkiss	\$4,550	\$13,055	\$35,477	\$728	\$595	\$55,227	\$46,936	\$47,428	\$7,800	0.90
KIT CARSON	Kit Carson State Bank	\$1,857	\$14,899	\$30,965	\$632	\$1,208	\$53,086	\$46,549	\$47,097	\$5,989	0.68
LA JUNTA	The Colorado Bank and Trust Company of La Junta	\$3,294	\$20,677	\$53,721	\$867	\$3,990	\$90,094	\$82,306	\$83,219	\$6,875	0.59
LA JUNTA	The State Bank - La Junta	\$6,145	\$12,956	\$63,407	\$653	\$5,218	\$93,128	\$77,327	\$81,970	\$11,158	0.97
LAKEWOOD	FirstBank of Colorado	\$29,784	\$462,265	\$339,667	\$5,054	\$9,298	\$872,523	\$804,853	\$809,924	\$62,599	1.66
LAKEWOOD	FirstBank of Lakewood	\$10,245	\$207,940	\$79,927	\$712	\$9,688	\$310,062	\$286,835	\$289,104	\$20,958	1.55

# 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	\$1,974	\$20,083	\$72,436	\$957	\$5,234	\$117,992	\$93,962	\$95,691	\$22,301	-0.47
LAMAR	Colorado East Bank & Trust	\$17,171	\$159,776	\$373,475	\$2,700	\$17,517	\$599,481	\$473,828	\$542,853	\$56,628	0.85
LEADVILLE	First Mountain Bank	\$6,526	\$0	\$15,758	\$258	\$362	\$23,042	\$17,359	\$21,362	\$1,681	1.67
LITTLETON	FirstBank	\$4,356	\$159,434	\$116,406	\$1,191	\$5,007	\$286,289	\$238,448	\$268,791	\$17,498	1.25
LITTLETON	FirstBank of Arapahoe County	\$5,811	\$232,510	\$87,320	\$765	\$4,970	\$341,750	\$306,522	\$320,775	\$20,975	1.30
LITTLETON	FirstBank of Littleton	\$8,961	\$231,386	\$160,102	\$1,606	\$8,186	\$410,140	\$371,970	\$386,343	\$23,797	1.25
LITTLETON	FirstBank of South Jeffco	\$9,243	\$347,026	\$182,282	\$1,853	\$8,710	\$550,992	\$508,442	\$517,637	\$33,355	1.64
LONGMONT	FirstBank of Longmont	\$7,054	\$250,242	\$118,313	\$1,130	\$10,454	\$390,898	\$334,549	\$368,053	\$22,845	1.00
LOUISVILLE	FirstTier Bank	\$11,257	\$0	\$441,030	\$4,420	\$9,927	\$483,252	\$438,820	\$441,234	\$42,018	1.36
LOVELAND	Advantage Bank	\$7,795	\$15,035	\$322,806	\$3,232	\$4,732	\$354,594	\$293,801	\$319,487	\$35,107	1.03
LOVELAND	Home State Bank	\$10,524	\$126,828	\$369,155	\$4,596	\$14,078	\$526,318	\$460,131	\$480,930	\$45,388	0.64
LOVELAND	Loveland Bank of Commerce	\$192	\$0	\$15,253	\$229	\$363	\$15,941	\$7,914	\$8,367	\$7,574	-12.80
MANCOS	Mancos Valley Bank	\$885	\$21,886	\$43,091	\$554	\$1,388	\$71,721	\$67,085	\$67,253	\$4,468	1.09
MCCLAVE	McClave State Bank	\$539	\$4,403	\$11,357	\$438	\$548	\$17,786	\$15,807	\$15,917	\$1,869	0.60
MONTROSE	MontroseBank	\$9,136	\$19,594	\$139,239	\$1,242	\$5,531	\$186,473	\$169,477	\$169,887	\$16,586	2.69
MONUMENT	Integrity Bank & Trust	\$1,765	\$5,194	\$68,470	\$605	\$4,985	\$81,953	\$66,832	\$75,133	\$6,820	1.20
OURAY	The Citizens State Bank of Ouray	\$1,827	\$26,334	\$35,421	\$326	\$611	\$69,375	\$60,986	\$61,549	\$7,826	1.65
PAGOSA SPRINGS	Citizens Bank of Pagosa Springs	\$1,934	\$16,292	\$66,094	\$872	\$2,404	\$89,776	\$78,146	\$83,218	\$6,558	1.29
PAONIA	Paonia State Bank	\$4,786	\$10,007	\$28,455	\$307	\$1,268	\$48,690	\$39,954	\$40,910	\$7,780	0.82
PARKER	Champion Bank	\$316	\$1,817	\$47,899	\$371	\$1,956	\$55,753	\$49,256	\$49,438	\$6,315	0.58
PARKER	FirstBank of Parker	\$4,319	\$92,323	\$41,066	\$366	\$6,792	\$145,158	\$125,995	\$136,575	\$8,583	0.70
PUEBLO	The Pueblo Bank and Trust Company	\$10,930	\$32,349	\$250,104	\$6,467	\$12,388	\$375,176	\$319,194	\$324,906	\$50,270	3.77
SILVERTHORNE	FirstBank of Silverthorne	\$4,670	\$65,475	\$108,839	\$1,111	\$4,191	\$183,794	\$152,309	\$172,828	\$10,966	1.39
THORNTON	FirstBank of Adams County	\$4,718	\$88,288	\$34,127	\$363	\$7,357	\$140,158	\$129,184	\$131,052	\$9,106	1.32
THORNTON	North Valley Bank	\$2,848	\$16,404	\$100,680	\$695	\$5,006	\$124,750	\$112,875	\$113,594	\$11,156	2.20
TRINIDAD	International Bank	\$2,338	\$11,770	\$53,374	\$534	\$2,461	\$74,511	\$68,480	\$68,712	\$5,799	1.35
VAIL	FirstBank of Vail	\$5,244	\$91,865	\$222,720	\$2,349	\$6,082	\$329,954	\$282,334	\$309,323	\$20,631	1.22
WALDEN	Mountain Valley Bank	\$3,073	\$4,140	\$98,241	\$1,105	\$2,602	\$118,307	\$103,857	\$106,803	\$11,504	1.09
WALSH	Colorado State Bank of Walsh	\$1,494	\$12,066	\$18,274	\$253	\$163	\$33,620	\$28,523	\$28,683	\$4,937	1.31
WESTCLIFFE	Colorado Mountain Bank	\$1,713	\$4,524	\$75,140	\$1,056	\$825	\$82,965	\$74,146	\$75,096	\$7,869	1.09
WESTMINSTER	FirstBank North	\$6,405	\$260,853	\$74,872	\$705	\$11,211	\$361,034	\$327,334	\$340,709	\$20,325	1.49
WHEAT RIDGE	FirstBank of Wheat Ridge	\$4,919	\$196,485	\$131,702	\$1,193	\$7,488	\$319,895	\$267,529	\$299,761	\$20,134	1.28
WILEY	The State Bank of Wiley	\$5,789	\$25,938	\$124,581	\$1,355	\$3,618	\$174,703	\$135,356	\$147,549	\$27,154	1.96
WINDSOR	Signature Bank	\$931	\$1,736	\$51,579	\$549	\$4,006	\$59,096	\$51,241	\$51,484	\$7,612	0.63
WOODLAND PARK	Park State Bank & Trust	\$5,977	\$14,615	\$66,574	\$52	\$5,529	\$99,698	\$91,256	\$91,810	\$7,888	0.45
WRAY	Wray State Bank	\$2,728	\$18,334	\$31,265	\$606	\$1,777	\$56,972	\$48,439	\$52,371	\$4,601	1.48
YUMA	Colorado Community Bank	\$8,540	\$4,813	\$364,568	\$6,124	\$21,004	\$407,993	\$345,765	\$362,253	\$45,740	1.83
		\$1,083,922	\$8,054,810	\$22,457,314	\$254,800	\$782,192	\$34,169,567	\$28,088,257	\$30,887,401	\$3,280,637	

# Industrial Bank – Comparative Abstract

(000s Omitted)

<b>ASSETS</b>	3 Banks 12/31/07	Percent to Total	4 Banks 12/31/06	Increase (Decrease)	Percent Change
Cash and Balances Due From Depository Institutions	6,942	3.40%	35,899	(28,957)	-80.66%
<b>Securities</b>					
- Held to Maturity	15	0.01%	992	(977)	-98.49%
- Available for Sale	75,264	36.82%	190,006	(114,742)	-60.39%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	8,098	3.96%	10,176	(2,078)	-20.42%
Loans and Leases, Net of Unearned Income	98,399	48.14%	105,499	(7,100)	-6.73%
Less: Allowance for Loan and Lease Losses	2,743	1.34%	3,616	(873)	-24.14%
Loans and Leases, Net	95,656	46.79%	101,883	(6,227)	-6.11%
Premises and Fixed Assets	9,492	4.64%	10,509	(1,017)	-9.68%
Other Real Estate Owned	0	0.00%	0	0	
Intangible Assets	439	0.21%	1,354	(915)	-67.58%
Other Assets	8,516	4.17%	19,584	(11,068)	-56.52%
<b>Total Assets</b>	<b>204,422</b>	<b>100.00%</b>	<b>370,403</b>	<b>(165,981)</b>	<b>-44.81%</b>

## **LIABILITIES**

<b>Deposits:</b>					
Noninterest Bearing	669	0.33%	1,118	(449)	-40.16%
Interest Bearing	156,435	76.53%	204,393	(47,958)	-23.46%
Other Borrowed Money	3,008	1.47%	6,318	(3,310)	-52.39%
Other Liabilities	4,144	2.03%	33,111	(28,967)	-87.48%
<b>Total Liabilities</b>	<b>164,256</b>	<b>80.35%</b>	<b>244,940</b>	<b>(80,684)</b>	<b>-32.94%</b>

## **EQUITY CAPITAL**

Common Stock	1,585	0.78%	1,642	(57)	-3.47%
Surplus	20,516	10.04%	93,513	(72,997)	-78.06%
Undivided Profits/Capital Reserves	18,111	8.86%	31,209	(13,098)	-41.97%
Accumulated other income	(46)	-0.02%	(901)	855	-94.89%
Other Equity Capital Components	0	0.00%	0	0	
<b>Total Equity Capital</b>	<b>40,166</b>	<b>19.65%</b>	<b>125,463</b>	<b>(85,297)</b>	<b>-67.99%</b>
<b>Total Liabilities and Equity Capital</b>	<b>204,422</b>	<b>100.00%</b>	<b>370,403</b>	<b>(165,981)</b>	<b>-44.81%</b>



# Industrial Bank – Income Statement

(000s Omitted)

Interest Income:		
Interest and fees on loans	9,458	
Income from lease financing receivables	0	
Interest income on balance due from depository institution	3	
Interest and dividend income on securities	3,703	
Interest income from assets held in trading	0	
Interest income of federal funds sold and securities purchased under agreement to resell	903	
Other Interest Income	148	
Total Interest Income	14,215	
Interest Expense:		
Interest on deposits	6,143	
Interest on federal funds purchase and securities sold under agreements to repurchase	2	
Interest on trading liabilities and other borrowed money	223	
Interest on subordinated notes and debentures	0	
Total Interest Expense	6,368	
Net Interest Income		7,847
Provision for Loan Losses		719
Noninterest Income:		
Income from fiduciary activities	59	
Service charges on deposit accounts	249	
Trading Revenue	0	
Investment banking, advisory, brokerage, and underwriting fees and commissions	0	
Venture capital revenue	0	
Net servicing fees	1,006	
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)	8	
Other Noninterest Income	3,734	
Total Noninterest Income		5,056
Gain (Loss) on Securities not Held in Trading Accounts		0
Noninterest Expense:		
Salaries	4,947	
Expenses of premises and fixed assets	2,111	
Amortization expense of intangible assets (including goodwill)	969	
Other Noninterest expense	5,261	
Total Noninterest Expense		13,288
Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments	(1,104)	
Applicable Income Taxes	(647)	
Income (Loss) before extraordinary items and other adjustments	(457)	
Extraordinary Items and Other Adjustments, Net of Income Taxes	0	
Net Income		(457)

# 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	\$5,513	\$61,291	\$71,995	\$2,365	\$3,645	\$155,963	\$119,515	\$122,862	\$33,101	-0.38
DENVER	Trust Industrial Bank	\$121	\$2,868	\$0	\$0	\$0	\$3,003	\$707	\$765	\$2,238	3.07
GRAND JUNCTION	Home Loan Industrial Bank	\$1,308	\$11,120	\$26,404	\$378	\$5,847	\$45,456	\$36,882	\$40,629	\$4,827	0.16
		\$6,942	\$75,279	\$98,399	\$2,743	\$9,492	\$204,422	\$157,104	\$164,256	\$40,166	

# Trust Company – Comparative Abstract

(000s Omitted)

<b>ASSETS</b>	8 Trust 12/31/2007	Percent to Total	8 Trust 12/31/2006	Increase (Decrease)	Percent Change
Cash and Balances Due From Banks	14,603	0.60%	9,433	5,170	54.81%
Securities	2,299,904	94.11%	2,166,154	133,750	6.17%
Fees Receivable, Expenses, Fixed/Other Assets	129,419	5.30%	193,430	-64,011	-33.09%
<b>Total Assets</b>	<b>2,443,926</b>	<b>100.00%</b>	<b>2,372,017</b>	<b>71,909</b>	<b>3.03%</b>

<b>LIABILITIES</b>	8 Trust 12/31/2007	Percent to Total	8 Trust 12/31/2006	Increase (Decrease)	Percent Change
Deposits	2,180,714	89.23%	1,981,776	198,938	10.04%
Accounts Payable	653	0.03%	144	509	353.47%
Notes Payable, Other Liabilities	49,659	2.03%	209,291	-159,632	-76.27%
<b>Total Liabilities</b>	<b>2,231,026</b>	<b>91.29%</b>	<b>2,191,211</b>	<b>39,815</b>	<b>1.82%</b>

<b>CAPITAL</b>	8 Trust 12/31/2007	Percent to Total	8 Trust 12/31/2006	Increase (Decrease)	Percent Change
Perpetual Preferred Stock	0	0.00%	916	-916	-100.00%
Common Stock	3,632	0.15%	4,102	-470	-11.46%
Surplus and Retained Earnings	205,803	8.42%	176,577	29,226	16.55%
Accumulated other income	3,465	0.14%	-789	4,254	0
<b>Total Capital</b>	<b>212,900</b>	<b>8.71%</b>	<b>180,806</b>	<b>32,094</b>	<b>17.75%</b>
<b>Total Liabilities and Equity Capital</b>	<b>2,443,926</b>	<b>100.00%</b>	<b>2,372,017</b>	<b>71,909</b>	<b>3.03%</b>

<b>TRUST ACCOUNTS</b>	8 Trust 12/31/2007	8 Trust 12/31/2006	Increase (Decrease)	Percent Change
Total Trust Assets	96,817,413	79,226,415	17,590,998	22.20%
Number of Trust Accounts (Actual)	386,160	397,320	-11,160	-2.81%
Trust Account Average	250,718	199,402	51,316	25.74%

# Trust Company – Income Statement

(000s Omitted)

## Income

Trust administrative fee income	75,777	
Interest and dividend income earned	107,158	
Other Income	842	
Total Income		183,777

## Expenses

Interest expense	18,388	
Salaries and employee benefits	75,987	
Expenses of premises and fixed assets	22,845	
Other expenses	38,282	
Provision for Loan Losses	0	
Total Expenses		155,502
Net Income Before Taxes		28,275
Gain (Loss) on Securities not Held in Trading Accounts		67
Applicable Income Taxes		8,916
Extraordinary Items and Other Adjustments, Net of Income Taxes		0
Net Income		19,426

# 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	\$485	\$570	\$45	\$79	\$2	\$1,271	\$260,019	\$0	\$186	\$1,072	\$155
DENVER	Fiserv Trust Company	\$425	\$1,961,372	\$2,631	\$38,453	\$10,532	\$2,064,652	\$45,520,043	\$1,875,835	\$33,346	\$155,471	\$14,095
DENVER	Investment Trust Company	\$140	\$246	\$0	\$67	\$0	\$875	\$189,560	\$0	\$0	\$868	\$243
DENVER	MG Trust Company, LLC	\$1,146	\$3,544	\$313	\$686	\$0	\$6,866	\$27,397,779	\$0	\$1,203	\$5,663	\$2,068
DENVER	Sentinel Trust Company	\$802	\$2,963	\$0	\$1,670	\$0	\$5,951	\$278,115	\$0	\$67	\$5,884	\$2,982
ENGLEWOOD	Trust Company of America	\$10,458	\$312,625	\$3,020	\$6,533	\$0	\$333,227	\$7,427,877	\$304,879	\$4,934	\$23,414	\$6,131
GREENWOOD VILLAGE	First Data Trust Company	\$1,041	\$13,871	\$0	\$9,487	\$0	\$24,399	\$12,304	\$0	\$9,923	\$14,476	-\$7,496
GREENWOOD VILLAGE	Orchard Trust Company, LLC	\$106	\$4,713	\$179	\$1,687	\$0	\$6,685	\$15,731,716	\$0	\$0	\$6,052	\$1,248
		\$14,603	\$2,299,904	\$6,188	\$58,662	\$10,534	\$2,443,926	\$96,817,413	\$2,180,714	\$49,659	\$212,900	\$19,426

# Financial Institution Activity

## ACTIVITY

## EFFECTIVE DATE

### De Novo State Charters

#### Commercial Bank

First FarmBank, Greeley, Weld County .....	02/12/2007
Larimer Bank of Commerce, Fort Collins, Larimer County .....	05/04/2007
Loveland Bank of Commerce, Loveland, Larimer County.....	10/05/2007

#### Non-Depository Trust Company

First Data Trust Company, LLC, Greenwood Village, Arapahoe County.....	09/14/2007
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### Licensing - Money Transmitters

Saigon Central Post, Inc., Westminster, California .....	02/15/2007
Tempus Consulting, Inc., Washington D.C. ....	03/15/2007
PreCash, Inc., Houston, Texas .....	04/19/2007
Cambridge Mercantile Corp. (USA), Princeton, New Jersey .....	07/01/2007
Coinstar E-Payment Services, Inc., Bellevue, Washington .....	07/10/2007
Commonwealth Foreign Exchange, Inc., Providence, Rhode Island.....	07/27/2007
Custom House (USA) Ltd., Victoria, BC, Canada .....	10/18/2007
Intermex Wire Transfer LLC, Miami, Florida .....	11/07/2007

### Loan Production Offices (LPOs)

Manufacturers and Traders Trust Company/M&T Bank, Buffalo, New York.....	01/09/2007
Pacific City Bank, Los Angeles, California.....	03/01/2007
Colorado Capital Bank, Castle Rock, Douglas County – Durango LPO.....	05/07/2007
Four Corners Community Bank, Farmington, New Mexico.....	06/01/2007
PBK Small Business Finance, a division of Premier Bank of Lenexa, KS, Lenexa, Kansas .....	06/01/2007
Omni Bank, Metairie, Louisiana.....	06/04/2007
Colorado Capital Bank, Castle Rock, Douglas County – Littleton LPO .....	08/15/2007
Colorado Capital Bank, Castle Rock, Douglas County – Edwards LPO.....	10/05/2007

### Electronic Data Processors (EDP)

Platte Valley Financial Service Companies, Inc., Scottsbluff, Nebraska .....	01/03/2007
Trust Sourcing Solutions, Inc., Niwot, Colorado.....	01/14/2007
Precision Computer Systems, Sioux Falls, South Dakota.....	04/25/2007
Centennial Bank Holdings, Inc., Denver, Colorado .....	04/25/2007
Fidelity National Information Services, Inc., Maitland, Florida.....	08/01/2007

# Financial Institution Activity

## ACTIVITY

## EFFECTIVE DATE

### Name Changes

#### Commercial Bank State Charter

Steele Street State Bank, Denver, Denver County ..... 06/22/2007  
**To:** Steele Street Bank & Trust

The State Bank of Wiley, Wiley, Prowers County ..... 07/27/2007  
**To:** Legacy Bank

#### Foreign Capital Depository

American International Holding LLC, Denver, Denver County ..... 07/19/2007  
**To:** American Intercapital Holding LLC

#### Money Transmitter Company

MNESVC, Inc., Seattle, Washington ..... 07/12/2007  
**To:** Amazon Payments, Inc.

#### Electronic Data Processor

Fidelity National, Los Angeles, California ..... 01/22/2007  
**To:** Fidelity National Information Services, Thomson, Georgia

**To:** Fidelity National Information Services, Inc. - GA ..... 08/01/2007

### Mergers

#### Commercial Bank State Charter into Out-of-State Bank Charter

Heritage Bank, Louisville, Boulder County ..... 03/01/2007  
**Into:** First Community Bank, Taos, New Mexico

FirstBank of Greeley, Greeley, Weld County ..... 08/03/2007  
**Into:** State Bank of Downs, Downs, Kansas

Cheyenne Mountain Bank, Colorado Springs, El Paso County ..... 08/24/2007  
**Into:** Four Corners Community Bank, Farmington, New Mexico

#### Commercial Bank State Charter into National Bank Charter

The Bank of Durango, Durango, La Plata County ..... 04/24/2007  
**Into:** The First National Bank of Durango, Durango, Colorado

Commerce Bank, Aurora, Arapahoe County ..... 07/01/2007  
**Into:** Commerce Bank, N.A., Kansas City, Missouri

#### Commercial Bank State Charter into Trust Company State Charter

First Financial Interim Bank, Greenwood Village, Arapahoe County ..... 09/19/2007  
**Into:** First Data Trust Company LLC, Greenwood Village, Colorado

# Financial Institution Activity

## ACTIVITY

## EFFECTIVE DATE

### Conversions

#### National Bank Charter into Commercial State Bank Charter

CoBiz Bank, National Association, Denver, Denver County ..... 04/13/2007

**Into:** CoBiz Bank

#### Industrial Bank State Charter into Commercial State Bank Charter

First Financial Bank, Greenwood Village, Arapahoe County ..... 09/19/2007

**Into:** First Financial Interim Bank

### Ceased Operations in Colorado

#### Foreign Capital Depository

Tuus Financial LLC, Denver, Denver County ..... 11/08/2007

#### Electronic Data Processor

Sungard, Charlotte, North Carolina ..... 01/26/2007

#### Money Transmitter Company

ABC Money Transactions, Inc., Garden Grove, California..... 11/27/2007

### Order for Involuntary Liquidation

#### Foreign Capital Depository

American Intercapital Depository & Trust, Denver, Denver County ..... 11/20/2007



# 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  
970-622-1982

Advantage Bank-Fort Collins Branch  
4532 McMurray Avenue  
Suite 100  
Fort Collins 80525  
970-204-0450

Advantage Bank-Greeley Office  
1801 59<sup>th</sup> Avenue  
Greeley 80634  
970-353-0047

#### **Alamosa State Bank**

2225 Main Street  
Alamosa 81101  
719-589-2564

Alamosa State Bank  
601 Main 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 D AABC  
Aspen 81611  
970-429-2125

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, Breckenridge Mobile  
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

Alpine Bank, Delta Branch  
1660 State Highway 92  
Delta 81416  
970-874-0922

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, Durango Branch  
1099 Main Avenue  
Durango 81301  
970-375-7689

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

Alpine Bank, East Montrose  
1400 East Main Street  
Montrose 81401  
970-249-0400

Alpine Bank-Edwards Branch  
0063 Edwards Access Road  
Suite 4  
Edwards 81632  
970-926-4811

Alpine Bank, Frisco Branch  
701 North Summit Boulevard  
Frisco 80443  
970-668-0186

Alpine Bank, Fruita Branch  
125 North Park Square  
Fruita 81521  
970-858-7473

Alpine Bank, Glenwood Springs  
Mobile Branch  
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 Drive  
Gypsum 81637  
970-524-1666

# Directory

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

Alpine Bank, Mall Branch  
2424 F Road  
Grand Junction 81505  
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, Ouray  
917 Main Street  
Ouray 81427  
970-325-4200

Alpine Bank, Ridgway  
133 North Lena  
Ridgway 81432  
970-626-4100

Alpine Bank-Rifle  
100 East Fourth Street  
Rifle 81650  
970-625-9610

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, South Rifle Branch  
405 Airport Road  
Rifle 81650  
970-625-6650

Alpine Bank, Steamboat Springs  
1901 Pine Grove Road, Suite 101  
Steamboat Springs 80487  
970-871-1901

Alpine Bank, Telluride  
120 South Pine Street  
Telluride 81435  
970-254-2030

Alpine Bank-Vail  
12 Vail Road  
Suite 200  
Vail 81657  
970-476-8700

Alpine Bank-West Glenwood  
50891 Highway 6 & 24  
Glenwood Springs 81601  
970-384-4330

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

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## **B**

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### **The Bank at Broadmoor**

155 Lake Avenue  
Colorado Springs 80906  
719-633-2695

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

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

The Bank at Broadmoor-Westside  
3216 West Colorado Avenue  
Colorado Springs 80904  
719-226-2265

### **The Bank of Burlington**

410 Fourteenth Street  
Burlington 80807  
719-346-5376

**Bank of Choice**  
3635 23<sup>rd</sup> Avenue  
Evans 80620  
970-506-1000

Bank of Choice-10<sup>th</sup> Street Greeley  
3870 West Tenth Street  
Greeley 80634  
970-352-6400

Bank of Choice-Fort Collins  
1044 West Drake Road  
Fort Collins 80526  
970-224-5100

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

Bank of Choice-West Greeley Office  
7251 West 20<sup>th</sup> Street, Building A  
Greeley 80634  
970-339-5600

Bank of Choice-Windsor  
1270 Automation Drive  
Windsor 80550  
970-674-3434

### **Bank of Choice Colorado**

7530 Grandview Avenue  
Arvada 80002  
303-422-1441

Bank of Choice Colorado-Aurora  
3095 South Parker Road  
Aurora 80014  
303-671-9000

Bank of Choice Colorado-Conifer  
25907 Conifer Road  
Conifer 80433  
303-816-4300

Bank of Choice Colorado-Downtown  
Denver  
1110 Seventeenth Street  
Denver 80202  
303-892-8722

Bank of Choice Colorado-Elizabeth  
120 South Elizabeth Street  
Elizabeth 80107  
303-646-5000

Bank of Choice Colorado-Englewood  
3501 South Broadway  
Englewood 80110  
303-761-1052

Bank of Choice Colorado-Kiowa  
326 Comanche Street  
Kiowa 80117  
303-621-9000

Bank of Choice Colorado-Parker at  
20 Mile  
18601 East Mainstreet  
Parker 80134  
303-841-5800

# Directory

Bank of Choice Colorado-Parker at  
Stroh Ranch  
12907 South Parker Road  
Parker 80134  
303-841-4848

Bank of Choice Colorado-South  
Denver  
2693 West Evans Avenue  
Denver 80219  
303-937-1110

Bank of Choice Colorado-West 52<sup>nd</sup>  
Avenue Branch  
6870 West 52nd Avenue  
Suite 107  
Arvada 80002  
303-245-2577

## **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  
11580 Black Forest Road  
Suite 55  
Colorado Springs 80908  
719-494-0500

Bank of Colorado  
421 North Tejon Street, Suite 200  
Colorado Springs 80903  
719-227-0100

Bank of Colorado  
4328 Edison Avenue  
Colorado Springs 80915  
719-574-8060

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

Bank of Colorado  
901 Grand Avenue  
Glenwood Springs 81602  
970-945-7422

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

Bank of Colorado  
2779 Crossroads Boulevard  
Grand Junction 81506  
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 West Main Street  
Windsor 80550  
970-686-7444

Bank of Colorado-2534 Branch  
4848 Thompson Parkway  
Johnstown 80534  
970-663-7600

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

Bank of Colorado-Akron Branch  
190 Main Street  
Akron 80720  
970-345-2061

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

Bank of Colorado-Delta  
145 West Fourth Street  
Delta 81416  
970-874-4979

Bank of Colorado-Denver Metro  
Branch  
300 Union Boulevard, Suite 100  
Lakewood 80228  
303-989-8600

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

Bank of Colorado-Eaton Branch  
312 Collins Street  
Eaton 80615  
970-454-1414

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

Bank of Colorado-Fort Collins  
Branch  
1102 Lincoln Avenue  
Fort Collins 80524  
970-223-8200

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 Gallup  
1650 West Mahoney Avenue  
Gallup, NM 87301  
505-722-4411

Bank of Colorado Gallup  
1804 East Aztec Avenue  
Gallup, NM 87301  
505-722-0300

Bank of Colorado Gallup  
307 West Aztec Avenue  
Gallup, NM 87301  
505-722-4411

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

# Directory

Bank of Colorado-Holyoke Branch  
133 North Interocean Avenue  
Holyoke 80734  
970-854-2291

Bank of Colorado-Mobile Branch  
1199 Main Avenue  
Durango 81302  
970-247-5152

Bank of Colorado (Mobile Branch/  
Larimer & Weld Counties)  
1609 East Harmony Road  
Fort Collins 80525  
970-206-1159

Bank of Colorado-Mobile Branch,  
Olathe  
500 U S Highway 50 Business Loop  
Olathe 81425  
970-323-5565

Bank of Colorado-Montrose Branch  
512 East Main Street  
Montrose 81401  
970-240-4788

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-Olathe  
500 U S Highway 50 Business Loop  
Olathe 81425  
970-323-5565

Bank of Colorado-Pagosa Mobile  
Branch  
205 County 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 80759  
970-848-5448

**The Bank of Denver**  
810 East Seventeenth Avenue  
Denver 80218  
303-572-3600

The Bank of Denver-Downtown  
Branch  
405 Sixteenth Street  
Denver 80202  
303-572-3600

The Bank of Denver Golden Triangle  
Branch  
606 West Colfax Avenue  
Denver 80217  
303-572-3600

The Bank of Denver Leetsdale  
Branch  
530 South Holly Street  
Denver 80246  
303-572-3600

**Bank of the San Juans**  
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 Eighteenth Street, Suite 2700  
Denver 80202  
303-291-3700

Bankers' Bank of the West-LPO  
411 South Thirteenth Street  
Suite 100  
Lincoln, NE 68508  
888-467-5544

## C

**Cache Bank & Trust**  
4601 West 20<sup>th</sup> Street  
Greeley 80634  
970-351-8600

Cache Bank & Trust Denver Mobile  
Branch  
410 Seventeenth Street  
Suite 100  
Denver 80202  
303-572-8600

Cache Bank & Trust-Downtown  
Denver Branch  
410 Seventeenth Street  
Suite 100  
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 Eleventh Street  
Greeley 80631  
970-351-8600

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

Castle Rock Bank at Castle Pines  
506 Castle Pines Parkway  
Castle Rock 80108  
303-688-5191

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

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

Centennial Bank of the West  
2900 South College Drive  
Fort Collins 80525  
303-776-5800

# Directory

Centennial Bank of the West  
565 South Boulder Road  
Lafayette 80026  
303-776-5800

Centennial Bank of the West  
1050 South Hover Road  
Longmont 80501  
303-776-5800

Centennial Bank of the West  
1650 Pace  
Longmont 80501  
303-776-5800

Centennial Bank of the West  
401 Main Street  
Longmont 80501  
303-776-5800

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 Eleventh Avenue  
Greeley 80631  
970-339-3456

Centennial Bank of the West-Greeley  
Branch  
2700 47<sup>th</sup> 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-  
Loveland Branch  
3151 North Garfield Street  
Loveland 80538  
970-669-0505

Centennial Bank of the West-  
Mulberry Branch  
1210 East Mulberry  
Fort Collins 80524  
970-490-2121

Centennial Bank of the West-  
Parmigan 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

Champion Bank-Downtown  
10964 South Pikes Peak Drive  
Suite 201  
Parker 80138  
303-840-8484

## **The Citadel Bank**

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

The Citadel Bank Mobile Branch  
7346 South Alton Way  
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 West 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

## **The Citizens State Bank of Ouray**

600 Main Street  
Ouray 81427  
970-325-4478

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

Citizens State Bank of Ouray-  
Silverton Branch  
1202 Greene Street  
Silverton 81433  
970-387-5502

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

## **Citywide Banks**

10660 East Colfax Avenue  
Aurora 80010  
303-365-3600

Citywide Banks-Aurora Mississippi  
13731 East Mississippi Avenue  
Aurora 80012  
303-365-4000

Citywide Banks-Belleview Branch  
8101 East Belleview Avenue  
Denver 80237  
303-365-4080

Citywide Banks-Centennial  
10637 East Briarwood Circle  
Centennial 80112  
303-365-3600

Citywide Banks-Cherry Creek Branch  
44 Cook Street, Suite 110  
Denver 80206  
303-365-3870

Citywide Banks-Downtown  
1801 Broadway, Suite 100  
Denver 80202  
303-365-3800

# Directory

Citywide Banks-Lakewood  
3290 South Wadsworth Boulevard  
Lakewood 80227  
303-365-8040

Citywide Banks-Lowry Town Center  
Branch  
200 Quebec Street  
Building 700, Suite 101  
Denver 80230  
303-365-3833

Citywide Banks-Metro North  
11990 Grand Street, Suite 101  
Northglenn 80233  
303-365-8840

Citywide Banks-Monaco Branch  
6500 East Hampden Avenue  
Denver 80224  
303-365-3781

Citywide Banks-Peoria Branch  
12075 East 45<sup>th</sup> Avenue  
Denver 80239  
303-365-8000

Citywide Banks-St. Andrews  
13801 East Yale Avenue  
Suite 100  
Aurora 80014  
303-365-3890

Citywide Banks-Santa Fe Branch  
1490 South Santa Fe Drive  
Denver 80223  
303-365-3726

Citywide Banks-Wheatridge  
4855 Ward Road  
Building 2, Suite 100  
Wheat Ridge 80033  
303-365-8060

## CoBiz Bank

821 Seventeenth Street  
Denver 80202  
303-293-2265

Arizona Business Bank-Camelback  
3200 East Camelback Road, #129  
Phoenix, AZ 85018  
602-808-2500

Arizona Business Bank-Chandler  
2727 West Frye Road, Suite 100  
Chandler, AZ 85224  
480-821-2510

Arizona Business Bank-East Valley  
1757 East Baseline Road  
Suite 101  
Gilbert, AZ 85233  
480-633-3045

Arizona Business Bank-Northwest  
12775 West Bell Road  
Surprise, AZ 85374  
623-583-4103

Arizona Business Bank-Phoenix  
Main  
2600 North Central Avenue  
Suite 2000  
Phoenix, AZ 85004  
602-240-2700

Arizona Business Bank-Scottsdale  
6909 East Greenway Parkway  
Scottsdale, AZ 85254  
602-217-1650

Arizona Business Bank-Tempe  
1620 West Fountainhead Parkway,  
#119  
Tempe, AZ 85282  
602-217-1580

CoBiz Bank-Grand Cayman Branch  
103 South Church Street  
Floor 4<sup>th</sup> Harbour Place  
Grand Cayman, 1-1102  
England

Colorado Business Bank-Boulder  
2025 Pearl Street  
Boulder 80302  
303-413-6000

Colorado Business Bank-Boulder  
North  
2550 Broadway  
Boulder 80304  
303-413-6020

Colorado Business Bank-DTC  
8400 East Prentice Avenue  
Suite 150  
Greenwood Village 80111  
720-264-5630

Colorado Business Bank-Eagle  
212 Chambers Avenue, Unit 3  
Eagle 81631  
970-337-6900

Colorado Business Bank-Littleton  
101 West Mineral Avenue  
Littleton 80120  
303-292-1555

Colorado Business Bank-Northeast  
4695 Quebec Street  
Denver 80216  
303-322-6467

Colorado Business Bank-Northwest  
400 Centennial Parkway  
Suite 100  
Louisville 80027  
303-661-0969

Colorado Business Bank-Prince  
2409 West Main Street  
Littleton 80120  
303-734-1757

Colorado Business Bank-Tremont  
1275 Tremont Place  
Denver 80204  
303-893-5501

Colorado Business Bank-Vail Valley  
0056 Edwards Village Boulevard  
Suite 130  
Edwards 81632  
970-926-6801

Colorado Business Bank-West  
15710 West Colfax Avenue  
Golden 80401  
720-264-5623

## 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

## The Colorado Bank & Trust Company of La Junta

301 Colorado Avenue  
La Junta 81050  
719-384-8131

Colorado Bank & Trust Company of  
La Junta/Pueblo  
23051 East U.S. Highway 50  
Pueblo 81006  
719-546-2268

# Directory

Colorado Bank & Trust Company of  
La Junta/Pueblo Mobile Unit  
23051 East U.S. Highway 50  
Pueblo 81006  
719-546-2268

## **Colorado Capital Bank**

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

Colorado Capital Bank at the Atrium  
Two South Cascade Avenue  
Suite 150  
Colorado Springs 80903  
719-635-8719

Colorado Capital Bank at Cherry  
Creek  
55 Madison Street  
Suites 102 & 500  
Denver 80206  
303-814-5555

Colorado Capital Bank at DTC  
5251 DTC Parkway, Suite 100  
Greenwood Village 80111  
303-814-5500

Colorado Capital Bank at Stroh  
Ranch  
12753 South Parker Road  
Suite 101  
Parker 80134  
720-733-2531

Colorado Capital Bank-Boulder  
1434 Spruce Street, Suite 110  
Boulder 80302  
303-660-7700

Colorado Capital Bank, Durango  
LPO  
1201 Main Avenue, Suite 101  
Durango 81301  
970-375-2265

Colorado Capital Bank-Eagle Ranch  
1180 Capitol Street  
Eagle 81631  
970-328-2531

Colorado Capital Bank-Edwards LPO  
27 Main Street, Suite 103  
Edwards 81632  
970-926-5363

Colorado Capital Bank-Littleton LPO  
5682 South Spotswood Street  
Littleton 80120  
303-797-1875

Colorado Capital Bank, Vail Valley  
LPO  
439 Edwards Access Road  
Unit B202  
Edwards 81632  
970-926-2531

## **Colorado Community Bank**

615 West Eighth Avenue  
Yuma 80759  
970-848-3838

Colorado Community Bank  
3650 35<sup>th</sup> Avenue  
Evans 80620  
970-339-8430

Colorado Community Bank-Brush  
LPO  
28601 Highway 34, Suite 100  
Brush 80723  
970-345-2026

Colorado Community Bank-Castle  
Rock North  
4625 Trail Boss Drive  
Castle Rock 80104  
720-733-2057

Colorado Community Bank of Akron  
175 East First Street  
Akron 80720  
970-345-2026

Colorado Community Bank of Castle  
Rock  
500 North Wilcox  
Castle Rock 80104  
303-688-4900

Colorado Community Bank of  
Centennial  
20991 East Smoky Hill Road  
Centennial 80015  
303-693-7009

Colorado Community Bank of  
Firestone  
5855 Firestone Boulevard  
Firestone 80504  
720-652-7255

Colorado Community Bank of  
Greeley  
6222 West Ninth Street  
Greeley 80634  
970-330-6090

Colorado Community Bank of  
Highlands Ranch  
6654 Timberline Road  
Highlands Ranch 80130  
303-346-6300

Colorado Community Bank of  
Johnstown  
10 Angove Avenue  
Johnstown 80534  
970-587-2160

Colorado Community Bank of  
Loveland  
1050 Eagle Drive  
Loveland 80537  
970-278-0040

Colorado Community Bank of  
Milliken  
1300 Broad Street  
Milliken 80543  
970-587-2880

Colorado Community Bank of Otis  
102 North Washington  
Otis 80743  
970-246-3456

Colorado Community Bank of  
Severance  
3 South Timber Ridge Parkway  
Severance 80546  
970-686-9090

Colorado Community Bank of  
Sterling  
122 West Main  
Sterling 80751  
970-522-5151

Colorado Community Bank of Yuma  
317 South Main  
Yuma 80759  
970-848-3500

## **Colorado East Bank & Trust**

100 West Pearl Street  
Lamar 81052  
719-336-5200

# Directory

Colorado East Bank & Trust-Buena Vista  
801 U S Highway 24 South  
Buena Vista 81211  
719-395-8648

Colorado East Bank & Trust Dacono Branch  
801 Flying Circle Boulevard  
Dacono 80514  
303-833-9972

Colorado East Bank & Trust-Elkhart  
432 Morton Street  
Elkhart, KS 67950  
620-697-2101

Colorado East Bank & Trust-Fairplay  
351 Highway 285  
Fairplay 80440  
719.836.2797

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-Pueblo Branch  
1515 Fortino Boulevard  
Pueblo 81006  
719-584-2000

Colorado East Bank & Trust-Pueblo South  
1219 South Prairie Avenue  
Pueblo 81005  
719-561-5000

Colorado East Bank & Trust-Pueblo West Branch  
94 South Tiffany Drive  
Pueblo West 81007  
719-547-4488

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

Colorado East Bank & Trust-Tribune  
423 Broadway  
Tribune, KS 67879  
620-376-4228

Colorado East Bank & Trust-Trust Office  
131 South Main  
Holly 81047  
719-537-6803

## **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

## **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 North 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-Avon Branch  
70 Benchmark Road, Suite 101  
Avon 81620  
970-748-9308

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-Buena Vista Branch  
520 Highway 24 South  
Buena Vista 81211  
719-395-6045

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

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



# Directory

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  
970-677-2241

Community Banks of Colorado-Durango Branch  
848 East Second Avenue  
Durango 81301  
970-259-0212

Community Banks of Colorado-Eagle Branch  
313 Chambers Avenue, Unit A/B  
Eagle 81631  
970-328-2274

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

Community Banks of Colorado-Glenwood Springs Branch  
1810 Grand Avenue  
Glenwood Springs 81601  
970-945-7035

Community Banks of Colorado-Grand Junction Branch  
2460 F Road, Space 2  
Grand Junction 81505  
970-263-8800

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  
401 South Main Street  
La Veta 81055  
719-742-3771

Community Banks of Colorado-Lowry Branch  
7900 East First Avenue  
Denver 80230  
303-344-1274

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

Community Banks of Colorado-Montrose Branch  
330 South Twelfth Street  
Unit B, Suite 1  
Montrose 81401  
970-252-9076

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

Community Banks of Colorado-Mt. Crested Butte Branch  
10 Crested Butte Way  
Mt. Crested Butte 81225  
970-349-0465

Community Banks of Colorado-Operations Center  
27 Inverness Drive E  
Englewood 80112

Community Banks of Colorado-Pagosa Springs Branch  
262 Pagosa Street, Suite 101  
Pagosa Springs 81147  
970-264-3600

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  
719-542-3451

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

Community Banks of Colorado-Rifle Branch  
707 Wapiti Avenue, Suite 101  
Rifle 81650  
970-625-4755

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

Community Banks of Colorado, Salida Branch  
7480 West Highway 50  
Salida 81201  
719-539-9799

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

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

Community Banks of Colorado-Telluride Branch  
100 West Colorado Avenue, Unit C  
Telluride 81435  
970-728-2038

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

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## D

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### **The Dolores State Bank**

101 South Sixth Street  
Dolores 81323  
970-882-7600

The Dolores State Bank-Cortez Facility  
744 East Main Street  
Cortez 81321  
970-882-7600

# Directory

## 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  
444 East Pikes Peak Avenue  
Suite 300  
Colorado Springs 80903  
719-955-0633

Garden of the Gods Bank Mobile  
Branch, a branch of The Eastern  
Colorado Bank  
444 East Pikes Peak Avenue  
Suite 300  
Colorado Springs 80903  
719-955-0633

## F

### **Farmers Bank**

119 First Street  
Ault 80610  
970-834-2121

Farmers Bank-Fort Collins Branch  
713 South Lemay  
Fort Collins 80524  
970-221-2020

### **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

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 FarmBank**

127 22<sup>nd</sup> Street  
Greeley 80631  
970-346-7900

### **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  
Del 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 Southwest Bank-Cortez  
1510 East Main Street  
Cortez 81321  
970-565-3366

First Southwest Bank-Durango  
679 East Second Avenue, Suite A  
Durango 81301  
970-375-1100

### **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 of Hotchkiss-LPO  
564 Main Street  
Delta 81416  
970-874-5322

### **First Western Trust Bank**

1200 Seventeenth Street, Suite 2650  
Denver 80202  
303-531-8100

First Western Trust Bank of Boulder  
1155 Canyon Boulevard  
Suite 300  
Boulder 80302  
303-441-9400

First Western Trust Bank of Cherry  
Creek  
233 Milwaukee Street  
Denver 80206  
303-329-7000

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

### **FirstBank**

7403 West Chatfield Avenue  
Littleton 80128  
303-932-2100

# Directory

FirstBank  
42035 Washington Street  
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 U S 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 104<sup>th</sup> Avenue  
Thornton 80233  
303-452-3000

FirstBank of Adams County-104<sup>th</sup>  
and Washington Branch  
750 East 104th Avenue  
Thornton 80229  
303-451-5700

FirstBank of Adams County-120<sup>th</sup>  
and Colorado Branch  
3801 East 120th Avenue  
Thornton 80241  
303-252-1000

FirstBank of Adams County-136<sup>th</sup>  
and Colorado Branch  
13600 Colorado Boulevard  
Thornton 80602  
303-920-0300

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

## FirstBank of Arapahoe County

8600 East Arapahoe Road  
Centennial 80112  
303-694-9000

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

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

FirstBank of Arapahoe County-  
Southglenn Branch  
2323 East Arapahoe Road  
Centennial 80122  
303-347-9000

## FirstBank of Arvada

6355 Ward Road  
Arvada 80004  
303-422-3000

FirstBank of Arvada K-58<sup>th</sup> Branch  
9771 West 58th Avenue  
Arvada 80002  
303-425-0900

FirstBank of Arvada K-64<sup>th</sup> 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 East Mississippi  
Aurora 80012  
303-755-1000

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

FirstBank of Aurora-Green Valley  
Ranch Boulevard and Tower Branch  
18521 Green Valley Ranch  
Boulevard  
Denver 80249  
303-307-8600

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-Saddle Rock  
Branch  
7460 South Gartrell Road  
Aurora 80016  
303-690-6000

# Directory

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 Boulevard  
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 Boulevard  
Edwards 81632  
970-926-6100

**FirstBank of Boulder**

6500 Lookout Road  
Boulder 80301  
303-530-1000

FirstBank of Boulder-28<sup>th</sup> and Pearl  
Branch  
2835 Pearl Street, Suite A  
Boulder 80301  
720-406-8800

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-Broadway and  
Rosewood Branch  
4520 North Broadway, Unit D  
Boulder 80304  
720-565-1400

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 80305  
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 80224  
303-396-6000

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

**FirstBank of Colorado**

10403 West Colfax Avenue  
Lakewood 80215  
303-232-2000

FirstBank of Colorado-Colorado  
Mills Branch  
14185 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 80214  
303-233-6561

**FirstBank of Colorado Springs**

817 Village Center Drive  
Colorado Springs 80919  
719-532-1000

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  
Suite 130  
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 Seventeenth Street  
Denver 80202  
303-623-2000

FirstBank of Denver-9<sup>th</sup> and Corona  
Branch  
1155 East Ninth Avenue  
Denver 80218  
303-861-1400

# Directory

FirstBank of Denver-13<sup>th</sup> and  
Krameria Branch  
1355 Krameria Street  
Denver 80220  
303-388-2900

FirstBank of Denver-29<sup>th</sup> and Quebec  
Branch  
2850 Quebec Street  
Denver 80207  
303-388-4100

FirstBank of Denver-Colfax and  
Franklin Branch  
1617 East Colfax Avenue  
Denver 80218  
303-393-6800

FirstBank of Denver-Tabor Center  
Branch  
1 Tabor Center, Suite 100  
1200 Seventeenth Street  
Denver 80202  
303-446-3000

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

FirstBank of Douglas County-4<sup>th</sup> and  
Wilcox Branch  
402 Wilcox Street  
Castle Rock 80104  
303-688-3113

FirstBank of Douglas County-Castle  
Pines Branch  
560 Castle Pines Parkway  
Castle Rock 80108  
303-660-0131

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-Aspen Park  
Branch  
25617 Conifer Road  
Conifer 80433  
303-838-2030

FirstBank of Evergreen-Bergen Park  
Branch  
1153 Bergen Parkway, Unit 1  
Evergreen 80439  
303-679-9900

**FirstBank of Lakewood**  
550 South Wadsworth Boulevard  
Lakewood 80226  
303-233-8000

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

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

**FirstBank of Littleton**  
101 West County Line Road  
Littleton 80129  
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 South University Boulevard  
Highlands Ranch 80126  
303-347-5956

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 Parkway  
Highlands Ranch 80129  
303-471-1000

**FirstBank of Longmont**  
1707 North Main Street  
Longmont 80501  
303-772-5500

FirstBank of Longmont-17<sup>th</sup> 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-Firestone  
Branch  
6080 Firestone Boulevard  
Firestone 80504  
303-682-1800

FirstBank of Longmont-Twin Peaks  
Mall Branch  
1270 South Hover Road  
Longmont 80502  
303-678-7000

**FirstBank of Northern Colorado**  
1013 East Harmony Road  
Fort Collins 80525  
970-223-4000

# Directory

FirstBank of Northern Colorado-47<sup>th</sup>  
Branch  
4322 West Ninth Street  
Greeley 80631  
970-352-3600

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  
970-493-0200

FirstBank of Northern Colorado-  
Greeley Branch  
2901 23<sup>rd</sup> Avenue  
Greeley 80631  
970-339-9000

FirstBank of Northern Colorado-  
Loveland Branch  
225 East 29<sup>th</sup> Street  
Loveland 80538  
970-669-4000

FirstBank of Northern Colorado-  
Timberline and Drake Branch  
2644 South Timberline Road  
Fort Collins 80525  
970-267-9500

FirstBank of Northern Colorado-  
Windsor Branch  
1510 Main Street  
Windsor 80550  
970-674-2900

## **FirstBank of Parker**

10961 South Parker Road  
Parker 80134  
303-840-9000

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

FirstBank of Parker-Meridian  
Branch  
11961 Lioness Way  
Parker 80134  
303-792-5900

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

## **FirstBank of Silverthorne**

160 U S 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 Boulevard  
Lakewood 80235  
303-988-2000

FirstBank of South Jeffco-Bear  
Valley Branch  
3100 South Sheridan Boulevard  
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 Boulevard  
Littleton 80128  
303-988-2000

## **FirstBank of Tech Center**

5105 South DTC Parkway  
Greenwood Village 80111  
303-694-1000

FirstBank of Tech Center-Belleview  
and Yosemite Branch  
4910 South Yosemite  
Greenwood Village 80111  
303-779-6800

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 East Hampden Avenue  
Denver 80222  
303-757-5100

## **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-26<sup>th</sup> and  
Federal Branch  
2660 Federal Boulevard  
Denver 80211  
303-561-1000

FirstBank of Wheat Ridge-38<sup>th</sup> and  
Wolff Branch  
4700 West 38<sup>th</sup> Avenue  
Denver 80212  
303-477-6700

FirstBank of Wheat Ridge-Edgewater  
Branch  
1725 Sheridan Boulevard  
Edgewater 80214  
303-423-1400

# Directory

**FirsTier Bank**  
980 Dillon Road  
Louisville 80027  
303-926-9000

FirsTier Bank-Boulder  
2120 Broadway  
Boulder 80302  
303-464-6680

FirsTier Bank-Country Club Village  
2921 West 120<sup>th</sup> Avenue  
Suite 100  
Westminster 80234  
303-464-6600

FirsTier Bank-Downtown  
1225 Seventeenth Street  
Suite 150  
Denver 80202  
303-464-6640

FirsTier Bank-Loveland  
2695 Rocky Mountain Avenue  
Suite 110  
Loveland 80538  
970-278-4278

FirsTier Bank-Parker  
18870 East Plaza Drive  
Unit 101  
Parker 80134  
303-464-6620

FirsTier Bank-Tech Center  
7887 East Belleview Avenue  
Suite 100  
Greenwood Village 80111  
303-625-2300

FirsTier Bank-Westminster  
7180 West 103<sup>rd</sup> Avenue  
Westminster 80021  
303-951-4225

**Flatirons Bank**  
5400 Mount Meeker Road  
Boulder 80301  
303-530-4999

**Fort Collins Commerce Bank**  
3700 South College Avenue  
Unit 102  
Fort Collins 80525  
970-204-1010

**Fort Morgan State Bank**  
520 Sherman Street  
Fort Morgan 80701  
970-867-3319

Fort Morgan State Bank-  
Burlington Avenue  
1505 East Burlington Avenue  
Fort Morgan 80701  
970-867-2277

Mobile Branch of Fort Morgan  
State Bank  
520 Sherman Street  
Fort Morgan 80701  
970-867-3319

**The Fowler State Bank**  
201 Main Street  
Fowler 81039  
719-263-4276

**Front Range Bank**  
13013 West Alameda Parkway  
Lakewood 80228  
303-989-1313

Front Range Bank-Centennial Branch  
7006 South Alton Way, Building B  
Centennial 80112  
303-694-2265

Front Range Bank-Littleton Branch  
10037 West Remington Avenue  
Littleton 80127  
303-933-1447

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## G

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**Guaranty Bank and Trust Company**  
1331 Seventeenth Street  
Denver 80202  
303-296-9600

Guaranty Bank and Trust Company  
5025 Kipling Street  
Arvada 80033  
303-296-9600

Guaranty Bank and Trust Company  
5445 DTC Parkway  
Penthouse One  
Greenwood Village 80111  
303-296-9600

Guaranty Bank and Trust Company  
12644 West Indore Place  
Littleton 80127  
303-296-9600

Guaranty Bank and Trust Company  
18999 East Mainstreet  
Parker 80134  
303-296-9600

Guaranty Bank and Trust Company  
1197 West 120<sup>th</sup> Avenue  
Westminster 80234  
303-296-9600

Guaranty Bank and Trust Company,  
Bennett Branch  
101 West Centennial Drive  
Bennett 80102  
303-296-9600

Guaranty Bank and Trust Company  
Boulder  
1375 Walnut Street, Suite 100  
Boulder 80302  
303-296-9600

Guaranty Bank and Trust Company,  
Brighton Branch  
2707 East Bromley Lane  
Brighton 80601  
303-296-9600

Guaranty Bank and Trust Company-  
Broomfield  
290 Nickel Street, Suite 300  
Broomfield 80020  
303-466-8604

Guaranty Bank and Trust Company,  
Byers Branch  
538 North Highway 36  
Byers 80103  
303-296-9600

Guaranty Bank and Trust, Castle  
Pines Branch  
856 Happy Canyon Road  
Castle Rock 80108  
303-296-9600

Guaranty Bank and Trust Company,  
Castle Rock Branch  
120 South Wilcox  
Castle Rock 80104  
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

# Directory

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  
916 South Main, Suite 100  
Longmont 80501  
303-296-9600

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

Guaranty Bank and Trust Company  
South Boulder  
2460 Baseline Road  
Boulder 80302  
303-296-9600

Guaranty Bank and Trust Company,  
Strasburg Branch  
56540 East Colfax Avenue  
Strasburg 80136  
303-296-9600

## **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

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## **H**

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### **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  
3000 Youngfield Street, Suite 364  
Lakewood 80215  
303-274-8628

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

### **Home State Bank**

2695 West Eisenhower Boulevard  
Loveland 80537  
970-669-4040

Berthoud Branch of Home State  
Bank  
310 Mountain Avenue  
Berthoud 80513  
970-292-0680

Home State Bank-29<sup>th</sup> Street Branch  
300 East 29<sup>th</sup> Street  
Loveland 80538  
970-622-2376

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

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

Home State Bank-Main  
300 East 29<sup>th</sup> Street  
Loveland 80538  
970-461-2296

Home State Bank-Mountain  
303 East Mountain Avenue  
Fort Collins 80524  
970-669-4040

Home State Bank-Timberline  
3227 Timberline Road  
Fort Collins 80528  
970-292-0100

Raintree Branch of Home State Bank  
2337 South Shields Street  
Fort Collins 80526  
970-203-6100

Windsor Westgate Branch of Home  
State Bank  
7499 Westgate Drive  
Windsor 80528  
970-292-0158

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## **I**

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### **Integrity Bank & Trust**

1430 Cipriani Loop  
Monument 80132  
719-484-0077

Integrity Bank & Trust  
5550 Powers Center Point  
Colorado Springs 80920  
719-495-3700

Integrity Bank & Trust at Northgate  
13475 Voyager Parkway  
Colorado Springs 80921  
719-487-3034

### **International Bank**

320 North Convent Street  
Trinidad 81082  
719-846-1600

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## **K**

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### **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  
2121 Rose Avenue  
Burlington 80807  
719-346-5433

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## **L**

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### **Larimer Bank of Commerce**

1432 East Mulberry Street, Unit B  
Fort Collins 80524  
970-224-7200

### **Legacy Bank**

220 Main Street  
Wiley 81092  
719-829-4811



# Directory

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

Legacy Bank at Cheyenne Mountain  
West  
1793 South Eighth Street  
Colorado Springs 80906  
719-442-6669

Legacy Bank-Canon City  
1010 Royal Gorge Boulevard  
Canon City 81212  
719-276-2800

Legacy Bank-Pueblo  
101 North Main Street  
Pueblo 81003  
719-546-0800

Legacy Bank-Pueblo West  
109 South Burlington Drive  
Pueblo, 81007  
719-547-9600

Legacy Mobile Bank at Cheyenne  
Mountain  
1580 East Cheyenne Mountain  
Boulevard  
Colorado Springs 80906

State Bank of Wiley-Pueblo LPO  
1310 West Highway 50  
Pueblo 81008  
719-533-1700

State Bank of Wiley-Pueblo West  
LPO  
109 South Burlington Drive  
Pueblo West 81007  
719-547-9677

## Loveland Bank of Commerce

102 East 29<sup>th</sup> Street  
Loveland 80538  
970-679-7151

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## M

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### Mancos Valley Bank

138 North Main  
Mancos 81328  
970-533-7736

Mancos Valley Bank-Cortez Branch  
27880 Highway 160  
Cortez 81321  
970-565-5432

### McClave State Bank

101 East First Street  
McClave 81057  
719-829-4577

### Millennium Bank

1140 Edwards Village Boulevard  
Suite B102-104  
Edwards 81632  
970-569-3633

Millennium Bank-Breckenridge  
Branch  
100 South Main Street  
Units G6 & G7  
Breckenridge 80424  
970-453-4700

Millennium Bank-Englewood Branch  
209 West Hampden Avenue  
Englewood 80110  
303-762-9933

Millennium Bank of Steamboat  
Springs  
685 Marketplace Plaza, Suite 10  
Steamboat Springs 80487  
970-870-9990

Millennium Bank of Vail  
2111 North Frontage Road  
Suite A  
Vail 81657  
970-790-2265

Millennium Bank of Winter Park  
77699 U S Highway 40  
Fraser 80442  
970-722-0600

### MontroseBank

200 North Townsend Avenue  
Montrose 81401  
970-249-3408

DeltaBankCenter-MontroseBank  
1443 Mesa View Drive  
Delta 81416  
970-874-8600

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

NorthForkBank Center-  
MontroseBank  
394 East Bridge Street  
Hotchkiss 81419  
970-872-4900

NorthForkBank Center-  
MontroseBank  
218 Grand Avenue  
Paonia 81428  
970-527-5488

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

### Mountain Valley Bank

461 Main Street  
Walden 80480  
970-723-8221

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

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

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

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## N

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### New Frontier Bank

2425 35<sup>th</sup> Avenue  
Greeley 80634  
970-339-5100

New Frontier Bank-Longmont  
Branch  
2315 Main Street  
Longmont 80501  
303-772-2112

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

# Directory

**New West Bank**

3459 West 20<sup>th</sup> Street, Suite 114  
Greeley 80634  
970-378-1800

New West Bank of Eaton  
55 South Elm Avenue  
Eaton 80615  
970-454-1800

**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

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**P**

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

**Pine River Valley Bank**

301 North Commerce Drive  
Bayfield 81122  
970-884-9583

Miners & Merchants Bank-a branch  
of Pine River Valley Bank, Creede  
Branch  
118 North Main Street  
Creede 81130  
719-658-0700

Miners & Merchants Bank-a branch  
of Pine River Valley Bank, Lake City  
Branch  
231 Silver Street  
Lake City 81235  
970-944-2242

Pine River Valley Bank-Durango  
Office  
1701 Main Street  
Durango 81301  
970-385-9583

**Premier Bank**

1630 Stout Street  
Denver 80202  
303-623-8888

Premier Bank  
1867 South Academy Boulevard  
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 Fifth Street  
Pueblo 81003  
719-545-1834

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

The Pueblo Bank & Trust Company-  
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 & Trust Company-  
Colorado Springs Branch  
1515 North Academy Boulevard  
Colorado Springs 80909  
719-573-9049

The Pueblo Bank & Trust Company-  
Colorado Springs Downtown Branch  
415 East Pikes Peak 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-  
Leadville Branch  
600 Harrison Avenue  
Leadville 80461  
719-486-0886

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 & Trust Company-South  
Branch  
1217 South Pueblo Boulevard  
Pueblo 81005  
719-585-2355

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**R**

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**Rocky Mountain Bank & Trust**

101 East Main Street  
Florence 81226  
719-784-6316

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

# Directory

## S

### Signature Bank

355 Eastman Park Drive  
Windsor 80550  
970-674-3600

Signature Bank-Greeley  
6801 West 20<sup>th</sup> Street  
Greeley, CO 80634  
970-330-1200

### The State Bank

124 Colorado Avenue  
La Junta 81050  
719-384-5901

The State Bank-La Junta, Falcon  
Branch  
7495 McLaughlin Road  
Falcon 80831  
719-494-2265

The State Bank-La Junta, Rocky Ford  
Branch  
301 North Main  
Rocky Ford 81067  
719-254-7821

The State Bank-La Junta, Rocky Ford  
Drive-up  
901 Elm Avenue  
Rocky Ford 81067  
719-254-7821

### Steele Street State Bank

55 Adams Street  
Denver 80206  
303-376-3800

Steele Street State Bank California  
Street Banking Center  
1641 California Street  
Denver 80202  
303-376-5460

Steele Street State Bank-DTC  
Banking Center  
8450 East Crescent Parkway  
Suite 150  
Greenwood Village 80111  
303-376-3840

Steele Street Bank-Mobile Branch  
55 Adams Street  
Denver 80202  
303-376-3800

### Summit Bank & Trust

2002 East Coalton Road  
Broomfield 80027  
303-460-4700

Summit Bank & Trust-Erie Office  
199 South Briggs Street  
Erie 80516  
303-439-4888

Summit Bank & Trust-Larkridge  
Branch  
16501 Washington Street  
Thornton 80020  
303-439-4800

## T

### Timberline Bank

633 24 Road  
Grand Junction 81505  
970-920-0112

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

Timberline Bank, Montrose  
1414 Hawk Parkway, Unit I-2  
Montrose 81401  
970-240-5489

## U

### Union Colony Bank

1701 23rd Avenue  
Greeley 80634  
970-356-7000

Union Colony Bank  
920 54<sup>th</sup> Street  
Greeley 80634  
970-346-5024

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

Union Colony Bank-Evans Branch  
3645 35<sup>th</sup> Avenue  
Evans 80620  
970-346-1523

Union Colony Bank, Fort Lupton  
Branch  
112 South 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

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

## V

### Valley Bank & Trust

4900 East Bromley Lane  
Brighton 80601  
303-659-3490

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

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

Valley Bank & Trust, Frederick  
Branch  
450 Oak Street  
Frederick 80530  
303-833-2290

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

# Directory

Valley Bank & Trust, Keenesburg  
Branch  
100 South Main Street  
Keenesburg 80643  
303-732-4341

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-Main Branch  
30 North Fourth Avenue  
Brighton 80601  
303-659-5450

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

Valley Bank & Trust-Westminster  
Branch  
11145 Sheridan Boulevard  
Westminster 80031  
303-460-7209

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

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## W

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**Wray State Bank**  
300 Clay Street  
Wray 80758  
970-332-4111

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## Y

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**Young Americans Bank**  
3550 East First Avenue  
Denver 80206  
303-321-2265

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## INDUSTRIAL BANKS

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**5Star Bank (a Colorado Industrial Bank)**  
Peterson Air Force Base  
Paine and Stewart Streets  
Building 1485  
Colorado Springs 80914  
719-574-2794

5Star Bank  
3992 East Bijou Street  
Colorado Springs 80909  
719-574-2794

5Star Bank-Bijou Branch  
3992 East Bijou Street  
Colorado Springs 80909  
719-574-2794

5 Star Bank-Lake Plaza  
1259 Lake Plaza Drive  
Colorado Springs 80906  
719-574-2794

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## H

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**Home Loan Industrial Bank**  
205 North Fourth Street  
Grand Junction 81501  
970-243-6600

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## T

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**Trust Industrial Bank**  
717 Seventeenth Street, Suite 2600  
Denver 80202  
303-256-4703

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## MONEY TRANSMITTER COMPANIES

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## A

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**Ace Cash Express, Inc.**  
1231 Greenway Drive, Suite 600  
Irving, TX 75038  
972-550-5000

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

**Amazon Payments, Inc.**  
1200 Twelfth Avenue South  
Seattle, WA 98144  
866-292-2649

**American Express Travel Related Services Company, Inc.**  
200 Vesey Street  
New York, NY 10285  
212-640-5100

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## C

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**Cambridge Mercantile Corp. (U.S.A.)**  
5 Vaughn Drive, Suite 307  
Princeton, NJ 08540  
609-452-5000

**CheckFreePay Corporation**  
15 Sterling Drive  
Wallingford, CT 06492  
203-679-4592

**Coinstar E-Payment Services Inc.**  
1800 114<sup>th</sup> Avenue SE  
Bellevue, WA 98004  
425-943-8330

**Comdata Network, Inc.**  
5301 Maryland Way  
Brentwood TN 37027  
615-370-7138

**Commonwealth Foreign Exchange, Inc.**  
56 Pine Street, Suite 600  
Providence, RI 02903  
401-274-9009

# Directory

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**Continental Exchange Solutions, Inc.  
(CES)**

13825 Cerritos Corporate Drive  
Suite C  
Cerritos, CA 90703  
562-345-2100

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**Custom House (USA) Ltd.**

517 Fort Street  
Victoria, BC V8W 1E7  
Canada

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**D**

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**Dar al Tawakul General Trading, LLC**

2200 East Franklin Avenue  
Suite 204  
Minneapolis, MN 55404  
612-339-0344

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**DolEx Dollar Express, Inc.**

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

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**E**

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**ENRAMEX, INC.**

4601 Wadsworth Boulevard  
Wheat Ridge 80033  
303-291-6000

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**G**

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**Green Dot Corporation**

605 East Huntington Drive, Suite 205  
Monrovia, CA 91016  
626-775-3400

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**GSC Enterprises, Inc.**

128 Jefferson Street  
Sulphur Springs, TX 75482  
800-621-8030

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**I**

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**Integrated Payment Systems Inc.**

12500 East Belford Avenue, Floor 3  
Englewood 80112  
303-488-8000

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**Intermex Wire Transfer LLC**

9480 South Dixie Highway  
Miami, FL 33156  
305-670-1071

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**Interpayment Services Limited**

Travel Canada Limited  
Scotia Plaza  
100 Yonge Street, Floor 14  
Toronto, ON M5C 2W1  
Canada  
416-981-2191

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**IPP of America, Inc.**

330 Passaic Avenue, Suite 100  
Fairfield, NJ 07004  
973-830-1575

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**M**

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**Maniflo Money Exchange, Inc.**

1442 Highland Avenue  
National City, CA 91950  
619-434-7200

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**MiCash, Inc.**

Station 110  
1101 30<sup>th</sup> Street NW  
Washington, DC 20007  
202-338-7474

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**MoneyGram Payment Systems, Inc.**

1550 Utica Avenue South, Suite 100  
Minneapolis, MN 55416  
952-591-3000

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**O**

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**OMNEX Group, Inc.**

1 Spectrum Pointe Drive, Suite 100  
Lake Forest, CA 92630  
201-477-6065

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**Order Express, Inc.**

3948 West Ohio Street  
Chicago, IL 60685  
773-346-1254

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**Orlandi Valuta**

12500 East Belford Avenue  
Suite M12K3  
Englewood 80112  
720-332-4636

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**P**

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**Paychex, Inc.**

911 Panorama Trail South  
Rochester, NY 14625  
585-336-7600

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**PayPal, Inc.**

2211 North First Street  
San Jose, CA 95131  
408-967-7500

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**PreCash, Inc.**

1800 West Loop South, Suite 1400  
Houston, TX 77027  
713-600-2200

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**PRODIRA, Inc.**

Centro Historico  
Allende 109, 2nd Floor  
Zacatecas, ZC 98000  
Mexico  
877-232-8543

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**R**

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**Ruesch International, Inc.**

700 Eleventh Street NW, Suite 400  
Washington, DC 20001  
202-408-1200

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**S**

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**Saigon Central Post, Inc.**

9455 Bolsa Avenue, Suite E  
Westminster, CA 92683  
714-531-8436

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**Servicio Uniteller, Inc.**

218 Route 17 North, Suite 402  
Rochelle Park NJ 07662  
201-345-2046

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**Sigüe Corporation**

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

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**T**

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**Tempus Consulting, Inc.**

1225 New York Avenue NW  
Suite 200  
Washington, DC 20005  
202-785-5534

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**Travelex Currency Services Inc.**

2121 North 117<sup>th</sup> Avenue  
Floor 2<sup>nd</sup>  
Omaha, NE 68164  
416-981-2191

# Directory

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**Travellers Cheque Associates Limited**

154 Edward Street  
Brighton Sussex BN2 2LH  
England  
212-640-5100

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**V**

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**Vigo Remittance Corp.**

1301 International Parkway  
Sunrise, FL 33323  
800-777-8784

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**W**

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**Western Union Financial Services,  
Inc.**

12500 East Belford Avenue  
Suite M12K3  
Englewood, CO 80112  
720-332-5632

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## **TRUST COMPANIES**

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**F**

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**Fiserv Trust Company**

717 Seventeenth Street  
Denver 80202  
303-293-2223

**First Data Trust Company, LLC.**

6200 South Quebec Street, Suite 350  
Greenwood Village 80011

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**I**

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**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

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**M**

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**MG Trust Company**

700 Seventeenth Street, Suite 600  
Denver 80202  
888-947-3472

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**O**

---

**Orchard Trust Company**

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

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**S**

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**Sentinel Trust Company**

410 Seventeenth Street, Suite 1175  
Denver 80202  
303-446-0841

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**T**

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**Trust Company of America**

7103 South Revere Parkway  
Centennial 80112  
303-705-6000