

Colorado Division of Banking



Ninety-Ninth Annual Report

of the State Bank Commissioner
of the State of Colorado



January 1, 2008 to December 31, 2008



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.

Working to Preserve Public Trust in Colorado Banking

DORA is dedicated to preserving the integrity of the marketplace and is committed to promoting a fair and competitive business environment in Colorado. Consumer protection is our mission.



**NINETY-NINTH 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, 2008

Through December 31, 2008

Dera
Department of Regulatory Agencies

Colorado State Banking Board

Commercial Bank Representatives

Mary S. Reisher, Board Chair
Executive Vice President
FirstBank of Tech Center

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

Trust Company Representative

D. Terry Reitan, President
Trust Company of America

Public Members

Adam P. Coyle
Rick Padilla

Industrial Bank Representative

Vacant



Dora

Department of Regulatory Agencies

Division of Banking
Fred J. Joseph
Acting State Bank Commissioner

Bill Ritter, Jr.
Governor

D. Rico Munn
Executive
Director

May 18, 2009

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

Dear Governor Ritter:

I am honored to submit the 2008 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 \$2.7 billion during 2008. The growth continues a ten-year trend, during which time aggregate assets of state chartered commercial and industrial banks, and trust companies increased from \$18.4 billion to \$39.5 billion, or 115 percent. In addition, total deposits for the group increased to \$32.2 billion as of year-end. Although three new commercial banks were chartered and three national banks converted to state charter, mergers and consolidations reduced the total number of state chartered depository institutions from 118 to 116 as of December 31, 2008.

While asset growth remained strong, the Colorado banking industry did not escape the ripple effect of the deteriorating real estate market, high foreclosure rates, and economic slowdown. Bank earnings were adversely affected by narrow net interest margins, increased loan loss provisions, and losses on sale of other real estate owned and securities. Nevertheless, regulated depository institutions remain strongly capitalized and as a whole are positioned to withstand the economic downturn.

Total fiduciary assets held by Colorado trust companies decreased by \$52.5 billion during 2008 to \$44.3 billion. The dramatic decrease was largely attributable to an out-of-state trust company acquiring a depository trust company that held a large trust portfolio. Overall, the industry remained profitable posting net income of \$59,854,000 for 2008.

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

Sincerely,

Fred J. Joseph
Acting State Bank Commissioner



Colorado Division of Banking Personnel

Acting State Bank Commissioner

Fred J. Joseph

State Bank Commissioner, Ret.

(November 2008)

Richard Fulkerson

Director of Examinations

Mary Stanfield

Operations Manager

Kara Hunter

Secretary, Colorado State Banking Board

Diana Gutierrez

Supervising Examiners

Morris Augusta

Kenneth R. Ehrich

Terry Breckenridge

William Mickles

EDP Auditor II

Paul Ehizuelen

Senior Financial Institution Examiners

David Avery

John Pray

Stephen Breadon

Lisa Shoup

Nicoletta MacKenzie

Karen Stewart

Marsha Massey

Financial Institution Examiners

Amanda Beaman

Tracy Green

Rob Rabolt

Linda Behm

Eldon Ice

Cassandra Radcliffe

Anna Bush

Jennifer Kim

Liesel Skiles

John Condren

Sarah Niemann

Shanli Tse

Barbara Eastburn

Khara Noffsinger

Troy Winkel

Manager of Applications

Antoinette Clair

Office Manager I

Sheryn Greene

Administrative Assistant III

Vivian Mooren

Dorisann Wiltsie

Administrative Assistant II

Dawn Russell

**Ninety-Ninth 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 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, 2008, the Division had 38.5 authorized positions, 30 of which were in the Financial Credit Examiner (FCE) category. Of the 30 FCE classifications, one is Director of Examinations, 22 are classified as field examiners, four are Caseload Managers, one manages applications, one primarily manages the examination scheduling function, 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.

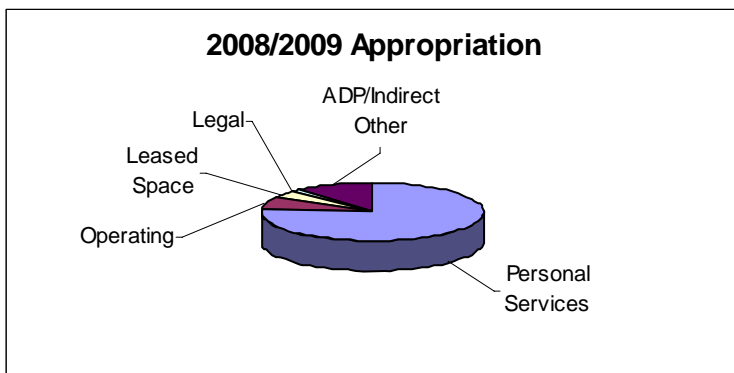
Division operations and programs are also subject to periodic reviews by the Office of the State Auditor. The overall operations of the Division were audited, in conjunction with the Division of Financial Services, during 2003. The auditors reviewed the Division's regulatory programs, oversight of the 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

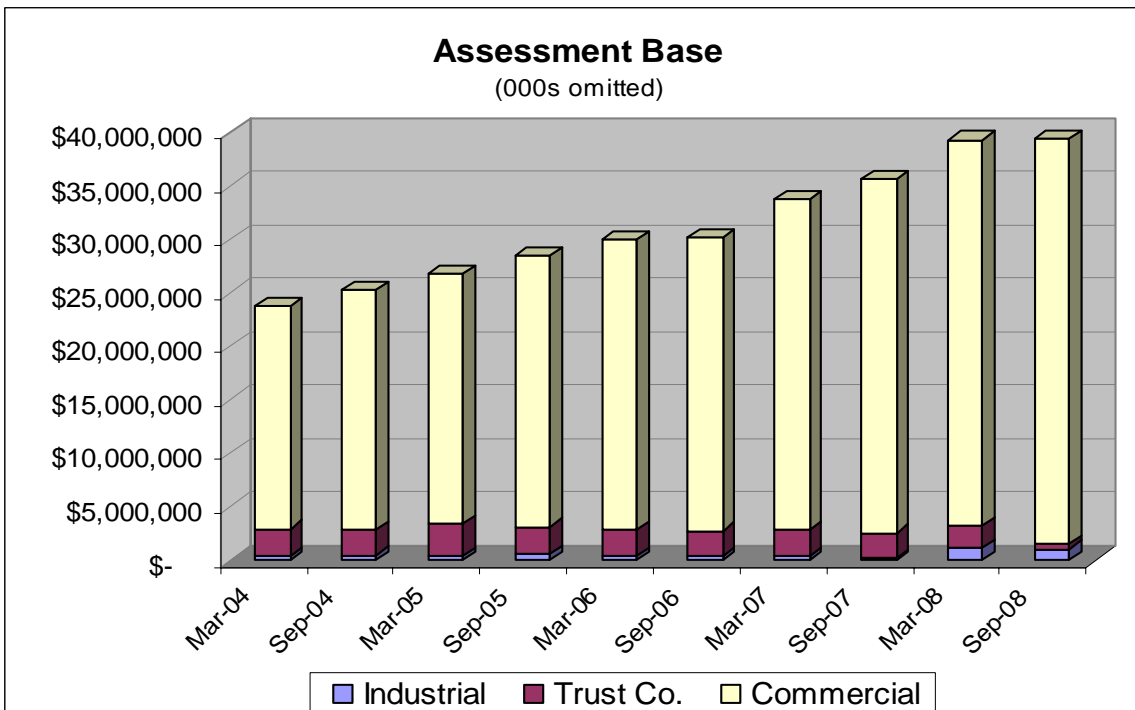
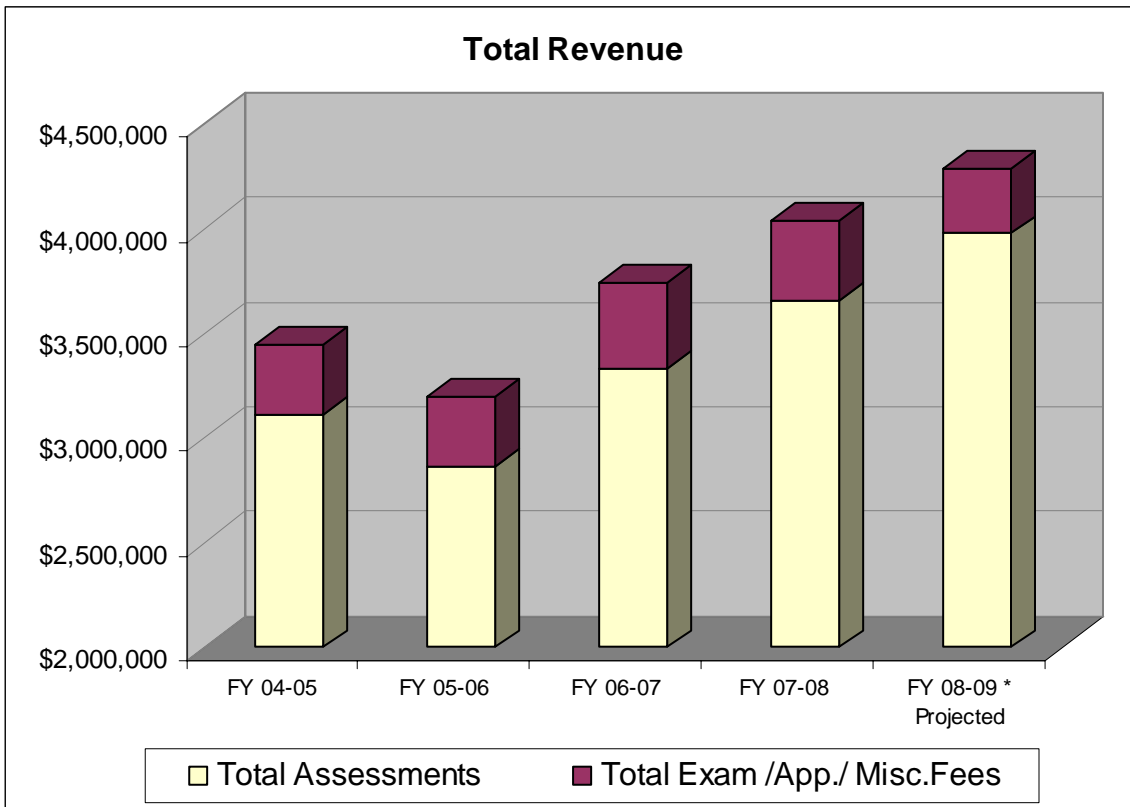
The Division operates on a July 1 to June 30 fiscal year and is cash funded in advance through semi-annual institution assessments, specialty examination charges, and receipt of application and licensing fees. The Division's approved budget for the 2008-2009 fiscal year is \$4,204,932. The assessment 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.



2008/2009 Appropriation

Personal Services	\$ 3,215,581	76%
Operating	\$ 279,905	7%
Leased Space	\$ 162,359	4%
Legal	\$ 60,827	1%
ADP/Indirect Other	\$ 486,260	12%
Total	\$ 4,204,932	100%

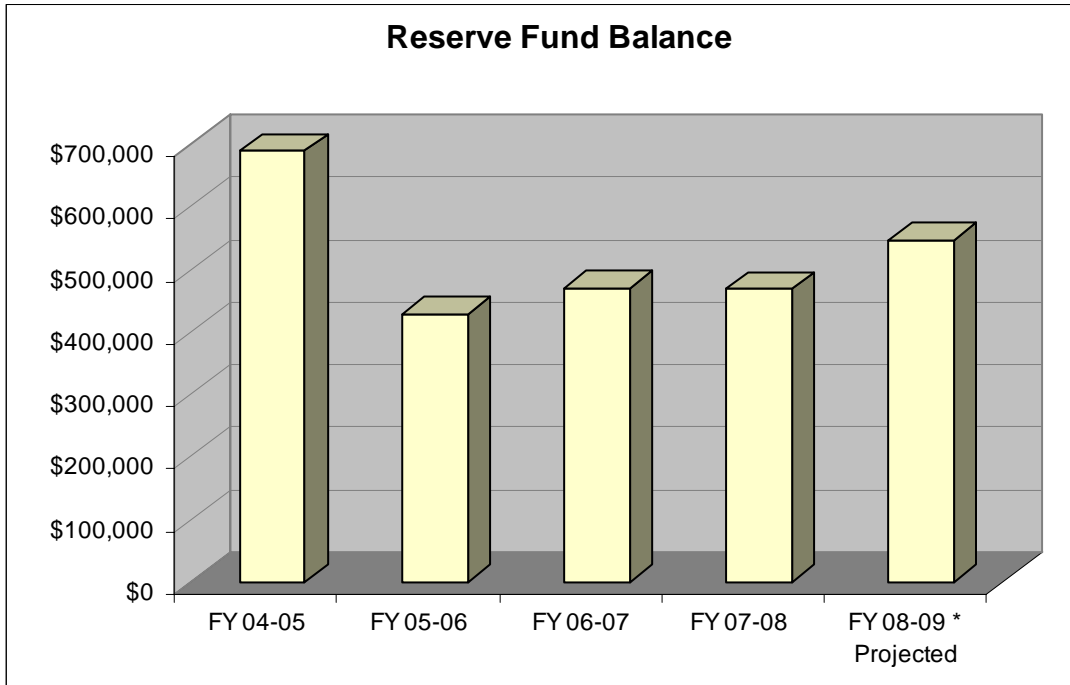
Division Overview



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, 2009, and actual fiscal year-end balances for the preceding five fiscal years, are reflected in the following chart:



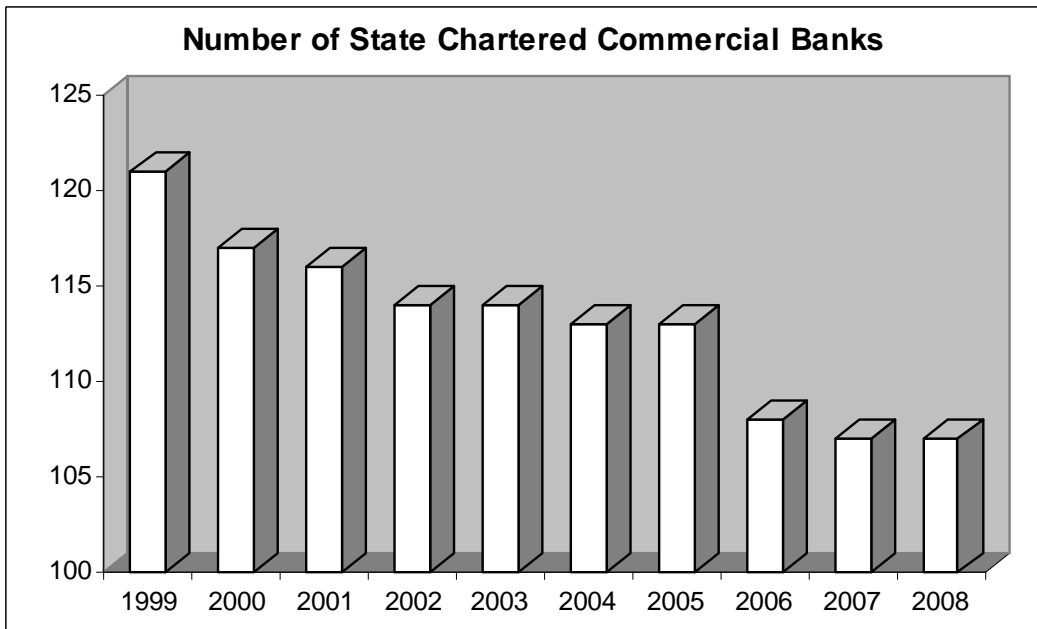
Industry Condition

The Colorado economy slowed in 2008 along with the national economy. Nearly all economic sectors experienced some signs of weakness. Layoffs in the financial and business services sectors, coupled with declining residential and commercial real estate sales, and increasing apartment vacancy rates have posed an increased risk for bank loan portfolios. This is reflected in the aggregate net income of \$970,000 posted for state chartered commercial and industrial banks compared to \$235,768,000 in 2007. However, it should be noted that a goodwill impairment charge recorded by one of the larger banks in the fourth quarter adversely skewed the aggregate numbers. Trust activities at state chartered trust companies were also affected by the volatility in the financial markets this past year, but the industry remained profitable recording net income of \$59,854,000. Despite the decline in earnings this past year, asset growth continued as state chartered banks and trust companies aggregate assets increased by 7.3 percent over the prior year to \$39.5 billion. Overall, the industry remains strongly capitalized and is positioned to withstand the downturn in the economy.

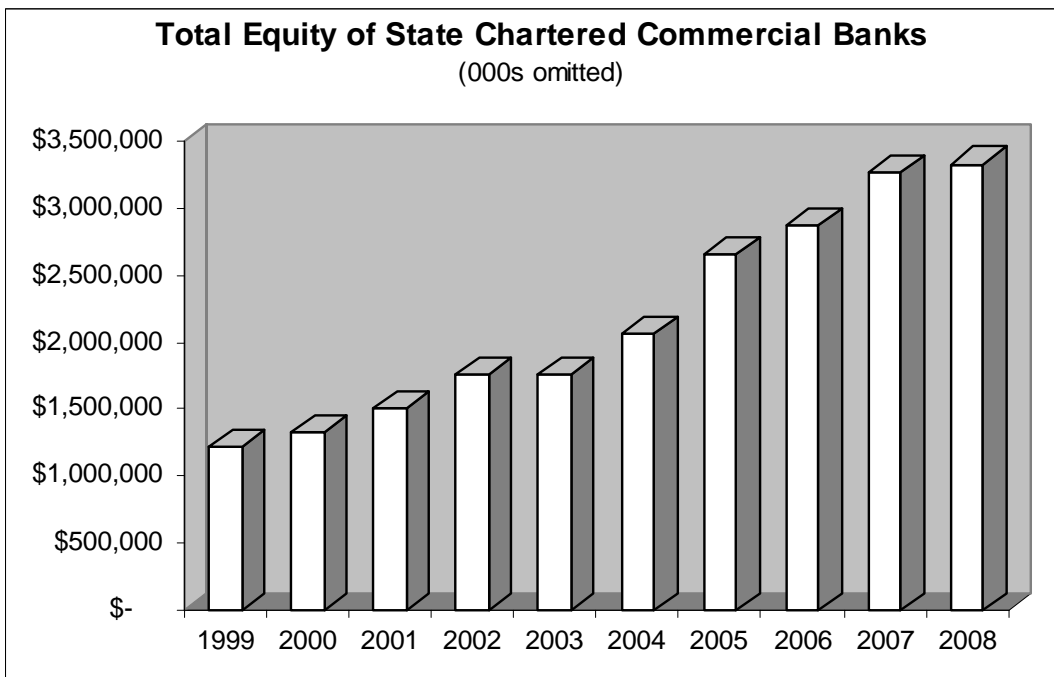
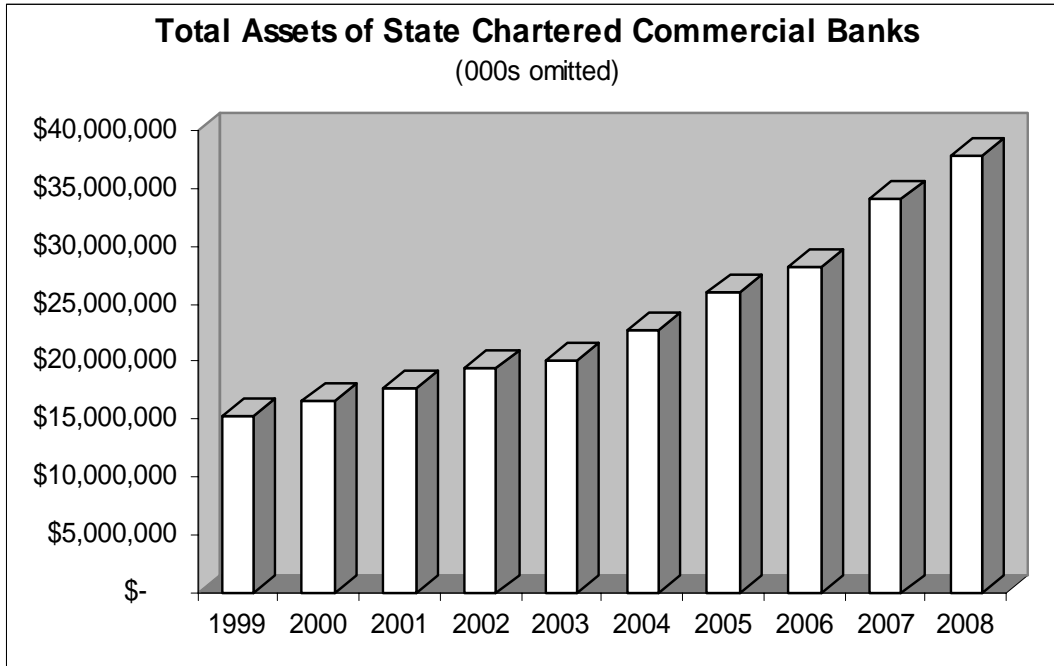
Commercial Banks

The number of state chartered commercial banks remained the same for the year as three new charters, one merger, and three conversions, offset seven mergers. Despite the challenging economic environment in 2008, assets held by state chartered banks increased 11.0 percent with solid loan and deposit growth of 18.3 and 10.0 percent, respectively. However, the banks were not immune from the decline in financial and real estate markets. More specifically, the industry posted a net loss of \$1,794,000 for 2008. Impacting financial results were a compression in net interest margins, losses on the disposition of foreclosed properties, increased loan loss provisions, losses on securities, and goodwill mark down by one of the larger banks due to unfavorable market conditions. Excluding the goodwill write down, a net income of \$244,194,000 would have been reported for the year. The net loss coupled with asset growth did affect the ratio of average equity capital to total assets, which declined 80 basis points this year, but remained strong at 8.8 percent as of December 31, 2008.

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, 2008.



Industry Condition

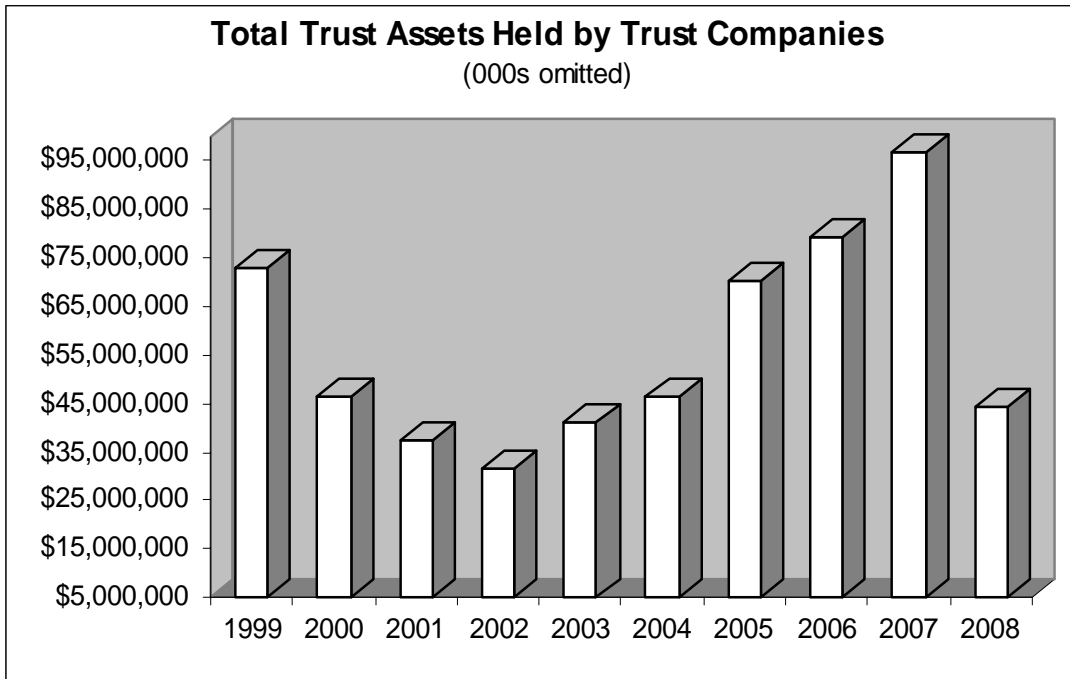


Industry Condition

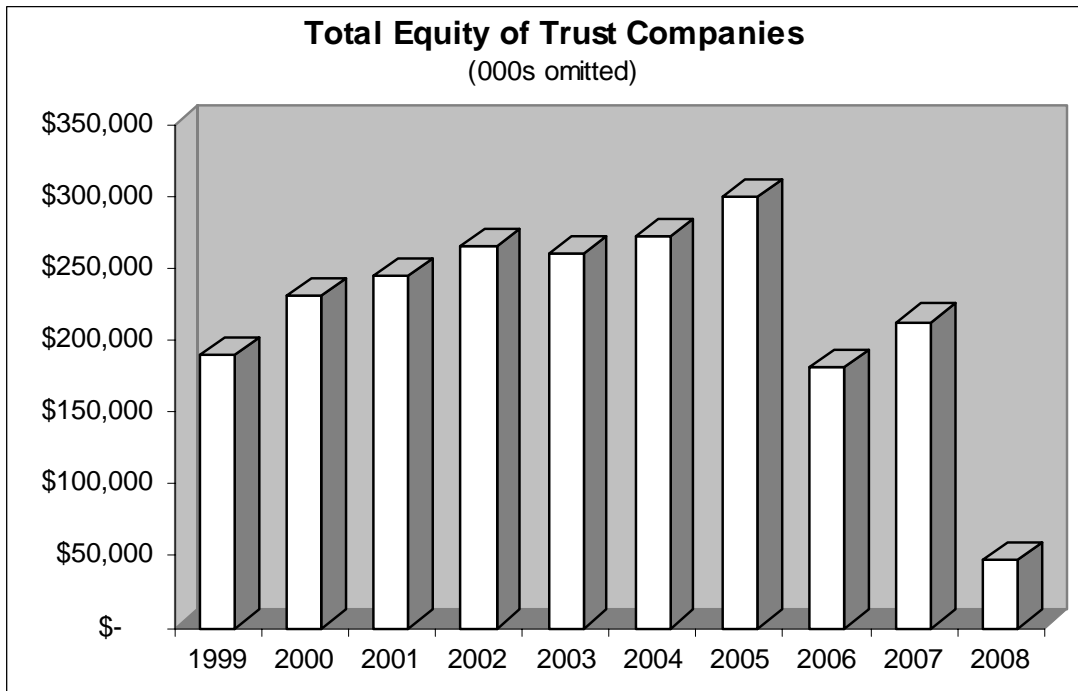
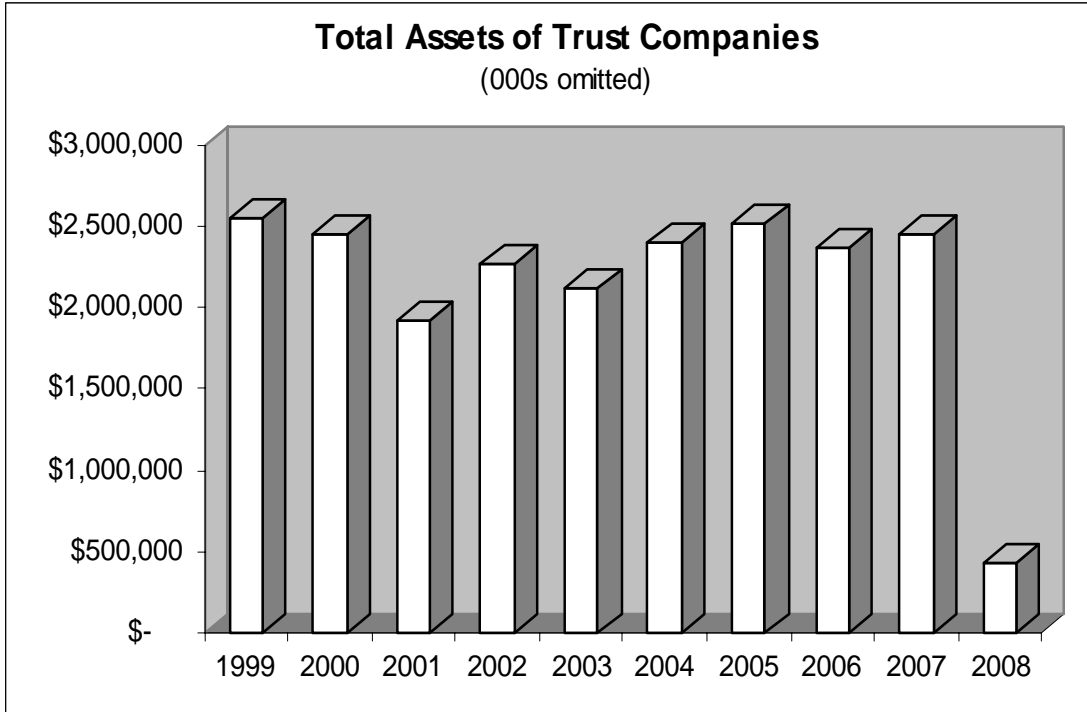
Trust Companies

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, 2008, there was one depository trust company and six non-depository trust companies in Colorado.

Corporate trust company assets and equity decreased by 80.5 percent and 77.8 percent, respectively, during the year, while total fiduciary, or trust assets, held by Colorado trust companies decreased over \$52.5 billion during 2008 to \$44.3 billion. The dramatic decrease was largely attributable to an out-of-state trust company acquiring a depository trust company that held a large portfolio of trust assets.



Industry Condition

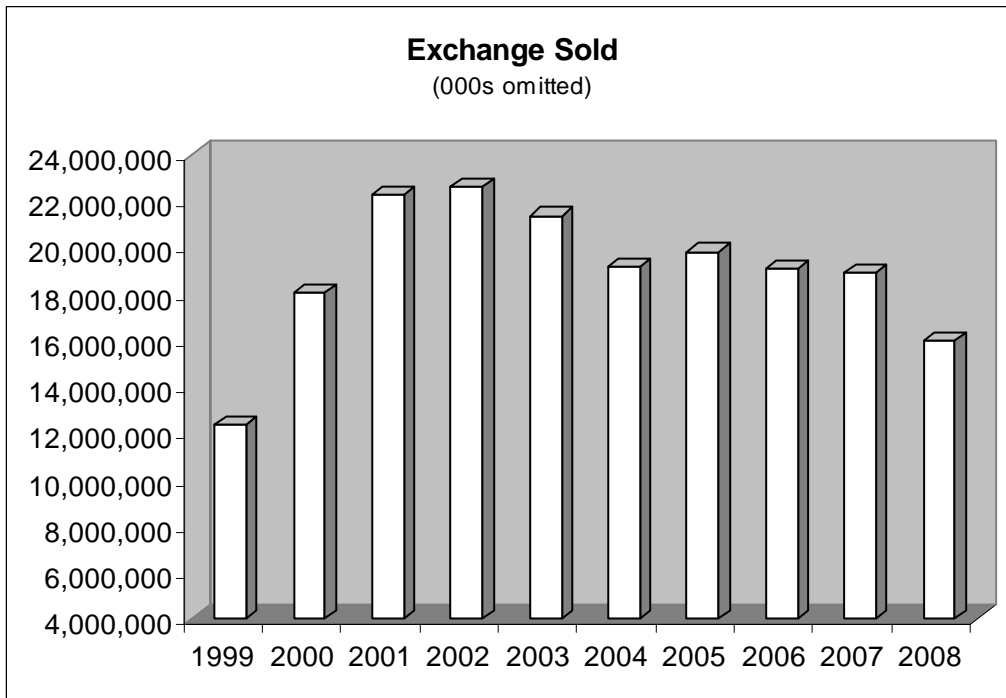


Industry Condition

Money Transmitter Companies

As of December 31, 2008, there were forty organizations licensed under Colorado’s Money Transmitters 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 Division continues to aggressively monitor money transmission advertisements and other information sources to identify entities that may be conducting an unlicensed money services business in Colorado.

The total dollar amount of money transmitted and exchange sold or issued in Colorado during 2008 by Colorado licensed money transmitters, was slightly under \$16 billion, as reflected in the chart below. The decline in transmission volume is reflective of the current economic conditions and the decline in the construction industry. As a result, money transmitters are experiencing a decline in the average transmission size as well as the frequency of transmissions.



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, 2008, only two Colorado industrial banks remained. One has received approval to convert to a commercial bank charter and the other has applied to convert to a non-depository trust company.

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. Given the business model has not proven successful, the Division is pursuing the repeal of the Act in the 2009 legislative session.

Commercial Bank – Comparative Abstract

(000s Omitted)

ASSETS	107 Banks 12/31/08	Percent to Total	107 Banks 12/31/07	Increase (Decrease)	Percent Change
Cash and Balances Due From Depository Institutions	1,008,250	2.66%	1,083,922	(75,672)	-6.98%
Securities					
- Held to Maturity	2,960,220	7.81%	2,868,947	91,273	3.18%
- Available for Sale	5,126,904	13.52%	5,185,863	(58,959)	-1.14%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	564,921	1.49%	784,720	(219,799)	-28.01%
Loans and Leases, Net of Unearned Income	26,570,656	70.07%	22,457,314	4,113,342	18.32%
Less: Allowance for Loan and Lease Losses	418,720	1.10%	254,800	163,920	64.33%
Loans and Leases, Net	26,151,936	68.96%	22,202,514	3,949,422	17.79%
Assets Held in Trading Accounts	2,979	0.01%	4,358	(1,379)	100.00%
Premises and Fixed Assets	886,094	2.34%	782,192	103,902	13.28%
Other Real Estate Owned	197,884	0.52%	96,456	101,428	105.15%
Investments in Unconsolidated Subsidiaries	11,969	0.03%	4,862	7,107	146.17%
Acceptances	0	0.00%	0	0	0.00%
Intangible Assets	219,255	0.58%	475,658	(256,403)	-53.90%
Other Assets	791,867	2.09%	680,075	111,792	16.44%
Total Assets	37,922,279	100.00%	34,169,567	3,752,712	10.98%

LIABILITIES

Deposits:					
Noninterest Bearing	4,888,201	12.89%	5,183,349	(295,148)	-5.69%
Interest Bearing	26,008,072	68.58%	22,904,908	3,103,164	13.55%
Federal Funds Purchased/Securities Sold	880,692	2.32%	1,287,619	(406,927)	-31.60%
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	2,609,552	6.88%	1,293,551	1,316,001	101.74%
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	190,724	0.50%	216,974	(26,250)	-12.10%
Total Liabilities	34,578,241	91.18%	30,887,401	3,690,840	11.95%
Minority interest in consolidated subsidiaries	7,575	0.02%	1,529	6,046	395.42%

EQUITY CAPITAL

Perpetual Preferred Stock	470	0.00%	470	0	0.00%
Common Stock	172,090	0.45%	164,346	7,744	4.71%
Surplus	2,026,233	5.34%	1,804,171	222,062	12.31%
Undivided Profits/Capital Reserves	1,143,839	3.02%	1,292,303	(148,464)	-11.49%
Accumulated other income	(6,169)	-0.02%	19,310	(25,479)	-131.95%
Other Equity Capital Components	0	0.00%	0	0	0.00%
Total Equity Capital	3,336,463	8.80%	3,280,637	55,826	1.70%
Total Liabilities and Equity Capital	37,922,279	100.00%	34,169,567	3,752,712	10.98%

Commercial Bank – Income Statement

(000s Omitted)

Interest Income:		
Interest and fees on loans	1,712,799	
Income from lease financing receivables	3,424	
Interest income on balance due from depository institution	3,464	
Interest and dividend income on securities	439,877	
Interest income from assets held in trading	158	
Interest income of federal funds sold and securities purchased under agreement to resell	15,431	
Other Interest Income	8,407	
Total Interest Income	2,183,560	
Interest Expense:		
Interest on deposits	720,632	
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	2,180	
Interest on federal funds purchase and securities sold under agreements to repurchase	21,569	
Interest on trading liabilities and other borrowed money	74,964	
Interest on subordinated notes and debentures	49	
Total Interest Expense	819,394	
Net Interest Income		1,364,166
Provision for Loan Losses		272,721
Noninterest Income:		
Income from fiduciary activities	13,302	
Service charges on deposit accounts	121,412	
Trading Revenue	(8)	
Investment banking, advisory, brokerage, and underwriting fees and commissions	3,906	
Venture capital revenue	1,169	
Net servicing fees	1,649	
Net securitization income	0	
Insurance commission and fees	2,095	
Net gains (losses) on sales of loans and leases	16,113	
Net gains (losses) on sales of other real estate owned	(11,368)	
Net gains (losses) on sales of other assets (excluding securities)	466	
Other Noninterest Income	119,526	
Total Noninterest Income		268,262
Gain (Loss) on Securities not Held in Trading Accounts		(37,161)
Noninterest Expense:		
Salaries	492,533	
Expenses of premises and fixed assets	137,727	
Amortization expense of intangible assets (including goodwill)	259,058	
Other noninterest expense	355,642	
Total Noninterest Expense		1,244,960
Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments	77,586	
Applicable Income Taxes	79,150	
Income (Loss) before extraordinary items and other adjustments	(1,564)	
Extraordinary Items and Other Adjustments, Net of Income Taxes	(230)	
Net Income / (Loss)		(1,794)
Return on Average Assets		0.00%

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	\$18,103	\$23,451	\$86,308	\$1,128	\$2,869	\$133,534	\$118,957	\$120,095	\$13,439	2.70
ALAMOSA	First Southwest Bank	\$9,029	\$7,952	\$202,227	\$1,805	\$4,450	\$238,169	\$180,825	\$213,565	\$24,604	0.64
ARVADA	FirstBank of Arvada	\$4,041	\$250,844	\$81,774	\$1,082	\$4,382	\$364,522	\$333,126	\$345,215	\$19,307	1.56
AULT	Farmers Bank	\$3,398	\$11,629	\$235,628	\$2,963	\$1,488	\$257,965	\$188,689	\$231,595	\$26,370	1.22
AURORA	Citywide Banks	\$30,516	\$138,199	\$625,655	\$8,967	\$15,206	\$846,147	\$710,878	\$757,935	\$88,212	0.64
AURORA	FirstBank of Aurora	\$7,406	\$273,354	\$137,933	\$2,017	\$15,230	\$442,154	\$398,671	\$415,587	\$26,567	1.58
AVON	FirstBank of Avon	\$6,075	\$144,012	\$229,437	\$2,371	\$6,174	\$389,921	\$306,489	\$363,796	\$26,125	1.50
BAYFIELD	Pine River Valley Bank	\$2,833	\$34,573	\$122,881	\$1,081	\$4,841	\$170,230	\$150,964	\$156,459	\$13,771	0.82
BOULDER	FirstBank of Boulder	\$5,161	\$282,092	\$202,680	\$3,392	\$5,858	\$512,834	\$443,286	\$480,859	\$31,975	1.30
BOULDER	Flatirons Bank	\$2,167	\$18,727	\$37,827	\$492	\$29	\$65,429	\$32,393	\$48,990	\$16,439	-0.11
BRIGHTON	Valley Bank and Trust	\$11,873	\$40,584	\$175,638	\$1,974	\$10,572	\$252,470	\$225,714	\$234,675	\$17,795	-0.74
BROOMFIELD	Summit Bank & Trust	\$864	\$4,661	\$60,719	\$874	\$9,320	\$77,624	\$60,277	\$65,603	\$12,021	-4.57
BRUSH	The Farmers State Bank of Brush	\$2,447	\$14,293	\$19,787	\$218	\$151	\$38,902	\$33,144	\$33,295	\$5,607	1.11
BUENA VISTA	Collegiate Peaks Bank	\$2,377	\$15,858	\$67,798	\$964	\$5,018	\$100,334	\$71,598	\$79,800	\$20,534	0.40
BURLINGTON	The Bank of Burlington	\$6,174	\$35,241	\$7,777	\$138	\$126	\$52,418	\$47,360	\$47,434	\$4,984	1.41
CALHAN	Farmers State Bank of Calhan	\$2,770	\$60,365	\$96,550	\$1,735	\$4,014	\$167,950	\$122,920	\$147,997	\$19,953	0.84
CASTLE ROCK	Colorado Capital Bank	\$7,205	\$46,419	\$756,322	\$6,779	\$7,448	\$825,494	\$648,996	\$745,305	\$80,189	0.45
CASTLE ROCK	Castle Rock Bank	\$5,784	\$9,455	\$101,252	\$2,023	\$5,737	\$125,417	\$113,776	\$115,171	\$10,246	-0.54
CASTLE ROCK	FirstBank of Douglas County	\$3,693	\$213,191	\$101,837	\$1,200	\$3,672	\$328,747	\$273,479	\$302,222	\$26,525	1.87
CENTENNIAL	FirstBank of Arapahoe County	\$5,099	\$239,714	\$96,748	\$992	\$8,905	\$385,920	\$325,868	\$362,411	\$23,509	1.74
CENTENNIAL	Redstone Bank	\$7,274	\$1,332	\$5,507	\$83	\$1,808	\$16,801	\$6,609	\$6,635	\$10,166	-17.27
CHEYENNE WELLS	The Eastern Colorado Bank	\$5,507	\$38,813	\$140,061	\$1,944	\$2,224	\$189,000	\$130,972	\$168,468	\$20,532	1.05
COLORADO SPRINGS	FirstBank of Colorado Springs	\$2,750	\$83,477	\$91,763	\$1,626	\$6,491	\$184,259	\$164,634	\$171,833	\$12,426	1.18
COLORADO SPRINGS	FirstBank of El Paso County	\$3,245	\$72,578	\$67,997	\$860	\$11,413	\$156,042	\$126,860	\$146,568	\$9,474	1.03
COLORADO SPRINGS	The Bank at Broadmoor	\$11,269	\$17,683	\$112,540	\$1,649	\$6,122	\$152,989	\$138,709	\$139,705	\$13,284	0.35
CORTEZ	The Citizens State Bank of Cortez	\$2,872	\$17,520	\$55,879	\$1,313	\$2,175	\$88,558	\$64,067	\$72,234	\$16,324	0.15
DENVER	Bank of Denver	\$8,350	\$45,100	\$135,721	\$1,023	\$7,512	\$199,431	\$143,332	\$181,856	\$17,575	1.09
DENVER	Bankers' Bank of the West	\$31,545	\$4,937	\$338,038	\$8,014	\$191	\$434,553	\$209,374	\$392,123	\$42,429	0.59
DENVER	CoBiz	\$37,163	\$476,883	\$2,031,424	\$42,851	\$6,977	\$2,617,361	\$1,696,395	\$2,389,636	\$227,725	0.27
DENVER	First Western Trust Bank	\$7,984	\$23,084	\$302,277	\$2,526	\$1,997	\$344,297	\$245,182	\$310,798	\$33,499	-0.13
DENVER	FirstBank of Cherry Creek	\$6,335	\$199,612	\$164,654	\$2,608	\$15,585	\$439,611	\$381,412	\$418,027	\$21,584	1.67
DENVER	FirstBank of Denver	\$8,376	\$119,691	\$291,634	\$4,890	\$8,141	\$428,430	\$360,334	\$394,717	\$33,713	1.49
DENVER	Guaranty Bank and Trust Company	\$32,125	\$114,643	\$1,831,639	\$44,988	\$61,439	\$2,098,387	\$1,702,333	\$1,898,773	\$199,614	-10.92
DENVER	Premier Bank	\$2,355	\$16,158	\$55,053	\$990	\$712	\$90,317	\$75,440	\$82,113	\$8,204	-1.90
DENVER	Steele Street State Bank	\$24,166	\$28,567	\$211,587	\$1,996	\$5,081	\$273,499	\$237,139	\$250,667	\$22,832	0.33
DENVER	Young Americans Bank	\$293	\$10,294	\$65	\$6	\$6	\$13,830	\$12,394	\$12,445	\$1,385	-3.70
DOLORES	The Dolores State Bank	\$2,704	\$26,689	\$66,020	\$885	\$1,349	\$104,591	\$90,170	\$91,484	\$13,107	1.36
DURANGO	Bank of the San Juans	\$4,726	\$474	\$144,791	\$2,677	\$4,845	\$166,140	\$143,475	\$144,933	\$21,207	0.94

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
EDWARDS	Millennium Bank	\$6,344	\$41,695	\$236,234	\$1,954	\$7,781	\$297,322	\$250,720	\$272,158	\$25,164	0.37
ENGLEWOOD	Centennial Bank	\$33,072	\$300	\$5,102	\$55	\$3,266	\$42,610	\$34,973	\$35,214	\$7,396	-0.12
EVERGREEN	FirstBank of Evergreen	\$3,091	\$81,274	\$74,017	\$1,215	\$10,715	\$171,718	\$155,165	\$161,083	\$10,635	1.16
FLAGER	High Plains Bank	\$3,785	\$10,145	\$75,480	\$1,321	\$1,010	\$92,539	\$72,989	\$81,560	\$10,979	1.54
FLORENCE	Rocky Mountain Bank & Trust Florence	\$2,891	\$145,172	\$73,901	\$2,255	\$3,376	\$233,536	\$196,251	\$221,401	\$12,135	2.03
FORT COLLINS	Bank of Colorado	\$59,451	\$314,791	\$1,352,413	\$22,736	\$37,413	\$1,856,818	\$1,509,436	\$1,679,071	\$177,747	0.94
FORT COLLINS	FirstBank of Northern Colorado	\$5,741	\$60,207	\$229,380	\$3,137	\$15,011	\$311,748	\$280,049	\$291,518	\$20,230	1.01
FORT COLLINS	Fort Collins Commerce Bank	\$4,853	\$0	\$74,280	\$1,101	\$544	\$80,247	\$54,839	\$70,765	\$9,482	0.89
FORT COLLINS	Larimer Bank of Commerce	\$5,464	\$0	\$78,638	\$1,160	\$296	\$88,754	\$60,327	\$80,875	\$7,879	0.66
FORT MORGAN	Fort Morgan State Bank	\$1,624	\$5,795	\$41,567	\$662	\$1,137	\$55,250	\$41,240	\$50,253	\$4,997	0.96
FOWLER	The Fowler State Bank	\$5,137	\$24,705	\$25,058	\$1,214	\$45	\$58,629	\$51,531	\$51,847	\$6,782	0.11
GLENWOOD SPRINGS	Alpine Bank	\$63,600	\$342,726	\$2,104,828	\$21,092	\$85,899	\$2,682,098	\$2,349,911	\$2,414,056	\$266,629	1.37
GRAND JUNCTION	Home Loan State Bank	\$2,959	\$4,551	\$25,340	\$397	\$6,070	\$39,922	\$34,942	\$35,399	\$4,523	-0.79
GRAND JUNCTION	Timberline Bank	\$2,109	\$7,466	\$217,858	\$1,378	\$3,130	\$232,606	\$185,679	\$209,849	\$22,757	0.73
GREELEY	Bank of Choice	\$21,005	\$114,479	\$924,760	\$10,851	\$40,688	\$1,179,903	\$854,073	\$1,051,007	\$128,896	0.14
GREELEY	Cache Bank and Trust	\$3,420	\$13,877	\$112,068	\$926	\$4,277	\$147,245	\$125,421	\$134,759	\$12,486	0.47
GREELEY	FirstFarm	\$837	\$17,922	\$25,350	\$191	\$356	\$45,808	\$33,412	\$40,028	\$5,780	-0.66
GREELEY	New Frontier Bank	\$70,553	\$258,317	\$1,589,178	\$42,502	\$9,930	\$2,009,347	\$1,676,003	\$1,851,967	\$157,380	-0.56
GREELEY	New West Bank	\$3,651	\$43,845	\$71,646	\$1,138	\$2,549	\$122,655	\$115,838	\$116,525	\$6,130	0.17
GREENWOOD VILLAGE	Community Banks of Colorado	\$54,089	\$59,595	\$1,515,561	\$25,882	\$59,384	\$1,721,436	\$1,503,691	\$1,568,818	\$152,618	0.20
GREENWOOD VILLAGE	First American State Bank	\$35,011	\$19,290	\$179,803	\$1,959	\$545	\$241,355	\$201,774	\$225,117	\$16,238	0.54
GREENWOOD VILLAGE	FirstBank of Tech Center	\$4,908	\$208,464	\$195,340	\$3,166	\$11,259	\$425,786	\$389,505	\$392,081	\$33,705	1.61
GUNNISON	The Gunnison Bank and Trust Company	\$8,224	\$60	\$60,484	\$674	\$2,935	\$72,579	\$59,888	\$66,494	\$6,085	1.15
HOTCHKISS	The First State Bank of Hotchkiss	\$3,213	\$6,904	\$37,379	\$554	\$707	\$54,580	\$46,546	\$46,815	\$7,765	0.48
JULESBURG	Points West Community Bank	\$2,907	\$14,067	\$72,710	\$1,051	\$2,142	\$98,456	\$84,497	\$88,488	\$9,968	1.42
KIT CARSON	Kit Carson State Bank	\$1,501	\$15,577	\$30,874	\$455	\$1,152	\$54,765	\$48,228	\$48,651	\$6,114	0.13
LA JUNTA	The Colorado Bank and Trust Company of La Junta	\$11,246	\$27,477	\$58,033	\$1,049	\$3,714	\$101,405	\$92,685	\$93,646	\$7,759	0.60
LA JUNTA	The State Bank - La Junta	\$5,434	\$11,191	\$68,633	\$782	\$5,100	\$95,811	\$77,688	\$84,264	\$11,546	0.07
LAKEWOOD	FirstBank of Colorado	\$18,865	\$449,250	\$444,980	\$8,019	\$10,166	\$949,497	\$803,144	\$889,177	\$60,320	1.32
LAKEWOOD	FirstBank of Lakewood	\$9,660	\$193,002	\$126,756	\$1,505	\$10,885	\$354,065	\$326,061	\$332,458	\$21,607	1.69
LAKEWOOD	Front Range Bank	\$6,111	\$17,227	\$85,021	\$1,697	\$8,084	\$128,062	\$87,999	\$107,459	\$20,603	-1.11
LAMAR	Colorado East Bank & Trust	\$16,631	\$185,673	\$536,731	\$5,430	\$23,052	\$799,127	\$647,539	\$729,355	\$69,772	0.80
LAMAR	Community State Bank	\$1,290	\$6,352	\$20,701	\$208	\$467	\$32,753	\$25,382	\$25,473	\$7,280	-6.29
LITTLETON	FirstBank	\$4,765	\$151,038	\$131,489	\$1,923	\$7,059	\$295,082	\$245,994	\$275,883	\$19,199	1.28

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
LITTLETON	FirstBank of Littleton	\$5,425	\$221,900	\$180,325	\$2,103	\$7,872	\$438,534	\$388,784	\$410,316	\$28,218	1.75
LITTLETON	FirstBank of South Jeffco	\$6,885	\$351,712	\$199,231	\$3,104	\$8,386	\$585,486	\$543,772	\$548,286	\$37,200	1.57
LONGMONT	FirstBank of Longmont	\$5,368	\$232,007	\$131,074	\$1,577	\$10,037	\$417,101	\$344,879	\$391,998	\$25,103	1.22
LONGMONT	Mile High Banks	\$44,401	\$3,890	\$1,239,220	\$14,756	\$15,824	\$1,320,238	\$1,068,813	\$1,204,393	\$115,845	0.53
LOUISVILLE	FirsTier Bank	\$4,615	\$0	\$717,076	\$7,296	\$39,798	\$784,186	\$606,104	\$713,881	\$64,143	0.59
LOVELAND	Advantage Bank	\$7,288	\$16,631	\$382,180	\$4,385	\$5,353	\$426,541	\$330,501	\$388,581	\$37,960	0.34
LOVELAND	Home State Bank	\$10,642	\$117,234	\$402,924	\$6,831	\$13,619	\$551,947	\$479,818	\$505,527	\$46,420	0.45
LOVELAND	Loveland Bank of Commerce	\$4,215	\$0	\$27,251	\$652	\$353	\$32,034	\$23,052	\$24,918	\$7,116	-1.79
MANCOS	Mancos Valley Bank	\$4,983	\$14,748	\$54,890	\$974	\$2,689	\$80,384	\$74,715	\$74,883	\$5,501	0.13
MCCLAVE	McClave State Bank	\$612	\$4,727	\$12,855	\$484	\$524	\$19,100	\$16,716	\$17,301	\$1,799	-1.20
MONTROSE	MontroseBank	\$6,317	\$19,213	\$154,508	\$1,280	\$5,268	\$186,692	\$163,177	\$168,474	\$18,218	2.46
MONUMENT	Integrity Bank & Trust	\$4,501	\$9,589	\$86,996	\$795	\$4,825	\$107,497	\$87,391	\$99,740	\$7,757	0.16
OURAY	The Citizens State Bank of Ouray	\$1,894	\$34,123	\$34,840	\$326	\$622	\$77,302	\$67,816	\$68,701	\$8,601	1.30
PAGOSA SPRINGS	Citizens Bank of Pagosa Springs	\$3,553	\$11,695	\$66,013	\$1,086	\$2,346	\$85,403	\$75,370	\$78,812	\$6,591	0.15
PAONIA	Paonia State Bank	\$3,709	\$8,390	\$31,304	\$338	\$1,211	\$49,190	\$40,352	\$41,312	\$7,878	0.85
PARKER	Champion Bank	\$458	\$3,046	\$83,348	\$1,104	\$1,949	\$93,949	\$65,315	\$85,660	\$8,289	-0.92
PARKER	FirstBank of Parker	\$3,300	\$95,530	\$54,928	\$651	\$7,225	\$164,446	\$147,959	\$154,136	\$10,310	1.15
PUEBLO	The Pueblo Bank and Trust Company	\$9,857	\$56,021	\$260,456	\$9,924	\$12,178	\$343,465	\$282,368	\$289,978	\$53,487	-2.68
SILVERTHORNE	FirstBank of Summit County	\$6,462	\$82,353	\$282,461	\$3,895	\$7,064	\$380,333	\$269,073	\$353,913	\$26,420	1.64
STEAMBOAT SPRINGS	Yampa Valley Bank	\$3,885	\$32,692	\$102,958	\$1,290	\$9,123	\$149,527	\$107,251	\$136,681	\$12,845	1.32
THORNTON	FirstBank of Adams County	\$3,033	\$104,387	\$51,581	\$915	\$8,888	\$177,011	\$161,090	\$167,013	\$9,998	1.63
THORNTON	North Valley Bank	\$2,728	\$11,368	\$112,304	\$1,114	\$4,941	\$136,310	\$108,998	\$123,495	\$12,814	1.04
TRINIDAD	International Bank	\$1,783	\$7,844	\$59,957	\$719	\$5,707	\$75,567	\$66,587	\$68,452	\$7,115	1.65
VAIL	FirstBank of Vail	\$4,246	\$80,628	\$252,231	\$3,618	\$5,838	\$346,725	\$276,157	\$323,136	\$23,589	1.33
WALDEN	Mountain Valley Bank	\$2,968	\$2,293	\$119,204	\$1,389	\$3,138	\$129,836	\$109,993	\$117,527	\$12,309	0.66
WALSH	Colorado State Bank of Walsh	\$2,501	\$12,385	\$19,045	\$243	\$383	\$35,095	\$29,718	\$29,875	\$5,220	1.02
WESTCLIFFE	Colorado Mountain Bank	\$1,300	\$838	\$80,745	\$1,836	\$690	\$85,585	\$75,052	\$77,845	\$7,740	0.14
WESTMINSTER	FirstBank North	\$4,180	\$258,829	\$91,530	\$955	\$13,880	\$392,185	\$358,806	\$373,193	\$18,992	1.78
WESTMINSTER	Mountain View Bank of Commerce	\$4,497	\$0	\$32,180	\$474	\$547	\$37,773	\$26,314	\$30,592	\$7,181	-4.43
WHEAT RIDGE	FirstBank of Wheat Ridge	\$4,785	\$211,645	\$97,078	\$1,653	\$11,011	\$349,886	\$303,151	\$329,185	\$20,701	1.19
WILEY	Legacy Bank	\$4,683	\$24,852	\$154,376	\$1,959	\$3,734	\$204,051	\$151,001	\$176,544	\$27,507	0.76
WINDSOR	Signature Bank	\$689	\$1,559	\$70,102	\$784	\$3,869	\$78,270	\$67,030	\$70,642	\$7,628	0.02
WOODLAND PARK	Park State Bank & Trust	\$2,757	\$19,064	\$67,901	\$825	\$5,266	\$97,266	\$89,122	\$90,133	\$7,133	-0.56
WRAY	Wray State Bank	\$2,184	\$16,698	\$37,624	\$674	\$1,742	\$66,103	\$54,617	\$58,158	\$7,945	0.21
YUMA	Colorado Community Bank	\$8,050	\$4,650	\$424,939	\$5,948	\$20,492	\$469,472	\$395,750	\$420,420	\$49,052	1.18
		\$1,008,250	\$8,087,124	\$26,570,656	\$418,720	\$886,094	\$37,922,279	\$30,896,273	\$34,578,241	\$3,336,463	

Industrial Bank – Comparative Abstract

(000s Omitted)

ASSETS	2 Banks 12/31/08	Percent to Total	3 Banks 12/31/07	Increase (Decrease)	Percent Change
Cash and Balances Due From Depository Institutions	1,850	0.17%	6,942	(5,092)	-73.35%
Securities					
- Held to Maturity	721,039	66.03%	15	721,024	4806826.67 %
- Available for Sale	236,425	21.65%	75,264	161,161	214.13%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	0	0.00%	8,098	(8,098)	-100.00%
Loans and Leases, Net of Unearned Income	107,539	9.85%	98,399	9,140	9.29%
Less: Allowance for Loan and Lease Losses	2,816	0.26%	2,743	73	2.66%
Loans and Leases, Net	104,723	9.59%	95,656	9,067	9.48%
Premises and Fixed Assets	6,451	0.59%	9,492	(3,041)	-32.04%
Other Real Estate Owned	0	0.00%	0	0	
Intangible Assets	139	0.01%	439	(300)	-68.34%
Other Assets	21,442	1.96%	8,516	12,926	151.78%
Total Assets	1,092,069	100.00%	204,422	887,647	434.22%

LIABILITIES

Deposits:					
Noninterest Bearing	1,230	0.11%	669	561	83.86%
Interest Bearing	938,873	85.97%	156,435	782,438	500.17%
Other Borrowed Money	6,400	0.59%	3,008	3,392	112.77%
Other Liabilities	13,280	1.22%	4,144	9,136	220.46%
Total Liabilities	959,783	87.89%	164,256	795,527	484.32%

EQUITY CAPITAL

Common Stock	1,385	0.13%	1,585	(200)	-12.62%
Surplus	111,647	10.22%	20,516	91,131	444.19%
Undivided Profits/Capital Reserves	16,774	1.54%	18,111	(1,337)	-7.38%
Accumulated other income	2,480	0.23%	(46)	2,526	-5491.30%
Other Equity Capital Components	0	0.00%	0	0	
Total Equity Capital	132,286	12.11%	40,166	92,120	229.35%
Total Liabilities and Equity Capital	1,092,069	100.00%	204,422	887,647	434.22%

Industrial Bank – Income Statement

(000s Omitted)

Interest Income:		
Interest and fees on loans	7,871	
Income from lease financing receivables	0	
Interest income on balance due from depository institution	3	
Interest and dividend income on securities	41,108	
Interest income from assets held in trading	0	
Interest income of federal funds sold and securities purchased under agreement to resell	179	
Other Interest Income	76	
Total Interest Income	49,237	
Interest Expense:		
Interest on deposits	5,432	
Interest on federal funds purchase and securities sold under agreements to repurchase	8	
Interest on trading liabilities and other borrowed money	0	
Interest on subordinated notes and debentures	0	
Total Interest Expense	5,440	
Net Interest Income		43,797
Provision for Loan Losses		2,711
Noninterest Income:		
Income from fiduciary activities	21,625	
Service charges on deposit accounts	220	
Trading Revenue	0	
Investment banking, advisory, brokerage, and underwriting fees and commissions	0	
Venture capital revenue	0	
Net servicing fees	731	
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)	0	
Other Noninterest Income	23,205	
Total Noninterest Income		45,781
Gain (Loss) on Securities not Held in Trading Accounts		2,984
Noninterest Expense:		
Salaries	44,360	
Expenses of premises and fixed assets	12,300	
Amortization expense of intangible assets (including goodwill)	298	
Other noninterest expense	28,764	
Total Noninterest Expense		85,722
Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments	4,129	
Applicable Income Taxes	1,365	
Income (Loss) before extraordinary items and other adjustments	2,764	
Extraordinary Items and Other Adjustments, Net of Income Taxes	0	
Net Income		2,764

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	5Star Bank(a Colorado Industrial Bank)	\$1,543	\$37,739	\$107,539	\$2,816	\$3,543	\$154,339	\$111,504	\$119,880	\$34,459	0.62
DENVER	Lincoln Trust Company	\$307	\$919,725	\$0	\$0	\$2,908	\$937,730	\$828,599	\$839,903	\$97,827	0.21
		\$1,850	\$957,464	\$107,539	\$2,816	\$6,451	\$1,092,069	\$940,103	\$959,783	\$132,286	

Trust Company – Comparative Abstract

(000s Omitted)

ASSETS	7 Trust 12/31/2008	Percent to Total	8 Trust 12/31/2007	Increase (Decrease)	Percent Change
Cash and Balances Due From Banks	45,390	9.54%	14,603	30,787	210.83%
Securities	414,235	87.06%	2,299,904	-1,885,669	-81.99%
Fees Receivable, Expenses, Fixed/Other Assets	16,156	3.40%	129,419	-113,263	-87.52%
Total Assets	475,781	100.00%	2,443,926	-1,968,145	-80.53%

LIABILITIES	7 Trust 12/31/2008	Percent to Total	8 Trust 12/31/2007	Increase (Decrease)	Percent Change
Deposits	416,827	87.61%	2,180,714	-1,763,887	-80.89%
Accounts Payable	445	0.09%	653	-208	-31.85%
Notes Payable, Other Liabilities	11,339	2.38%	49,659	-38,320	-77.17%
Total Liabilities	428,611	90.09%	2,231,026	-1,802,415	-80.79%

CAPITAL	7 Trust 12/31/2008	Percent to Total	8 Trust 12/31/2007	Increase (Decrease)	Percent Change
Perpetual Preferred Stock	0	0.00%	0	0	0.00%
Common Stock	3,430	0.72%	3,632	-202	-5.56%
Surplus and Retained Earnings	37,909	7.97%	205,803	-167,894	-81.58%
Accumulated other income	5,831	1.23%	3,465	2,366	0
Total Capital	47,170	9.91%	212,900	-165,730	-77.84%
Total Liabilities and Equity Capital	475,781	100.00%	2,443,926	-1,968,145	-80.53%

TRUST ACCOUNTS					
Total Trust Assets	44,312,779		96,817,413	-52,504,634	-54.23%
Number of Trust Accounts (Actual)	140,953		386,160	-245,207	-63.50%
Trust Account Average (Actual dollars)	314,380		250,718	63,662	-25.39%

Trust Company – Income Statement

(000s Omitted)

Income

Trust administrative fee income	27,996	
Interest and dividend income earned	16,708	
Other Income	71	
Total Income		44,775

Expenses

Interest expense	1,296	
Salaries and employee benefits	16,866	
Expenses of premises and fixed assets	3,534	
Other expenses	9,867	
Provision for Loan Losses	0	
Total Expenses		31,563
Net Income Before Taxes		13,212
Gain (Loss) on Securities not Held in Trading Accounts		46,722
Applicable Income Taxes		82
Extraordinary Items and Other Adjustments, Net of Income Taxes		2
Net Income		59,854

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	\$446	\$624	\$27	\$99	\$2	\$1,312	\$244,568	\$0	\$83	\$1,207	\$138
DENVER	Investment Trust Company	\$65	\$255	\$0	\$236	\$0	\$868	\$139,412	\$0	\$0	\$868	\$202
DENVER	MG Trust Company, LLC	\$490	\$2,026	\$212	\$2,453	\$0	\$6,574	\$21,187,453	\$0	\$1,271	\$5,303	\$2,140
DENVER	Sentinel Trust Company	\$1,726	\$347	\$0	\$44	\$0	\$2,399	\$311,290	\$0	\$9	\$2,371	\$1,001
ENGLEWOOD	Trust Company of America	\$41,518	\$405,474	\$2,446	\$6,758	\$0	\$456,787	\$7,053,356	\$416,827	\$9,908	\$30,052	\$6,366
GREENWOOD VILLAGE	First Data Trust Company	\$1,145	\$338	\$0	\$24	\$0	\$1,507	\$22,820	\$0	\$25	\$1,482	\$47,172
GREENWOOD VILLAGE	Orchard Trust Company, LLC	\$0	\$5,171	\$346	\$817	\$0	\$6,334	\$15,353,880	\$0	\$43	\$5,887	\$2,835
		\$45,390	\$414,235	\$3,031	\$10,431	\$2	\$475,781	\$44,312,779	\$416,827	\$11,339	\$47,170	\$59,854

Financial Institution Activity

ACTIVITY

EFFECTIVE DATE

De Novo State Charters – Commercial Bank

Mountain View Bank of Commerce, Westminster, Adams County.....	02/08/2008
Redstone Bank, Centennial, Arapahoe County	07/02/2008
Community State Bank, Lamar, Prowers County	07/15/2008

Licensing - Money Transmitter

Obopay, Inc., Redwood City, California.....	01/23/2008
ITC Financial Licenses, Inc., West Point, Georgia	05/15/2008
DFS Services LLC, Riverwoods, Illinois	06/19/2008
nFinanSe Payments, Inc., Tampa, Florida.....	07/22/2008
NoteWorld LLC, Tacoma, Washington	08/21/2008
North American Money Transfer dba Mustaqbal Express, Stone Mountain, Georgia.....	09/01/2008

Loan Production Office (LPO)

Square 1 Bank, East Palo Alto, California	01/07/2008
First Western Trust Bank, Denver, Denver County	02/07/2008
Colorado East Bank & Trust, Lamar, Prowers County	06/16/2008
The PrivateBank & Trust Company, Chicago, Illinois	10/01/2008

Electronic Data Processor (EDP)

First National Data, Sidney, Nebraska	06/24/2008
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Financial Institution Activity

ACTIVITY

EFFECTIVE DATE

Name Changes

Commercial Bank State Charter

FirstBank of Silverthorne, Silverthorne, Summit County	03/15/2008
To: FirstBank of Summit County	
Bank of Choice, Evans, Weld County.....	09/11/2008
To: BOC Bank	
Bank of Choice Colorado, Arvada, Jefferson County.....	09/13/2008
To: Bank of Choice, Greeley, Weld County	

Industrial Bank State Charter

Trust Industrial Bank, Denver, Denver County	11/19/2008
To: Lincoln Trust Company	

Money Transmitter Company

Continental Exchange Solutions, Inc. (CES), Cerritos, California	06/18/2008
To: Continental Exchange Solutions, Inc.	
Integrated Payment Systems, Inc. (IPS), Englewood, Arapahoe County	07/12/2008
To: Integrated Payment Systems, Inc.	

Electronic Data Processor

Centennial Bank Holdings, Inc., Denver, Denver County	05/12/2008
To: Guaranty Bancorp, Inc.	
To: Guaranty Bancorp	05/16/2008
Data Center, Inc. (DCI), Hutchinson, Kansas	06/18/2008
To: Data Center, Inc.	
Great West Life & Assurance/FASCorp / EDP, Greenwood Village, Arapahoe County.....	06/18/2008
To: FASCorp, LLC	
I_Tech Corporation, Billings, Montana	06/18/2008
To: i_Tech Corporation	
Jack Henry & Associates, Inc. (JHA), Englewood, Arapahoe County	06/18/2008
To: Jack Henry & Associates, Inc.	

Financial Institution Activity

ACTIVITY

EFFECTIVE DATE

Mergers

Commercial Bank

State Bank Charter into State Bank Charter

Centennial Bank of the West, Fort Collins, Larimer County 01/01/2008

Into: Guaranty Bank and Trust Company, Denver, Denver County

FirstBank of Breckenridge, Breckenridge, Summit County 03/15/2008

Into: FirstBank of Summit County, Silverthorne, Summit County

State Bank Charter into Out-of-State Bank Charter

BOC Bank, Evans, Weld County 09/12/2008

Into: State Bank of Bartley, Bartley, Nebraska

State Bank Charter into National Bank Charter

Union Colony Bank, Greeley, Weld County 02/15/2008

Into: First National Bank (Fort Collins), Fort Collins, Larimer County

The Citadel Bank, Colorado Springs, El Paso County 10/31/2008

Into: UMB Bank Colorado, National Association, Denver, Denver County

The Farmers State Bank of Fort Morgan, Fort Morgan, Morgan County 12/06/2008

Into: Wells Fargo Bank, N.A., Sioux Falls, South Dakota

First Mountain Bank, Leadville, Lake County 12/15/2008

Into: First National Bank of Hugo, Hugo, Lincoln County

National Bank Charter into State Bank Charter

First National Bank of Stratton, Greeley, Weld County 03/15/2008

Into: Colorado East Bank & Trust, Lamar, Prowers County

Trust Company

State Charter into Out-of-State Charter

Fiserv Trust Company, Denver, Denver County 08/18/2008

Into: TD AMERITRADE Trust Company, Portland, Maine

Financial Institution Activity

ACTIVITY

EFFECTIVE DATE

Conversions

Industrial State Bank Charter into Commercial State Bank Charter

Home Loan Industrial Bank, Grand Junction, Mesa County 06/01/2008

Into: Home Loan State Bank

National Bank Charter into Commercial State Bank Charter

The First National Bank (Julesburg), Julesburg, Sedgwick County..... 04/01/2008

Into: Points West Community Bank

Mile High Banks, N.A., Limon, Lincoln County 04/01/2008

Into: Mile High Banks, Longmont, Boulder County

First National Bank of Steamboat Springs, Steamboat Springs, Routt County..... 08/01/2008

Into: Yampa Valley Bank

Ceased Operations in Colorado

Electronic Data Processor

First National Bank of Omaha, EDP, Omaha, Nebraska..... 02/15/2008

Platte Valley Financial Service Companies, Inc., Scottsbluff, Nebraska 07/11/2008

Money Transmitter Company

Interpayment Services Limited, Toronto, Ontario, Canada..... 03/31/2008

DFS Services LLC, Riverwoods, Illinois 10/18/2008

Orlandi Valuta, Englewood, Arapahoe County 10/31/2008

Vigo Remittance Corp., Sunrise, Florida 10/31/2008

MiCash, Inc., Washington, D.C. 11/30/2008

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 59th 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, Unit D
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 Dillon Ridge Road
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

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

Directory

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, Ouray Mobile Branch
917 Main Street
Ouray 71427
970-325-4200

Alpine Bank, Ridgway
119 Liddell Drive
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, Three springs Branch
175 Mercado Street, Suite 119
Durango 81301
970-375-7689

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

B

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
3780 West Tenth Street
Greeley 80634
970-352-6400

Bank of Choice-10th -Greeley
3870 West Tenth Street
Greeley 80634
970-352-6400

Bank of Choice-17th -Denver
1110 Seventeenth Street
Denver 80202
303-892-8700

Bank of Choice-52nd -Arvada
6870 West 52nd Avenue, Suite 107
Arvada 80002
303-422-1441

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

Bank of Choice-Boardwalk-Fort
Collins
4532 Boardwalk Drive
Fort Collins 80525

Bank of Choice-Conifer
25907 Conifer road
Conifer 80433
303-813-4300

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

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

Bank of Choice-Englewood
3501 South Broadway
Englewood 80113
303-761-1052

Bank of Choice-Evans
3634 23rd Avenue
Evans 80620
970-506-1000

Bank of Choice-Evans-Denver
2693 West Evans Avenue
Denver 80219
303-397-1110

Bank of Choice-Grandview-Arvada
7530 Grandview Avenue
Arvada 80002
303-345-2500

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

Directory

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

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

Bank of Choice-Twenty Mile-Parker
18601 East Main Street
Parker 80134
303-841-5800

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

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

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 81301
970-247-9611

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

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

Bank of Colorado
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
970-522-8888

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

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

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

Bank of Colorado-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 81301
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
303-857-3450

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
505-863-3442

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

Directory

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

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

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

Bank of Colorado (Mobile Branch/
Larimer & Weld Counties)
1609 East Harmony Road
Fort Collins 80525
970-206-1160

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, Rifle Branch
1200 Railroad Avenue
Rifle 81650
970-625-1266

Bank of Colorado-Sterling Branch
201 South Third Street
Sterling 80751
970-522-3333

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

C

Cache Bank & Trust
4601 West 20th 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

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

Directory

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

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 45th Avenue
Denver 80239
303-365-8000

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

Citywide Banks-Wheat Ridge
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-Downtown
Scottsdale
7150 East Camelback Road
Scottsdale, AZ 80516
480-990-1070

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 4th Harbour Place
Grand Cayman, 1-1102
England

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

Directory

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

Colorado Business Bank-Cherry
Creek
301 University Boulevard
Denver 80206
303-291-2940

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

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

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

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

Colorado Capital Bank-Edwards
439 Edwards Access Boulevard
Suite B202
Edwards 81632
970-926-2531

Colorado Capital Bank-Parker
12751 East Main Street
Parker 80138
303-805-5656

Colorado Community Bank
615 West Eighth Avenue
Yuma 80759
970-848-3838

Colorado Community Bank
3650 35th Avenue
Evans 80620
970-339-8430

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

Directory

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

Colorado East Bank & Trust-Buena
Vista
725 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-Mead
141 Main Street
Mead 80542
970-535-6200

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-
Severance
399 West Fourth Avenue
Severance 80546
970-674-9444

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

Colorado East Bank & Trust-Stratton
141 Colorado Avenue
Stratton 80836
719-348-5364

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

Directory

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

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-
Edwards Branch
280 Main Street
Edwards 81632
970-748-9308

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-Mt.
Crested Butte Branch
10 Crested Butte Way
Mt. Crested Butte 81225
970-349-0465

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

Directory

Community Banks of Colorado-
Pueblo Mobile Branch
123 West First Street
Pueblo 81003
719-879-2254

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

Community State Bank
717 North Main Street
Lamar 81052
719-336-3272

D

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

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

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

First FarmBank
127 22nd Street
Greeley 80631
970-346-7900

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

Directory

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 Southwest Bank-Pagosa Springs
West Branch
249 Navajo Trail Drive
Pagosa Springs 81147
970-731-1300

First State Bank of Hotchkiss

102 East Bridge Street
Hotchkiss 81419
970-872-3111

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

First Western Trust Bank

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

First Western Trust Bank-
DTC/Cherry Hills
5460 South Quebec Street, Suite 200
Greenwood Village 80111
303-640-2400

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
3003 East Harmony Road, Suite 200
Fort Collins 80528
970-484-9222

FirstBank
7403 West Chatfield Avenue, Unit C
Littleton 80128
303-932-2100

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-Sun City Branch
39-575 Washington Street, Suite 101
Palm Desert, CA 92211
760-772-2200

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 104th Avenue
Thornton 80233
303-452-3000

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

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

FirstBank of Adams County-136th
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

Directory

FirstBank of Arvada K-58th Branch
9771 West 58th Avenue
Arvada 80002
303-425-0900

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

FirstBank of Arvada-Westwoods
Branch
15250 West 64th Avenue
Arvada 80007
303-215-9900

FirstBank of Aurora

2300 South Havana Street
Aurora 80014
303-337-2000

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

FirstBank of Aurora-Chambers and
Mississippi Branch
15250 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

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-28th 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 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

Directory

FirstBank of Colorado

10403 West Colfax Avenue
Lakewood 80215
303-232-1503

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-9th and Corona
Branch

1155 East Ninth Avenue
Denver 80218
303-861-1400

FirstBank of Denver-13th and
Krameria Branch

1355 Krameria Street
Denver 80220
303-388-2900

FirstBank of Denver-29th and

Quebec Branch
2850 Quebec Street
Denver 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-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-Falcon
Branch

11695 Meridian Market View
Payton 80831
719-495-6600

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-El Rancho
Branch

29240 U S Highway 40
Golden 80401
303-526-7700

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

Directory

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-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

FirstBank of Northern Colorado-47th 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 23rd Avenue
Greeley 80631
970-339-9000

FirstBank of Northern Colorado-Loveland Branch
225 East 29th 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 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 Summit County

160 U S Highway 6
Silverthorne 80498
970-468-8000

FirstBank of Summit County-Breckenridge Branch
200 Ski Hill Road
Breckenridge 80424
970-453-1000

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

Directory

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-26th and
Federal Branch
2660 Federal Boulevard
Denver 80211
303-561-1000

FirstBank of Wheat Ridge-32nd and
Youngfield Branch
3190 Youngfield Street
Wheat Ridge 80215
303-232-5000

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

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

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 120th 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
10169 South Parker Road
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 103rd 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-Englewood
Branch
3594 South Logan Street
Englewood 80113
303-783-2265

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

G

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

Directory

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

Guaranty Bank and Trust Company-
Berthoud
807 Mountain Avenue
Berthoud 80513
970-532-2676

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

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

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

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

Guaranty Bank and Trust Company-
Castle Rock
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
6501 East Belleview Avenue
Englewood 80111
303-296-9600

Guaranty Bank and Trust Company-
College
2900 South College Drive
Fort Collins 80525
303-776-5800

Guaranty Bank and Trust Company-
Del Camino
3561 Stagecoach Road North
Longmont 80504
303-494-2215

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

Guaranty Bank and Trust Company-
Downtown Greeley
930 Eleventh Avenue
Greeley 80631
970-356-3456

Guaranty Bank and Trust Company-
Downtown Longmont
401 Main Street
Longmont 80501
303-776-5800

Guaranty Bank and Trust Company-
Eaton
100 Oak Avenue
Eaton 80615
970-454-3456

Guaranty Bank and Trust Company-
Fort Collins South
4650 Royal Vista Circle
Fort Collins 80528
970-454-4220

Guaranty Bank and Trust Company-
Fox Creek
1650 Pace Street
Longmont 80501
303-776-5800

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

Guaranty Bank and Trust Company-
Harmony
1550 East Harmony Road
Fort Collins 80525
970-204-2505

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

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

Guaranty Bank and Trust Company-
Lafayette
565 West South Boulder Road
Lafayette 80026
303-776-5800

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

Guaranty Bank and Trust Company-
Mulberry
1210 East Mulberry Street
Fort Collins 80524
970-790-2121

Guaranty Bank and Trust Company-
North Loveland
3151 North Garfield Avenue
Loveland 80538
970-669-0505

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

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

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

Guaranty Bank and Trust Company-
Twin Peaks
1050 South Hover Street
Longmont 80501
303-776-5800

Directory

Guaranty Bank and Trust Company-
West Greeley
2700 47th Avenue
Greeley 80634
970-339-3456

Guaranty Bank and Trust Company-
West Loveland
1401 South Taft Street
Loveland 80537
970-278-1547

Guaranty Bank and Trust Company-
Westminster
1197 West 120th Avenue
Westminster 80234
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

H

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 Loan State Bank

205 North Fourth Street
Grand Junction 81501
970-243-6600

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-29th Street
300 East 29th 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 29th 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

I

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

International Bank-Parker
10550 South Progress Way, Unit 100
Parker 80134
303-805-0321

K

Kit Carson State Bank

113 Main Street
Kit Carson 80825
719-962-3273

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

Kit Carson State Bank-Burlington
Branch
2121 Rose Avenue
Burlington 80807
719-346-5433

L

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

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

Directory

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

Loveland Bank of Commerce

102 East 29th Street
Loveland 80538
970-679-7151

M

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

Mile High Banks

1726 Hover Street
Longmont 80501
303-684-7350

Mile High Banks-Boulder
3002 Bluff Street
Boulder 80301
303-413-0700

Mile High Banks-Cherry Creek
3650 East First Avenue, Suite 100
Denver 80206
303-962-8080

Mile High Banks-Denver Tech Center
8400 East Crescent Parkway
Number 100
Greenwood Village 80111
303-221-5100

Mile High Banks-Limon
790 Main Street
Limon 80828
719-775-2891

Mile High Banks-Lodo
1899 Wynkoop Street, Suite 100
Denver 80202
303-297-0333

Mile High Banks-Loveland
2950 North Garfield
Loveland 80538
970-669-6424

Mile High Banks-North Longmont
1726 Hover Street
Longmont 80501
303-772-2227

Mile High Banks-North Metro
1499 West 120th Avenue, Suite 110
Westminster 80234
303-457-8585

Mile High Banks-Parker
9361 South Parker Road
Parker 80138
303-962-0110

Mile High Banks-South Longmont
601 South Main Street
Longmont 80501
303-485-5444

Mile High Banks-South Metro
8906 West Bowles Avenue
Littleton 80123
720-407-8800

Mile High Banks-Uptown
450 East Seventeenth Avenue
Denver 80203
303-962-9900

Mile High Banks-West Metro
430 Indiana Street
Golden 80401
303-279-4450

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-Breckenridge Mobile Branch
100 South Main Street
Breckenridge 80424
970-453-4700

Millennium Bank-Edwards Mobile Branch
1140 Edwards Village Boulevard
Suite 102B
Edwards 81632
970-569-3633

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

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

Millennium Bank-Fraser Mobile Branch
77698 U S Highway 40
Fraser 80442
970-722-0600

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

Directory

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

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

Millennium Bank-Vail Mobile
Branch
2111 North Frontage Road, Suite A
Vail 81657
970-790-2265

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

Mountain View Bank of Commerce

12356 Huron Street
Westminster 80234
303-243-5400

N

New Frontier Bank

2425 35th 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

New West Bank

3459 West 20th 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

P

Paonia State Bank

128 Grand Avenue
Paonia 81428
970-527-4122

Crawford Country Branch Bank, A
Division of Paonia State Bank
392 Highway 92
Crawford 81415
970-921-4122

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

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

Points West Community Bank

100 East Third Street
Julesburg 80737
970-474-3341

Directory

Points West Community Bank,
Haxtun
128 South Colorado
Haxtun 80731
970-774-6141

Points West Community Bank,
Wellington
8100 Sixth Street
Wellington 80549
970-568-3250

Points West Community Bank,
Windsor
1291 Main Street
Windsor 80550
970-686-0878

Premier Bank

1630 Stout Street
Denver 80202
303-623-8500

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

R

Redstone Bank

6800 South Dawson Circle, Suite 100
Centennial 80112
720-880-5000

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

S

Signature Bank

355 Eastman Park Drive
Windsor 80550
970-674-3600

Signature Bank-Good Samaritan
Office
805 Compassion Drive
Windsor 80550
970-674-5502

Signature Bank-Greeley
6801 West 20th 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 Bank & Trust

55 Adams Street
Denver 80206
303-376-3800

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

Directory

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

Steele Street Bank & Trust - 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
303-439-4850

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

V

Valley Bank & Trust
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
303-536-9259

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

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

W

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

Y

Yampa Valley Bank
600 South Lincoln Avenue
Steamboat Springs 80457
970-879-2993

Yampa Valley Bank-Craig
425 Mack Lane
Craig 81625
970-824-3699

Yampa Valley Bank-Mobile Branch
600 South Lincoln Avenue
Steamboat Springs 80487
970-879-2993

Yampa Valley Bank-Steamboat
Springs Mobile Branch
600 South Lincoln Avenue
Steamboat Springs 80487
970-879-2993

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

INDUSTRIAL BANKS

**5Star Bank (a Colorado Industrial
Bank)**
Peterson Air Force Base
455 West Pine Street
Colorado Springs 80914
719-475-7827

5Star Bank
101 South Sahwatch
Colorado Springs 80909
719-475-7827

5Star Bank-Downtown
101 South Sahwatch, Suite 100
Colorado Springs 80903
800-776-2265

5 Star Bank-Lake Plaza
1259 Lake Plaza Drive
Colorado Springs 80906
719-574-2265

Directory

L

Lincoln Trust Bank

717 Seventeenth Street, Suite 2100
Denver 80202
303-658-3000

**MONEY TRANSMITTER
COMPANIES**

A

Ace Cash Express, Inc.

1231 Greenway Drive, Suite 600
Irving, TX 75038
972-550-5000

ADP Payroll Services, Inc.

One ADP Boulevard, Mail Stop 325
Roseland, NJ 07068
909-592-6411

Amazon Payments, Inc.

1200 12th Avenue South
Seattle, WA 98144
866-723-3202

**American Express Travel Related
Services Company, Inc.**

200 Vesey Street
UMC: MY4902
New York, NY 10285
877-297-4438

C

Cambridge Mercantile Corp. (U.S.A.)

902 Carnegie Center, Suite 340
Princeton, NJ 08540
609-452-5000

CheckFreePay Corporation

15 Sterling Drive
Wallingford, CT 06492
203-679-4400

Coinstar E-Payment Services Inc.

14849 Firestone Boulevard
La Mirada, CA 90638
714-690-8300

Comdata Network, Inc.

5301 Maryland Way
Brentwood TN 37027
615-370-7000

**Commonwealth Foreign Exchange,
Inc.**

56 Pine Street, Suite 600
Providence, RI 02906
401-274-9009

Continental Exchange Solutions, Inc.

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

Custom House (USA) Ltd.

517 Fort Street
Victoria, BC V8W 1E7
Canada
250-220-1015

D

Dar al Tawakul General Trading, LLC

2200 East Franklin Avenue, Suite 204
Minneapolis, MN 55404
612-332-0666

DolEx Dollar Express, Inc.

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

E

ENRAMEX, INC.

4601 Wadsworth Boulevard
Wheat Ridge 80033
303-291-6000

G

Green Dot Corporation

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

GSC Enterprises, Inc.

1301 Main Street
Sulphur Springs, TX 75482
903-885-1283

I

Integrated Payment Systems Inc.

12500 East Belford Avenue, M18U
Englewood 80112
303-488-8000

Intermex Wire Transfer LLC

9480 South Dixie Highway
Miami, FL 33156
305-670-8000

IPP of America, Inc.

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

ITC Financial Licenses, Inc.

5617 Princeton Avenue, Suite B
Columbus, GA 31904
770-240-6100

M

Maniflo Money Exchange, Inc.

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

MoneyGram Payment Systems, Inc.

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

N

nFinanSe Payments Inc.

3923 Coconut Palm Drive, Suite 107
Tampa, FL 33619
866-907-7531

North American Money Transfer, Inc.

5405 Memorial Drive
Building A, Suite 104
Stone Mountain, GA 30083
404-704-0273

NoteWorld LLC

1001 Pacific Avenue, Suite 200
Tacoma, WA 98402
253-620-7115

O

Obopay, Inc.

275 Shoreline Drive, Suite 400
Redwood City, CA 94065
650-264-2000

OMNEX Group, Inc.

580 Sylvan Avenue
Englewood Cliffs, NJ 07632
201-568-5209

Directory

Order Express, Inc.
685 West Ohio Street
Chicago, IL 60685
312-235-5200

P

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

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

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

PRODIRA, Inc.
C. Allende 109
Zacatecas, ZC 98000
Mexico
800-700-8468

R

Ruesch International, Inc.
1152 15th Street NW, 7th Floor
Washington, DC 20005
202-408-1200

S

Saigon Central Post, Inc.
9455 Bolsa Avenue, Suite E
Westminster, CA 92683
714-531-8436

Servicio Uniteller, Inc.
218 Route 17 North, Suite 402
Rochelle Park NJ 07662
201-345-2000

Sigue Corporation
13291 Ralston Avenue
Sylmar, CA 91342
866-777-4483

T

Tempus Consulting, Inc.
1225 New York Avenue NW, Suite 200
Washington, DC 20005
202-785-5534

Travelex Currency Services Inc.
Travelex Canada Limited
100 Yong Street
Scotia Plaza, Floor 14
Toronto, ON M5C 2W1
416-359-3700

Travellers Cheque Associates Limited
154 Edward Street
Brighton Sussex BN2 2LH
England
877-297-4438

W

Western Union Financial Services, Inc.
12500 East Belford Avenue
Suite M12K3
Englewood, CO 80112
720-332-1000

TRUST COMPANIES

F

First Data Trust Company, LLC.
6200 South Quebec Street, Suite 210
Greenwood Village 80011
303-967-5306

I

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

Investors Independent Trust Company
507 Canyon Boulevard
Boulder 80302
303-444-9060

M

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

O

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

S

Sentinel Trust Company
1888 Sherman Street, Suite 605
Denver 80202
303-446-0841

T

Trust Company of America
7103 South Revere Parkway
Centennial 80112
303-705-6000

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