

Colorado Division of Banking



100th Annual Report

of the State Bank Commissioner
of the State of Colorado



January 1, 2009 to December 31, 2009



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.



100TH 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, 2009

Through December 31, 2009





Colorado State Banking Board

Commercial Bank Representatives

Stephen A. Sherlock, Board Chairman
President/CEO
Colorado East Bank & Trust

Dan R. Ford, President
Pine River Valley Bank

Thomas L. Goding, President
Bank of Colorado

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

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

Money Transmitter Representative

Joseph Cachey III, CCO & Associate General Counsel
The Western Union Company

Trust Company Representative

D. Terry Reitan, President
Trust Company of America

Public Members

Adam P. Coyle
Attorney at Law

Rick Padilla
Regional Markets Manager, Freddie Mac



Dora

Department of Regulatory Agencies

Division of Banking
Steven A. Strunk
State Bank Commissioner

Bill Ritter, Jr.
Governor

Barbara J. Kelley
Executive Director

May 7, 2010

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

Dear Governor Ritter:

This represents the 100th annual report, which makes me particularly honored to submit the 2009 Annual Report (Report) on behalf of the Colorado Division of Banking (Division) for all Colorado state-chartered commercial 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.

The number of state chartered banks remained at 107 with total assets held by state chartered banks decreasing by 0.7 percent to \$37.7 billion, while total deposits increased by 4.7 percent to \$32.3 billion and net loans decreased by 9.5 percent to \$23.7 billion.

The Colorado banking industry continued to experience the impact of the deteriorating real estate values, high foreclosure rates, and weak loan demand. 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 generated \$9,474,000 in combined net income and the average equity capital to total assets ratio increased 13 basis points to 8.9 percent as of December 31, 2009.

As of December 31, 2009, there was one depository trust company and seven non-depository trust companies. Total fiduciary assets held by Colorado trust companies increased by \$12.8 billion during 2009 to \$57.1 billion. Overall, the industry remained profitable posting net income of \$6,083,000 for 2009.

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

Sincerely,

Steven A. Strunk
State Bank Commissioner





Division of Banking Personnel

Acting State Bank Commissioner

Fred J. Joseph

Director of Examinations

Mary Stanfield

Operations Manager

Kara Hunter

Secretary, Colorado State Banking Board

Diana Gutierrez

Supervising Examiners

Morris Augusta

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

Eldon Ice

Liesel Skiles

Anna Bush

Jennifer Kim

Shanli Tse

John Condren

Sarah Niemann

Troy Winkel

Barbara Eastburn

Rob Rabolt

Tracy Green

Cassandra Radcliffe

Manager of Applications

Antoinette Clair

Office Manager I

Sheryn Greene

Administrative Assistant III

Vivian Mooren

Dorisann Wiltsie

Administrative Assistant II

Dawn Russell



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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, and money transmitters. 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 a money transmitter company, 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, 2009, the Division had 44.0 authorized positions, 36 of which were in the Financial Credit Examiner (FCE) category. Of the 36 FCE classifications, one is Director of Examinations, 28 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.

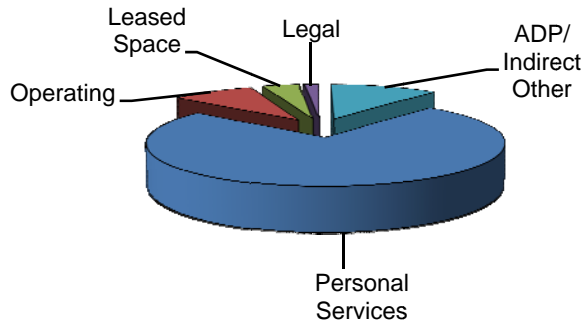
DIVISION OVERVIEW

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 2009-2010 fiscal year is \$4,806,045.

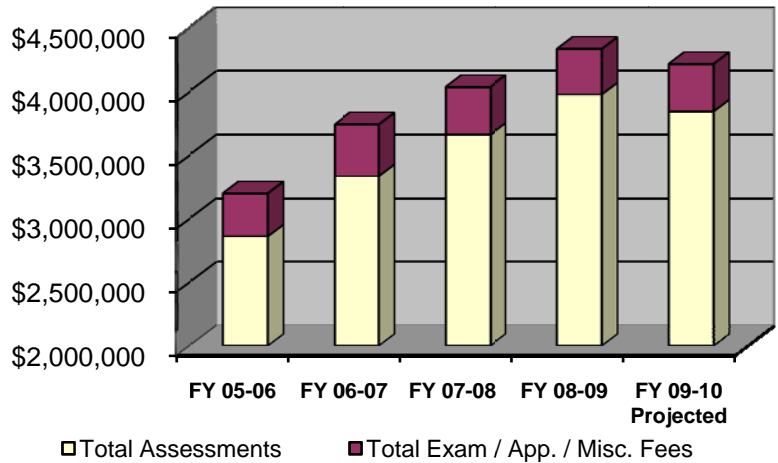
The assessment rates and fee structure are reviewed and approved by the Banking Board annually. Institution assessments are the primary funding source. The assessment consists of a base amount, plus a sliding scale percentage of assets over an established level. The calculation formula is based on projected 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.

2009/2010 Appropriation

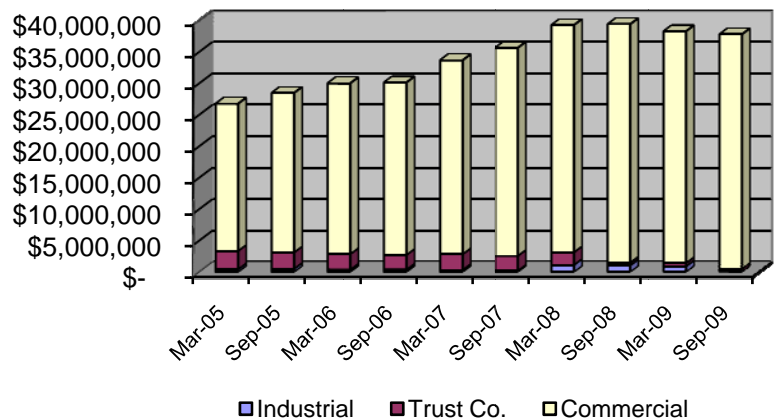


Category	Amount	Percentage
Personal Services	\$ 3,595,483	75%
Operating	\$ 418,989	9%
Leased Space	\$ 181,729	4%
Legal	\$ 67,842	1%
ADP/Indirect Other	\$ 542,002	11%
Total	\$ 4,806,045	100%

Total Revenue



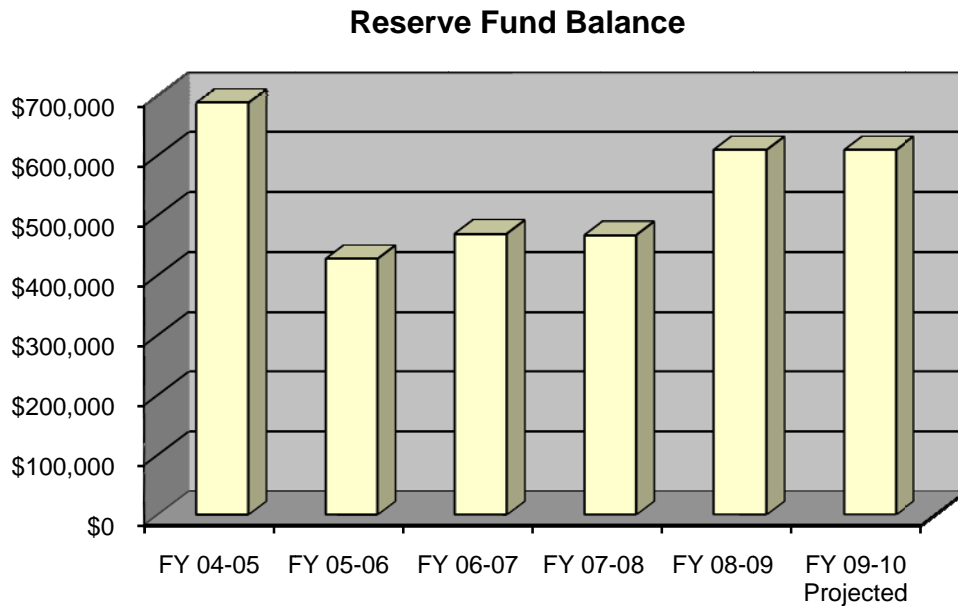
Assessment Base
(000s omitted)



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, 2010, and actual fiscal year-end balances for the preceding five fiscal years, are reflected in the following chart:



INDUSTRY CONDITION

The Colorado economy continues to experience the slowdown that began in 2008 with the national economy. Unemployment, 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.

Although Colorado's state chartered commercial banks were affected by the downturn in the economy, with one bank having to close its doors, the banks were still able to post a net income of \$9,474,000. 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 a modest net income of \$6,083,000.

The last two remaining industrial banks in Colorado ceased to exist in 2009, with one converting to a commercial state-chartered bank and the other becoming a non-depository trust company. Despite the decline in earnings this past year, overall the industry continues to remain strongly capitalized.

INDUSTRY CONDITION

Commercial Banks

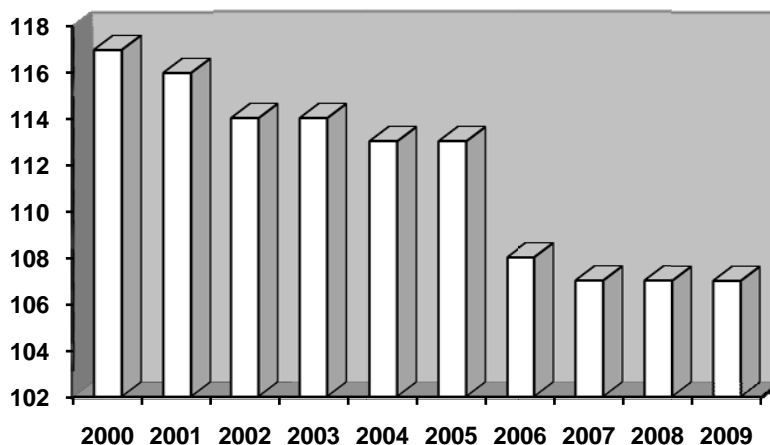
The number of state chartered commercial banks remained at 107 for the year as two conversions offset one merger and one closure.

In 2009, assets held by state chartered banks decreased 0.7 percent with deposit growth of 4.7 percent and net loan declines of 9.5 percent, respectively. As in 2008, impacting the financial results were losses on the disposition of foreclosed properties, increased loan loss provisions, and losses on securities.

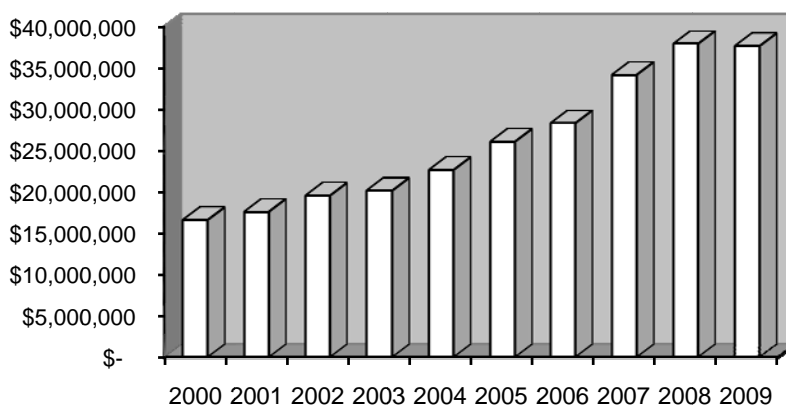
Overall, bank profitability, coupled with a slight decline in total assets resulted in a reversal of the downward average equity capital to total assets ratio experienced in 2008. This ratio increased 13 basis points to 8.9 percent as of December 31, 2009.

The three charts on this page depict the changes in number, total assets, and total equity of state-chartered commercial banks over the ten-year period ending December 31, 2009.

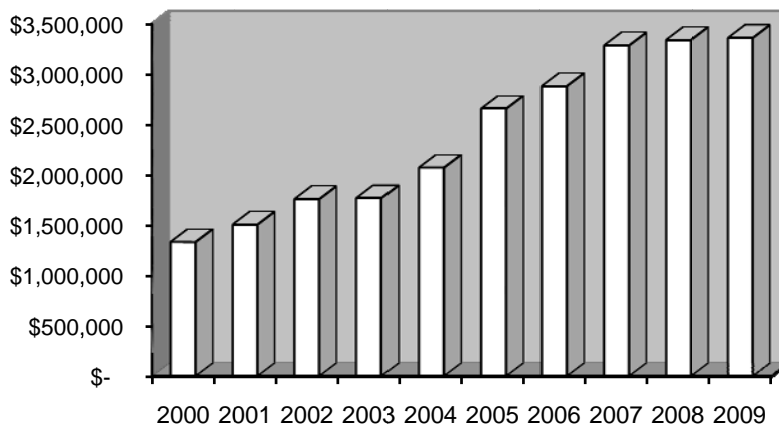
Number of State Chartered Commercial Banks



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



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

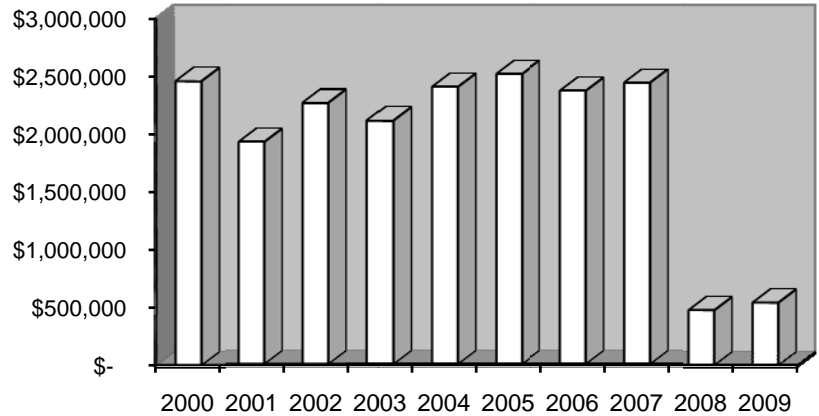


Trust Companies

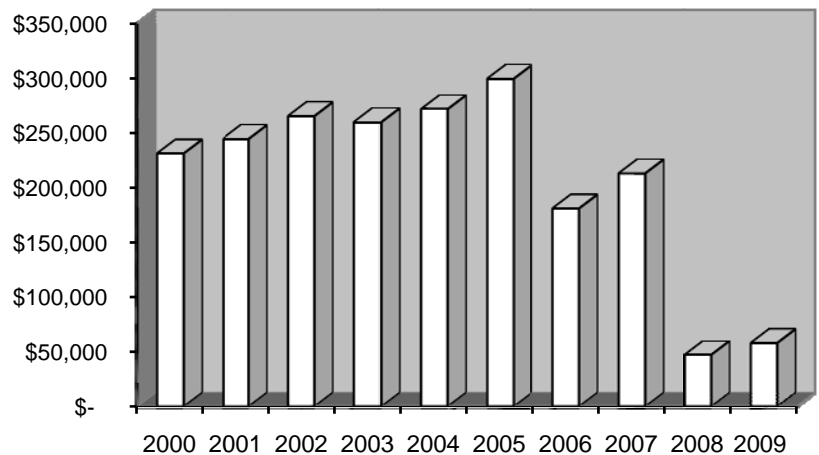
State-chartered trust companies provide a variety of fiduciary services, including traditional managed trust business, administering self-directed IRA or pension funds, and administration of collective investment funds. Trust companies are authorized to invest in loans, but are prohibited from originating 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, 2009, there was one depository trust company and seven non-depository trust companies in Colorado.

Corporate trust company assets increased 28.9 percent and equity decreased by 44.38 percent during the year, while total fiduciary, or trust assets, held by Colorado trust companies increased over \$12.8 billion during 2009 to \$57.1 billion. The dramatic decrease in equity was largely attributable the conversion of a depository trust company to a non-depository trust company.

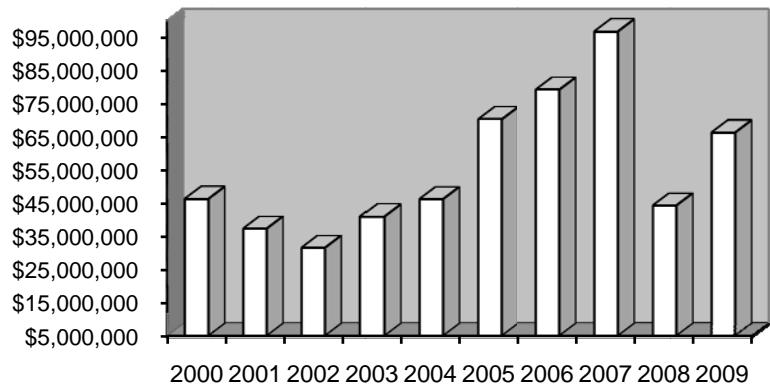
Total Assets of Trust Companies
(000s omitted)



Total Equity of Trust Companies
(000s omitted)



Total Trust Assets Held by Trust Companies
(000s omitted)

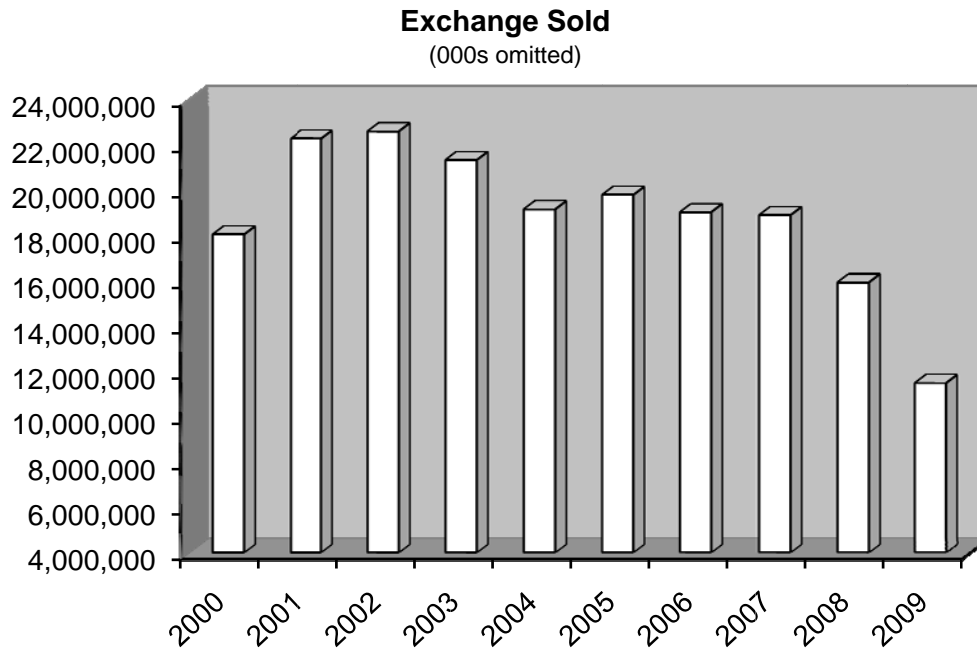


INDUSTRY CONDITION

Money Transmitter Companies

As of December 31, 2009, there were forty-one 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 2009 by Colorado licensed money transmitters, was slightly over \$11.5 billion, as reflected in the chart below. As in 2008, the decline in average transmission size, as well as frequency of transmissions, is reflective of the current economic conditions and decline in the construction industry.



COMMERCIAL BANK – COMPARATIVE ABSTRACT

(000s Omitted)

ASSETS	107 Banks 12/31/09	Percent to Total	107 Banks 12/31/08	Increase (Decrease)	Percent Change
Cash and Balances Due From Depository Institutions	2,221,211	5.90%	1,008,250	1,212,961	120.30%
Securities					
- Held to Maturity	2,607,545	6.92%	2,960,220	(352,675)	-11.91%
- Available for Sale	6,258,687	16.62%	5,126,904	1,131,783	22.08%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	580,577	1.54%	564,921	15,656	2.77%
Loans and Leases, Net of Unearned Income	24,220,745	64.32%	26,570,656	(2,349,911)	-8.84%
Less: Allowance for Loan and Lease Losses	556,085	1.48%	471,720	84,365	17.88%
Loans and Leases, Net	23,664,660	62.85%	26,151,936	(2,487,276)	-9.51%
Assets Held in Trading Accounts	0	0.00%	2,979	(2,979)	100.00%
Premises and Fixed Assets	859,001	2.28%	886,094	(27,093)	-3.06%
Other Real Estate Owned	373,292	0.99%	197,884	175,408	88.64%
Investments in Unconsolidated Subsidiaries	8,747	0.02%	11,969	(3,222)	-26.92%
Direct and indirect investments in real estate ventures	19,299	0.05%	0	19,299	0.00%
Intangible Assets	149,996	0.40%	219,255	(69,259)	-31.59%
Other Assets	912,120	2.42%	791,867	120,253	15.19%
Total Assets	37,655,135	100.00%	37,922,279	(267,144)	-0.70%

LIABILITIES

Deposits:					
Noninterest Bearing	5,338,625	14.18%	4,888,201	450,424	9.21%
Interest Bearing	26,993,650	71.69%	26,008,072	985,578	3.79%
Federal Funds Purchased/Securities Sold	554,010	1.47%	880,692	(326,682)	-37.09%
Demand Notes Issued to U.S. Treasury	0	0.00%	0	0	0.00%
Trading Liabilities	0	0.00%	0	0	0.00%
Other Borrowed Money	1,212,341	3.22%	2,609,522	(1,397,181)	-53.54%
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	0	0.00%	1,000	(1,000)	-100.00%
Other Liabilities	194,154	0.52%	190,724	3,430	1.80%
Total Liabilities	34,292,780	91.07%	34,578,241	(285,461)	-0.83%

EQUITY CAPITAL

Perpetual Preferred Stock	1,470	0.00%	470	1,000	212.77%
Common Stock	172,101	0.46%	172,090	11	0.01%
Surplus	2,118,018	5.62%	2,026,233	91,785	4.53%
Undivided Profits/Capital Reserves	993,527	2.64%	1,143,839	(150,312)	-13.14%
Accumulated other income	70,121	0.19%	(6,169)	76,290	-1236.67%
Other Equity Capital Components	0	0.00%	0	0	0.00%
Total Bank Equity Capital	3,355,237	8.91%	3,336,463	18,774	0.56%

Noncontrolling (minority) interest in consolidated subsidiaries	7,118	0.02%	7,575	(457)	-6.03%
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Total Equity Capital	3,362,355	8.93%	3,344,038	18,317	0.55%
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Total Liabilities and Equity Capital	37,655,135	100.00%	37,922,279	(267,144)	-0.70%
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COMMERCIAL BANK – INCOME STATEMENT

(000s Omitted)

Interest Income:		
Interest and fees on loans	1,503,156	
Income from lease financing receivables	3,406	
Interest income on balance due from depository institution	4,687	
Interest and dividend income on securities	400,211	
Interest income from assets held in trading	67	
Interest income of federal funds sold and securities purchased under agreement to resell	1,720	
Other Interest Income	5,255	
Total Interest Income	1,918,502	
Interest Expense:		
Interest on deposits	494,940	
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	0	
Interest on federal funds purchase and securities sold under agreements to repurchase	4,229	
Interest on trading liabilities and other borrowed money	43,780	
Interest on subordinated notes and debentures	5	
Total Interest Expense	542,954	
Net Interest Income		1,375,548
Provision for Loan Losses		512,418
Noninterest Income:		
Income from fiduciary activities	12,521	
Service charges on deposit accounts	113,812	
Trading Revenue	19	
Investment banking, advisory, brokerage, and underwriting fees and commissions	3,377	
Venture capital revenue	921	
Net servicing fees	2,225	
Net securitization income	0	
Insurance commission and fees	2,237	
Net gains (losses) on sales of loans and leases	21,629	
Net gains (losses) on sales of other real estate owned	(32,442)	
Net gains (losses) on sales of other assets (excluding securities)	3,860	
Other Noninterest Income	131,203	
Total Noninterest Income		259,362
Gain (Loss) on Securities not Held in Trading Accounts		(23,515)
Noninterest Expense:		
Salaries	476,283	
Expenses of premises and fixed assets	141,809	
Amortization expense of intangible assets (including goodwill)	58,642	
Other noninterest expense	421,924	
Total Noninterest Expense		1,098,658
Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments	319	
Applicable Income Taxes	(9,185)	
Income (Loss) before extraordinary items and other adjustments	9,504	
Extraordinary Items and Other Adjustments, Net of Income Taxes	0	
Net Income (loss) attributable to bank and noncontrolling (minority) interests	9,504	
LESS: Net income (loss) attributable to noncontrolling (minority) interest	30	
Net Income		9,474
Return on Average Assets		0.03%

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	\$42,589	\$23,489	\$87,318	\$1,288	\$2,726	\$157,140	\$142,103	\$142,925	\$14,215	2.09
ALAMOSA	First Southwest Bank	\$7,155	\$15,219	\$218,432	\$4,299	\$4,179	\$272,155	\$199,367	\$244,388	\$27,767	-0.53
ARVADA	Bank of Choice Colorado	\$180,070	\$89,070	\$852,700	\$25,798	\$38,351	\$1,225,016	\$934,327	\$1,133,729	\$91,287	-4.27
ARVADA	FirstBank of Arvada	\$4,292	\$301,346	\$93,042	\$1,210	\$4,405	\$413,611	\$386,101	\$387,226	\$26,385	1.84
AULT	Farmers Bank	\$9,615	\$0	\$236,416	\$5,672	\$1,372	\$253,063	\$194,589	\$227,422	\$25,641	0.62
AURORA	Citywide Banks	\$100,296	\$176,052	\$623,559	\$12,099	\$15,277	\$959,903	\$818,627	\$866,631	\$93,272	0.3
AURORA	FirstBank of Aurora	\$6,746	\$284,849	\$136,912	\$2,415	\$16,875	\$473,539	\$436,203	\$440,372	\$33,167	1.51
AVON	FirstBank of Avon	\$5,829	\$96,721	\$240,669	\$3,694	\$5,878	\$354,410	\$295,507	\$325,429	\$28,981	1.86
BAYFIELD	Pine River Valley Bank	\$7,641	\$38,973	\$122,990	\$1,571	\$4,476	\$187,267	\$162,130	\$173,353	\$13,914	0.32
BOULDER	FirstBank of Boulder	\$5,577	\$288,808	\$211,573	\$2,811	\$6,205	\$545,173	\$503,016	\$507,511	\$37,662	1.9
BOULDER	Flatrons Bank	\$849	\$46,992	\$42,315	\$639	\$1,519	\$98,627	\$49,231	\$81,046	\$17,581	-0.18
BRIGHTON	Valley Bank and Trust	\$15,218	\$32,106	\$161,349	\$2,156	\$9,858	\$233,604	\$211,600	\$212,911	\$20,693	0.43
BROOMFIELD	Summit Bank & Trust	\$591	\$26,032	\$58,173	\$926	\$8,797	\$97,026	\$85,131	\$86,843	\$10,183	-3.86
BRUSH	The Farmers State Bank of Brush	\$5,839	\$27,110	\$50,623	\$636	\$433	\$87,690	\$72,321	\$73,186	\$14,504	0.97
BUENA VISTA	Collegiate Peaks Bank	\$40,773	\$14,535	\$96,408	\$1,320	\$6,606	\$167,515	\$125,818	\$145,518	\$21,997	-0.79
BURLINGTON	The Bank of Burlington	\$3,381	\$35,964	\$8,010	\$138	\$125	\$48,938	\$44,421	\$44,479	\$4,459	1.25
CALHAN	Farmers State Bank of Calhan	\$5,112	\$49,373	\$98,801	\$1,883	\$3,804	\$165,700	\$131,819	\$151,021	\$14,679	0.33
CASTLE ROCK	BankWest	\$57,741	\$44,785	\$739,345	\$9,207	\$7,804	\$866,187	\$762,316	\$780,834	\$85,353	0.24
CASTLE ROCK	Castle Rock Bank	\$8,418	\$9,287	\$83,475	\$2,651	\$5,529	\$112,506	\$101,038	\$102,091	\$10,415	-0.31
CASTLE ROCK	FirstBank of Douglas County	\$3,622	\$181,560	\$112,239	\$1,911	\$4,108	\$330,378	\$299,574	\$301,242	\$29,136	1.85
CENTENNIAL	Redstone Bank	\$6,445	\$2,073	\$10,183	\$148	\$3,199	\$24,229	\$14,901	\$14,967	\$9,263	-4.33
CHEYENNE WELLS	The Eastern Colorado Bank	\$3,493	\$43,226	\$139,648	\$2,828	\$2,336	\$192,033	\$144,380	\$169,550	\$22,483	0.65
COLORADO SPRINGS	5Star Bank	\$1,794	\$28,066	\$134,359	\$4,831	\$3,406	\$179,501	\$143,505	\$144,994	\$34,507	-0.08

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
COLORADO SPRINGS	FirstBank of Colorado Springs	\$2,744	\$80,000	\$97,316	\$2,042	\$6,242	\$200,646	\$184,998	\$185,960	\$14,686	1.41
COLORADO SPRINGS	FirstBank of El Paso County	\$2,992	\$64,176	\$76,431	\$1,153	\$11,346	\$159,431	\$146,175	\$147,246	\$12,185	1.34
COLORADO SPRINGS	The Bank at Broadmoor	\$28,920	\$25,174	\$101,038	\$1,893	\$5,843	\$168,674	\$153,714	\$154,739	\$13,935	1.07
CORTEZ	The Citizens State Bank of Cortez	\$3,332	\$11,121	\$59,483	\$967	\$2,032	\$84,239	\$69,174	\$74,238	\$10,000	-6.84
DENVER	Bankers' Bank of the West	\$123,875	\$11,668	\$287,406	\$11,855	\$162	\$458,217	\$354,280	\$418,775	\$39,442	-1.01
DENVER	CoBiz	\$54,651	\$529,507	\$1,737,162	\$75,009	\$6,052	\$2,376,657	\$2,004,741	\$2,170,166	\$206,490	-1.45
DENVER	First Western Trust Bank	\$22,540	\$41,405	\$384,299	\$4,974	\$2,082	\$461,961	\$369,705	\$423,371	\$38,591	0.68
DENVER	FirstBank of Cherry Creek	\$6,722	\$251,434	\$189,160	\$2,998	\$15,756	\$484,010	\$449,967	\$452,059	\$31,951	1.64
DENVER	FirstBank of Denver	\$7,604	\$104,798	\$275,251	\$6,114	\$7,842	\$407,596	\$368,163	\$369,142	\$38,454	1.61
DENVER	Guaranty Bank and Trust Company	\$234,458	\$229,557	\$1,529,471	\$51,991	\$59,021	\$2,123,643	\$1,712,122	\$1,908,654	\$214,989	-1.31
DENVER	Premier Bank	\$1,805	\$10,975	\$52,659	\$1,021	\$583	\$73,643	\$63,384	\$68,979	\$4,664	-2.36
DENVER	Steele Street State Bank	\$59,872	\$36,142	\$215,151	\$2,612	\$4,843	\$318,763	\$273,927	\$287,061	\$31,702	0.63
DENVER	Young Americans Bank	\$4,399	\$8,454	\$29	\$5	\$4	\$13,691	\$12,449	\$12,499	\$1,192	-4.22
DOLORES	The Dolores State Bank	\$3,564	\$27,232	\$72,014	\$893	\$2,944	\$111,466	\$95,869	\$96,958	\$14,508	1.23
DURANGO	Bank of the San Juans	\$3,170	\$11,583	\$149,162	\$4,148	\$5,040	\$184,678	\$148,474	\$159,268	\$25,410	0.76
EDWARDS	Millennium Bank	\$8,817	\$77,386	\$225,318	\$6,004	\$8,747	\$322,274	\$265,049	\$295,033	\$27,241	-0.95
ENGLEWOOD	Centennial Bank	\$20,403	\$0	\$5,007	\$130	\$3,058	\$29,012	\$21,874	\$22,122	\$6,891	-1.42
EVERGREEN	FirstBank of Evergreen	\$2,183	\$82,646	\$89,849	\$1,480	\$11,208	\$193,151	\$178,060	\$179,834	\$13,317	1.04
FLAGER	High Plains Bank	\$8,815	\$10,313	\$73,026	\$2,820	\$797	\$94,289	\$78,926	\$84,285	\$10,004	-0.16
FLORENCE	Rocky Mountain Bank & Trust Florence	\$8,721	\$92,463	\$60,374	\$2,970	\$3,199	\$173,149	\$151,246	\$165,816	\$7,333	-4.29
FORT COLLINS	Bank of Colorado	\$44,658	\$479,929	\$1,299,303	\$25,393	\$36,420	\$1,889,552	\$1,560,213	\$1,704,430	\$185,122	1.21

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
FORT COLLINS	FirstBank of Northern Colorado	\$4,892	\$105,763	\$284,430	\$4,073	\$16,109	\$422,682	\$394,384	\$396,813	\$25,869	1.2
FORT COLLINS	Fort Collins Commerce Bank	\$8,724	\$0	\$83,047	\$1,308	\$459	\$93,908	\$73,146	\$84,411	\$9,497	0.02
FORT COLLINS	Larimer Bank of Commerce	\$9,152	\$0	\$79,239	\$1,467	\$250	\$89,817	\$69,823	\$81,882	\$7,935	0.06
FORT MORGAN	Fort Morgan State Bank	\$2,464	\$7,682	\$50,654	\$868	\$1,085	\$65,635	\$49,557	\$59,587	\$6,048	1.68
FOWLER	The Fowler State Bank	\$5,294	\$22,135	\$32,256	\$1,043	\$44	\$62,548	\$54,923	\$55,260	\$7,288	0.87
GLENWOOD SPRINGS	Alpine Bank	\$171,805	\$327,654	\$1,968,086	\$34,034	\$83,674	\$2,665,975	\$2,289,053	\$2,360,813	\$303,864	0.1
GRAND JUNCTION	Home Loan State Bank	\$4,296	\$9,927	\$22,789	\$450	\$6,377	\$44,266	\$37,944	\$38,994	\$5,272	-0.8
GRAND JUNCTION	Timberline Bank	\$2,457	\$13,242	\$184,847	\$2,323	\$2,876	\$206,462	\$154,938	\$184,492	\$21,970	-0.08
GREELEY	Cache Bank and Trust	\$4,582	\$29,675	\$99,187	\$908	\$4,393	\$172,526	\$155,760	\$159,669	\$12,857	0.43
GREELEY	First FarmBank	\$2,749	\$13,680	\$42,734	\$446	\$274	\$61,271	\$47,252	\$54,858	\$6,413	0.88
GREELEY	New West Bank	\$3,802	\$57,395	\$84,410	\$1,478	\$2,439	\$152,546	\$138,132	\$141,759	\$10,787	0.38
GREENWOOD VILLAGE	Community Banks of Colorado	\$273,501	\$61,378	\$1,317,167	\$45,017	\$59,279	\$1,748,835	\$1,597,803	\$1,632,248	\$116,587	-2.04
GREENWOOD VILLAGE	First American State Bank	\$20,172	\$32,151	\$170,297	\$3,274	\$413	\$234,479	\$189,285	\$218,436	\$16,043	-0.09
GREENWOOD VILLAGE	FirstBank of Tech Center	\$4,089	\$247,739	\$215,135	\$4,876	\$12,451	\$494,032	\$452,980	\$456,381	\$37,652	1.59
GUNNISON	The Gunnison Bank and Trust Company	\$2,774	\$60	\$57,855	\$1,294	\$2,853	\$67,809	\$57,308	\$61,778	\$6,031	0.19
HOTCHKISS	The First State Bank of Hotchkiss	\$1,298	\$7,629	\$41,585	\$579	\$608	\$55,772	\$47,837	\$48,005	\$7,767	0.4
JULESBURG	Points West Community Bank	\$3,738	\$30,471	\$76,718	\$1,083	\$2,039	\$117,175	\$101,003	\$105,958	\$11,217	1.09
KIT CARSON	Kit Carson State Bank	\$2,682	\$18,955	\$34,893	\$420	\$1,056	\$59,794	\$52,945	\$53,411	\$6,383	0.48
LA JUNTA	The Colorado Bank and Trust Company of La Junta	\$9,642	\$24,101	\$53,787	\$1,701	\$3,628	\$92,502	\$83,877	\$84,758	\$7,744	0.09

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
LA JUNTA	The State Bank - La Junta	\$6,193	\$9,680	\$63,097	\$1,393	\$4,921	\$89,145	\$73,150	\$77,346	\$11,799	0.42
LAKEWOOD	FirstBank of Colorado	\$33,515	\$452,858	\$479,045	\$10,542	\$11,110	\$986,704	\$861,004	\$911,603	\$75,101	1.99
LAKEWOOD	FirstBank of Lakewood	\$9,308	\$240,315	\$128,799	\$1,977	\$11,538	\$407,114	\$376,227	\$379,240	\$27,874	1.61
LAKEWOOD	Front Range Bank	\$2,390	\$32,850	\$82,682	\$2,704	\$7,791	\$130,718	\$98,957	\$119,707	\$11,011	-2.66
LAMAR	Colorado East Bank & Trust	\$24,286	\$224,401	\$538,388	\$8,049	\$22,415	\$857,618	\$751,031	\$769,484	\$88,134	0.74
LAMAR	Community State Bank	\$8,317	\$7,698	\$40,006	\$455	\$341	\$57,800	\$50,351	\$50,725	\$7,075	-0.37
LITTLETON	FirstBank	\$4,185	\$177,227	\$135,002	\$2,944	\$8,425	\$333,748	\$311,269	\$312,672	\$21,076	0.97
LITTLETON	FirstBank of Arapahoe County	\$5,900	\$254,342	\$109,996	\$1,428	\$10,649	\$410,539	\$380,648	\$382,617	\$27,922	1.83
LITTLETON	FirstBank of Littleton	\$5,694	\$261,871	\$180,491	\$3,305	\$8,111	\$481,442	\$444,645	\$447,247	\$34,195	1.74
LITTLETON	FirstBank of South Jeffco	\$6,516	\$394,397	\$222,670	\$3,504	\$7,921	\$671,620	\$621,122	\$625,844	\$45,776	2
LONGMONT	FirstBank of Longmont	\$6,082	\$227,472	\$136,424	\$2,009	\$9,608	\$400,436	\$367,238	\$370,534	\$29,902	1.45
LONGMONT	Mile High Banks	\$125,025	\$109	\$1,124,546	\$19,419	\$14,624	\$1,298,768	\$1,112,987	\$1,186,301	\$112,467	-0.2
LOUISVILLE	FirsTier Bank	\$3,902	\$124,686	\$703,173	\$21,337	\$15,596	\$885,821	\$758,110	\$834,796	\$45,204	-1.99
LOVELAND	Advantage Bank	\$31,343	\$35,691	\$334,263	\$5,816	\$5,180	\$422,867	\$356,701	\$385,884	\$36,983	-0.91
LOVELAND	Home State Bank	\$44,360	\$134,087	\$360,146	\$9,454	\$13,173	\$559,755	\$490,764	\$510,071	\$49,684	0.25
LOVELAND	Loveland Bank of Commerce	\$5,595	\$0	\$33,582	\$560	\$304	\$40,032	\$32,677	\$33,788	\$6,244	-2.34
MANCOS	Mancos Valley Bank	\$4,396	\$14,586	\$60,091	\$1,043	\$3,315	\$82,696	\$75,873	\$75,981	\$6,714	0.58
MCCLAVE	McClave State Bank	\$1,475	\$4,556	\$12,826	\$461	\$507	\$20,333	\$18,451	\$18,548	\$1,786	-2.72
MONTROSE	MontroseBank	\$10,576	\$37,628	\$146,210	\$1,424	\$4,939	\$201,398	\$181,431	\$181,710	\$19,688	2.42
MONUMENT	Integrity Bank & Trust	\$5,443	\$6,703	\$83,075	\$1,057	\$4,601	\$106,474	\$88,402	\$96,185	\$10,289	0.06
OURAY	The Citizens State Bank of Ouray	\$6,957	\$36,124	\$35,747	\$380	\$566	\$80,494	\$70,695	\$71,655	\$8,839	1.12
PAGOSA SPRINGS	Citizens Bank of Pagosa Springs	\$3,290	\$12,629	\$55,715	\$1,498	\$2,214	\$74,553	\$67,534	\$67,874	\$6,679	-1.46

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
PAONIA	Paonia State Bank	\$2,196	\$11,511	\$30,503	\$358	\$1,266	\$51,766	\$41,148	\$43,944	\$7,822	0.46
PARKER	Champion Bank	\$458	\$4,583	\$72,072	\$2,046	\$1,971	\$91,678	\$64,286	\$82,552	\$9,126	-0.86
PARKER	FirstBank of Parker	\$2,683	\$107,016	\$59,961	\$889	\$7,090	\$186,828	\$172,673	\$174,320	\$12,508	1.38
PUEBLO	The Pueblo Bank and Trust Company	\$20,765	\$67,254	\$239,575	\$10,616	\$11,656	\$353,339	\$304,092	\$309,342	\$43,997	-2.78
SALIDA	High Country Bank	\$23,872	\$10,221	\$144,599	\$1,633	\$7,209	\$193,370	\$156,904	\$173,194	\$20,176	0.51
SILVERTHORNE	FirstBank of Summit County	\$5,611	\$59,129	\$271,163	\$4,708	\$6,872	\$346,019	\$284,818	\$314,269	\$31,750	2.02
STEAMBOAT SPRINGS	Yampa Valley Bank	\$17,616	\$31,187	\$107,780	\$1,621	\$8,858	\$165,983	\$133,566	\$152,446	\$13,537	1.33
THORNTON	FirstBank of Adams County	\$3,776	\$134,787	\$54,822	\$884	\$11,306	\$216,977	\$199,594	\$201,967	\$15,010	1.49
THORNTON	North Valley Bank	\$3,149	\$6,235	\$107,707	\$1,429	\$4,695	\$132,632	\$111,234	\$118,698	\$13,934	1.24
VAIL	FirstBank of Vail	\$6,191	\$53,766	\$241,278	\$4,681	\$5,770	\$314,062	\$285,694	\$287,401	\$26,661	1.66
WALDEN	Mountain Valley Bank	\$2,650	\$3,498	\$130,164	\$1,748	\$2,718	\$150,651	\$127,818	\$136,485	\$14,166	0.58
WALSH	Colorado State Bank of Walsh	\$6,154	\$11,788	\$18,836	\$231	\$391	\$37,562	\$31,603	\$31,865	\$5,696	0.75
WESTCLIFFE	Colorado Mountain Bank	\$6,544	\$3,932	\$68,790	\$1,826	\$636	\$83,964	\$75,572	\$75,947	\$8,017	0.33
WESTMINSTER	FirstBank North	\$5,295	\$294,386	\$97,751	\$1,426	\$16,635	\$443,347	\$411,956	\$414,498	\$28,849	1.64
WESTMINSTER	Mountain View Bank of Commerce	\$9,435	\$0	\$40,201	\$621	\$484	\$50,621	\$37,829	\$43,470	\$7,151	-0.07
WHEAT RIDGE	FirstBank of Wheat Ridge	\$4,457	\$221,579	\$107,182	\$1,788	\$10,488	\$368,031	\$339,904	\$341,787	\$26,244	1.54
WILEY	The State Bank of Wiley	\$7,158	\$28,794	\$173,924	\$2,804	\$4,768	\$250,906	\$192,988	\$220,601	\$30,305	-0.06
WINDSOR	Signature Bank	\$925	\$5,764	\$65,974	\$1,743	\$3,716	\$80,699	\$73,937	\$74,695	\$6,004	-1.86
WOODLAND PARK	Park State Bank & Trust	\$2,379	\$5,784	\$60,523	\$2,117	\$4,961	\$93,998	\$85,770	\$86,001	\$7,997	-2.23
WRAY	Wray State Bank	\$1,907	\$16,413	\$44,709	\$938	\$1,672	\$69,510	\$57,201	\$60,954	\$8,556	-0.06
YUMA	Colorado Community Bank	\$6,730	\$6,827	\$446,429	\$6,922	\$19,930	\$494,571	\$418,054	\$442,390	\$52,181	0.65
		\$2,221,211	\$8,866,232	\$24,220,745	\$556,085	\$859,001	\$37,655,135	\$32,332,275	\$34,292,780	\$3,355,237	

TRUST COMPANY – COMPARATIVE ABSTRACT

(000s Omitted)

ASSETS	8 Trust 12/31/2009	Percent to Total	7 Trust 12/31/2008	Increase (Decrease)	Percent Change
Cash and Balances Due From Banks	90,375	16.68%	45,390	44,985	99.11%
Securities	421,990	77.86%	414,235	7,755	1.87%
Fees Receivable, Expenses, Fixed/Other Assets	29,594	5.46%	16,156	13,438	83.18%
Total Assets	541,959	100.00%	475,781	66,178	13.91%

LIABILITIES					
Deposits	461,253	85.11%	416,827	44,426	10.66%
Accounts Payable	2,400	0.44%	445	1,955	439.33%
Notes Payable, Other Liabilities	20,380	3.76%	11,339	9,041	79.73%
Total Liabilities	484,033	89.31%	428,611	55,422	12.93%

CAPITAL					
Perpetual Preferred Stock	0	0.00%	0	0	0.00%
Common Stock	4,776	0.88%	3,430	1,346	39.24%
Surplus and Retained Earnings	47,227	8.71%	37,909	9,318	24.58%
Accumulated other income	5,923	1.09%	5,831	92	0
Total Capital	57,926	10.69%	47,170	10,756	22.80%
Total Liabilities and Equity Capital	541,959	100.00%	475,781	66,178	13.91%

TRUST ACCOUNTS					
Total Trust Assets	66,332,563		44,312,779	22,019,784	49.69%
Number of Trust Accounts (Actual)	178,292		140,953	37,339	26.49%
Trust Account Average	372,045		314,380	57,665	18.34%

TRUST COMPANY – INCOME STATEMENT

(000s Omitted)

Income

Trust administrative fee income	15,299
Interest and dividend income earned	3,731
Other Income	0

Total Income 19,030

Expenses

Interest expense	0
Salaries and employee benefits	5,812
Expenses of premises and fixed assets	430
Other expenses	6,240
Provision for Loan Losses	596

Total Expenses 13,078

Net Income Before Taxes 5,952

Gain (Loss) on Securities not Held in Trading Accounts 155

Applicable Income Taxes 24

Extraordinary Items and Other Adjustments, Net of Income Taxes 0

Net Income 6,083

FINANCIAL INSTITUTION ACTIVITY

ACTIVITY	EFFECTIVE DATE
De Novo State Charters – Trust Company (Non-Depository)	
Lincoln Trust Company, Denver, Denver County	12/01/2009
Licensing - Money Transmitter	
Olympic Financial Group, Inc., Minneapolis, Minnesota	04/08/2009
Kaah Express FS Inc., Minneapolis, Minnesota	10/01/2009
Loan Production Office (LPO)	
Bank of England, England, Arkansas	12/01/2009
Evolve Bank & Trust, Cordova, Tennessee	12/08/2009
Electronic Data Processor (EDP)	
DHI Computing, Inc., Provo, Utah	04/01/2009
Name Changes	
<u>Commercial Bank State Charter</u>	
5Star Bank (a Colorado Industrial Bank), Colorado Springs, El Paso County To: 5Star Bank	05/01/2009
<u>Money Transmitter Company</u>	
Ruesch International, Inc., Washington, D.C. To: Travelex Global Business Payments, Inc.	05/05/2009
<u>Electronic Data Processor</u>	
FPS Gold, Provo, Utah To: DHI Computing, Inc.	04/17/2009
Dubuque Bank & Trust, Dubuque, Iowa To: Heartland Financial USA, Inc.	07/07/2009

FINANCIAL INSTITUTION ACTIVITY



ACTIVITY

EFFECTIVE DATE

Mergers/Acquisitions

Commercial National Bank Charter into Commercial State Bank Charter

Southern Colorado National Bank, Pueblo, Pueblo County 10/03/2009
Into: Legacy Bank, Wiley, Prowers County

Citizens National Bank of Akron, Akron, Washington County 11/20/2009
Into: Farmers State Bank of Brush, Brush, Morgan County

Commercial State Bank Charter into Commercial National Bank Charter

International Bank, Trinidad, Las Animas County 05/30/2009
Into: Great Western Bank, Watertown, South Dakota

Electronic Data Processing

I_Tech Corporation, Billings, Montana 01/01/2009
Into: Fiserv, Brookfield, Wisconsin

Goldleaf Financial Solutions, Inc., Denver, Denver County 01/10/2009
Into: Integrated Bank Technology, Cedar Park, Texas

Conversions

Federal Savings & Loan Association into Commercial State Bank Charter

High Country Bank, Salida, Chaffee County 04/01/2009

Industrial State Bank Charter into Commercial State Bank Charter

5Star Bank (a Colorado Industrial Bank), Colorado Springs, El Paso County 05/01/2009
Into: 5Star Bank

Ceased Operations in Colorado

Commercial Bank

New Frontier Bank, Greeley, Weld County 04/10/2009

Industrial Bank

Trust Industrial Bank, Denver, Denver County 12/01/2009

Money Transmitter Company

Travellers Cheque Associates Ltd., Brighton Sussex, England 01/02/2009

Maniflo Money Exchange, Inc., National City, California 12/31/2009

FINANCIAL INSTITUTION DIRECTORY

COMMERCIAL BANKS

5Star Bank

Peterson Air Force Base
Building 1485
455 West Pine Street
Colorado Springs 80914
719-475-7827

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

5Star Bank - Mobile Branch
Downtown
101 South Sahwatch, Suite 100
Colorado Springs 80909
719-475-7827

5 Star Bank - Lake Plaza
1259 Lake Plaza Drive
Colorado Springs 80906
719-538-5706

A

Advantage Bank

1475 North Denver Avenue
Loveland 80538
970-613-1982

Advantage Bank
1611 Canyon Boulevard
Boulder 80302
303-442-0445

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, Durango Mobile
Branch
175 Mercado Street, Suite 119
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

FINANCIAL INSTITUTION DIRECTORY

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

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

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 – 17th - Denver
1110 Seventeenth Street
Denver 80202
303-892-8700

Bank of Choice – 52nd - Arvada
6870 West 52nd Avenue, Suite 125
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
970-266-0200

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

B

The Bank at Broadmoor

155 Lake Avenue
Colorado Springs 80906
719-633-2695

FINANCIAL INSTITUTION DIRECTORY

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
3635 23rd Avenue
Evans 80620
970-506-1000

Bank of Choice - Grandview - Arvada
7530 Grandview Avenue
Arvada 80002
303-422-1441

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

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
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
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

FINANCIAL INSTITUTION DIRECTORY

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

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

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

Cache Bank & Trust - South Fort
Collins Branch
4645 Ziegler Road
Fort Collins 80528
970-472-7900

FINANCIAL INSTITUTION DIRECTORY

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

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

1835 East Main Street
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 - Arvada Branch
4855 Ward Road
Building 2, Suite 100
Wheat Ridge 80033
303-365-8060

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

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

FINANCIAL INSTITUTION DIRECTORY

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

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 - Belcaro
885 South Colorado Boulevard
Denver 80246
303-481-1301

Collegiate Peaks Bank - Fitzsimons
2101 North Ursula, Unit 25
Aurora 80045
303-481-1360

Collegiate Peaks Bank - Salida
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, Suite 200
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

FINANCIAL INSTITUTION DIRECTORY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Colorado East Bank & Trust

100 West Pearl Street
Lamar 81052
719-336-5200

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

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

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

FINANCIAL INSTITUTION DIRECTORY

Colorado East Bank & Trust -
Stratton
141 Colorado Avenue
Stratton 80836

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

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

Colorado Mountain Bank

1000 Main Street
Westcliffe 81252
719-783-9211

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

Colorado State Bank of Walsh

501 Colorado
Walsh 81090
719-324-5206

Community Banks of Colorado

5570 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
1429 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

FINANCIAL INSTITUTION DIRECTORY

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
121 West First Street
Pueblo 81003
719-546-2254

Community Banks of Colorado -
Pueblo Main Street
400 North Main Street
Pueblo 81003
719-542-3451

Community Banks of Colorado -
Pueblo Mobile Branch
121 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

FINANCIAL INSTITUTION DIRECTORY

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

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

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

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 - Indio Branch
82900 42nd Avenue
Indio, CA 92201

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 - 136th and Zuni
Branch
2155 West 136th Avenue
Broomfield 80023
303-255-0800

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

FINANCIAL INSTITUTION DIRECTORY

FirstBank of Adams County - 104th
and Chambers Branch
15250 East 104th Avenue
Commerce City 80022
303-288-8300

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 -
Arapahoe and Parker Branch
6715 South Cornerstar Way
Aurora 80016
720-870-6000

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

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

FirstBank of Arvada
6355 Ward Road
Arvada 80004
303-422-3000

FirstBank of Arvada K - 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

FINANCIAL INSTITUTION DIRECTORY

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

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

FINANCIAL INSTITUTION DIRECTORY

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

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 -
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

FINANCIAL INSTITUTION DIRECTORY

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

FirstBank of Tech Center

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

FirstBank of Tech Center - Bellevue 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 80237
303-337-5400

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

FirstTier Bank

980 Dillon Road
Louisville 80027
303-926-9000

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

FirstTier Bank - Country Club Village
2921 West 120th Avenue, Suite 100
Westminster 80234
303-464-6600

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

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

FirstTier Bank - Parker
10169 South Parker Road
Parker 80134
303-464-6620

FirstTier Bank - Tech Center
7887 East Bellevue Avenue
Suite 100
Greenwood Village 80111
303-625-2300

FirstTier Bank - Westminster
7180 West 103rd Avenue
Westminster 80021
303-951-4225

FlatIrons Bank

1095 Canyon Boulevard, Suite 100
Boulder, 80302
303-530-4999

FlatIrons Bank - Gunbarrel Branch
5400 Mount Meeker Road
Boulder 80301
303-530-4999

FINANCIAL INSTITUTION DIRECTORY

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

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

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

G

Guaranty Bank and Trust Company

1331 Seventeenth Street
Denver 80202
303-296-9600

FINANCIAL INSTITUTION DIRECTORY

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

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 Country Bank

7360 West Highway 50
Salida 81201
719-530-8832

High Country Bank - Buena Vista
516 U S Highway 24 North
Buena Vista 81211
719-395-2113

High Country Bank - Canon City
150 North Reynolds Avenue
Canon City 81215
719-276-2007

High Country Bank - Downtown
Salida
130 West Second Street
Salida 81201
719-539-2550

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
970-292-0681

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 - Mountain
303 East Mountain Avenue
Fort Collins 80524
970-669-4040

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

FINANCIAL INSTITUTION DIRECTORY

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
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

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

Legacy Bank - Lamar
210 East Olive
Lamar 81052
719-336-4800

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

Legacy Bank - Pueblo West
7 Spaulding Avenue
Pueblo West 81007
719-547-9600

Legacy Bank - Spaulding Branch
3595 Spaulding Avenue
Pueblo 81008

Legacy Bank-University Park
730 Desert Flower Boulevard
Pueblo 81001
719-562 - 1800

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

Loveland Bank of Commerce

102 East 29th Street
Loveland 80538
970-679-7150

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 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

FINANCIAL INSTITUTION DIRECTORY

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
77699 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

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 West
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, Suite 101A
Steamboat Springs 80487
970-870-6550

Mountain View Bank of Commerce

12356 Huron Street
Westminster 80234
303-243-5400

N

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

FINANCIAL INSTITUTION DIRECTORY

North Valley Bank - Broomfield
Town Centre
1210 East First Avenue
Broomfield 80020
303-452-5500

North Valley Bank - Federal Heights
Branch
8410 Umatilla Street
Federal Heights 80260
303-452-5500

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

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
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

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

FINANCIAL INSTITUTION DIRECTORY

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

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
1561 Oxbow Drive
Montrose 81401
970-240-5489

V

Valley Bank & Trust

4900 East Bromley Lane
Brighton 80601
303-659-3490

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 - 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

FINANCIAL INSTITUTION DIRECTORY

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
435 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

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.
1800 114th Avenue SE
Bellevue, WA 98004
425-943-8330

Comdata Network, Inc.
5301 Maryland Way
Brentwood TN 37027
615-370-7000

**Commonwealth Foreign Exchange,
Inc.**
56 Pine Street, Suite 600
Providence, RI 02903
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.
6200 South Quebec Street, Suite 260
Greenwood Village 80111
303-967-8000

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

K

Kaah Express F S Inc.
5617 Princeton Avenue, Suite B
Minneapolis, MN 55454
612-332-6200

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, Suite LL-A
Englewood Cliffs, NJ 07632
866-614-1670

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.

Col. La Florida
Avenida La Florida #3A
Zacatecas, ZC 98618
Mexico
800-700-8469

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 Yonge Street
Scotia Plaza, Floor 14
Toronto, ON M5C 2W1
416-359-3700

Travelex Global Business Payments, Inc.

1152 15th Street NW, 7th Floor
Washington, DC 20005
202-408-1200

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
901-371-80883

I

Investment Trust Company

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

Investors Independent Trust Company

507 Canyon Boulevard
Boulder 80302
303-444-9060

L

Lincoln Trust Company

717 Seventeenth Street, Suite 2100
Denver 80202

M

MG Trust Company

700 Seventeenth Street, Suite 200
Denver 80202
888-947-3475

O

Orchard Trust Company

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



FINANCIAL INSTITUTION DIRECTORY

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

Cover Photo

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is our mission***

Colorado Division of Banking

1560 Broadway, Suite 975

Denver, Colorado 80202

303.894.7575 telephone

303.894.7570 fax

www.dora.state.co.us/banking

Working to Preserve Public Trust in Colorado Banking