

# Colorado Division of Banking



## 102nd Annual Report

of the State Bank Commissioner  
of the State of Colorado



January 1, 2011 to December 31, 2011



# DECLARATION OF POLICY

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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.**



**102ND ANNUAL REPORT  
OF THE  
STATE BANK COMMISSIONER  
OF THE  
STATE OF COLORADO**



**To The Honorable  
JOHN W. HICKENLOOPER  
The Governor of Colorado  
For the Period January 1, 2011  
through December 31, 2011**



# COLORADO STATE BANKING BOARD

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## *Commercial Bank Representatives*

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

Thomas L. Goding, President  
Bank of Colorado

Richard E. Martinez, Jr., President/CEO  
Young Americans Bank

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

Emily Robinson, President  
FirstBank – West

## *Money Transmitter Representative*

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

## *Trust Company Representative*

Scott Pearson, President  
MG Trust Company, LLC

## *Public Members*

Adam P. Coyle

Donald R. Sall



**Dora**  
Department of Regulatory Agencies

**Division of Banking**

Fred J. Joseph  
State Bank Commissioner

John W. Hickenlooper  
Governor

Barbara J. Kelley  
Executive Director

May 10, 2012

The Honorable John W. Hickenlooper  
Governor of Colorado  
State Capitol, Room 103  
Denver, Colorado 80203

Dear Governor Hickenlooper:

I am honored to submit the 2011 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 Colorado economy improved during 2011. Colorado's unemployment rate was less than 8 percent as of December 31, 2011, an improvement from the 9 percent figure from the previous year. Also based upon recent examinations, it appears that bank's loan portfolios and earnings have improved significantly from last year.

The decline in the unemployment rate has obviously had a positive impact on bank's earnings as more individuals are able to keep up with their loan payments and obligations. In addition to the improvement in the financial condition of banks, those institutions have been able to divest themselves of real estate that they acquired during the economic downturn.

Trust activities at state-chartered trust companies were also affected by the volatility in the financial markets, but the industry continued to remain profitable.

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

Sincerely,

Fred J. Joseph  
State Bank Commissioner

# DIVISION OF BANKING PERSONNEL

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**State Bank Commissioner**

Fred J. Joseph

**Director of Examinations**

Mary Stanfield

**Operations Manager**

Kara Hunter

**Secretary, Colorado State Banking Board**

Diana Gutierrez

**Manager of Applications & Complaints**

Antoinette Clair

**Supervising Examiners**

Morris Augusta	William Mickles
Terry Breckenridge	Karen Stewart

**Senior Financial Institution Examiners**

David Avery	Marsha Massey
Liesel Bimmerle	John Pray
Stephen Breadon	Lisa Shoup
Nicoletta MacKenzie	

**EDP Auditor II**

Paul Ehizuelen

**Financial Institution Examiners**

Nancy Bukhari	Tracy Green
Anna Bush	Rob Rabolt
John Condren	Cassandra Radcliffe
Barbara Eastburn	Debbie Russell
Tracy Green	Rachael Thompson
Ricardo Giardiello	Carla Velasco-Edgar
Linh Jones	Travis Willden
Jennifer Kim	Troy Winkel

**Office Manager/Accounting Tech**

Sheryn Greene

**PDPA Administrative Assistant**

Vivian Mooren

**Receptionist/Office Support**

Judi Starnes

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# DIVISION OVERVIEW

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## 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, 2011, the Division had 47.5 authorized positions, 39.5 of which were in the Financial Credit Examiner (FCE) category. The 39.5 FCE classifications consists of a Director of Examinations, 29.5 field examiners, four Caseload Managers, an applications manager, an examination scheduler, and one consumer complaints person. The Division also has two information technology (IT) positions, currently employing one IT auditor, to conduct IT examinations of financial institutions and data centers that provide IT services to Division-regulated institutions. The remaining positions include the State Bank Commissioner, 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 the 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, rules and regulations, automation, policies and procedures, administration of the Public Deposit Protection Act, program development, training, internal audit and review, and accreditation by the Conference of State Bank Supervisors.



# DIVISION OVERVIEW

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## **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 2011, 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. As of November 22, 2011, the Division met all of the standards of the CSBS program and was re-accredited.

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.

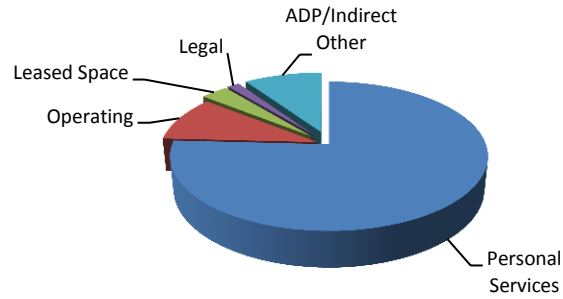
As required by statute, the Department of Regulatory agencies performs Sunset reviews of the functions of the Division and Banking Board, with respect to regulatory programs. The results of the review and recommendations are provided to the Colorado General Assembly. If the General Assembly does not pass legislation extending such regulation, the program is repealed by operation of law. The Money Transmitters Act and the Division are set to sunset July 2013, pursuant to Sections 12-52-117 and 11-102-101, C.R.S. The Division and the Money Transmitters Act are currently undergoing a Sunset review. Statutory changes, as a result of Dodd-Frank legislation, have been recommended to the review team.

# DIVISION OVERVIEW

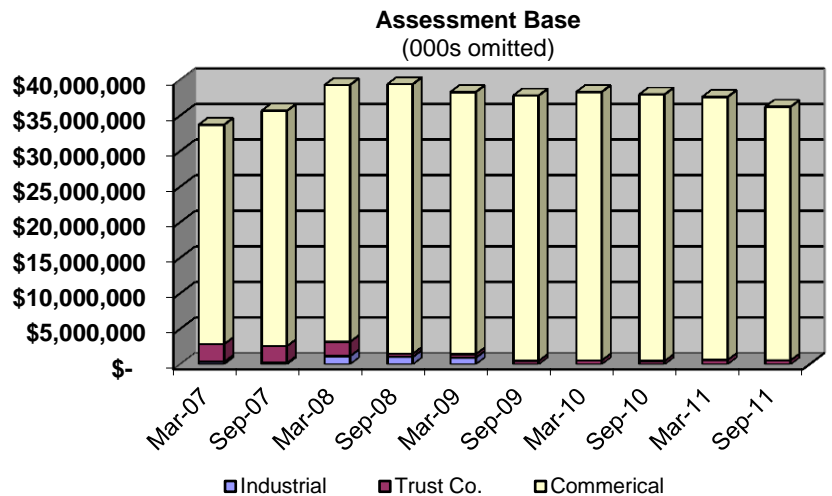
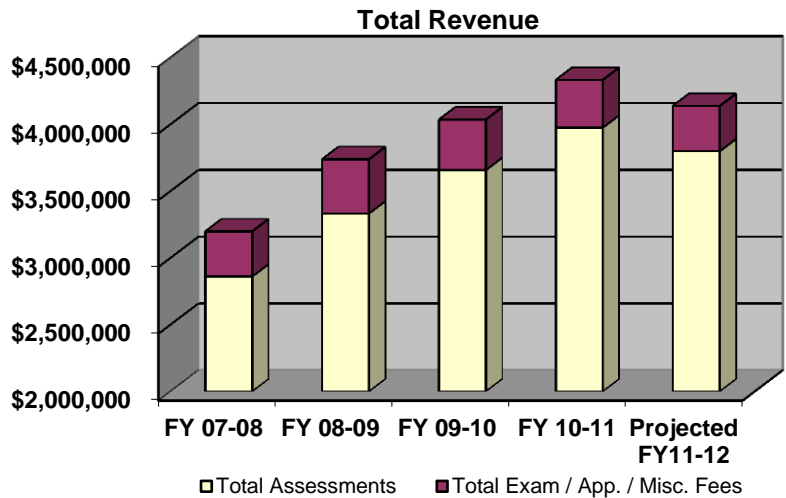
## Division Budget and Funding

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 2011-2012 fiscal year is \$5,138,275.

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 charts on this page.



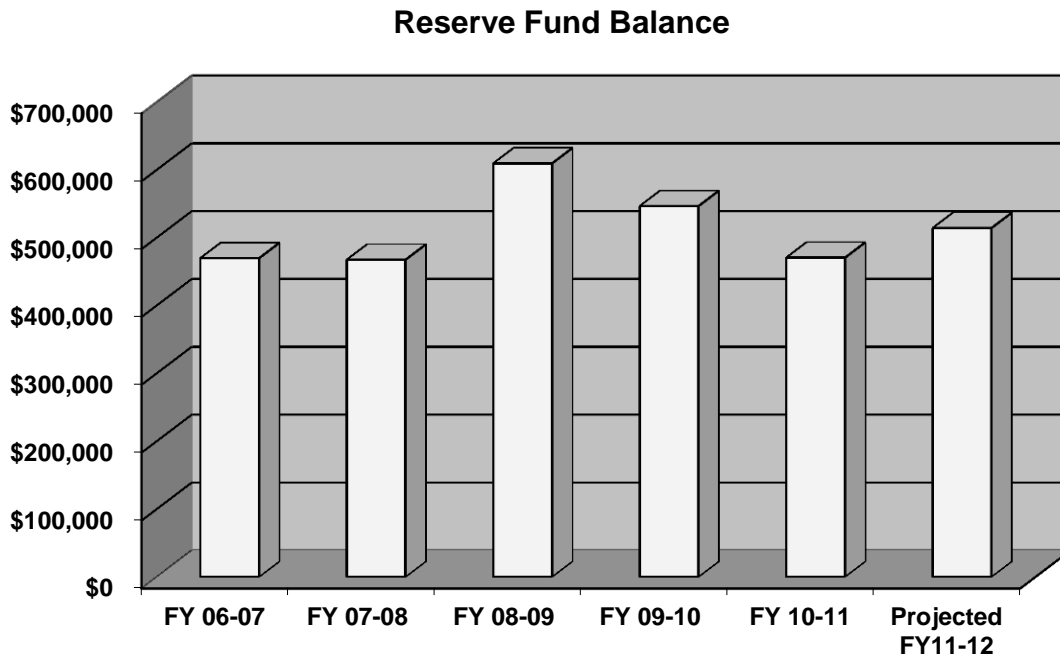
Category	Amount (\$)	Percentage
Personal Services	3,895,871	76%
Operating	506,387	10%
Leased Space	171,641	3%
Legal	75,710	1%
ADP / Indirect Other	488,666	10%
<b>Total</b>	<b>5,138,275</b>	<b>100%</b>



# 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, 2012, and actual fiscal year-end balances for the preceding five fiscal years, are reflected in the following chart:



Fiscal Year	Balance
FY06-07	469,727
FY07-08	467,448
FY08-09	609,524
FY09-10	546,546
FY10-11	470,430
Projected FY11-12	514,155

# INDUSTRY CONDITION

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The Colorado economy improved during 2011 thereby reversing the slowdown that began in 2008 with the national economy. Colorado's unemployment rate declined to 7.8 percent from 9 percent last year. Home resales have increased during the past year. Commercial real estate values have bottomed out and, in some areas of the State, risen in value. In addition the energy, agricultural and tourism sectors of the Colorado economy are strong.

Due to the aforementioned factors, there has been an improvement in Colorado bank's loan and investment portfolios. This, in turn, had a positive impact on their profitability. It follows that capital levels increased during the year and the number of problem banks declined. By taking strong corrective measures during the past several years, state-chartered commercial banks have weathered the adverse conditions and have "turned the corner".

Trust activities at state-chartered trust companies were also affected by the volatility of the financial markets during the past several years, but the industry continued to remain profitable.

# INDUSTRY CONDITION

## Commercial Banks

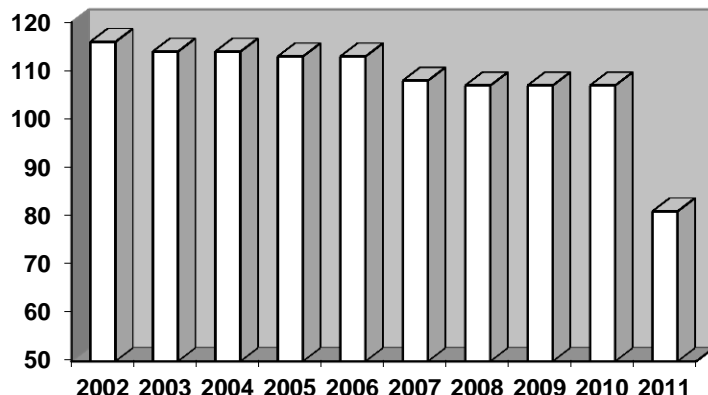
2011 started out a little rocky with the closure of FirstTier Bank, Louisville, Colorado in January. The Division saw the closure of four additional banks by October. These five banks held \$4,486,585,000 in total assets or 12.10 percent of total assets reported in the 2010 Annual Report.

However, in 2011, assets held by state chartered banks decreased by only 3.29 percent, with deposit loss of 4.11 percent and net loan declines of 11.38 percent, respectively. Improved financial results were due to significant reductions in losses on the disposition of foreclosed properties and decreased loan loss provisions.

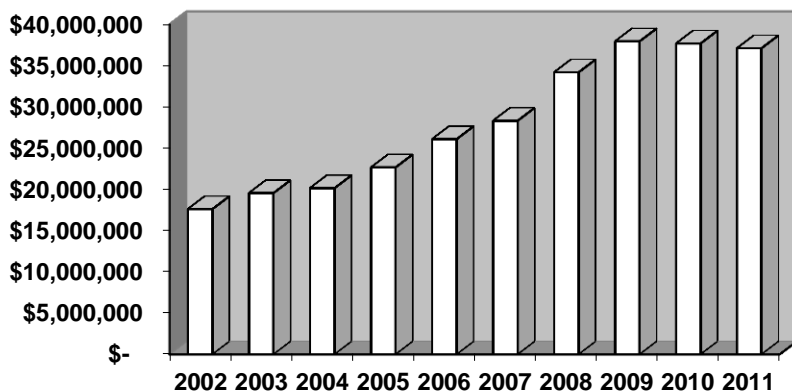
Overall, increased net income resulted in an improved return on average assets of 0.83 percent and a 126 basis point improvement in the equity capital to total assets ratio of 9.70 percent as of December 31, 2011.

The three charts on this page depict the changes in number of state chartered commercial banks, total assets, and total equity over a ten-year period ending December 31, 2011.

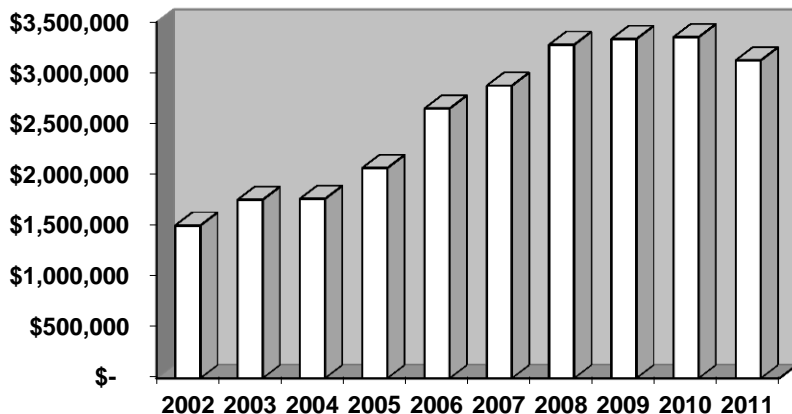
Number of State Chartered Commercial Banks



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



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



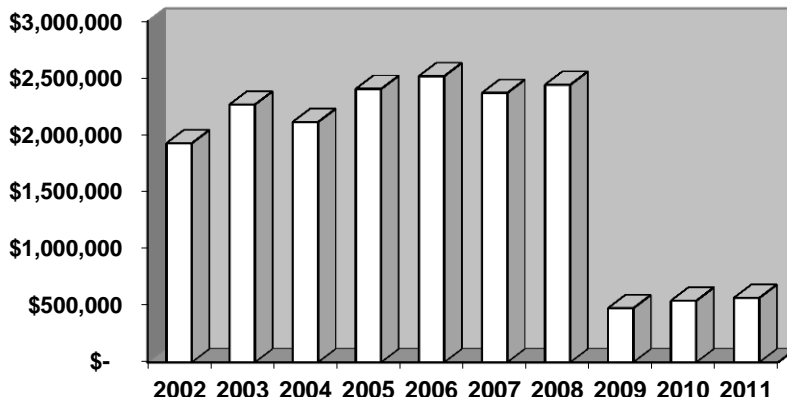
# INDUSTRY CONDITION

## Trust Companies

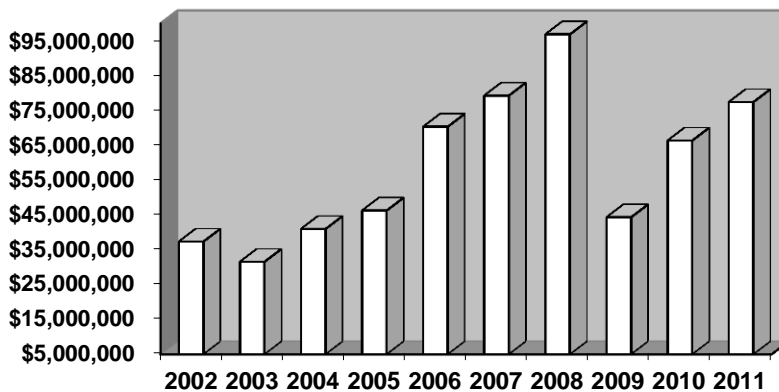
State chartered trust companies provide a variety of fiduciary services, including traditional managed trust business, administering self-directed IRA or pension funds, and administration of collective investment funds. Trust companies are authorized to invest in loans, but are prohibited from originating loans. Trust companies are permitted to apply to the FDIC for federal deposit insurance and if approved, are authorized to accept and maintain savings deposits, time deposits, and certificates of deposit. As of December 31, 2011, there was one depository trust company and seven non-depository trust companies chartered under the Colorado Division of Banking.

Corporate trust company assets decreased by 3.42 percent, and equity increased by 21.11 percent during the year, while total fiduciary, or trust assets, held by Colorado trust companies increased by \$5.7 billion to \$83.1 billion.

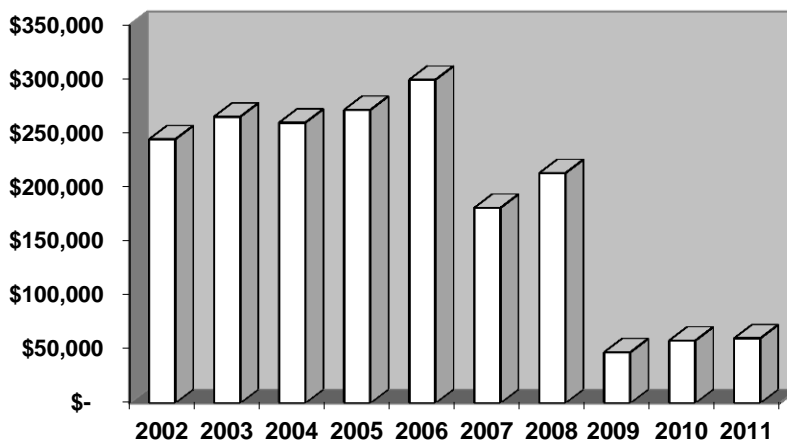
**Total Assets of Trust Companies**  
(000s omitted)



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



**Total Equity of Trust Companies**  
(000s omitted)



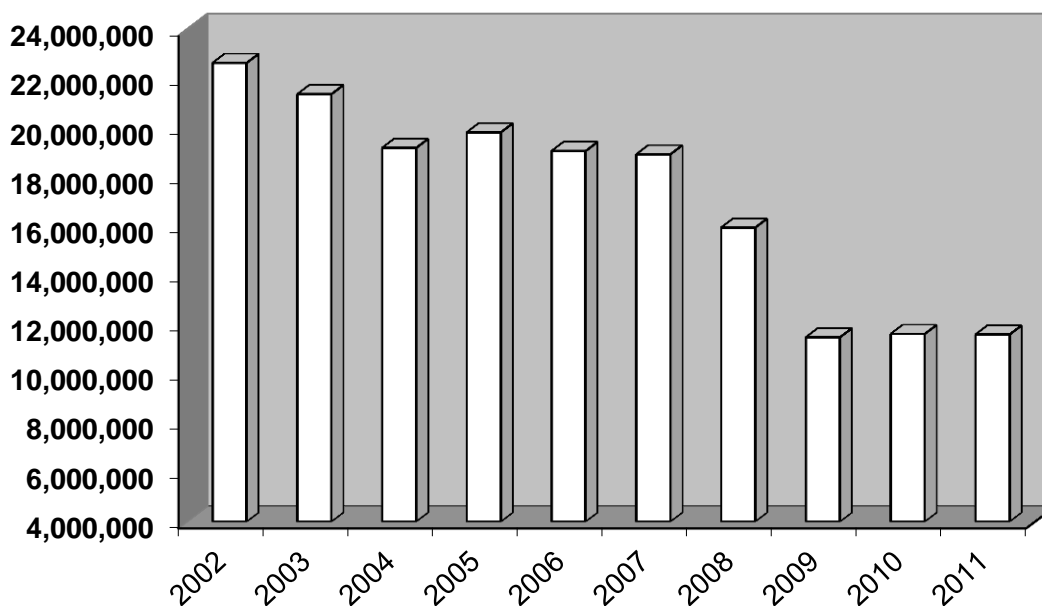
# INDUSTRY CONDITION

## Money Transmitter Companies

As of December 31, 2011, there were fifty-three organizations licensed under the Colorado 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 any means, in Colorado. The Division continues to aggressively monitor money transmission advertisements and other information sources to identify entities that may be conducting unlicensed money services business in Colorado. Two licensees turned in their license in 2011, and the Division licensed eight new money transmitters during the year. As of December 31, 2011, the Division had four applications for money transmitter licenses in process or pending.

Despite an economic upturn in 2011, transmission volume remained essentially flat from 2010 to 2011. The total dollar amount of money transmitted and exchange sold or issued in Colorado during 2011, by Colorado licensed money transmitters was again slightly over \$11.6 billion, as it was in 2010. Overall profitability of the Colorado licensed money transmitters increased significantly in 2011, reporting total net income of approximately \$8.0 billion, an increase of 23.08 percent over 2010 net income. While the new licensees contributed to the overall total net income, the contribution was not significant in relation to the 2010 licensee's net income. Overall, total revenue earned increased by 10.95 percent to \$34.9 billion. Despite what appears to be sound industry profitability, four of the Colorado licensed companies earned 94.89 percent of the licensee's total net income. As of December 31, 2011, twenty-one or 39.62 percent of the licensees did not attain profitability. In 2010, 46.51 percent of licensees were not profitable.

**Exchange Sold**  
(000s omitted)



# COMMERCIAL BANK – COMPARATIVE ABSTRACT

(000s Omitted)

ASSETS	76 Banks 12/31/11	Percent to Total	81 Banks 12/31/10	Increase (Decrease)	Percent Change
Cash and Balances Due From Depository Institutions	2,416,904	6.74%	2,385,064	31,840	1.33%
<b>Securities</b>					
- Held to Maturity	2,808,032	7.83%	2,824,116	(16,084)	-0.57%
- Available for Sale	8,881,134	24.76%	7,088,759	1,792,375	25.28%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	221,491	0.62%	556,913	(335,422)	-60.23%
Loans and Leases, Net of Unearned Income	19,816,768	55.25%	22,492,069	(2,675,301)	-11.89%
Less: Allowance for Loan and Lease Losses	489,024	1.36%	683,444	(194,420)	-28.45%
Loans and Leases, Net	19,327,744	53.89%	21,808,625	(2,480,881)	-11.38%
Assets Held in Trading Accounts	122	0.00%	0	122	100.00%
Premises and Fixed Assets	865,136	2.41%	858,222	6,914	0.81%
Other Real Estate Owned	448,384	1.25%	524,517	(76,133)	-14.51%
Investments in Unconsolidated Subsidiaries	8,877	0.02%	9,493	(616)	-6.49%
Direct and indirect investments in real estate ventures	27,129	0.08%	29,729	(2,600)	0.00%
Intangible Assets	141,212	0.39%	131,458	9,754	7.42%
Other Assets	720,193	2.01%	869,380	(149,187)	-17.16%
Total Assets	35,866,358	100.00%	37,086,276	(1,219,918)	-3.29%

## LIABILITIES

### Deposits:

Noninterest Bearing	6,542,671	18.24%	5,581,456	961,215	17.22%
Interest Bearing	24,649,843	68.73%	26,947,000	(2,297,157)	-8.52%
Federal Funds Purchased/Securities Sold	445,642	1.24%	390,631	55,011	14.08%
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	515,919	1.44%	820,914	(304,995)	-37.15%
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%	0	0	0.00%
Other Liabilities	234,414	0.65%	217,932	16,482	7.56%
Total Liabilities	32,388,489	90.30%	33,957,933	(1,569,444)	-4.62%

### EQUITY CAPITAL

Perpetual Preferred Stock	11,766	0.03%	3,000	8,766	292.20%
Common Stock	117,725	0.33%	124,860	(7,135)	-5.71%
Surplus	2,128,494	5.93%	2,336,228	(207,734)	-8.89%
Undivided Profits/Capital Reserves	1,063,304	2.96%	609,353	453,951	74.50%
Accumulated other income	155,520	0.43%	67,888	87,632	129.08%
Other Equity Capital Components	0	0.00%	(14,156)	14,156	-1.16%
Total Bank Equity Capital	3,476,809	9.69%	3,127,173	349,636	11.18%
Noncontrolling (minority) interest in consolidated subsidiaries	1,062	0.00%	1,170	(108)	-9.23%
Total Equity Capital	3,477,871	9.70%	3,128,343	349,528	11.17%
Total Liabilities and Equity Capital	35,866,360	100.00%	37,086,376	(1,220,016)	-3.29%



# COMMERCIAL BANK – INCOME STATEMENT

(000s Omitted)

Interest Income:		
Interest and fees on loans	1,131,330	
Income from lease financing receivables	3,990	
Interest income on balance due from depository institution	4,993	
Interest and dividend income on securities	378,110	
Interest income from assets held in trading	0	
Interest income of federal funds sold and securities purchased under agreement to resell	847	
Other Interest Income	2,668	
Total Interest Income	1,521,938	
Interest Expense:		
Interest on deposits	178,863	
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	2,437	
Interest on trading liabilities and other borrowed money	16,620	
Interest on subordinated notes and debentures	0	
Total Interest Expense	197,920	
Net Interest Income		1,324,018
Provision for Loan Losses		173,701
Noninterest Income:		
Income from fiduciary activities	23,072	
Service charges on deposit accounts	86,646	
Trading Revenue	0	
Investment banking, advisory, brokerage, and underwriting fees and commissions	3,767	
Venture capital revenue	869	
Net servicing fees	1,925	
Net securitization income	0	
Insurance commission and fees	2,062	
Net gains (losses) on sales of loans and leases	11,255	
Net gains (losses) on sales of other real estate owned	(34,251)	
Net gains (losses) on sales of other assets (excluding securities)	(920)	
Other Noninterest Income	134,358	
Total Noninterest Income		228,783
Gain (Loss) on Securities not Held in Trading Accounts		11,052
Noninterest Expense:		
Salaries	506,185	
Expenses of premises and fixed assets	147,134	
Amortization expense of intangible assets (including goodwill)	8,278	
Other noninterest expense	364,968	
Total Noninterest Expense		1,026,565
Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments	363,587	
Applicable Income Taxes	92,956	
Income (Loss) before extraordinary items and other adjustments	270,631	
Extraordinary Items and Other Adjustments, Net of Income Taxes	0	
Net Income (loss) attributable to bank and noncontrolling (minority) interests	270,631	
LESS: Net income (loss) attributable to noncontrolling (minority) interest	(190)	
Net Income		270,821
Return on Average Assets		0.83%

# 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	\$43,874	\$38,295	\$90,503	\$1,405	\$2,615	\$175,274	\$158,693	\$159,139	\$16,135	1.20
ALAMOSA	First Southwest Bank	\$31,264	\$15,247	\$165,977	\$5,515	\$5,385	\$245,809	\$207,423	\$218,184	\$27,625	-0.06
AULT	Farmers Bank	\$16,646	\$12,752	\$179,724	\$4,352	\$1,205	\$233,531	\$203,715	\$209,048	\$24,483	0.94
AURORA	Citywide Banks	\$69,166	\$194,872	\$651,326	\$14,653	\$18,139	\$989,913	\$866,659	\$890,563	\$99,350	0.57
BAYFIELD	Pine River Valley Bank	\$11,359	\$31,834	\$84,021	\$2,289	\$4,059	\$145,247	\$129,687	\$131,228	\$14,019	-0.17
BOULDER	Flatirons Bank	\$1,617	\$43,960	\$45,360	\$1,811	\$1,107	\$93,503	\$78,977	\$83,363	\$10,140	1.94
BRIGHTON	Valley Bank & Trust	\$13,325	\$76,498	\$126,836	\$3,349	\$9,069	\$245,159	\$220,920	\$222,180	\$22,979	0.21
BROOMFIELD	Summit Bank & Trust	\$951	\$24,716	\$64,244	\$1,012	\$7,888	\$101,122	\$81,224	\$88,681	\$12,441	-0.84
BRUSH	The Farmers State Bank of Brush	\$7,302	\$29,294	\$54,642	\$797	\$477	\$93,651	\$77,037	\$77,866	\$15,785	1.14
BUENA VISTA	Collegiate Peaks Bank	\$45,731	\$19,049	\$138,506	\$1,956	\$6,591	\$217,942	\$180,432	\$188,048	\$29,894	0.73
BURLINGTON	The Bank of Burlington	\$13,479	\$40,067	\$7,647	\$138	\$96	\$61,923	\$56,724	\$56,784	\$5,139	0.91
CALHAN	Farmers State Bank of Calhan	\$3,728	\$80,977	\$95,923	\$1,914	\$3,552	\$190,383	\$159,043	\$170,450	\$19,933	0.83
CASTLE ROCK	Castle Rock Bank	\$10,034	\$16,352	\$68,132	\$2,524	\$5,303	\$105,273	\$92,870	\$93,938	\$11,335	0.94
CENTENNIAL	Redstone Bank	\$3,193	\$2,271	\$32,301	\$524	\$4,184	\$53,702	\$45,696	\$45,921	\$7,781	-1.17
CHEYENNE WELLS	The Eastern Colorado Bank	\$5,202	\$68,657	\$137,790	\$2,386	\$2,617	\$224,050	\$176,507	\$198,564	\$25,485	1.17
COLORADO SPRINGS	5Star Bank	\$1,514	\$63,365	\$92,910	\$1,448	\$5,258	\$187,661	\$147,240	\$148,858	\$38,803	0.30
COLORADO SPRINGS	The Bank at Broadmoor	\$10,962	\$43,020	\$78,456	\$267	\$7,503	\$179,734	\$156,112	\$158,773	\$20,961	1.09
CORTEZ	The Citizens State Bank of Cortez	\$11,415	\$9,025	\$48,359	\$1,237	\$1,715	\$76,160	\$64,778	\$67,179	\$8,982	0.57
DENVER	ANB Bank	\$89,843	\$1,107,617	\$440,171	\$13,264	\$100,018	\$1,746,734	\$1,394,328	\$1,564,032	\$182,702	0.60

# COMMERCIAL BANK – DETAIL

(000s Omitted)

City	Institution Name	Cash & Due from Banks	Total Securities	Total Loans	Loan Loss Reserve	Fixed Assets	Total Assets	Total Deposits	Total Liabilities	Total Equity Capital	ROAA
DENVER	Bank of Denver	\$41,319	\$21,814	\$117,173	\$1,344	\$6,962	\$192,118	\$164,332	\$173,036	\$19,082	1.08
DENVER	Bankers' Bank of the West	\$78,943	\$83,161	\$167,031	\$7,253	\$176	\$367,367	\$322,375	\$333,971	\$33,396	0.49
DENVER	CoBiz	\$52,730	\$623,753	\$1,627,664	\$54,347	\$4,796	\$2,372,399	\$1,108,345	\$2,135,159	\$237,240	1.33
DENVER	First Western Trust Bank	\$45,667	\$21,948	\$523,731	\$6,441	\$3,121	\$627,853	\$531,379	\$559,066	\$68,787	0.25
DENVER	Guaranty Bank and Trust Company	\$109,192	\$370,057	\$1,098,140	\$34,661	\$53,057	\$1,687,800	\$1,331,829	\$1,486,869	\$200,931	0.58
DENVER	Premier Bank	\$8,854	\$6,054	\$40,477	\$816	\$1,475	\$58,625	\$55,661	\$56,858	\$1,767	-3.17
DENVER	Steele Street Bank & Trust	\$63,708	\$39,322	\$279,095	\$3,307	\$8,168	\$399,694	\$358,248	\$359,318	\$40,376	1.53
DENVER	Young Americans Bank	\$9,212	\$1,439	\$31	\$5	\$32	\$14,816	\$13,605	\$13,682	\$1,134	-5.87
DOLORES	The Dolores State Bank	\$3,069	\$39,535	\$71,341	\$1,042	\$5,975	\$127,326	\$108,911	\$110,979	\$16,347	1.10
DURANGO	Bank of the San Juans	\$7,403	\$63,922	\$135,516	\$4,189	\$3,292	\$243,013	\$195,067	\$215,719	\$27,294	0.53
EDWARDS	Millennium Bank	\$3,942	\$55,761	\$171,761	\$4,756	\$9,912	\$256,739	\$228,624	\$238,425	\$18,314	-0.66
ENGLEWOOD	Centennial Bank	\$16,370	\$55,699	\$69,563	\$832	\$2,866	\$147,670	\$131,204	\$131,857	\$15,813	-0.73
FLAGER	High Plains Bank	\$17,092	\$13,828	\$65,354	\$1,467	\$703	\$98,691	\$84,253	\$88,218	\$10,473	0.84
FLORENCE	Rocky Mountain Bank & Trust	\$1,590	\$55,613	\$33,696	\$1,424	\$2,997	\$104,960	\$102,841	\$103,505	\$1,455	-0.57
FORT COLLINS	Bank of Colorado	\$94,008	\$728,029	\$1,257,615	\$27,892	\$33,857	\$2,140,697	\$1,783,144	\$1,920,816	\$219,881	1.55
FORT COLLINS	Verus Bank of Commerce	\$19,083	\$0	\$225,799	\$4,397	\$586	\$249,275	\$206,786	\$211,593	\$37,682	1.44
FORT MORGAN	Fort Morgan State Bank	\$4,780	\$20,927	\$70,371	\$1,368	\$1,164	\$101,269	\$76,194	\$88,999	\$12,270	1.43
FOWLER	The Fowler State Bank	\$6,371	\$24,710	\$32,604	\$818	\$42	\$66,415	\$57,925	\$58,151	\$8,264	0.84
GLENWOOD SPRINGS	Alpine Bank	\$279,247	\$419,985	\$1,372,072	\$45,921	\$75,850	\$2,256,513	\$1,918,670	\$1,985,886	\$270,627	0.59
GRAND JUNCTION	Home Loan State Bank	\$1,048	\$36,804	\$20,358	\$475	\$6,218	\$64,966	\$54,199	\$58,054	\$6,912	0.13

# 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
GRAND JUNCTION	Timberline Bank	\$4,885	\$18,470	\$143,862	\$3,866	\$2,987	\$172,387	\$142,524	\$155,821	\$16,566	-0.61
GREELEY	Cache Bank & Trust	\$27,401	\$58,078	\$75,167	\$649	\$4,072	\$167,295	\$151,963	\$152,426	\$14,869	0.38
GREELEY	First FarmBank	\$3,282	\$16,037	\$57,210	\$755	\$268	\$78,012	\$62,083	\$69,877	\$8,135	0.95
GREELEY	New West Bank	\$3,552	\$70,641	\$83,316	\$1,169	\$2,295	\$164,161	\$146,699	\$149,330	\$14,831	0.90
GREENWOOD VILLAGE	First American State Bank	\$13,116	\$71,981	\$133,375	\$2,817	\$249	\$240,966	\$198,287	\$224,325	\$16,641	0.07
GUNNISON	The Gunnison Bank and Trust Company	\$9,282	\$11,914	\$45,321	\$872	\$2,750	\$70,303	\$62,422	\$63,848	\$6,455	0.04
HOTCHKISS	First State Bank of Colorado	\$11,666	\$42,252	\$110,442	\$2,632	\$2,483	\$179,801	\$154,952	\$155,310	\$24,491	0.51
JULESBURG	Points West Community Bank	\$5,150	\$78,809	\$105,446	\$1,853	\$3,913	\$197,142	\$169,873	\$178,025	\$19,117	2.37
KIT CARSON	Kit Carson State Bank	\$6,676	\$24,558	\$38,537	\$564	\$1,020	\$72,373	\$64,260	\$64,832	\$7,541	1.09
LA JUNTA	The Colorado Bank & Trust Company of La Junta	\$12,065	\$30,448	\$47,771	\$2,555	\$3,297	\$94,079	\$85,179	\$86,087	\$7,992	0.35
LA JUNTA	The State Bank	\$21,485	\$7,230	\$53,582	\$872	\$4,574	\$94,180	\$76,324	\$82,123	\$12,057	0.16
LAKEWOOD	FirstBank	\$505,359	\$5,559,665	\$5,202,481	\$95,190	\$286,597	\$11,597,148	\$10,530,399	\$10,630,027	\$967,121	1.60
LAKEWOOD	Front Range Bank	\$4,565	\$51,916	\$84,690	\$1,028	\$4,809	\$151,574	\$117,226	\$136,296	\$15,278	-0.32
LAMAR	Colorado East Bank & Trust	\$59,504	\$173,735	\$491,203	\$10,987	\$21,411	\$798,164	\$704,838	\$709,672	\$88,492	-0.74
LAMAR	Community State Bank	\$7,039	\$15,089	\$46,514	\$1,104	\$272	\$76,885	\$68,085	\$68,514	\$8,371	1.09
LAMAR	Frontier Bank	\$4,930	\$86,749	\$101,964	\$2,328	\$2,899	\$209,016	\$179,831	\$182,320	\$26,696	1.82
LONGMONT	Mile High Banks	\$108,902	\$7,055	\$795,506	\$36,852	\$12,585	\$957,092	\$929,085	\$934,576	\$22,516	-3.03
LOVELAND	Advantage Bank	\$54,775	\$27,834	\$231,486	\$8,624	\$4,408	\$348,283	\$329,844	\$331,115	\$17,169	-3.30
LOVELAND	Home State Bank	\$10,737	\$244,102	\$322,721	\$8,539	\$12,643	\$599,068	\$525,306	\$542,885	\$56,184	0.19

# 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
MANCOS	Mancos Valley Bank	\$10,319	\$27,900	\$42,226	\$1,371	\$2,920	\$83,381	\$76,167	\$76,278	\$7,103	0.58
MCCLAVE	McClave State Bank	\$1,281	\$4,433	\$14,337	\$383	\$480	\$22,661	\$20,216	\$20,262	\$2,399	1.83
MONTROSE	MontroseBank	\$15,622	\$81,142	\$117,325	\$2,147	\$4,680	\$221,393	\$198,081	\$198,334	\$23,059	1.91
MONUMENT	Integrity Bank & Trust	\$14,626	\$12,155	\$72,774	\$1,326	\$4,491	\$109,157	\$93,272	\$98,573	\$10,584	0.29
OURAY	The Citizens State Bank of Ouray	\$12,653	\$40,804	\$31,509	\$364	\$544	\$86,330	\$75,481	\$76,641	\$9,689	1.03
PAGOSA SPRINGS	Citizens Bank of Pagosa Springs	\$5,542	\$24,704	\$38,497	\$2,010	\$2,036	\$71,163	\$63,858	\$64,011	\$7,152	0.33
PARKER	Champion Bank	\$8,953	\$3,189	\$43,339	\$2,615	\$3,153	\$64,963	\$55,175	\$58,558	\$6,405	-3.10
PUEBLO	The Pueblo Bank and Trust Company	\$37,696	\$79,759	\$148,117	\$6,349	\$10,106	\$309,637	\$272,760	\$275,703	\$33,934	-1.66
SALIDA	High Country Bank	\$24,459	\$14,863	\$129,825	\$1,483	\$6,456	\$181,388	\$158,622	\$160,045	\$21,343	0.87
STEAMBOAT SPRINGS	Yampa Valley Bank	\$11,961	\$49,236	\$105,436	\$2,509	\$8,320	\$174,194	\$152,301	\$157,725	\$16,469	0.53
THORNTON	North Valley Bank	\$19,416	\$1,604	\$103,571	\$2,424	\$4,332	\$130,787	\$114,869	\$118,458	\$12,329	-0.54
WALDEN	Mountain Valley Bank	\$15,436	\$29,287	\$91,104	\$1,916	\$3,078	\$146,197	\$128,726	\$131,651	\$14,546	0.16
WALSH	Colorado State Bank of Walsh	\$7,356	\$14,984	\$16,002	\$241	\$335	\$42,641	\$36,149	\$36,412	\$6,229	0.94
WESTMINSTER	Mountain View Bank of Commerce	\$9,897	\$0	\$40,060	\$751	\$375	\$51,666	\$41,708	\$44,139	\$7,527	0.35
WILEY	Legacy Bank	\$12,593	\$48,961	\$161,597	\$2,356	\$5,062	\$252,442	\$213,070	\$218,628	\$33,814	0.48
WOODLAND PARK	Park State Bank & Trust	\$2,476	\$17,358	\$48,017	\$1,250	\$4,616	\$83,611	\$77,728	\$78,073	\$5,538	-0.46
WRAY	Wray State Bank	\$4,434	\$19,895	\$53,149	\$1,155	\$3,301	\$94,077	\$80,590	\$83,705	\$10,372	0.52
YUMA	Colorado Community Bank	\$73,580	\$22,100	\$407,069	\$11,522	\$19,289	\$527,764	\$465,244	\$470,924	\$56,840	0.19
		<b>\$2,416,904</b>	<b>\$11,689,166</b>	<b>\$19,816,768</b>	<b>\$489,024</b>	<b>\$865,136</b>	<b>\$35,866,358</b>	<b>\$30,354,854</b>	<b>\$32,388,489</b>	<b>\$3,477,871</b>	

# TRUST COMPANY – COMPARATIVE ABSTRACT

(000s Omitted)

<b>ASSETS</b>	<b>8 Trust 12/31/11</b>	<b>Percent to Total</b>	<b>8 Trusts 12/31/10</b>	<b>Increase (Decrease)</b>	<b>Percent Change</b>
Cash and Balances Due From Banks	75,804	13.84%	42,523	33,281	78.27%
Securities	445,876	81.42%	498,786	-52,910	-10.61%
Fees Receivable, Expenses, Fixed/Other Assets	25,961	4.74%	25,662	299	1.17%
<b>Total Assets</b>	<b>547,641</b>	<b>100.00%</b>	<b>566,971</b>	<b>-19,330</b>	<b>-3.41%</b>

<b>LIABILITIES</b>					
Deposits	448,318	81.86%	485,910	-37,592	-7.74%
Accounts Payable	1,255	0.23%	2,510	-1,255	-50.00%
Notes Payable, Other Liabilities	25,481	4.65%	18,539	6,942	37.45%
<b>Total Liabilities</b>	<b>475,054</b>	<b>86.75%</b>	<b>506,959</b>	<b>-31,905</b>	<b>-6.29%</b>

<b>CAPITAL</b>					
Perpetual Preferred Stock	0	0.00%	0	0	0.00%
Common Stock	3,320	0.61%	3,320	0	0.00%
Surplus and Retained Earnings	55,953	10.22%	56,109	-156	-0.28%
Accumulated other income	15,288	2.79%	583	14,705	0
Other Equity capital components	-1,974			-1974	
<b>Total Capital</b>	<b>72,587</b>	<b>13.25%</b>	<b>60,012</b>	<b>12,575</b>	<b>20.95%</b>
<b>Total Liabilities and Equity Capital</b>	<b>547,641</b>	<b>100.00%</b>	<b>566,971</b>	<b>-19,330</b>	<b>-3.41%</b>

<b>TRUST ACCOUNTS</b>					
Total Trust Assets	83,121,508		77,373,946	5,747,562	7.43%
Number of Trust Accounts (Actual)	297,286		297,062	224	0.08%
Trust Account Average	279,601		260,464	19,137	7.35%

# TRUST COMPANY – INCOME STATEMENT

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(000s Omitted)

## Income

Trust administrative fee income	63,295
Interest and dividend income earned	15,487
Other Income	61
Total Income	78,843

## Expenses

Interest expense	105
Salaries and employee benefits	30,705
Expenses of premises and fixed assets	5,211
Other expenses	24,943
Provision for Loan Losses	100
Total Expenses	61,064
Net Income Before Taxes	17,779
Gain (Loss) on Securities not Held in Trading Accounts	0
Applicable Income Taxes	1,498
Extraordinary Items and Other Adjustments, Net of Income Taxes	31
Net Income	16,312

# FINANCIAL INSTITUTION ACTIVITY

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ACTIVITY	EFFECTIVE DATE
<b>• Licensing</b>	
<u>Money Transmitters</u>	
Moneytree, Inc., Seattle, WA .....	04/21/2011
Moneybookers USA, Inc., Brooklyn, NY .....	05/11/2011
Lucky Money, Inc., San Francisco, CA .....	06/01/2011
Blackhawk Network California, Inc., Pleasanton, CA .....	06/13/2011
Bancomer Transfer Services, Inc., Houston, TX .....	06/16/2011
Keefe Commissary Network, LLC (dba Access Corrections), St Louis, MO .....	07/21/2011
JPay Inc., Miami, FL .....	08/18/2011
Google Payment Corp., Mountain View, CA .....	12/16/2011
<b>• New Branch/Facility/Office</b>	
<u>State-chartered Commercial Bank Branch</u>	
Legacy Bank – Mobile Branch, Pueblo, Pueblo County .....	01/03/2011
First Western Trust Bank – Downtown Los Angeles Branch, Los Angeles, CA .....	02/22/2011
Centennial Bank – Downtown Denver Branch, Denver, Denver County .....	03/28/2011
Steele Street Bank & Trust – UHills Banking Center, Denver, Denver County .....	04/04/2011
FirstBank – Yuma and Sarival Branch, Goodyear, AZ .....	05/21/2011
FirstBank – 25th & Camelback Branch, Phoenix, AZ .....	05/23/2011
FirstBank – 90th and Via Linda Branch, Scottsdale, AZ .....	05/23/2011
FirstBank – Indian School Road and Miller Road Branch, Scottsdale, AZ .....	05/23/2011
FirstBank – Germann and Alma School Branch, Chandler, AZ .....	05/23/2011
FirstBank – Queen Creek and Val Vista Branch, Gilbert, AZ .....	05/23/2011
FirstBank – Gilbert and Baseline Branch, Gilbert, AZ .....	05/23/2011
FirstBank – Greenway and Cotton Branch, Surprise, AZ .....	05/23/2011
Windsor State Bank a branch of Wray State Bank, Windsor, Weld County .....	07/11/2011
FirstBank – Broadway and Spruce Branch, Boulder, Boulder County .....	09/09/2011



# FINANCIAL INSTITUTION ACTIVITY

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ACTIVITY	EFFECTIVE DATE
• <b>New Branch/Facilities/Office</b> <i>(cont.)</i>	
<u>State-chartered Commercial Bank Branch</u> <i>(cont.)</i>	
First Western Trust Bank – Phoenix, Phoenix, AZ .....	09/12/2011
Home State Bank Longmont Branch, Longmont, Boulder County.....	09/15/2011
FirstBank – Chandler Heights and Higley Branch, Gilbert, AZ .....	11/07/2011
FirstBank – Federal and Alameda Branch, Denver, Denver County.....	12/19/2011
<u>Loan Production Office (LPO)</u>	
Evolve Bank & Trust, Cordova, TN (Denver, CO) .....	03/04/2011
Meadows Bank, Las Vegas, NV (Denver, CO) .....	04/07/2011
Fort Morgan State Bank, Fort Morgan, Morgan County (Greeley, CO) .....	06/06/2011
Evolve Bank & Trust, Cordova, TN (Englewood, CO) .....	09/06/2011
Summit Bank & Trust, Broomfield, Broomfield County (Denver, CO).....	11/17/2011
<u>Trust Representative Office</u>	
CoBiz Bank <i>(to be known as CoBiz Trust)</i> , Denver, Denver County .....	01/31/2011
Alta Trust Company, Sioux Falls, SD (Littleton, CO).....	07/05/2011
Equity Trust Company, Elyria, OH (Denver, CO) .....	10/01/2011
<u>Electronic Data Processor (EDP)</u>	
FIS Data Services - AL, Birmingham, AL .....	02/21/2011
Trust Sourcing Solutions, Niwot, Boulder County.....	08/08/2011
• <b>Name Changes</b>	
<u>Commercial Bank State Charter</u>	
Fort Collins Commerce Bank, Fort Collins, Larimer County .....	02/14/2011
<b>To:</b> Verus Bank of Commerce	
<u>State-chartered Commercial Bank Branch</u>	
Valley Bank & Trust – Frederick Branch, Frederick, Weld County .....	01/24/2011
<b>To:</b> Valley Bank & Trust – Carbon Valley Branch, Dacono, Weld County	
FirstBank – Green Mountain Branch, Lakewood, Jefferson County .....	09/01/2011
<b>To:</b> FirstBank – 2nd & Union Branch	

# FINANCIAL INSTITUTION ACTIVITY

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ACTIVITY	EFFECTIVE DATE
<ul style="list-style-type: none"> <li>• <b>Name Changes</b> <i>(cont.)</i></li> </ul>	
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li><u>Money Transmitter Company</u></li> </ul> </li> </ul>	
IPP of America, Inc., Fairfield, NJ .....	02/01/2011
<b>To:</b> Softgate Systems, Inc.	
Coinstar E-Payment Services, Inc., Bellevue, WA .....	11/29/2011
<b>To:</b> SGS Corporation, La Mirada, CA	
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li><u>Electronic Data Processor (EDP)</u></li> </ul> </li> </ul>	
Concord Transaction Services, Greenwood Village, Arapahoe County.....	05/17/2011
<b>To:</b> First Data Corporation, Omaha, NE	
First National Data, Sidney, NE .....	08/22/2011
<b>To:</b> First Nebraska Banc	
<ul style="list-style-type: none"> <li>• <b>Conversions</b></li> </ul>	
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li><u>National Bank Charter into Commercial State Bank Charter</u></li> </ul> </li> </ul>	
First National Bank in Lamar, Lamar, Prowers County.....	01/01/2011
<b>To:</b> Frontier Bank	
American National Bank, Denver, Denver County .....	12/30/2011
<b>To:</b> ANB Bank	
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li><u>Loan Production Office (LPO) into State Chartered Commercial Bank Branch</u></li> </ul> </li> </ul>	
Fort Morgan State Bank LPO, Greeley, Weld County .....	01/01/2011
<b>To:</b> FMS BANK <i>(branch)</i>	
<ul style="list-style-type: none"> <li>• <b>Mergers</b></li> </ul>	
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li><u>Commercial State Bank Charter into Commercial State Bank Charter</u></li> </ul> </li> </ul>	
Larimer Bank of Commerce, Fort Collins, Larimer County .....	02/14/2011
<b>Into:</b> Fort Collins Commerce Bank, Fort Collins, Larimer County	
Loveland Bank of Commerce, Loveland, Larimer County .....	02/14/2011
<b>Into:</b> Fort Collins Commerce Bank, Fort Collins, Larimer County	
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li><u>Electronic Data Processor (EDP) into Commercial State Bank Charter</u></li> </ul> </li> </ul>	
FirstBank Data Corporation, Lakewood, Jefferson County.....	11/19/2011
<b>Into:</b> FirstBank, Lakewood, Jefferson County	

# FINANCIAL INSTITUTION ACTIVITY

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ACTIVITY	EFFECTIVE DATE
<ul style="list-style-type: none"> <li>• <b>Mergers</b> <i>(cont.)</i></li> </ul>	
<u>Out-of-state Commercial Bank Charter into Colorado Commercial State Bank Charter</u>	
FirstBank of Arizona, Phoenix, AZ ..... <b>Into:</b> FirstBank, Lakewood, Jefferson County	05/23/2011
First Western Trust Bank Arizona, Scottsdale, AZ ..... <b>Into:</b> First Western Trust Bank, Denver, Denver County	09/17/2011
<ul style="list-style-type: none"> <li>• <b>Relocations</b></li> </ul>	
<u>State-chartered Commercial Bank Branch</u>	
Valley Bank & Trust – Carbon Valley Branch ..... <b>From:</b> 450 Oak Street, Frederick, Weld County <b>To:</b> 418 8th Street, Dacono, Weld County	01/24/2011
First Western Trust Bank – DTC/Cherry Hills Branch ..... <b>From:</b> 5460 Quebec Street, Greenwood Village, Arapahoe County <b>To:</b> 6501 East Belleview Avenue, Suite 200, Englewood, Arapahoe County	02/28/2011
FirstBank – 2nd & Union Branch ..... <b>From:</b> 12043 West Alameda Parkway, Lakewood, Jefferson County <b>To:</b> 264 Union Boulevard, Lakewood, Jefferson County	09/01/2011
<ul style="list-style-type: none"> <li>• <b>Ceased Operations in Colorado</b></li> </ul>	
<u>State-chartered Commercial Bank</u>	
FirsTier Bank, Louisville, Boulder County .....	01/28/2011
Colorado Capital Bank, Castle Rock, Douglas County .....	07/08/2011
Signature Bank, Windsor, Weld County .....	07/08/2011
Bank of Choice, Greeley, Weld County .....	07/22/2011
Community Banks of Colorado, Greenwood Village, Arapahoe County .....	10/21/2011
<u>Money Transmitter Company</u>	
Unidos Financial Services, Inc., New York, NY .....	03/01/2011
<u>Electronic Data Processor (EDP)</u>	
Armed Forces Benefit Association, Alexandria, VA .....	02/21/2011

# FINANCIAL INSTITUTION ACTIVITY

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ACTIVITY	EFFECTIVE DATE
• <b>Ceased Operations in Colorado</b> <i>(cont.)</i>	
<u>Loan Production Office (LPO)</u>	
Colorado Capital Bank – Durango LPO, Durango, La Plata County.....	04/01/2011
Colorado Capital Bank – Edwards LPO, Edwards, Eagle County .....	06/30/2011
Colorado Capital Bank – Littleton LPO, Littleton, Arapahoe County.....	06/30/2011
<u>State-chartered Commercial Bank Branch</u>	
FirsTier Bank – Boulder, Boulder, Boulder County.....	01/28/2011
FirsTier Bank – Country Club Village, Westminster, Adams County .....	01/28/2011
FirsTier Bank – Downtown, Denver, Denver County .....	01/28/2011
FirsTier Bank – Loveland, Loveland, Larimer County.....	01/28/2011
FirsTier Bank – Parker, Parker, Larimer County .....	01/28/2011
FirsTier Bank – Tech Center, Englewood, Arapahoe County .....	01/28/2011
FirsTier Bank – Westminster, Westminster, Adams County .....	01/28/2011
Steele Street Bank & Trust – DTC Banking Center .....	04/01/2011
Greenwood Village, Arapahoe County	
FirstBank – 94th & Sheridan Branch, Westminster, Adams County .....	04/15/2011
FirstBank – 95th/South Boulder Road Branch, Louisville, Boulder County .....	04/15/2011
FirstBank – C-470 and Quebec Branch, Highlands Ranch, Douglas County .....	04/15/2011
FirstBank – Arapahoe & Holly Branch, Centennial, Arapahoe County .....	04/15/2011
FirstBank – Iliff & Buckley Branch, Aurora, Arapahoe County .....	04/15/2011
FirstBank – Stroh Branch, Parker, Douglas County .....	04/15/2011
Premier Bank – Colorado Springs Branch, Colorado Springs, El Paso County .....	05/11/2011
Front Range Bank – Littleton Branch, Littleton, Arapahoe County .....	06/10/2011
Colorado Capital Bank at DTC, Greenwood Village, Arapahoe County .....	07/08/2011
Colorado Capital Bank at the Atrium, Colorado Springs, El Paso County .....	07/08/2011
Colorado Capital Bank – Boulder, Boulder, Boulder County .....	07/08/2011

# FINANCIAL INSTITUTION ACTIVITY

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ACTIVITY	EFFECTIVE DATE
• <b>Ceased Operations in Colorado</b> <i>(cont.)</i>	
<u>State-chartered Commercial Bank Branch</u>	
Colorado Capital Bank – Cherry Creek, Denver, Denver County .....	07/08/2011
Colorado Capital Bank – Edwards, Edwards, Eagle County .....	07/08/2011
Colorado Capital Bank – Parker, Parker, Douglas County .....	07/08/2011
Signature Bank – Greeley, Greeley, Weld County .....	07/08/2011
Signature Bank – Good Samaritan Office, Windsor, Weld County .....	07/08/2011
Bank of Choice – 10th-Greeley, Greeley, Weld County .....	07/22/2011
Bank of Choice – 17th-Denver, Denver, Denver County .....	07/22/2011
Bank of Choice – Arvada Webster, Arvada, Jefferson County .....	07/22/2011
Bank of Choice – Aurora, Aurora, Arapahoe County .....	07/22/2011
Bank of Choice – Boardwalk-Fort Collins, Fort Collins, Larimer County .....	07/22/2011
Bank of Choice – Conifer, Conifer, Jefferson County .....	07/22/2011
Bank of Choice – Drake-Fort Collins, Fort Collins, Larimer County .....	07/22/2011
Bank of Choice – Elizabeth, Elizabeth, Elbert County .....	07/22/2011
Bank of Choice – Englewood, Englewood, Arapahoe County .....	07/22/2011
Bank of Choice – Evans, Evans, Weld County .....	07/22/2011
Bank of Choice – Grandview-Arvada, Arvada, Jefferson County .....	07/22/2011
Bank of Choice – Kiowa, Kiowa, Elbert County .....	07/22/2011
Bank of Choice – Platteville, Platteville, Weld County .....	07/22/2011
Bank of Choice – Stroh Ranch-Parker, Parker, Douglas County .....	07/22/2011
Bank of Choice – Twenty Mile-Parker, Parker, Douglas County .....	07/22/2011
Bank of Choice – West-Greeley, Greeley, Weld County .....	07/22/2011
Bank of Choice – Windsor, Windsor, Weld County .....	07/22/2011
High Plains Bank <i>(branch)</i> , Lakewood, Jefferson County .....	07/29/2011

# FINANCIAL INSTITUTION ACTIVITY

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ACTIVITY	EFFECTIVE DATE
<ul style="list-style-type: none"> <li>• <b>Ceased Operations in Colorado</b> <i>(cont.)</i></li> </ul>	
<u>State-chartered Commercial Bank Branch</u>	
Verus Bank of Commerce – Larimer Branch, Fort Collins, Larimer County.....	08/12/2011
Cache Bank & Trust – Greeley Downtown Branch, Greeley, Weld County .....	08/26/2011
Community Banks of Colorado – Alamosa, Alamosa, Alamosa County .....	10/21/2011
Community Banks of Colorado – Antonito, Antonito, Conejos County .....	10/21/2011
Community Banks of Colorado – Aspen, Aspen, Pitkin County.....	10/21/2011
Community Banks of Colorado – Avon Branch, Avon, Eagle County .....	10/21/2011
Community Banks of Colorado – Basalt Branch, Basalt, Eagle County .....	10/21/2011
Community Banks of Colorado – Buena Vista Branch .....	10/21/2011
Buena Vista, Chaffee County	
Community Banks of Colorado – Center, Center, Saguache County .....	10/21/2011
Community Banks of Colorado – East Cortez, Cortez, Montezuma County .....	10/21/2011
Community Banks of Colorado – Crested Butte Branch.....	10/21/2011
Crested Butte, Gunnison County	
Community Banks of Colorado – Mt. Crested Butte Branch.....	10/21/2011
Crested Butte, Gunnison County	
Community Banks of Colorado, Cripple Creek, Teller County.....	10/21/2011
Community Banks of Colorado – Del Norte, Del Norte, Rio Grande County .....	10/21/2011
Community Banks of Colorado – Baker Commons, Denver, Denver County .....	10/21/2011
Community Banks of Colorado – Highland Branch, Denver, Denver County .....	10/21/2011
Community Banks of Colorado – Lowry Branch, Denver, Denver County.....	10/21/2011
Community Banks of Colorado – Riverfront Branch, Denver, Denver County .....	10/21/2011
Community Banks of Colorado – Dove Creek, Dove Creek, Dolores County .....	10/21/2011
Community Banks of Colorado – Durango Branch, Durango, La Plata County .....	10/21/2011
Community Banks of Colorado – Eagle Branch, Eagle, Eagle County .....	10/21/2011
Community Banks of Colorado – Edwards Branch, Edwards, Eagle County.....	10/21/2011

# FINANCIAL INSTITUTION ACTIVITY

ACTIVITY	EFFECTIVE DATE
<ul style="list-style-type: none"> <li>• <b>Ceased Operations in Colorado</b> <i>(cont.)</i></li> </ul>	
<u>State-chartered Commercial Bank Branch</u>	
Community Banks of Colorado – Glenwood Springs Branch ..... Glenwood Springs, Garfield County	10/21/2011
Community Banks of Colorado – Grand Junction Branch ..... Grand Junction, Mesa County	10/21/2011
Community Banks of Colorado – Gunnison Branch, Gunnison, Gunnison County.....	10/21/2011
Community Banks of Colorado, La Jara, Conejos County .....	10/21/2011
Community Banks of Colorado – La Veta, La Veta, Huerfano County .....	10/21/2011
Community Banks of Colorado – Monte Vista, Monte Vista, Rio Grande County .....	10/21/2011
Community Banks of Colorado – Montrose Branch, Montrose, Montrose County .....	10/21/2011
Community Banks of Colorado – Pueblo First Street, Pueblo, Pueblo County .....	10/21/2011
Community Banks of Colorado – Pueblo Main Street, Pueblo, Pueblo County .....	10/21/2011
Community Banks of Colorado – Rifle Branch, Rifle, Garfield County.....	10/21/2011
Community Banks of Colorado, Rocky Ford, Otero County .....	10/21/2011
Community Banks of Colorado, Salida Branch, Salida, Chaffee County .....	10/21/2011
Community Banks of Colorado – San Luis, San Luis, Costilla County .....	10/21/2011
Community Banks of Colorado – South Fork, South Fork, Rio Grande County.....	10/21/2011
Community Banks of Colorado – Telluride Branch, Telluride, San Miguel County .....	10/21/2011
Community Banks of Colorado – Walsenburg, Walsenburg, Huerfano County .....	10/21/2011
Community Banks of Colorado .....	10/21/2011
dba Community Banks of Northern California – Lathrop, Lathrop, CA	
Community Banks of Colorado .....	10/21/2011
dba Community Banks of Northern California – Sacramento, Sacramento, CA	
Community Banks of Colorado .....	10/21/2011
dba Community Banks of Northern California – Grant Line, Tracy, CA	
Community Banks of Colorado .....	10/21/2011
dba Community Banks of Northern California – Main, Tracy, CA	

# FINANCIAL INSTITUTION DIRECTORY

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## COMMERCIAL BANKS

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### 5Star Bank

Peterson Air Force Base  
455 West Paine Street, Building  
1485  
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

5 Star Bank - North Location  
10989 New Allegiance Drive  
Colorado Springs 80921  
719-260-8150

## A

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### Advantage Bank

1475 North Denver Avenue  
Loveland 80538  
970-613-1982

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

Advantage Bank - Greeley Office  
1801 59th Avenue  
Greeley 80634  
970-353-0047

### Alamosa State Bank

2225 Main Street  
Alamosa 81101  
719-589-2564

Alamosa State Bank  
601 Main Street  
Alamosa 81101  
719-587-6154

### Alpine Bank

2200 Grand Avenue  
Glenwood Springs 81601  
970-945-2424

Alpine Bank - Aspen  
600 East Hopkins Avenue  
Aspen 81611  
970-920-4800

Alpine Bank - Aspen Airport  
Business Center  
119 D AABC, Unit D  
Aspen 81611  
970-429-2125

Alpine Bank Aspen Mobile Branch  
600 East Hopkins Avenue  
Aspen 81611  
970-920-4800

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

Alpine Bank - Basalt  
137 Midland Avenue  
Basalt 81621  
970-927-3101

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

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 - Carbondale Mobile  
Branch  
0350 Highway 133  
Carbondale 81623  
970-963-3040

Alpine Bank - Grand Junction  
3243 I-70 Business Loop  
Clifton 81520  
970-434-5600

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, 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, Three Springs Branch  
175 Mercado Street, Suite 119  
Durango 81301  
970-375-7689

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

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



# FINANCIAL INSTITUTION DIRECTORY

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Alpine Bank - Downtown Glenwood Springs Branch  
211 Eighth Street  
Glenwood Springs 81601  
970-384-2806

Alpine Bank, Glenwood Springs Mobile Branch  
2200 Grand Avenue  
Glenwood Springs 81601  
970-945-2424

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

Alpine Bank - Grand Junction Downtown  
225 North Fifth Street  
Grand Junction 81501  
970-243-5600

Alpine Bank, Grand Junction Mobile Branch  
225 North Fifth Street  
Grand Junction 81501  
970-243-5600

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 Gypsum Branch  
104 Oakridge Drive  
Gypsum 81637  
970-524-1666

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

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 81427  
970-325-4200

Alpine Bank - Battlement Mesa Branch  
82 Sipprelle Drive  
Parachute 81635  
970-285-7100

Alpine Bank, Ridgway  
119 Liddell Drive  
Ridgway 81432  
970-626-4100

Alpine Bank - Rifle  
100 East 4th Street  
Rifle 81650  
970-625-9610

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

Alpine Bank - Snowmass Village  
15 Kearns Road  
Snowmass Village 81615  
970-923-3600

Alpine Bank - Snowmass Village Mall Branch  
45 Village Square  
Snowmass Village 81615  
970-923-4931

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

Alpine Bank, Telluride  
120 South Pine Street  
Telluride 81435  
970-728-5050

Alpine Bank - Vail  
141 East Meadow Drive, Unit 210  
Vail 81657  
970-476-8700

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**ANB Bank**  
3033 East First Avenue  
Denver 80206  
719-473-0111

ANB Bank - Aspen  
325 East Main  
Aspen 81611  
970-544-3777

ANB Bank - Avon  
71 Beaver Creek Place  
Avon 81620  
970-949-9084

ANB Bank - Boulder  
1360 Walnut Street  
Boulder 80302  
303-394-5437

ANB Bank - Carbondale  
409 Dolores Way  
Carbondale 81623  
970-704-1012

ANB Bank - Clifton  
569 32 Road  
Carbondale 81623  
970-434-9637

ANB Bank - SouthGlenn  
2241 East Arapahoe Road  
Centennial 80122  
303-394-5100

ANB Bank - Academy  
3485 North Academy Boulevard  
Colorado Springs 80917  
719-381-5602

ANB Bank - Briargate  
3755 Briargate Boulevard  
Colorado Springs 80920  
719-381-5733

ANB Bank - Cascade  
102 North Cascade Avenue  
Colorado Springs 80903  
719-381-5600

ANB Bank - Circle  
1130 North Circle Drive  
Colorado Springs 80909  
719-473-0111

ANB Bank - Garden of the Gods  
1095 Garden of the Gods Road  
Colorado Springs 80907  
719-381-5747

# FINANCIAL INSTITUTION DIRECTORY

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ANB Bank - Pine Creek  
4194 Royal Pine Drive  
Colorado Springs 80920  
719-447-3350

ANB Bank - Cherry Creek  
3033 East First Avenue  
Denver 80206  
303-394-5100

ANB Bank - Downtown  
600 16th Street  
Denver 80202  
303-394-5100

ANB Bank - North Denver  
4799 Colorado Boulevard  
Denver 80216  
303-394-5309

ANB Bank - Eagle  
0050 Chambers Avenue  
Eagle 81631  
970-328-7333

ANB Bank - Glenwood Springs  
2624 Grand Avenue  
Glenwood Springs 81601  
970-945-8511

ANB Bank - 24 & F Road  
2399 F Road  
Grand Junction 81505  
970-245-5211

ANB Bank - Grand Junction  
131 North 6th Street  
Grand Junction 81501  
970-245-5211

ANB Bank - Patterson  
1199 Patterson Road  
Grand Junction 81506  
970-245-5211

ANB Bank - Monument  
1275 Village Ridge Point  
Monument 80132  
719-487-0100

ANB Bank - Meridian  
9949 South Oswego Street  
Parker 80134  
303-394-5364

ANB Bank - Meridian Mobile  
Branch  
10001 South Oswego Street  
Parker 80134

ANB Bank - Rifle  
429 Railroad Avenue  
Rifle 81650  
970-625-2895

ANB Bank - Telluride  
101 East Colorado Avenue  
Telluride 81435  
970-728-8060

ANB Bank - Buffalo  
99 South Main Street  
Buffalo, WY 82834  
307-684-2201

ANB Bank - Casper  
400 East 1st Street  
Casper, WY 82601  
307-234-5300

ANB Bank - Cheyenne  
1912 Capitol Avenue  
Cheyenne, WY 82001  
307-634-2121

ANB Bank - Pershing  
3355 East Pershing Boulevard  
Cheyenne, WY 82001  
307-778-5238

ANB Bank - Yellowstone  
6020 Yellowstone Road  
Cheyenne, WY 82009  
307-773-7050

ANB Bank - Gillette  
800 East 7th Street  
Gillette, WY 82716  
307-682-5161

ANB Bank - Laramie  
3908 Grand Avenue  
Laramie, WY 82070  
307-745-3619

ANB Bank - Worland  
700 Big Horn Avenue  
Worland, WY 82401  
307-347-4241

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

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## **The Bank of Burlington**

410 14th Street  
Burlington 80807  
719-346-5376

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## **Bank of Colorado**

1609 East Harmony Road  
Fort Collins 80525  
970-206-1159

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

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

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

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

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

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

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

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## **B**

### **The Bank at Broadmoor**

155 Lake Avenue  
Colorado Springs 80906  
719-633-2695

# FINANCIAL INSTITUTION DIRECTORY

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Bank of Colorado  
902 East Second Street  
Durango 81301  
970-247-9611

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

Bank of Colorado - Durango  
Branch  
1199 Main Avenue  
Durango 81301  
970-247-5151

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

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

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

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

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

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

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

Bank of Choice - Boardwalk - Fort  
Collins  
4532 Boardwalk Drive  
Fort Collins 80525  
970-266-0200

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

Bank of Colorado - Fort Lupton  
Branch  
605 Fourth Street  
Fort Lupton 80621  
303-857-3450

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

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

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

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

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

Bank of Colorado - Greeley Branch  
3640 West 10th Street  
Greeley 80634  
970-506-0100

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

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

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

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

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

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

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

Bank of Colorado  
329 West Main  
Sterling 80751  
970-522-8888

Bank of Colorado  
329 West Main  
Sterling 80751  
970-522-8888

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

Bank of Colorado  
1041 Main Street  
Windsor 80550  
970-686-7631

Bank of Colorado - Yuma Branch  
320 South Main  
Yuma 80759  
970-848-5448

# FINANCIAL INSTITUTION DIRECTORY

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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 Gallup  
1650 West Mahoney Avenue  
Gallup, NM 87301  
505-863-3442

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## Bank of Denver

810 East 17th Avenue  
Denver 80218  
303-572-3600

The Bank of Denver - 17th Avenue  
Branch  
800 East 17th Avenue  
Denver 80218  
303-572-3600

The Bank of Denver - Downtown  
Branch  
405 16th 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

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## 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

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## Bankers' Bank of the West

1099 18th Street, Suite 2700  
Denver 80202  
303-291-3700

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## C

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### Cache Bank & Trust

4601 West 20th Street  
Greeley 80634  
970-351-8600

Cache Bank & Trust Denver Mobile  
Branch  
410 17th Street, Suite 100  
Denver 80202  
303-572-8600

Cache Bank & Trust - Downtown  
Denver Branch  
410 17th 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 - South Fort  
Collins Branch  
4645 Ziegler Road  
Fort Collins 80528  
970-472-7900

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### 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

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### Centennial Bank

13700 East Arapahoe Road  
Englewood 80112  
303-680-1600

Centennial Bank - Downtown  
Denver Branch  
717 Seventeenth Street, Suite 100  
Denver 80202  
303-680-1600

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### 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

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### 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

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### The Citizens State Bank of Cortez

77 West Main Street  
Cortez 81321  
970-565-8421

The Citizens State Bank of Cortez -  
Wal-Mart Supercenter Branch  
1835 East Main  
Cortez 81321  
970-564-8894

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### 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

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

# FINANCIAL INSTITUTION DIRECTORY

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

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## Citywide Banks

10660 East Colfax Avenue  
Aurora 80010  
303-365-3600

Citywide Banks - Arvada Branch  
12501 West 52nd Avenue  
Arvada 80002  
303-365-8060

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

Citywide Banks - Centennial  
10637 East Briarwood Circle  
Centennial 80112  
303-365-3850

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

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

Citywide Banks - Downtown  
1800 Larimer, Suite 100  
Denver 80202  
303-365-3800

Citywide Banks - Lowry Town  
Center Branch  
200 Quebec Street  
Building 700, Suite 101  
Denver 80230  
303-365-3830

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  
303-365-3720

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

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

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## CoBiz Bank

821 17th Street  
Denver 80202  
303-293-2265

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  
4582 South Ulster Street, Suite 100  
Denver 80237  
720-264-5630

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

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

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

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

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

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

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

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

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

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

Arizona Business Bank -  
Downtown Scottsdale  
7150 East Camelback Road  
Scottsdale, AZ 80516  
480-990-1070

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

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

# FINANCIAL INSTITUTION DIRECTORY

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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

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**Collegiate Peaks Bank**

105 Centennial Plaza  
Buena Vista 81211  
719-395-2472

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

Collegiate Peaks Bank - Belcaro  
885 South Colorado Boulevard  
Denver 80246  
303-481-1301

Collegiate Peaks Bank - Salida  
540 Highway 50  
Salida 81201  
719-539-1308

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**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

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**Colorado Community Bank**

615 West 8th Avenue  
Yuma 80759  
970-848-3838

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

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

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

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

Colorado Community Bank of  
Greeley  
6222 West 9th 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 -  
Longmont  
351 Coffman Street  
Longmont 80501  
303-776-3333

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 - Northglenn  
10693 Melody Drive  
Northglenn 80234  
303-452-7200

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

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**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

# FINANCIAL INSTITUTION DIRECTORY

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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 - Trust  
Office  
131 South Main  
Holly 81047  
719-537-6803

Colorado East Bank & Trust - La  
Junta Branch  
310 East 3rd Street  
La Junta 81050  
719-384-2000

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

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

Colorado East Bank & Trust -  
Pueblo Branch  
1515 Fortino Boulevard  
Pueblo 81006  
719-584-2000

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

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

Colorado East Bank & Trust -  
Severance  
399 West 4th Avenue  
Severance 80546  
970-674-9444

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

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

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

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## Colorado State Bank of Walsh

501 Colorado  
Walsh 81090  
719-324-5206

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## Community State Bank

717 North Main Street  
Lamar 81052  
719-336-3272

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## D

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### The Dolores State Bank

101 South 6th Street  
Dolores 81323  
970-882-7600

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

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## E

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### 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

The Eastern Colorado Bank  
444 East Pikes Peak Avenue  
Suite 300  
Colorado Springs 80903  
719-955-0633

The Eastern Colorado Bank -  
Express Banking  
444 East Pikes Peak Avenue  
Suite 300  
Colorado Springs 80903  
719-955-0633

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## F

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### Farmers Bank

119 First Street  
Ault 80610  
970-834-2121

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

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### The Farmers State Bank of Brush

200 Clayton Street  
Brush 80723  
970-842-5101

The Farmers State Bank of Brush -  
Akron Branch  
101 Main Avenue  
Akron 80720  
970-345-2226

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

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### Farmers State Bank of Calhan

458 Colorado Avenue  
Calhan 80808  
719-347-2727

# FINANCIAL INSTITUTION DIRECTORY

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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

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**First American State Bank**

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

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**First FarmBank**

127 22nd Street  
Greeley 80631  
970-346-7900

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**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 - Cortez  
1510 East Main Street  
Cortez 81321  
970-565-3366

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

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

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**First State Bank of Colorado**

102 East Bridge Street  
Hotchkiss 81419  
970-872-3111

Crawford Country Bank, a branch  
of First State Bank of Colorado  
392 Highway 92  
Crawford 81415  
970-921-4122

Colorado Mountain Bank, a branch  
of First State Bank of Colorado  
410 South Santa Fe  
Fountain 80817  
719-382-5643

First State Bank of Hotchkiss, a  
division of First State Bank of  
Colorado  
255 Bridge Street  
Hotchkiss 81419  
970-872-3111

Paonia State Bank, a branch of  
First State Bank of Colorado  
128 Grand Avenue  
Paonia 81428  
970-527-4122

Paonia State Bank, a division of  
First State Bank of Colorado  
102 Grand Avenue  
Paonia 81428  
970-527-4122

Colorado Mountain Bank, a branch  
of First State Bank of Colorado  
1000 Main Street  
Westcliffe 81252  
719-783-9211

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**First Western Trust Bank**

1200 17th Street, Suite 2650  
Denver 80202  
303-531-8100

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

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

First Western Trust Bank -  
Northern Colorado  
3003 East Harmony Road  
Suite 200  
Fort Collins 80528  
970-484-9222

First Western Trust Bank -  
DTC/Cherry Hills  
650 East Belleview Avenue  
Suite 200  
Englewood 80111  
303-640-2400

First Western Trust Bank - Phoenix  
2425 East Camelback Road  
Suite 100  
Phoenix, AZ 85016  
602-224-7600

First Western Trust Bank -  
Scottsdale  
7025 North Scottsdale Road  
Suite 100  
Scottsdale, AZ 85253  
480-596-1800

First Western Trust Bank -  
Downtown Los Angeles Branch  
515 South Figueroa Street  
Suite 1200  
Los Angeles, CA 90071  
232-624-4600

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**FirstBank**

10403 West Colfax Avenue  
Lakewood 80215  
303-232-1503

FirstBank - 58th & Independence  
Branch  
9731 West 58th Avenue, Unit B  
Arvada 80002  
303-425-9310

FirstBank - 64th & Sheridan Branch  
6350 Sheridan Boulevard  
Arvada 80001  
303-428-4500



# FINANCIAL INSTITUTION DIRECTORY

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FirstBank - 64h and Ward Branch  
6355 Ward Road  
Arvada 80004  
303-422-3000

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

FirstBank - Arapahoe & Parker  
Branch  
6715 South Cornerstar Way  
Aurora 800016  
720-870-6000

FirstBank - Buckley & Quincy  
Branch  
4271 South Buckley  
Aurora 800013  
303-693-1200

FirstBank - Chambers & Mississippi  
Branch  
15250 East Mississippi  
Aurora 80012  
303-755-1000

FirstBank - Hampden and Tower  
Branch  
18600 East Hampden Avenue  
Aurora 80013  
720-870-7000

FirstBank - Havana and Iliff Branch  
2300 South Havana Street  
Aurora 80014  
303-337-2000

FirstBank - Himalaya Branch  
19771 East Smoky Hill Road  
Aurora 80015  
303-680-7000

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

FirstBank - Smoky Hill/Buckley  
Branch  
17100 East Smoky Hill Road  
Aurora 80015  
303-680-9000

FirstBank - Avon Branch  
0011 West Beaver Creek  
Boulevard  
Avon 81620  
970-949-0100

FirstBank - Beaver Creek Branch  
26 Avondale Lane  
Beaver Creek 81620  
970-845-7100

FirstBank - 28th and Pearl Branch  
2835 Pearl Street, Suite A  
Boulder 80301  
720-406-8800

FirstBank - 30th & Arapahoe  
Branch  
1650 30th Street  
Boulder 80305  
303-442-8200

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

FirstBank - Broadway and Spruce  
Branch  
2100 North Broadway Street  
Boulder 80302  
303-440-6500

FirstBank - Gunbarrel Branch  
6500 Lookout Road  
Boulder 80301  
303-530-1000

FirstBank - South Boulder Branch  
4770 Baseline Road  
Boulder 80303  
303-499-2200

FirstBank - Table Mesa Branch  
3600 Table Mesa Drive  
Boulder 80303  
303-494-8100

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

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

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

FirstBank - Highway 287 &  
Miramonte Branch  
1190 US Highway 287  
Broomfield 80020  
720-887-1000

FirstBank - Founders Parkway  
Branch  
4775 Front Street  
Castle Rock 80104  
303-814-3000

FirstBank - 1-25 and Castle Pines  
Parkway Branch  
560 Castle Pines Parkway  
Castle Rock 80108  
303-660-0131

FirstBank - Plum Creek Branch  
2 Plum Creek Parkway  
Castle Rock 80104  
303-688-5000

FirstBank - Arapahoe and  
Yosemite Branch  
8600 East Arapahoe Road  
Centennial 80112  
303-694-9000

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

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

FirstBank - 19th & Uintah Branch  
1750 West Uintah  
Colorado Springs 80904  
719-475-2900

FirstBank - Briargate and Union  
Branch  
2790 Briargate Boulevard  
Colorado Springs 80920  
719-535-9000

FirstBank - Broadmoor Bluffs and  
Academy Branch  
4515 Broadmoor Bluffs Drive  
Colorado Springs 80906  
719-576-7200

# FINANCIAL INSTITUTION DIRECTORY

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FirstBank - Cascade and Pikes Peak Branch  
2 North Cascade Avenue, Suite 130  
Colorado Springs 80903

FirstBank - Garden of the Gods Branch  
1275 Garden of the Gods Road  
Colorado Springs 80907  
719-265-9000

FirstBank - Monument Branch  
1010 West Baptist Road  
Colorado Springs 80921  
719-487-7500

FirstBank - Powers and Constitution Branch  
5815 Constitution Avenue  
Colorado Springs 80970  
719-573-5000

FirstBank - Rockrimmon Branch  
817 Village Center Drive  
Colorado Springs 80919  
719-532-1000

FirstBank - Stetson Hills and Powers Branch  
5830 Stetson Hills Boulevard  
Colorado Springs 80923  
719-550-3900

FirstBank - 104th & Chambers Branch  
15250 East 104th Avenue  
Commerce City 80022  
303-288-8300

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

FirstBank - 13th & Krameria Branch  
1355 Krameria Street  
Denver 80220  
303-388-2900

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

FirstBank - 29th and Quebec Branch  
2850 Quebec Street  
Denver 80207  
303-388-4100

FirstBank - 38th and Wolff Branch  
4700 West 38th Street  
Denver 80212  
303-477-6700

FirstBank - 9th & Corona Branch  
1155 East 9th Avenue  
Denver 80218  
303-861-1400

FirstBank - Bear Valley Branch  
3100 South Sheridan Boulevard  
Denver 80227  
303-922-9100

FirstBank - Cherry Creek Branch  
100 St. Paul Street  
Denver 80206  
303-333-1000

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

FirstBank - Evans and Downing Branch  
1316 East Evans  
Denver 80210  
303-778-8300

FirstBank - Federal and Alameda Branch  
275 South Federal Boulevard  
Denver 80219  
303-934-3900

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

FirstBank - Hampden & Yosemite Branch  
8901 East Hampden Avenue  
Denver 80231  
303-337-5400

FirstBank - Leetsdale/Monaco Branch  
890 South Monaco Parkway  
Denver 80224  
303-394-6000

FirstBank - Republic Plaza Branch  
370 17th Street  
Denver 80202  
303-623-2000

FirstBank - Tabor Center Branch  
1 Tabor Center, Suite 100  
Denver 80202  
303-446-3000

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

FirstBank - Eagle Branch  
25 Market Street  
Eagle 81631  
970-328-9600

FirstBank - Edgewater Branch  
1725 Sheridan Boulevard  
Edgewater 80214  
303-423-1400

FirstBank - Edwards Branch  
105 Edwards Village Boulevard, Bldg. F  
Edwards 81632  
970-926-6100

FirstBank - Belleview/Yosemite Branch  
4910 South Yosemite  
Englewood 80111  
303-779-6800

FirstBank - Erie Branch  
512 Briggs  
Erie 80516  
303-828-3393

FirstBank - El Rancho Branch  
29240 U.S. Highway 40  
Evergreen 80437  
303-526-7700

FirstBank - Evergreen Branch  
30770 Stagecoach Boulevard  
Evergreen 80439  
303-679-1000

FirstBank - Firestone Branch  
6080 Firestone Boulevard  
Firestone 80504  
303-682-1800

# FINANCIAL INSTITUTION DIRECTORY

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FirstBank - College & Columbia Branch  
2315 South College Avenue  
Fort Collins 80525  
970-493-1700

FirstBank - Harmony Branch  
1013 East Harmony Road  
Fort Collins 80525  
970-223-4000

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

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

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

FirstBank - Colorado Mills Branch  
14185 West Colfax Avenue  
Golden 80401  
303-239-9000

FirstBank - Golden Branch  
17171 South Golden Road  
Golden 80401  
303-279-4200

FirstBank - 47th and 10th Branch  
4322 West 9th Street Road  
Greeley 80634  
970-352-3600

FirstBank - Highway 34 & 23rd Avenue Branch  
2901 23rd Avenue  
Greeley 80631  
970-339-9000

FirstBank - Tech Center Branch  
5105 South DTC Parkway  
Greenwood Village 80111  
303-694-1000

FirstBank - Broadway and Highlands Ranch Branch  
9205 South Broadway  
Highlands Ranch 80129  
303-798-3000

FirstBank - Highlands Ranch Branch  
9409 South University Boulevard  
Highlands Ranch 80126  
303-347-5956

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

FirstBank - Academy Park Branch  
3500 South Wadsworth Boulevard  
Lakewood 80235  
303-988-2000

FirstBank - Belmar Branch  
550 South Wadsworth Boulevard  
Lakewood 80226  
303-233-8000

FirstBank - 2nd & Union Branch  
264 Union Boulevard  
Lakewood 80228  
303-985-1500

FirstBank - Jefferson Branch  
7590 West Colfax Avenue  
Lakewood 80214  
303-233-6561

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

FirstBank - Broadway and County Line Branch  
101 West County Line Road  
Littleton 80129  
303-798-3000

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

FirstBank - Ken Caryl & Simms Branch  
11767 West Ken Caryl Avenue  
Littleton 80127  
303-988-2000

FirstBank - Kipling and Belleview Branch  
5125 South Kipling  
Littleton 80127  
303-988-2000

FirstBank - Wadsworth & Coal Mine Branch  
6701 South Wadsworth Boulevard  
Littleton 80128  
303-988-2000

FirstBank - Lincoln and Yosemite Branch  
9217 East Lincoln Avenue  
Lone Tree 80124  
720-875-1000

FirstBank - 17th and Main Branch  
1707 North Main Street  
Longmont 80501  
303-772-5500

FirstBank - Twin Peaks Branch  
1270 South Hover Street  
Longmont 80501  
303-678-7000

FirstBank - Louisville Branch  
500 South McCaslin Boulevard  
Louisville 80027  
303-666-0500

FirstBank - Eisenhower/Taft Branch  
1352 West Eisenhower Boulevard  
Loveland 80537  
970-669-4000

FirstBank - Loveland Branch  
225 East 29th Street  
Loveland 80538  
970-669-4000

FirstBank - Minturn Branch  
472 Main Street  
Minturn 81645  
970-827-5752

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

FirstBank - Lincoln and Oswego Branch  
11961 Lioness Way  
Parker 80134  
303-792-5900

FirstBank - Parker and Mainstreet Branch  
10961 South Parker Road  
Parker 80134  
303-840-9000

# FINANCIAL INSTITUTION DIRECTORY

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FirstBank - Falcon Branch  
11695 Meridian Market View  
Peyton 80970  
719-495-6600

FirstBank - Silverthorne Branch  
160 U.S. Highway 6  
Silverthorne 80498  
970-468-8000

FirstBank - 104th & Washington  
Branch  
750 East 104th Avenue  
Thornton 80233  
303-451-5700

FirstBank - 104th and Colorado  
Branch  
3990 East 104th Avenue  
Thornton 80233  
303-452-3000

FirstBank - 120th & Colorado  
Branch  
3801 East 102th Avenue  
Thornton 80241  
303-252-1000

FirstBank - 136th & Colorado  
Branch  
13600 Colorado Boulevard  
Thornton 80233  
303-920-0300

FirstBank - Lionshead Facility  
555 East Lionshead Circle  
Vail 81657  
970-476-5686

FirstBank - Vail Branch  
17 Vail Road  
Vail 81657  
970-476-5686

FirstBank - West Vail Branch  
2271 North Frontage Road West  
Vail 81657  
970-476-8000

FirstBank - 104th & Federal Branch  
10367 Federal Boulevard  
Westminster 80260  
303-464-5000

FirstBank - 88th and Wadsworth  
Branch  
8800 Wadsworth Boulevard  
Westminster 80021  
303-467-1000

FirstBank - Sheridan Branch  
5130 West 120th Avenue  
Westminster 80020  
303-404-3000

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

FirstBank - 44th and Wadsworth  
Branch  
4350 Wadsworth Boulevard  
Wheat Ridge 80033  
303-423-1400

FirstBank - Windsor Branch  
1510 Main Street  
Windsor 80550  
970-674-2900

FirstBank - German and Alma  
School Branch  
2020 South Alma School Road  
Chandler, AZ 85286  
602-508-4600

FirstBank - Chandler Heights and  
Higley Branch  
6440 South Higley Road  
Gilbert, AZ 85297  
480-988-5400

FirstBank - Gilbert and Baseline  
Branch  
1550 North Gilbert Road  
Gilbert, AZ 85233  
602-912-4261

FirstBank - Gilbert and Williams  
Field Branch  
2425 South Gilbert Road  
Gilbert, AZ 85295  
602-952-4001

FirstBank - Queen Creek and Val  
Vista Branch  
4828 South Val Vista Drive  
Gilbert, AZ 85296  
602-912-6080

FirstBank - Yuma and Sarival  
Branch  
16326 West Yuma Road  
Good year, AZ 85338  
623-937-4400

FirstBank - 25th & Camelback  
Branch  
2525 East Camelback Road  
Phoenix, AZ 85016  
602-381-7805

FirstBank - 90th and Via Linda  
Branch  
8922 East Via Linda  
Scottsdale, AZ 85258  
602-778-7080

FirstBank - Indian School Road and  
Miller Road Branch  
7602 East Indian School Road  
Scottsdale, AZ 85251  
602-954-4840

FirstBank - Greenway and Cotton  
Branch  
17063 West Greenway Road  
Surprise, AZ 85388  
602-778-5740

FirstBank - 42nd and Jackson  
Branch  
82900 Avenue 42  
Indio, CA 92203  
760-772-2200

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

FirstBank - 42nd/Washington  
Branch  
42035 Washington Street  
Palm Desert, CA 92211  
760-345-5000

FirstBank - I-10 and Washington  
Branch  
39-575 Washington Street, Suite  
101  
Palm Desert, CA 92211  
760-772-2200

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

# FINANCIAL INSTITUTION DIRECTORY

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**Flatirons Bank**

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

Flatirons Bank - Mobile Branch  
1095 Canyon Boulevard, Suite 100  
Boulder, 80302  
303-530-4999

Flatirons Bank - Longmont Branch  
522 4th Avenue  
Longmont 80501  
303-530-4999

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**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

Fort Morgan State Bank  
1919 65th Avenue, Suite 1  
Greeley 80634  
970-673-4501

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**The Fowler State Bank**

201 Main Street  
Fowler 81039  
719-263-4276

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**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

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**Frontier Bank**

200 South Main Street  
Lamar 81052  
719-336-4351

Frontier Bank - Burlington  
107 South 14th Street  
Burlington 80807  
719-346-5526

Frontier Bank - Lamar  
200 South Main Street  
Lamar 80807  
719-346-4351

Frontier Bank - Pueblo  
4115 Outlook Boulevard  
Pueblo 81008  
719-296-1225

Frontier Bank - Pueblo West  
18 East Spaulding Avenue  
Pueblo West 81007  
719-547-9992

Frontier Bank - Springfield  
808 Main Street  
Springfield 81073  
719-523-4541

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**G**

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**Guaranty Bank and Trust  
Company**

1331 17th Street  
Denver 80202  
303-296-9600

Guaranty Bank and Trust Company  
- Arvada  
5025 Kipling Street  
Arvada 80033  
720-898-2247

Guaranty Bank and Trust Company  
- Gateway  
One Gateway Centre  
3950 Lewiston, Suite 103  
Aurora 80111  
303-298-6845

Guaranty Bank and Trust Company  
- Bennett  
101 West Centennial Drive  
Bennett 80102  
303-622-2554

Guaranty Bank and Trust Company  
- Berthoud  
807 Mountain Avenue  
Berthoud 80513  
970-532-8135

Guaranty Bank and Trust Company  
- Boulder  
1375 Walnut Street  
Boulder 80302  
303-298-6820

Guaranty Bank and Trust Company  
- South Boulder  
2460 Baseline Road  
Boulder 80302  
303-293-6860

Guaranty Bank and Trust Company  
- Brighton  
2707 East Bromley Lane  
Brighton 80601  
303-622-2533

Guaranty Bank and Trust Company  
- Byers  
538 North Highway 36  
Byers 80103  
303-622-2538

Guaranty Bank and Trust Company  
- Castle Pines  
856 Happy Canyon Road  
Castle Rock 80108  
303-298-6825

Guaranty Bank and Trust Company  
- Castle Rock  
120 South Wilcox  
Castle Rock 80104  
720-733-5222

Guaranty Bank and Trust Company  
- Cherry Creek  
3301 East First Avenue  
Denver 80206  
303-298-6830

Guaranty Bank and Trust Company  
- Eaton  
100 Oak Avenue  
Eaton 80615  
970-454-4115

Guaranty Bank and Trust Company  
- Denver Tech Center - Belleview  
6501 East Belleview Avenue  
Englewood 80111  
303-298-6835

# FINANCIAL INSTITUTION DIRECTORY

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

Guaranty Bank and Trust Company  
- College  
2900 South College Drive  
Fort Collins 80525  
970-266-2044

Guaranty Bank and Trust Company  
- Harmony  
1550 East Harmony Road  
Fort Collins 80525  
970-267-6877

Guaranty Bank and Trust Company  
- Mulberry  
1210 East Mulberry Street  
Fort Collins 80524  
970-267-6888

Guaranty Bank and Trust Company  
- Golden  
16800 West Colfax Avenue  
Golden 80401  
303-298-6850

Guaranty Bank and Trust Company  
- West Greeley  
2700 47th Avenue  
Greeley 80634  
970-454-4133

Guaranty Bank and Trust Company  
- Downtown Greeley  
930 11th Avenue  
Greeley 80631  
303-574-0855

Guaranty Bank and Trust Company  
- Denver Tech Center - DTC  
Parkway  
5445 DTC Parkway, Penthouse  
One  
Greenwood Village 80111  
303-298-6840

Guaranty Bank and Trust Company  
- Lafayette  
565 West South Boulder Road  
Lafayette 80026  
720-898-2267

Guaranty Bank and Trust Company  
- Ken Caryl  
12644 West Indore Place  
Littleton 80127  
720-898-2257

Guaranty Bank and Trust Company  
- Del Camino  
3561 Stagecoach Road North  
Longmont 80504  
303-494-2850

Guaranty Bank and Trust Company  
- Downtown Longmont  
401 Main Street  
Longmont 80501  
303-678-4140

Guaranty Bank and Trust Company  
- Fox Creek  
1650 Pace Street  
Longmont 80501  
303-651-5646

Guaranty Bank and Trust Company  
- Twin Peaks  
1050 South Hover Street  
Longmont 80501  
303-678-4144

Guaranty Bank and Trust Company  
- North Loveland  
3151 North Garfield Avenue  
Loveland 80538  
970-267-6844

Guaranty Bank and Trust Company  
- West Loveland  
1401 South Taft Street  
Loveland 80537  
970-267-6866

Guaranty Bank and Trust Company  
- Parker  
18999 East Mainstreet  
Parker 80134  
303-622-2566

Guaranty Bank and Trust Company  
- Strasburg  
56540 East Colfax Avenue  
Strasburg 80136  
303-622-2546

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

Guaranty Bank and Trust Company  
- Windsor  
4650 Royal Vista Circle  
Windsor 80528  
970-454-4199

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## **The Gunnison Bank and Trust Company**

232 West Tomichi Avenue  
Gunnison 81230  
970-641-0320

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

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## **H**

### **High Country Bank**

7360 West Highway 50  
Salida 81201  
719-539-2516

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 2nd Street  
Salida 81201  
719-539-2550

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### **High Plains Bank**

329 Main Avenue  
Flagler 80815  
719-765-4000

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

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

# FINANCIAL INSTITUTION DIRECTORY

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**Home Loan State Bank**

205 North 4th Street  
Grand Junction 81501  
970-243-6600

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**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 - Mountain

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

Home State Bank - Timberline

3227 Timberline Road  
Fort Collins 80528  
970-292-0100

Raintree Branch of Home State  
Bank

2337 South Shields Street  
Fort Collins 80526  
970-203-6100

Home State Bank Longmont  
Branch

636 Coffman Street, Suite 101  
Longmont 80501  
303-682-8906

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

Windsor Westgate Branch of Home  
State Bank

7499 Westgate Drive  
Windsor 80528  
970-292-0158

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**Integrity Bank & Trust**

1430 Cipriani Loop  
Monument 80132  
719-484-0077

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

Integrity Bank & Trust at Northgate

13475 Voyager Parkway  
Colorado Springs 80921  
719-487-3034  
303-805-0321

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**K**

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**Kit Carson State Bank**

113 Main Street  
Kit Carson 80825  
719-962-3273

Kit Carson State Bank - Burlington  
Branch

2121 Rose Avenue  
Burlington 80807  
719-346-5433

Cheyenne Wells Branch of Kit  
Carson State Bank

140 South First East  
Cheyenne Wells 80810  
719-767-5235

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**L**

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**Legacy Bank**

220 Main Street  
Wiley 81092  
719-829-4811

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

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

Legacy Mobile Bank at Cheyenne  
Mountain

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

Legacy Bank - Lamar

210 East Olive  
Lamar 81052  
719-336-4800

Legacy Bank - Mobile Branch

730 Desert Flower Boulevard  
Pueblo 81001  
719-562-1800

Legacy Bank - Pueblo

101 North Main Street  
Pueblo 81003  
719-546-0800

Legacy Bank-University Park

730 Desert Flower Boulevard  
Pueblo 81001  
719-562-1800

Legacy Bank - Pueblo West

7 Spaulding Avenue  
Pueblo West 81007  
719-547-9600

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**M**

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**Mancos Valley Bank**

138 North Main  
Mancos 81328  
970-533-7736

Mancos Valley Bank - Cortez  
Branch

27880 Highway 160  
Cortez 81321  
970-565-5432

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**McClave State Bank**

101 East First Street  
McClave 81057  
719-829-4577

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**Mile High Banks**

1726 Hover Street  
Longmont 80501  
303-684-7350

Mile High Banks - Boulder

3002 Bluff Street  
Boulder 80301  
303-413-0700

# FINANCIAL INSTITUTION DIRECTORY

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

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

Mile High Banks - Uptown  
450 East 17th Avenue  
Denver 80203  
303-962-9900

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

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

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

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

Mile High Banks - Parker  
9361 South Parker Road  
Parker 80138  
303-962-0100

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

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

Millennium Bank - Breckenridge  
Branch  
116 Lincoln Avenue  
Breckenridge 80424  
970-453-4700

Millennium Bank - Breckenridge  
Mobile Branch  
116 Lincoln Avenue  
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 Winter Park  
77699 U S Highway 40  
Fraser 80442  
970-722-0600

Millennium Bank of Steamboat  
Springs  
635 Marketplace Plaza  
Steamboat Springs 80487  
970-870-9990

Millennium Bank - Steamboat  
Springs Mobile Branch  
635 Marketplace Plaza  
Steamboat Springs 80487  
970-870-9990

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

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

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**MontroseBank**  
200 North Townsend Avenue  
Montrose 81401  
970-249-3408

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

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

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

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

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

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**Mountain Valley Bank**  
461 Main Street  
Walden 80480  
970-723-8221

Mountain Valley Bank  
101 North 6th Street  
Hayden 81639  
970-276-9099

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



# FINANCIAL INSTITUTION DIRECTORY

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Mountain Valley Bank  
2201 Curve Plaza, Suite 101A  
Steamboat Springs 80487  
970-870-6550

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**Mountain View Bank of Commerce**

12356 Huron Street  
Westminster 80234  
303-243-5400

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**N**

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**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

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**North Valley Bank**

9001 North Washington  
Thornton 80229  
303-452-5500

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

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**P**

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**Park State Bank & Trust**

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

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**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  
117 North Main Street  
Creede 81130  
719-658-0700

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

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

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**Points West Community Bank**

100 East Third Street  
Julesburg 80737  
970-474-3341

Points West Community Bank -  
Greeley  
6801 West 20th Street  
Greeley 80634  
970-330-1200

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

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

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**Premier Bank**

2480 West Alameda Avenue  
Denver 80223  
303-975-8888

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

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**The Pueblo Bank and Trust  
Company**

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

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

The Pueblo Bank and Trust  
Company  
325 West Sixth Street  
Pueblo 81003  
719-585-2382

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

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## R

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### Redstone Bank

15765 East Arapahoe Road  
Centennial 80016  
720-880-5000

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### Rocky Mountain Bank & Trust

101 East Main Street  
Florence 81226  
719-784-6316

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

## S

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### The State Bank

124 Colorado Avenue  
La Junta 81050  
719-384-5901

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

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

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

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### Steele Street Bank & Trust

55 Adams Street  
Denver 80206  
303-376-3800

Steele Street Bank & Trust -  
Downtown Banking Center  
555 17th Street, Suite 150  
Denver 80202  
303-376-5460

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

Steele Street Bank & Trust - UHills  
Banking Center  
2805 South Colorado Boulevard  
Denver 80222  
303-376-3840

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### 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

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### Timberline Bank

633 24 Road  
Grand Junction 81505  
970-920-0112

Timberline Bank  
720 East Hyman Avenue  
Aspen 81611  
970-920-0112

Timberline Bank, Montrose  
1561 Oxbow Drive  
Montrose 81401  
970-240-5489

## V

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### Valley Bank & Trust

4900 East Bromley Lane  
Brighton 80601  
303-659-3490

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

Valley Bank & Trust - Main Branch  
30 North 4th Avenue  
Brighton 80601  
303-659-5450

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

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

Valley Bank & Trust, Carbon Valley  
Branch  
418 8th Street  
Frederick 80514  
303-833-2290

Valley Bank & Trust - Hudson  
Branch  
580 Dahlia Street  
Hudson 80642  
303-536-9259

Valley Bank - Lyons Branch  
304 2nd Avenue  
Lyons 80540  
303-823-6668

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

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### Verus Bank of Commerce

3700 South College Avenue, Unit  
102  
Fort Collins 80525  
970-204-1010

Verus Bank of Commerce -  
Loveland Branch  
102 East 29th Street  
Loveland 80538  
970-679-7150

## W

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### Wray State Bank

300 Clay Street  
Wray 80758  
970-332-4111

# FINANCIAL INSTITUTION DIRECTORY

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Windsor State Bank a branch of  
Wray State Bank  
1130 Main Street  
Windsor 80550  
970-674-1488

## Y

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**Yampa Valley Bank**  
600 South Lincoln Avenue  
Steamboat Springs 80487  
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

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

## MONEY TRANSMITTERS

## A

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

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**ADP Payroll Services, Inc.**  
One ADP Boulevard, Mail Stop 443  
Roseland, NJ 07068  
909-592-6411

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**Amazon Payments, Inc.**  
410 Terry Avenue North  
Seattle, WA 98109  
866-216-1075

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**American Express Prepaid Card  
Management Corporation**  
4315 South 2700 West  
Salt Lake City, UT 84184  
801-945-7185

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**American Express Travel Related  
Services Company, Inc.**  
200 Vesey Street  
UMC: MY4902  
New York, NY 10285  
801-945-7185

## B

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**Bancomer Transfer Services, Inc.**  
16825 Northchase Drive  
Houston, TX 77060  
281-765-1500

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**Blackhawk Network California, Inc.**  
6220 Stoneridge Mall Road  
Pleasanton, CA 94588  
925-226-9990

## C

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**Cambridge Mercantile Corp.  
(U.S.A.)**  
902 Carnegie Center, Suite 340  
Princeton, NJ 08540  
609-452-5000

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**CheckFreePay Corporation**  
15 Sterling Drive  
Wallingford, CT 06492  
203-679-4400

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

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

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**Continental Exchange Solutions,  
Inc.**  
6565 Knott Avenue  
Buena Park, CA 90620  
562-345-2100

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**Custom House (USA) Ltd.**  
517 Fort Street  
Victoria, BC V8W 1E7  
Canada  
250-220-1015

## D

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**Dar al Tawakul General Trading,  
LLC**  
2200 East Franklin Avenue, Suite  
204  
Minneapolis, MN 55404  
612-332-0666

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**DolEx Dollar Express, Inc.**  
700 Highlander Boulevard, Suite 450  
Arlington, TX 76015  
817-548-4700

## E

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**ENRAMEX, INC.**  
4601 Wadsworth Boulevard  
Wheat Ridge 80033  
303-291-6000

## G

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**Golden Money Transfer, Inc.**  
517 4th Avenue, Suite 103  
San Diego, CA 92101  
888-702-5656

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**Google Payment Corp.**  
1600 Amphitheatre Parkway  
Mountain View, CA 94043  
650-253-4801

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**Green Dot Corporation**  
605 East Huntington Drive, Suite 205  
Monrovia, CA 91016  
626-775-3400

## I

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**Integrated Payment Systems Inc.**  
6200 South Quebec Street, Suite  
420  
Greenwood Village 80111  
303-967-8000

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**Intercambio Express, Inc.**  
426 North Main Street  
Elkhart, IN 46516  
574-534-8441

# FINANCIAL INSTITUTION DIRECTORY

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**Intermex Wire Transfer LLC**

9480 South Dixie Highway  
Miami, FL 33156  
305-671-8000

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**ITC Financial Licenses, Inc.**

5617 Princeton Avenue, Suite B  
Columbus, GA 31904  
678-921-5342

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**J**

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**JPay Inc.**

12864 Biscayne Boulevard  
Miami, FL 33181  
305-577-5543

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**K**

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**Kaah Express F S Inc.**

611 Cedar Avenue South  
Minneapolis, MN 55454  
612-332-6200

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**Keefe Commissary Network, L.L.C.**

10880 Lin Page Place  
St. Louis, MO 63132  
800-864-5986

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**L**

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**Lucky Money, Inc.**

1028 Mission Street  
San Francisco, CA 94103  
415-864-8367

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**M**

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**Moneybookers USA, Inc.**

61 Broadway, Suite 1603  
New York, NY 10006  
212-968-7250

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**MoneyGram Payment Systems, Inc.**

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

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**N**

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**nFinanSe Payments Inc.**

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

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**North American Money Transfer, Inc.**

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

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**NoteWorld LLC**

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

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**O**

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**Obopay, Inc.**

350 Marine Parkway  
Redwood City, CA 94065  
650-264-2000

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**Official Payments Corporation**

11130 Sunrise Valley Drive  
Reston, VA 20191  
571-382-1000

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**OMNEX Group, Inc.**

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

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**Order Express, Inc.**

685 West Ohio Street  
Chicago, IL 60654  
312-235-5200

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**P**

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**Paychex, Inc.**

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

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**PayPal, Inc.**

2211 North First Street  
San Jose, CA 95131  
408-967-1068

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**PreCash, Inc.**

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

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**PRODIRA, Inc.**

Col. La Florida  
Avenida La Florida #3A  
Zacatecas, ZC 98618  
Mexico  
800-700-8468

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**S**

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**Saigon Central Post, Inc.**

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

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**Servicio Uniteller, Inc.**

218 Route 17 North, Suite 402  
Rochelle Park NJ 07662  
201-345-2000

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**SGS Corporation**

14849 Firestone Boulevard  
La Mirada, CA 90638  
425-943-8330

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**Signe Corporation**

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

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**Softgate Systems, Inc.**

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

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**T**

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**Tempo Financial US Corp.**

7935 East Prentice Avenue, Suite  
300W  
Greenwood Village, CO 80111  
303-256-3400

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**Tempus Consulting, Inc.**

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

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**Travellex Currency Services Inc.**

29 Broadway, 1st Floor  
New York, NY 10006  
217-701-0479

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**Travellex Global Business Payments, Inc.**

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

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**V**

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**Viamerica Corporation**

4641 Montgomery Avenue  
Bethesda, MD 20814  
800-401-7626

# FINANCIAL INSTITUTION DIRECTORY

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## W

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**Western Union Financial Services, Inc.**

12500 East Belford Avenue  
Suite M12K3  
Englewood, CO 80112  
720-332-1000

## X

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**Xoom Corporation**

100 Bush Street, Suite 300  
San Francisco, Ca 94104  
415-777-4800

## O

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**Orchard Trust Company**

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

## S

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**Sentinel Trust Company**

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

## T

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**Trust Company of America**

7103 South Revere Parkway  
Centennial 80112  
303-705-6000

## TRUST COMPANIES

## F

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**First Data Trust Company, LLC.**

6200 South Quebec Street, Suite  
260  
Greenwood Village 80011  
303-967-5303

## I

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**Investment Trust Company**

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

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**Investors Independent Trust Company**

507 Canyon Boulevard  
Boulder 80302  
303-444-9060

## L

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**Lincoln Trust Company**

717 Seventeenth Street, Suite 2100  
Denver 80202

## M

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**MG Trust Company**

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

### *Cover Photo*

*Photo Title – A resident herd of elk in Rocky Mountain National Park in Estes Park*

*Photo By: Matt Inden/Weaver Multimedia Group*

*Permission to use photo provided courtesy of the Colorado Tourism Office - <http://www.colorado.com>*



**Colorado Division of Banking**  
1560 Broadway, Suite 975  
Denver, Colorado 80202  
303.894.7575 telephone  
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*Working to Preserve Public Trust in Colorado Banking*