

Colorado Division of Banking



103rd Annual Report

of the State Bank Commissioner
of the State of Colorado



January 1, 2012 to December 31, 2012



DECLARATION OF POLICY

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

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

PRESERVE AND PROMOTE

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

SEEK

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

Working to Preserve Public Trust in Colorado Banking

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



**103RD 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, 2012
through December 31, 2012**



COLORADO STATE BANKING BOARD

Commercial Bank Representatives

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

James L. Basey, President/CEO
Centennial Bank

Ashley J. Burt, President
Gunnison Bank and Trust Company

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

Emily Robinson, President
FirstBank – West

Money Transmitter Representative

Joseph Cachey III, Chief Compliance Officer
The Western Union Company

Trust Company Representative

Cynthia Dash, Chief Operations Officer
Matrix Financial Solutions, Inc.

Public Members

Diane S. Barrett

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 12, 2013

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

Dear Governor Hickenlooper:

I am honored to submit the 2012 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 continued to improve during 2012. Colorado's unemployment rate was less than 7.2 percent as of December 31, 2012, a decline from 7.8 percent in 2011 and 9 percent in 2010. Also, based upon recent examinations, it appears that bank's loan portfolios and earnings have improved significantly from previous years.

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. As evidence, Colorado-chartered banks had a cumulative net income of \$367 million in 2012. This compares favorably to \$270 million in the previous year.

Trust activities at state-chartered trust companies were also affected by the past volatility in the financial markets, but the industry continued to remain profitable. In addition, the Division licenses and regulates 56 money transmitters.

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

State Bank Commissioner

Fred J. Joseph

Deputy State Bank Commissioner

William Mickles

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

Terry Breckenridge

Kenneth Boldt

Karen Stewart

Senior Financial Institution Examiners

David Avery

Marsha Massey

Liesel Bimmerle

John Pray

Nicoletta MacKenzie

Lisa Shoup

EDP Auditor II

Paul Ehizuelen

Financial Institution Examiners

John Benedetti

Rob Rabolt

Anna Bush

Cassandra Radcliffe

John Condren

Michelle Ravenscroft

Trey Craig

Eddie Rose

Barbara Eastburn

Debbie Russell

Zane Finch

Russell Saunders

Tracy Green

Rachael Thompson

Ricardo Giardiello

Carla Velasco-Edgar

Linh Jones

Travis Willden

Jennifer Kim

Troy Winkel

Clint Philpot

Office Manager/Accounting Tech

Sheryn Greene

PDPA Administrative Assistant

Vivian Mooren

Receptionist/Office Support

Nancy Miera

Judi Starnes

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DIVISION OVERVIEW

Division Mission and Structure

As a unit of the Colorado Department of Regulatory Agencies, the Division of Banking is responsible for the regulation of state-chartered commercial banks, trust companies, and money transmitters. The Division holds charter and license application hearings, issues rules and regulations, and investigates consumer complaints involving regulated institutions. Division staff conduct examinations of state-chartered institutions and licensees. The Division works closely with the Federal Reserve Bank and the Federal Deposit Insurance Corporation in the regulation of commercial banks and industrial banks and certain federally insured trust companies. The Division is also responsible for the enforcement of the Public Deposit Protection Act to protect public entity deposits held by state and national banks.

The nine-member Colorado State Banking Board (Banking Board) is the policy and rule-making authority for the Division. The Banking Board consists of five members who are executive officers of commercial banks, an executive officer of a money transmitter company, an executive officer of a trust company, and two public members. The Governor appoints Banking Board members to staggered four-year terms. At least two of the commercial bank members must be from institutions with less than \$150 million in total assets. The Banking Board conducts monthly meetings that are open to the public, and the public is encouraged to attend.

The State Bank Commissioner is the administrative head of the Division, responsible for the day-to-day operation of the Division, including personnel matters, records, reports, systems, and procedures. The Commissioner is also responsible for all examination and enforcement functions of the Division, subject to the policy-making and rule-making authority of the Banking Board. The specific duties and powers of the Commissioner are set forth in Section 11-102-102, C.R.S.

As of December 31, 2012, 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, the Deputy 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 OVERVIEW

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.

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.

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.

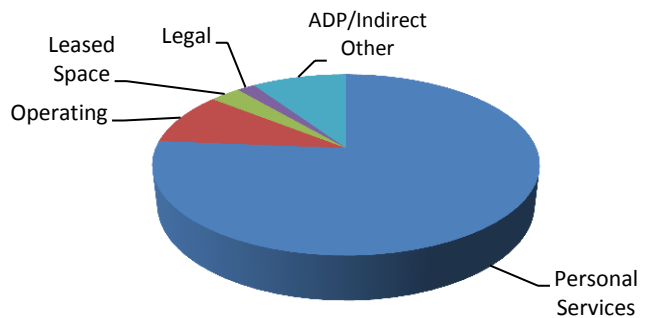
As required by statute, the Department of Regulatory agencies performs Sunset reviews of the functions of the Division and Banking Board, with respect to regulatory programs. The results of the review and recommendations are provided to the Colorado General Assembly. If the General Assembly does not pass legislation extending such regulation, the program is repealed by operation of law. The Money Transmitters Act and the Division and Banking Board 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 underwent a Sunset review in 2012. Among other recommendations, the final Sunset reports recommended that the Division and the Banking Board, as well as the Money Transmitters Act, be continued until the year 2024.

DIVISION OVERVIEW

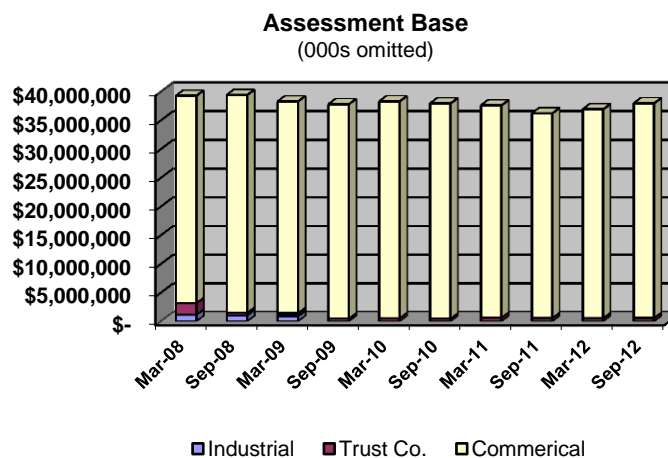
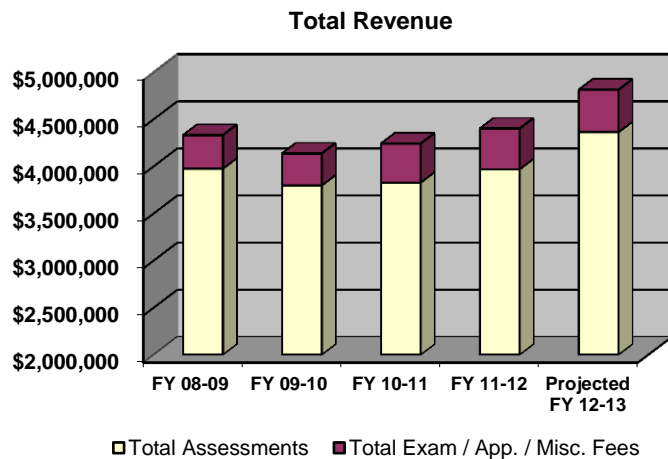
Division Budget and Funding

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 2012-2013 fiscal year is \$5,219,782.

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.



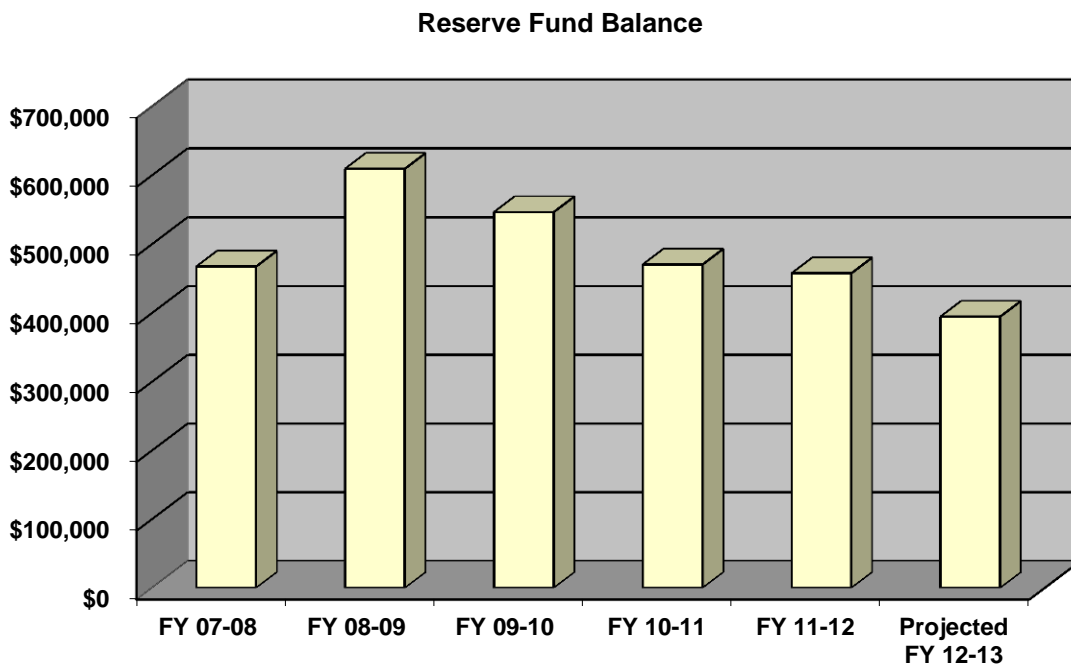
Category	Amount	Percentage
Personal Services	\$ 3,982,443	76%
Operating	\$ 490,703	9%
Leased Space	\$ 160,269	3%
Legal	\$ 92,700	2%
ADP / Indirect Other	\$ 493,667	10%
Total	\$ 5,219,782	100%



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, 2013, and actual fiscal year-end balances for the preceding five fiscal years, are reflected in the following chart:



Fiscal Year	Balance
FY07-08	467,448
FY08-09	609,524
FY09-10	546,546
FY10-11	470,430
FY11-12	457,682
Projected FY12-13	396,668

INDUSTRY CONDITION

The Colorado economy improved during 2012 thereby reversing the slowdown that began in 2008 with the national economy. Colorado's unemployment rate declined to 7.2 percent from 7.8 percent in 2011 and 9 percent in 2010. Although there was an overall decline in the unemployment rate, labor market conditions varied across the state. Also, Colorado experienced positive job growth over the past year at a rate of 2.7 percent. At this rate, Colorado is outpacing the nation in growth. Nationwide growth was 1.5 percent.

Although the level is not at the peak of 2008, residential construction activity has picked up considerably. It increased 52.5 percent over the previous year. Residential permitting activity has increased sharply, especially for multi-family.

Home prices in 2012 rose by 10.7 percent over 2011. This compares favorably with the nationwide rate of 5.5 percent. Non-residential construction activity has remained flat.

Oil drilling has increased over the past two years, but natural gas drilling has declined. Mining activity made up slightly more than 4 percent of Colorado's gross domestic product.

Due to the foregoing, there has been a rebound in bank earnings. Total income for all state-chartered banks in 2012 was \$367 million (or a 1.01 percent return on average assets). Investment balances are up. Bank owned real estate has declined 14.3 percent from 2011. Bank deposit volume is up \$2.2 billion. And lastly, bank capital levels continue to increase. For example, the total equity capital to total assets ratio has improved from 9.7 percent in 2011 to 9.83 percent in 2012.

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

INDUSTRY CONDITION

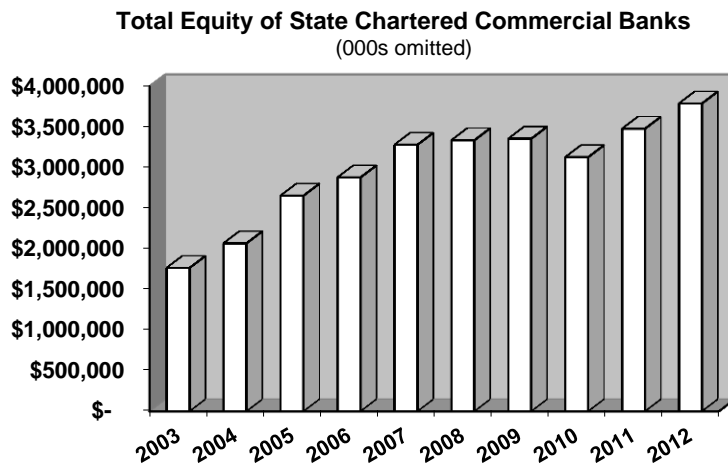
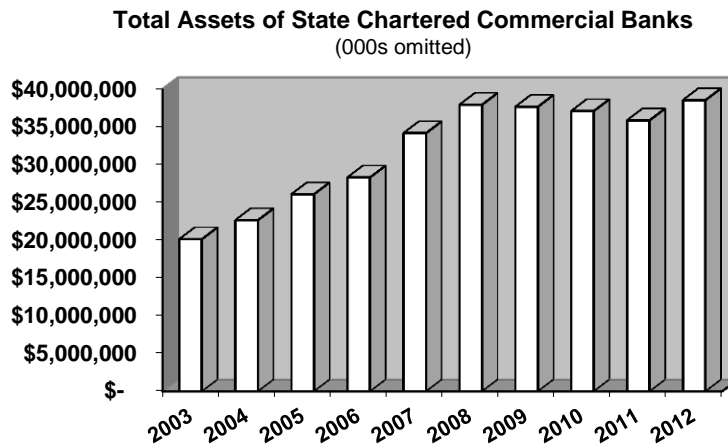
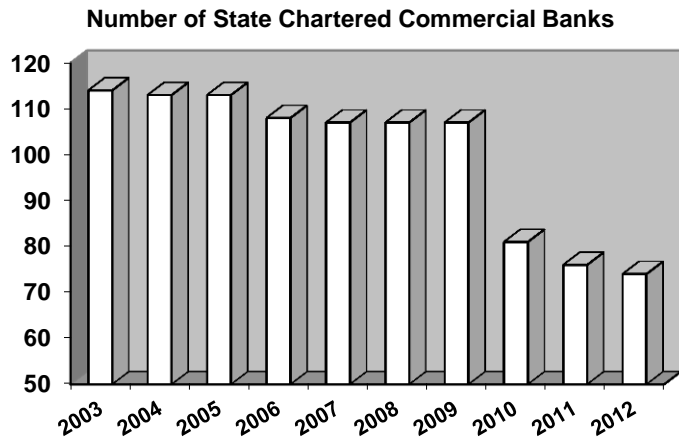
Commercial Banks

As a major sign of improvement in the financial condition of the state-chartered banks, there were no bank closures in Colorado in 2012. In 2011, there were 5 closures. Banks have taken significant corrective measures to improve their balance sheets.

Also, in 2012, assets held by state-chartered banks increased by 7 percent over the previous year. Also, total deposits increased by 8 percent over the previous year. 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 1.01 percent and a 13 basis point improvement in the equity capital to total assets ratio of 9.83 percent as of December 31, 2012.

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, 2012.



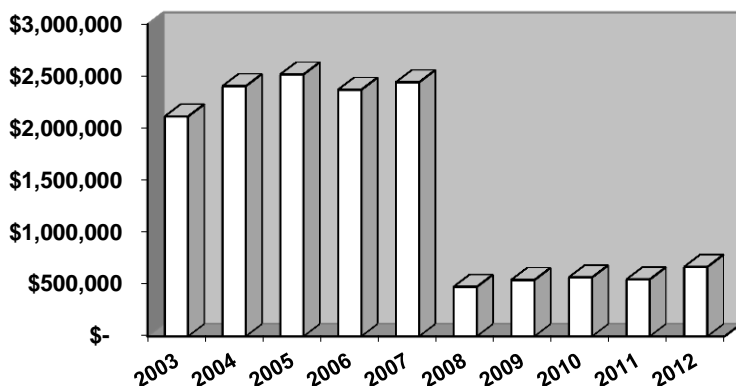
INDUSTRY CONDITION

Trust Companies

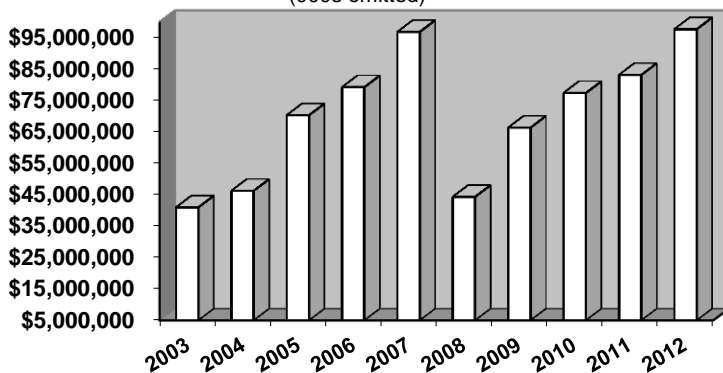
State chartered trust companies provide a variety of fiduciary services, including traditional managed trust business, administering self-directed IRA or pension funds, and administration of collective investment funds. Trust companies are authorized to invest in loans, but are prohibited from originating 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, 2012, there was one depository trust company and seven non-depository trust companies chartered under the Colorado Division of Banking.

Corporate trust company assets increased by 21.94 percent, and equity increased by 9.62 percent during the year, while total fiduciary, or trust assets, held by Colorado trust companies increased by \$14.6 billion, or 17.51 percent, to \$97.7 billion.

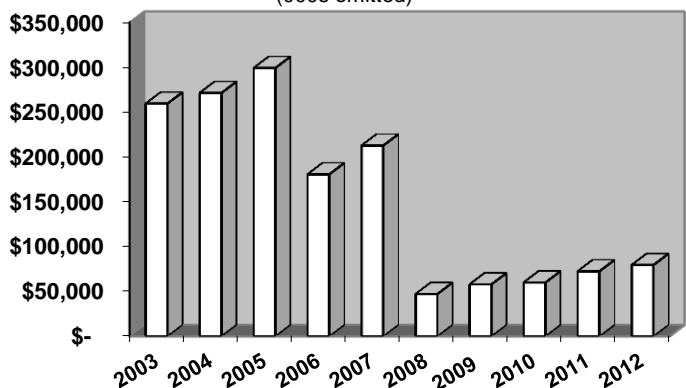
Total Assets of Trust Companies
(000s omitted)



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



Total Equity of Trust Companies
(000s omitted)

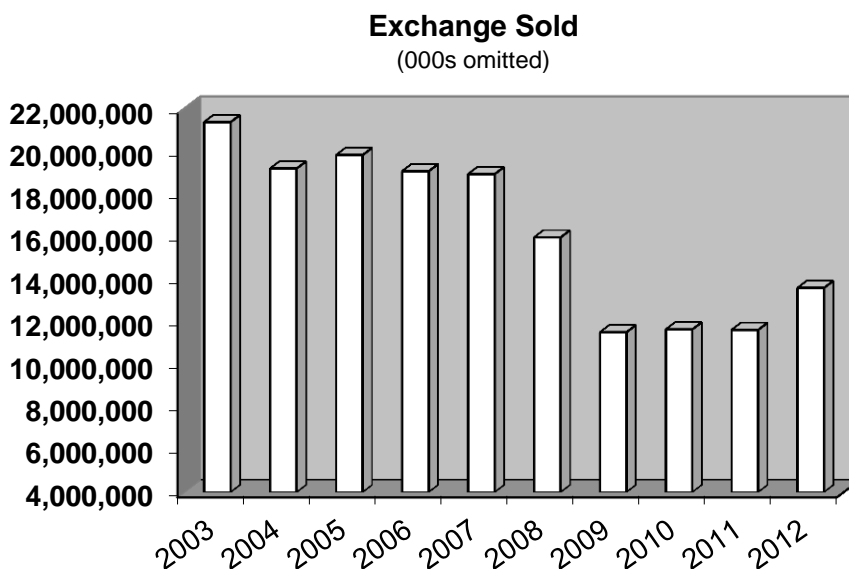


INDUSTRY CONDITION

Money Transmitter Companies

As of December 31, 2012, there were fifty-six 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. One licensee turned in their license in 2012, and the Division licensed four new money transmitters during the year. As of December 31, 2012, the Division had eight applications for money transmitter licenses in process or pending.

With the continued economic recovery in 2012, transmission volume increased from 2011 to 2012. The total dollar amount of money transmitted and exchange sold or issued in Colorado during 2012, by Colorado licensed money transmitters, was slightly over \$13.6 billion compared to \$11.6 billion in 2011. While total revenue earned increased by 4.90 percent to \$36.6 billion as a result of the increase in transmission volume, overall profitability of Colorado licensed money transmitters decreased slightly in 2012, reporting total net income of approximately \$7.6 billion, a decline of 4.21 percent over 2011 net income. Despite the decline in net income, as of December 31, 2012, seventeen or 30.36 percent of the licensees reported net losses compared to 39.62 percent of licensees in 2011.



COMMERCIAL BANK – COMPARATIVE ABSTRACT

(000s Omitted)

ASSETS	74 Banks 12/31/12	Percent to Total	76 Banks 12/31/11	Increase (Decrease)	Percent Change
Cash and Balances Due From Depository Institutions	3,207,655	8.32%	2,416,904	790,751	32.72%
Securities					
- Held to Maturity	3,667,148	9.52%	2,808,032	859,116	30.59%
- Available for Sale	8,335,831	21.63%	8,881,134	(545,303)	-6.14%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	234,336	0.61%	221,491	12,845	5.80%
Loans and Leases, Net of Unearned Income	21,306,476	55.29%	19,816,768	1,489,708	7.52%
Less: Allowance for Loan and Lease Losses	395,391	1.03%	489,024	(93,633)	-19.15%
Loans and Leases, Net	20,911,085	54.26%	19,327,744	1,583,341	8.19%
Assets Held in Trading Accounts	1,983	0.01%	122	1,861	100.00%
Premises and Fixed Assets	870,030	2.26%	865,136	4,894	0.57%
Other Real Estate Owned	384,441	1.00%	448,384	(63,943)	-14.26%
Investments in Unconsolidated Subsidiaries	7,382	0.02%	8,877	(1,495)	-16.84%
Direct and indirect investments in real estate ventures	26,859	0.07%	27,129	(270)	0.00%
Intangible Assets	175,441	0.46%	141,212	34,229	24.24%
Other Assets	715,883	1.86%	720,193	(4,310)	-0.60%
Total Assets	38,538,074	100.00%	35,866,358	2,671,716	7.45%

LIABILITIES

Deposits					
Noninterest Bearing	8,026,114	20.83%	6,542,671	1,483,443	22.67%
Interest Bearing	25,368,815	65.83%	24,649,843	718,972	2.92%
Federal Funds Purchased/Securities Sold	558,036	1.45%	445,642	112,394	25.22%
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	479,834	1.25%	515,919	(36,085)	-6.99%
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	317,403	0.82%	234,414	82,989	35.40%
Total Liabilities	34,750,202	90.17%	32,388,489	2,361,713	7.29%

EQUITY CAPITAL

Perpetual Preferred Stock	11,766	0.03%	11,766	0	0.00%
Common Stock	117,944	0.31%	117,725	219	0.19%
Surplus	2,204,495	5.72%	2,128,494	76,001	3.57%
Undivided Profits/Capital Reserves	1,288,298	3.34%	1,063,304	224,994	21.16%
Accumulated other income	165,939	0.43%	155,520	10,419	6.70%
Other Equity Capital Components	(1,504)	0.00%	0	(1,504)	-0.06%
Total Bank Equity Capital	3,786,938	9.83%	3,476,809	310,129	8.92%
Noncontrolling (minority) interest in consolidated subsidiaries	934	0.00%	1,062	(128)	-12.05%
Total Equity Capital	3,787,872	9.83%	3,477,871	310,001	8.91%
Total Liabilities and Equity Capital	38,538,074	100.00%	35,866,360	2,671,714	7.45%

COMMERCIAL BANK – INCOME STATEMENT

(000s Omitted)

Interest Income:		
Interest and fees on loans	1,037,987	
Income from lease financing receivables	4,222	
Interest income on balance due from depository institution	5,236	
Interest and dividend income on securities	326,269	
Interest income from assets held in trading	0	
Interest income of federal funds sold and securities purchased under agreement to resell	590	
Other Interest Income	3,520	
Total Interest Income	1,377,824	
Interest Expense:		
Interest on deposits	112,932	
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	0	
Interest on federal funds purchased and securities sold under agreements to repurchase	1,813	
Interest on trading liabilities and other borrowed money	11,319	
Interest on subordinated notes and debentures	0	
Total Interest Expense	126,064	
Net Interest Income		1,251,760
Provision for Loan Losses		35,919
Noninterest Income:		
Income from fiduciary activities	25,509	
Service charges on deposit accounts	85,742	
Trading Revenue	509	
Investment banking, advisory, brokerage, and underwriting fees and commissions	4,006	
Venture capital revenue	1,899	
Net servicing fees	2,348	
Net securitization income	0	
Insurance commission and fees	1,521	
Net gains (losses) on sales of loans and leases	23,535	
Net gains (losses) on sales of other real estate owned	(35,182)	
Net gains (losses) on sales of other assets (excluding securities)	(367)	
Other Noninterest Income	125,681	
Total Noninterest Income		235,201
Gain (Loss) on Securities not Held in Trading Accounts		18,415
Noninterest Expense:		
Salaries	512,103	
Expenses of premises and fixed assets	141,486	
Amortization expense of intangible assets (including goodwill)	6,641	
Other noninterest expense	331,920	
Total Noninterest Expense		992,150
Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments	477,307	
Applicable Income Taxes	107,097	
Income (Loss) before extraordinary items and other adjustments	370,210	
Extraordinary Items and Other Adjustments, Net of Income Taxes	(2,750)	
Net Income (loss) attributable to bank and noncontrolling (minority) interests	367,460	
LESS: Net income (loss) attributable to noncontrolling (minority) interest	(202)	
Net Income		367,662
Return on Average Assets		1.01%

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	\$48,754	\$39,534	\$93,228	\$1,384	\$2,598	\$184,214	\$166,161	\$167,106	\$17,108	1.81
ALAMOSA	First Southwest Bank	\$17,647	\$37,142	\$154,923	\$3,577	\$5,174	\$240,771	\$209,148	\$213,833	\$26,938	0.08
AULT	Farmers Bank	\$26,533	\$14,779	\$177,386	\$2,898	\$1,222	\$235,909	\$208,400	\$208,572	\$27,337	1.30
AURORA	Citywide Banks	\$121,733	\$172,905	\$756,597	\$17,446	\$18,956	\$1,106,788	\$971,853	\$1,004,347	\$102,441	0.54
BAYFIELD	Pine River Valley Bank	\$16,771	\$36,966	\$77,170	\$2,170	\$4,116	\$147,954	\$133,292	\$134,703	\$13,251	-0.38
BOULDER	Flatirons Bank	\$1,329	\$37,430	\$65,197	\$1,828	\$918	\$105,606	\$87,527	\$94,406	\$11,200	0.99
BRIGHTON	Valley Bank & Trust	\$14,343	\$105,338	\$116,284	\$2,564	\$8,518	\$262,533	\$236,651	\$237,991	\$24,542	0.33
BROOMFIELD	Summit Bank & Trust	\$4,793	\$20,602	\$82,669	\$1,204	\$8,427	\$119,751	\$93,319	\$107,361	\$12,390	-0.29
BRUSH	The Farmers State Bank of Brush	\$9,638	\$33,303	\$57,884	\$732	\$445	\$102,580	\$85,513	\$86,322	\$16,258	1.21
BUENA VISTA	Collegiate Peaks Bank	\$43,384	\$27,595	\$175,219	\$2,402	\$6,961	\$261,312	\$218,374	\$228,845	\$32,467	1.06
BURLINGTON	The Bank of Burlington	\$17,445	\$43,637	\$8,766	\$138	\$168	\$70,523	\$63,842	\$63,879	\$6,644	0.75
CALHAN	Farmers State Bank of Calhan	\$3,419	\$96,732	\$101,216	\$1,534	\$3,488	\$209,241	\$165,421	\$186,289	\$22,952	0.42
CASTLE ROCK	Castle Rock Bank	\$14,414	\$26,500	\$61,175	\$2,207	\$5,109	\$111,666	\$98,717	\$99,830	\$11,836	1.35
CENTENNIAL	Centennial Bank	\$25,915	\$72,137	\$287,317	\$2,220	\$11,919	\$410,292	\$359,513	\$369,340	\$40,952	-0.30
CENTENNIAL	Redstone Bank	\$3,455	\$2,077	\$48,026	\$729	\$4,098	\$66,850	\$58,420	\$58,650	\$8,199	0.58
CHEYENNE WELLS	The Eastern Colorado Bank	\$19,230	\$90,546	\$182,287	\$2,497	\$4,066	\$322,400	\$274,145	\$290,008	\$32,392	1.32
COLORADO SPRINGS	5Star Bank	\$3,467	\$41,732	\$107,708	\$1,459	\$4,502	\$177,646	\$139,933	\$141,155	\$36,491	0.80
COLORADO SPRINGS	The Bank at Broadmoor	\$12,738	\$54,956	\$69,885	\$687	\$7,243	\$202,647	\$176,680	\$178,922	\$23,726	0.54
CORTEZ	The Citizens State Bank of Cortez	\$6,329	\$20,350	\$45,310	\$1,042	\$1,634	\$75,779	\$65,191	\$66,647	\$9,132	0.22
DENVER	ANB Bank	\$84,056	\$1,226,090	\$597,766	\$11,471	\$110,008	\$2,050,569	\$1,695,436	\$1,846,314	\$204,255	0.54
DENVER	The Bank of Denver	\$61,993	\$16,269	\$109,428	\$1,352	\$6,711	\$198,366	\$179,068	\$179,600	\$18,766	0.86
DENVER	Bankers' Bank of the West	\$97,753	\$67,762	\$160,408	\$5,879	\$135	\$368,545	\$321,704	\$331,103	\$37,442	1.42

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	CoBiz Bank	\$62,081	\$563,628	\$1,917,049	\$45,674	\$4,398	\$2,612,223	\$2,163,513	\$2,338,907	\$273,316	1.25
DENVER	First Western Trust Bank	\$102,052	\$41,431	\$508,937	\$10,127	\$5,201	\$683,306	\$596,044	\$616,109	\$67,197	-0.01
DENVER	Guaranty Bank and Trust Company	\$171,204	\$443,146	\$1,158,749	\$25,142	\$46,087	\$1,883,900	\$1,462,756	\$1,666,994	\$216,906	0.80
DENVER	Premier Bank	\$5,204	\$9,021	\$28,699	\$849	\$1,287	\$46,346	\$43,892	\$44,096	\$2,250	0.60
DENVER	Steele Street Bank & Trust	\$74,327	\$66,400	\$320,441	\$3,852	\$8,117	\$477,759	\$428,771	\$430,170	\$47,589	1.84
DENVER	Young Americans Bank	\$12,334	\$659	\$18	\$3	\$83	\$14,954	\$13,627	\$13,759	\$1,195	-6.44
DOLORES	The Dolores State Bank	\$10,931	\$45,386	\$71,955	\$1,071	\$6,049	\$137,759	\$117,763	\$120,265	\$17,494	1.11
ESTES PARK	Bank of Estes Park	\$14,443	\$31,740	\$50,945	\$1,306	\$776	\$117,772	\$105,487	\$105,943	\$11,829	0.95
FLAGER	High Plains Bank	\$25,245	\$11,410	\$71,741	\$1,472	\$716	\$110,760	\$92,815	\$100,140	\$10,620	1.49
FLORENCE	Rocky Mountain Bank & Trust	\$7,543	\$50,268	\$28,642	\$1,470	\$2,905	\$95,066	\$86,708	\$87,087	\$7,980	1.78
FORT COLLINS	Bank of Colorado	\$127,296	\$813,277	\$1,350,939	\$29,630	\$36,144	\$2,345,845	\$1,938,336	\$2,101,681	\$244,164	1.66
FORT COLLINS	Verus Bank of Commerce	\$22,303	\$0	\$239,795	\$4,090	\$421	\$267,095	\$226,718	\$231,671	\$35,424	2.00
FORT MORGAN	FMS Bank	\$7,024	\$40,898	\$73,826	\$1,585	\$4,158	\$133,240	\$104,937	\$120,228	\$13,012	1.01
FOWLER	The Fowler State Bank	\$5,962	\$28,773	\$32,374	\$1,039	\$41	\$69,175	\$60,239	\$60,396	\$8,779	0.77
GLENWOOD SPRINGS	Alpine Bank	\$356,010	\$439,867	\$1,385,112	\$34,590	\$72,793	\$2,397,156	\$2,039,985	\$2,112,236	\$284,921	0.97
GRAND JUNCTION	Home Loan State Bank	\$1,526	\$44,217	\$20,191	\$486	\$5,967	\$72,944	\$61,829	\$65,999	\$6,945	0.07
GRAND JUNCTION	Timberline Bank	\$11,918	\$17,120	\$123,233	\$2,217	\$2,860	\$154,985	\$131,793	\$137,981	\$17,004	0.18
GREELEY	Cache Bank & Trust	\$20,643	\$65,572	\$69,527	\$1,039	\$3,802	\$161,351	\$146,764	\$147,152	\$14,199	0.70
GREELEY	First FarmBank	\$5,453	\$15,456	\$62,092	\$780	\$345	\$84,474	\$70,029	\$75,535	\$8,939	1.02
GREELEY	New West Bank	\$5,589	\$80,590	\$85,967	\$1,128	\$2,308	\$179,259	\$162,909	\$163,487	\$15,771	1.00
GREENWOOD VILLAGE	First American State Bank	\$17,636	\$60,340	\$143,071	\$2,331	\$204	\$237,554	\$192,647	\$220,633	\$16,921	0.18
GUNNISON	The Gunnison Bank and Trust Company	\$11,672	\$13,081	\$42,446	\$804	\$2,864	\$71,349	\$63,267	\$64,481	\$6,868	0.66

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
HOTCHKISS	First State Bank of Colorado	\$8,593	\$45,935	\$114,069	\$2,216	\$2,424	\$183,994	\$158,288	\$159,112	\$24,882	0.48
JULESBURG	Points West Community Bank	\$8,035	\$84,409	\$102,296	\$1,912	\$3,777	\$201,998	\$173,562	\$181,030	\$20,968	2.95
LA JUNTA	The Colorado Bank & Trust Company of La Junta	\$18,427	\$27,983	\$45,272	\$1,841	\$3,063	\$95,856	\$86,907	\$87,839	\$8,017	0.23
LA JUNTA	The State Bank	\$26,910	\$7,731	\$50,902	\$1,012	\$4,495	\$96,431	\$78,705	\$84,324	\$12,107	0.07
LAKEWOOD	FirstBank	\$811,320	\$5,451,204	\$6,246,958	\$88,904	\$290,159	\$12,844,855	\$11,576,736	\$11,814,690	\$1,030,165	1.47
LAKEWOOD	Front Range Bank	\$2,097	\$65,990	\$91,076	\$945	\$4,760	\$167,109	\$124,587	\$150,692	\$16,416	0.37
LAMAR	Colorado East Bank & Trust	\$107,481	\$161,530	\$472,851	\$12,753	\$20,944	\$798,024	\$707,247	\$711,578	\$86,446	0.05
LAMAR	Community State Bank	\$8,873	\$13,229	\$50,066	\$1,337	\$224	\$86,061	\$76,319	\$76,644	\$9,417	1.32
LAMAR	Frontier Bank	\$5,760	\$94,350	\$109,699	\$2,499	\$2,746	\$221,713	\$193,509	\$193,826	\$27,887	2.06
LONGMONT	Mile High Banks	\$140,701	\$5,077	\$572,196	\$0	\$9,064	\$821,980	\$704,948	\$719,480	\$102,500	0.00
LOVELAND	Advantage Bank	\$19,154	\$24,667	\$199,532	\$6,766	\$3,947	\$270,261	\$256,734	\$257,798	\$12,463	-1.79
LOVELAND	Home State Bank	\$21,241	\$270,675	\$363,029	\$7,468	\$16,080	\$677,521	\$595,369	\$614,561	\$62,960	1.04
MANCOS	Mancos Valley Bank	\$6,932	\$32,173	\$36,343	\$1,303	\$2,740	\$77,917	\$69,906	\$70,066	\$7,851	0.55
MCCLAVE	McClave State Bank	\$3,878	\$4,958	\$14,602	\$352	\$493	\$24,112	\$21,301	\$21,378	\$2,734	1.58
MONTROSE	MontroseBank	\$15,865	\$104,973	\$98,764	\$2,025	\$4,524	\$226,515	\$202,229	\$202,466	\$24,049	1.38
MONUMENT	Integrity Bank & Trust	\$15,739	\$10,182	\$71,278	\$1,275	\$6,655	\$114,291	\$98,877	\$103,145	\$11,146	0.46
OURAY	The Citizens State Bank of Ouray	\$20,265	\$44,722	\$27,643	\$501	\$471	\$94,130	\$83,167	\$84,202	\$9,928	0.44
PAGOSA SPRINGS	Citizens Bank of Pagosa Springs	\$8,990	\$27,304	\$33,341	\$1,677	\$1,964	\$71,818	\$63,756	\$63,896	\$7,922	0.43
PARKER	Champion Bank	\$5,593	\$2,004	\$47,054	\$2,206	\$3,158	\$61,559	\$54,893	\$55,460	\$6,100	-1.01
PUEBLO	The Pueblo Bank and Trust Company	\$34,104	\$90,500	\$155,260	\$6,310	\$7,546	\$313,104	\$275,630	\$277,902	\$35,202	-1.19
SALIDA	High Country Bank	\$24,425	\$21,617	\$132,938	\$1,421	\$6,209	\$190,536	\$167,579	\$168,797	\$21,738	1.08

COMMERCIAL BANK – DETAIL

(000s Omitted)

City	Institution Name	Cash & Due from Banks	Total Securities	Total Loans	Loan Loss Reserve	Fixed Assets	Total Assets	Total Deposits	Total Liabilities	Total Equity Capital	ROAA
STEAMBOAT SPRINGS	Yampa Valley Bank	\$8,578	\$54,269	\$116,301	\$2,454	\$8,055	\$186,277	\$162,659	\$167,868	\$18,408	1.12
THORNTON	North Valley Bank	\$9,897	\$8,267	\$103,327	\$2,112	\$4,174	\$128,771	\$112,871	\$115,434	\$13,337	1.01
WALDEN	Mountain Valley Bank	\$9,339	\$53,117	\$78,507	\$1,799	\$2,883	\$148,331	\$132,723	\$133,871	\$14,460	0.26
WALSH	Colorado State Bank of Walsh	\$8,492	\$13,928	\$16,037	\$242	\$311	\$44,435	\$37,799	\$37,996	\$6,439	0.80
WESTMINSTER	Mountain View Bank of Commerce	\$8,469	\$0	\$45,499	\$827	\$368	\$55,620	\$44,118	\$47,869	\$7,751	0.41
WILEY	Legacy Bank	\$13,379	\$49,873	\$151,669	\$2,742	\$4,932	\$249,536	\$208,451	\$214,275	\$35,261	0.42
WOODLAND PARK	Park State Bank & Trust	\$2,969	\$23,276	\$44,604	\$1,122	\$4,439	\$86,736	\$78,340	\$78,600	\$8,137	-0.90
WRAY	Wray State Bank	\$9,967	\$23,306	\$57,086	\$1,265	\$3,220	\$104,026	\$90,321	\$93,171	\$10,855	0.39
YUMA	Colorado Community Bank	\$88,647	\$19,068	\$336,679	\$0	\$22,263	\$508,343	\$438,261	\$442,059	\$66,284	0.00
		\$3,207,655	\$12,002,979	\$21,306,476	\$395,391	\$870,030	\$38,538,074	\$33,394,929	\$34,750,202	\$3,787,872	

TRUST COMPANY – COMPARATIVE ABSTRACT

(000s Omitted)

	8 Trust 12/31/2012	Percent to Total	8 Trust 12/31/2011	Increase (Decrease)	Percent Change
ASSETS					
Cash and Balances Due From Banks	47,091	7.05%	75,804	-28,713	-37.88%
Securities	591,254	88.54%	445,876	145,378	32.61%

Fees Receivable, Expenses, Fixed/Other Assets	29,465	4.41%	25,961	3,504	13.50%
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Total Assets	667,810	100.00%	547,641	120,169	21.94%
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LIABILITIES

Deposits	566,764	84.87%	448,318	118,446	26.42%
Accounts Payable	2,705	0.41%	1,255	1,450	115.54%

Notes Payable, Other Liabilities	18,771	2.81%	25,481	-6,710	-26.33%
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Total Liabilities	588,240	88.08%	475,054	113,186	23.83%
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CAPITAL

Perpetual Preferred Stock	0	0.00%	0	0	0.00%
Common Stock	3,320	0.50%	3,320	0	0.00%
Surplus and Retained Earnings	87,302	13.07%	55,953	31,349	56.03%
Accumulated other income	-11,052	-1.65%	15,288	-26,340	0
Other Equity capital components	0		-1,974	1974	
Total Capital	79,570	11.92%	72,587	6,983	9.62%

Total Liabilities and Equity Capital	667,810	100.00%	547,641	120,169	21.94%
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TRUST ACCOUNTS

Total Trust Assets	97,677,229		83,121,508	14,555,721	17.51%
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Number of Trust Accounts (Actual)	262,193		297,286	-35,093	-11.80%
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Trust Account Average	372,539		279,601	92,938	33.24%
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TRUST COMPANY – INCOME STATEMENT

(000s Omitted)

Income

Trust administrative fee income	50,386	
Interest and dividend income earned	12,496	
Other Income	1,409	
Total Income		64,291

Expenses

Interest expense	99	
Salaries and employee benefits	25,422	
Expenses of premises and fixed assets	5,088	
Other expenses	19,669	
Provision for Loan Losses	(72)	
Total Expenses		50,206
Net Income Before Taxes	14,085	
Gain (Loss) on Securities not Held in Trading Accounts		0
Applicable Income Taxes		1,823
Extraordinary Items and Other Adjustments, Net of Income Taxes		29,026
Net Income		41,288

FINANCIAL INSTITUTION ACTIVITY

ACTIVITY	EFFECTIVE DATE
• Licensing	
<u>Money Transmitters</u>	
NetSpend Corporation, Austin, TX	01/03/2012
Lucky Money, Inc., San Francisco, CA	01/19/2012
Olympic Financial Group, Inc., Minneapolis, MN	02/16/2012
FirstView, LLC, Atlanta, GA	04/30/2012
USForex Inc., San Francisco, CA	07/27/2012
• New Branch/Facility/Office	
<u>State-chartered Commercial Bank Branch</u>	
Centennial Bank – Boulder Branch, Boulder, Boulder County	02/28/2012
Citywide Banks – Boulder Branch, Boulder, Boulder County	04/20/2012
ANB Bank – Lenexa, Lenexa, KS	05/25/2012
ANB Bank – Quivira, Lenexa, KS	05/25/2012
ANB Bank – South Overland Park, Overland Park, KS	05/25/2012
FirstBank – Alma School & Warner Road Branch, Chandler, AZ	06/20/2012
Bank of Estes Park, Niwot Branch, Niwot, Boulder County	06/27/2012
Bank of Estes Park, St. Vrain Branch, Estes Park, Larimer County	06/27/2012
FirstBank – Fitzsimmons Branch, Aurora, Arapahoe County	08/06/2012
Centennial Bank – Edwards Branch, Edwards, Eagle County	08/22/2012
FMS Bank, Greeley, Weld County	10/01/2012
FirstBank – Glenwood Springs Branch, Glenwood Springs,	10/24/2012
Garfield County	
The Eastern Colorado Bank – Kit Carson, Kit Carson,	12/01/2012
Cheyenne County	

FINANCIAL INSTITUTION ACTIVITY

ACTIVITY	EFFECTIVE DATE
<ul style="list-style-type: none"> • New Branch/Facility/Office <i>(cont.)</i> 	
<u>Loan Production Office (LPO)</u>	
Northstar Bank of Texas, Denton, TX (Colorado Springs, CO)	07/02/2012
Crescent Bank & Trust, New Orleans, LA (Centennial, CO)	08/13/2012
Square 1 Bank, Durham, NC (Denver, CO)	09/27/2012
Northstar Bank of Texas, Denton, TX (Colorado Springs, CO)	10/22/2012
Pacific Continental Bank, Eugene, OR (Aurora, CO)	11/09/2012
<u>Trust Representative Office</u>	
First Western Trust Bank, Denver, Denver County (Jackson, WY)	04/26/2012
Investors Independent Trust Company, Boulder,	06/25/2012
Boulder County (Cherry Hills, NJ)	
PENSCO Trust Company, LLC, Portsmouth, NH (Denver, CO)	08/10/2012
<ul style="list-style-type: none"> • Name Changes 	
<u>Commercial Bank State Charter</u>	
Fort Morgan State Bank, Fort Morgan, Morgan County	04/04/2012
To: FMS Bank	
<u>Money Transmitter Company</u>	
NoteWorld LLC, Tacoma, WA	01/09/2012
To: Meracord LLC	
Dar al Tawakal General Trading, LLC, Minneapolis, MN	12/28/2012
To: Dar Al Tawakal General Trading, LLC	
Tempus Consulting, Inc., Washington, D.C.	12/31/2012
To: Tempus, Inc.	
<u>Trust Company</u>	
Orchard Trust Company, LLC, Greenwood Village, Arapahoe County	09/24/2012
To: Great-West Trust Company, LLC	
<u>Electronic Data Processor (EDP)</u>	
FASCorp, LLC, Greenwood Village, Arapahoe County	08/27/2012
To: FASCore, LLC	

FINANCIAL INSTITUTION ACTIVITY

ACTIVITY	EFFECTIVE DATE
• Conversions	
<u>National Bank Charter into Commercial State Bank Charter</u>	
First National Bank of Estes Park, Estes Park, Larimer County	06/27/2012
To: Bank of Estes Park	
• Mergers	
<u>Commercial State Bank Charter into Commercial State Bank Charter</u>	
Millennium Bank, Edwards, Eagle County	08/14/2012
Into: Centennial Bank, Centennial, Arapahoe County	
Kit Carson State Bank, Kit Carson, Cheyenne County.....	12/01/2012
Into: The Eastern Colorado Bank, Cheyenne Wells, Cheyenne County	
<u>Commercial State Bank Charter into Out-of-state Bank Charter</u>	
Bank of the San Juans, Durango, La Plata County	04/30/2012
Into: Glacier Bank, Kalispell, MT	
<u>Out-of-state Bank Charter into Colorado Commercial State Bank Charter</u>	
Premier Bank, Lenexa, KS	05/25/2012
Into: ANB Bank, Denver, Denver County	
• Relocations	
<u>State-chartered Commercial Bank Main Office</u>	
Integrity Bank & Trust, Monument, El Paso County	03/19/2012
From: 1430 Cipriani Loop	
To: 1275 Village Ridge Point	
<u>State-chartered Commercial Bank Branch</u>	
Co Biz Bank – Littleton Branch	12/05/2012
From: 101 West Mineral Avenue, Littleton, Arapahoe County	
To: 1600 Mineral Avenue, Littleton, Arapahoe County	
Citywide Banks – Belleview Branch.....	12/10/2012
From: 8101 East Belleview Avenue, Denver, Denver County	
To: 4600 South Syracuse Street, Denver, Denver County	

FINANCIAL INSTITUTION ACTIVITY

ACTIVITY	EFFECTIVE DATE
• Ceased Operations in Colorado	
<u>State-chartered Commercial Bank</u>	
Bank of the San Juans, Durango, La Plata County (<i>merger</i>).....	04/30/2012
Millennium Bank, Edwards, Eagle County (<i>merger</i>).....	08/14/2012
Kit Carson State Bank, Kit Carson, Cheyenne County (<i>merger</i>)	12/04/2012
<u>Money Transmitter Company</u>	
Saigon Central Post, Inc., Westminster, CA	01/01/2012
<u>Foreign Capital Depository</u>	
American Intercapital Depository & Trust, Denver, Denver County.....	10/22/2012
<u>Loan Production Office (LPO)</u>	
Live Oak Banking Company, Wilmington, NC (Colorado Springs, CO).....	04/18/2012
Square 1 Bank, Durham, NC (Boulder, CO)	08/31/2012
<u>State-chartered Commercial Bank Branch</u>	
ANB Bank – Mountain Village, Telluride, San Miguel County	01/06/2012
ANB Bank – Fruita, Fruita, Mesa County	01/09/2012
ANB Bank – Orchard Mesa, Grand Junction, Mesa County.....	01/11/2012
CoBiz Northwest Branch, Surprise, AZ.....	04/16/2012
Advantage Bank (branch), Boulder, Boulder County	04/20/2012
Bank of the San Juans-Pagosa Springs Branch, Pagosa Springs, Archuleta County	04/30/2012
Bank of the San Juans-North Main Branch, Durango, La Plata County	04/30/2012
Pueblo Bank & Trust Company-Colorado Springs Branch..... Colorado Springs, El Paso County	05/24/2012
Guaranty Bank and Trust Company-Windsor, Windsor, Weld County	06/01/2012
Guaranty Bank and Trust Company-Gateway, Aurora, Arapahoe County	06/15/2012
Guaranty Bank and Trust Company-Denver Tech Center – DTC Parkway..... Greenwood Village, Arapahoe County	06/29/2012
The Bank of Denver-Downtown Branch, Denver, Denver County.....	06/29/2012

FINANCIAL INSTITUTION ACTIVITY

ACTIVITY	EFFECTIVE DATE
• Ceased Operations in Colorado <i>(cont.)</i>	
<u>State-chartered Commercial Bank Branch</u>	
Champion Bank-Downtown, Parker, Douglas County.....	08/31/2012
FirstBank – Beaver Creek Branch, Beaver Creek, Eagle County.....	10/12/2012
FirstBank – Minturn Branch, Minturn, Eagle County	10/12/2012
FirstBank – Bear Valley Branch, Denver, Denver County	10/12/2012
FirstBank – 19th & Uintah Branch, Colorado Springs, El Paso County	10/12/2012
FirstBank – 58th & Independence Branch, Arvada, Jefferson County.....	10/12/2012
FirstBank – Leetsdale/Monaco Branch, Denver, Denver County	10/12/2012
FirstBank – 9th and Corona Branch, Denver, Denver County.....	10/12/2012
FirstBank – 13th & Krameria Branch, Denver, Denver County.....	10/12/2012
FirstBank – 120th & Colorado Branch, Thornton, Adams County	10/12/2012
FirstBank – 104th & Washington Branch, Northglenn, Adams County.....	10/12/2012
FirstBank – Buckley & Quincy Branch, Aurora, Arapahoe County	10/12/2012
FirstBank – 30th & Arapahoe Branch, Boulder, Boulder County	10/12/2012
FirstBank – Belleview/Yosemite Branch, Greenwood Village,..... Arapahoe County	10/12/2012
FirstBank – Edgewater Branch, Edgewater, Jefferson County.....	10/12/2012
FirstBank – Stetson Hills and Powers Branch, Colorado Springs,	10/12/2012
El Paso County	
Guaranty Bank and Trust Company-Parker, Parker, Douglas County	10/24/2012
Citywide Banks-Lowry Town Center Branch, Denver, Denver County	10/29/2012
Guaranty Bank and Trust Company-Lafayette, Lafayette, Boulder County	10/29/2012
Fort Morgan State Bank, dba FMS Bank, Greeley, Weld County.....	10/29/2012
ANB Bank – North, Kansas City, MO.....	11/07/2012
Alpine Bank-Downtown Glenwood Springs Branch	12/31/2012
Glenwood Springs, Garfield County	

FINANCIAL INSTITUTION DIRECTORY

COMMERCIAL BANKS

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
719-475-7827

5Star Bank - Mobile Branch
Downtown
101 South Sahwatch,
Suite 100
Colorado Springs 80903
719-475-7827

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

A

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

FINANCIAL INSTITUTION DIRECTORY

Alpine Bank, Frisco Branch
701 North Summit Boulevard
Frisco 80443
970-513-5590

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

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

Alpine Bank - 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
970-923-3600

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

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

FINANCIAL INSTITUTION DIRECTORY

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

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 - 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 - Lenexa
15301 West 87th Street
Parkway, Unit 100
Lenexa, KS 66219
913-888-8490

ANB Bank - Quivira
11900 West 87th Street
Parkway
Lenexa, KS 66219
913-888-8490

ANB Bank - South Overland
Park
11830 West 135th Street
Overland Park, KS 66221
913-541-6180

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

B

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

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

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

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

The Bank of Burlington

410 14th Street
Burlington 80807
719-346-5376

FINANCIAL INSTITUTION DIRECTORY

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 - Craig
250 West Victory Way
Craig 81625
970-824-9421

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

Bank of Colorado
902 East Second Street
Durango 81301
970-247-5151

Bank of Colorado - 9th &
Camino Branch
Number 6 Town Plaza
Durango 81301
970-247-5151

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
970-247-5151

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

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

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

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
303-857-3400

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,
Suite 100
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

FINANCIAL INSTITUTION DIRECTORY

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 - Sterling
Branch
131 West Main
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
970-848-5447

Pinnacle Bank - Gallup Branch
1804 East Aztec Avenue
Gallup, NM 87301
505-722-0300

Pinnacle Bank - Gallup Main
Branch
307 West Aztec Avenue
Gallup, NM 87301
505-722-4411

Pinnacle Bank - Walmart
Branch
1650 West Maloney Avenue
Gallup, NM 87301
505-863-3442

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

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

Bank of Estes Park

225 Park Lane
Estes Park 80517
970-586-4485

Bank of Estes Park, Niwot
Branch
7980 Niwot Road
Niwot 80503
303-652-8082

Bank of Estes Park, St. Vrain
Branch
501 South St. Vrain
Estes Park 80517
970-577-1234

Bankers' Bank of the West

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

C

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

Cache Bank & Trust Denver
Mobile Branch
410 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

Castle Rock Bank

501 Wilcox Street
Castle Rock 80104
303-688-5191

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

Centennial Bank

13700 East Arapahoe Road
Centennial 80112
303-680-1600

Centennial Bank – Boulder
Branch
2500 Broadway
Boulder 80304
303-680-1600

FINANCIAL INSTITUTION DIRECTORY

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

Centennial Bank -
Breckenridge Mobile Branch
116 Lincoln Avenue
Breckenridge 80424

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

Centennial Bank - Edwards
Branch
105 Edwards Village
Boulevard, Suite D107
Edwards 81632
970-569-3633

Centennial Bank - Edwards
Mobile Branch
105 Edwards Village
Boulevard
Edwards 81632

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

Centennial Bank - Englewood
Mobile Branch
209 West Hampden Avenue
Englewood 80110

Centennial Bank - Winter Park
Mobile Branch
77699 U S Highway 40
Fraser 80442

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

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

Centennial Bank - Steamboat
Springs Mobile Branch
635 Marketplace Plaza
Steamboat Springs 80487

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

Centennial Bank - Vail Mobile
Branch
2111 North Frontage Road
West, Suite A
Vail 81657

Champion Bank

16790 Centre Court
Parker 80134
303-840-8484

Citizens Bank of Pagosa Springs

703 San Juan Street
Pagosa Springs 81147
970-264-2235

Citizens Bank of Pagosa
Springs
27 Talisman Drive
Pagosa Springs 81147
970-731-7235

The Citizens State Bank of Cortez

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

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

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

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 - Mississippi
Branch
13731 East Mississippi
Avenue
Aurora 80012
303-365-4000

Citywide Banks - Boulder
Branch
1611 Canyon Boulevard
Boulder 80302
303-365-3890

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

Citywide Banks - DTC Branch
4600 South Syracuse Street,
Suite 15D
Denver 80237
303-365-4080

FINANCIAL INSTITUTION DIRECTORY

Citywide Banks - Cherry
Creek Branch
55 Madison, Suite 100
Denver 80206
303-365-3870

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

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

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 -
Fashion Square
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 -
Tempe
1620 West Fountainhead
Parkway Tempe, AZ 85282
602-217-1580

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

FINANCIAL INSTITUTION DIRECTORY

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

**The Colorado Bank & Trust
Company of La Junta**

301 Colorado Avenue
La Junta 81050
719-384-8131

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

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

Colorado 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

Colorado East Bank & Trust

100 West Pearl Street
Lamar 81052
719-336-5200

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

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

Colorado East Bank & Trust -
Fairplay
351 Highway 285
Fairplay 80440
719-836-2797

Colorado East Bank & Trust -
Granada Branch
108 East Goff Street
Granada 81041
719-734-5200

FINANCIAL INSTITUTION DIRECTORY

Colorado East Bank & Trust -
Holly Branch
100 North Main
Holly 81047
719-537-6800

Colorado East Bank & Trust -
Keenesburg
100 South Main Street
Keenesburg 80643
303-732-0100

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

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

Colorado State Bank of Walsh

501 Colorado
Walsh 81090
719-324-5206

Community State Bank

717 North Main Street
Lamar 81052
719-336-3272

D

The Dolores State Bank

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

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

E

The Eastern Colorado Bank

10 South First Street
Cheyenne Wells 80810
719-767-5652

The Eastern Colorado Bank -
Burlington
2121 Rose Avenue
Burlington 80807
719-346-5433

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

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

The Eastern Colorado Bank -
Kit Carson
113 Main Street
Kit Carson 80825
719-962-3273

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

The Eastern Colorado Bank -
Sharon Springs
133 North Main Street
Sharon Springs, KS 67758
785-852-2000

F

Farmers Bank

119 First Street
Ault 80610
970-834-2121

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

FINANCIAL INSTITUTION DIRECTORY

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

Farmers State Bank of Calhan

458 Colorado Avenue
Calhan 80808
719-347-2727

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

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

First American State Bank

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

First FarmBank

127 22nd Street
Greeley 80631
970-346-7900

First Southwest Bank

720 Main Street
Alamosa 81101
719-587-4200

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

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

First Southwest Bank - 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

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

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

FINANCIAL INSTITUTION DIRECTORY

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

FirstBank

10403 West Colfax Avenue
Lakewood 80215
303-232-1503

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

FirstBank - 64h and Ward
Branch
6355 Ward Road
Arvada 80003
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 - Chambers &
Mississippi Branch
15250 East Mississippi
Aurora 80012
303-755-1000

FirstBank - Fitzsimmons
Branch
13300 East Colfax Avenue
Aurora 80011
303-343-1600

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

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

FINANCIAL INSTITUTION DIRECTORY

FirstBank - 1-25 and Castle Pines Parkway Branch
560 Castle Pines Parkway
Castle Rock 80108
303-660-3350

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 - 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

FirstBank - Cascade and Pikes Peak Branch
2 North Cascade Avenue, Suite 130
Colorado Springs 80903
719-447-9000

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

FirstBank - Tabor Center Branch
1200 17th Street, 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

FINANCIAL INSTITUTION DIRECTORY

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

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

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 - Glenwood Springs
Branch
2014 Grand Avenue
Glenwood Springs 81601
970-947-0300

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,
Suite 100
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
720-981-3000

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

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

FINANCIAL INSTITUTION DIRECTORY

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

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

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

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 - Alma School & Warner Road Branch
2025 North Alma School Road
Chandler, AZ 85254
480-917-5100

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
480-897-3100

FINANCIAL INSTITUTION DIRECTORY

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

FirstBank - 25th & Camelback
Branch
2525 East Camelback Road
Suite 115
Phoenix, AZ 85016
602-667-6900

FirstBank - 90th and Via Linda
Branch
8922 East Via Linda
Scottsdale, AZ 85258
480-551-9500

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, Unit C
Indio, CA 92203
760-775-4800

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

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

FMS Bank
520 Sherman Street
Fort Morgan 80701
970-867-3319

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

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

FMS Bank
2425 35th Avenue
Greeley 80634
970-673-4501

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

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

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

Front Range Bank -
Englewood Branch
3594 South Logan Street
Englewood 80113
303-783-2265

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

G

**Guaranty Bank and Trust
Company**
1331 17th Street
Denver 80202
303-296-9600

FINANCIAL INSTITUTION DIRECTORY

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

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
1300 Walnut Street, Suite 100
Boulder 80302
303-298-6820

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 - Bellevue
6501 East Bellevue Avenue
Englewood 80111
303-298-6835

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 - 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 - Strasburg
56540 East Colfax Avenue
Strasburg 80136
303-622-2546

Guaranty Bank and Trust
Company - Westminster
1197 West 120th Avenue
Westminster 80234
720-898-2267

FINANCIAL INSTITUTION DIRECTORY

The Gunnison Bank and Trust Company

232 West Tomichi Avenue
Gunnison 81230
970-641-0320

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

H

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

High Plains Bank

329 Main Avenue
Flagler 80815
719-765-4000

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

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

Home Loan State Bank

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

Home State Bank

2695 West Eisenhower
Boulevard
Loveland 80537
970-669-4040

Berthoud Branch of Home
State Bank
310 Mountain Avenue
Berthoud 80513
970-292-0681

Home State Bank - 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

Integrity Bank & Trust

1275 Village Ridge Point
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

L

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

FINANCIAL INSTITUTION DIRECTORY

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

M

Mancos Valley Bank

138 North Main
Mancos 81328
970-533-7736

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

McClave State Bank

101 East First Street
McClave 81057
719-829-4577

Mile High Banks

1726 Hover Street
Longmont 80501
303-684-7350

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

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

Mile High Banks - 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

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

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

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

FINANCIAL INSTITUTION DIRECTORY

Mountain View Bank of Commerce

12356 Huron Street, Suite 1600
Westminster 80234
303-243-5400

N

New West Bank

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

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

North Valley Bank

9001 North Washington
Thornton 80229
303-452-5500

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

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

P

Park State Bank & Trust

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

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

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
- Water Valley
355 Eastman Park Drive
Windsor 80550
970-674-3600

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

Premier Bank

2480 West Alameda Avenue
Denver 80223
303-975-8888

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

The Pueblo Bank and Trust Company

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

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

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

FINANCIAL INSTITUTION DIRECTORY

Pueblo Bank and Trust
Company - Salida Branch
200 F Street
Salida 81201
719-539-6696

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

R

Redstone Bank
15765 East Arapahoe Road
Centennial 80016
720-880-5000

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

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

S

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

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

Summit Bank & Trust
2002 East Coalton Road
Broomfield 80027
303-460-4700

Summit Bank & Trust -
Erie Office
199 South Briggs Street
Erie 80516
303-439-4850

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

T

Timberline Bank
633 24 Road
Grand Junction 81505
970-683-5560

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

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

V

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

Valley Bank - 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

FINANCIAL INSTITUTION DIRECTORY

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

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

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

Y

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 One
600 South Lincoln Avenue
Steamboat Springs 80487
970-879-2993

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

MONEY TRANSMITTERS

A

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

ADP Payroll Services, Inc.
One ADP Boulevard,
Mail Stop A437
Roseland, NJ 07068
909-592-6411

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

**American Express Prepaid
Card Management
Corporation**
20022 North 31st Avenue
Phoenix, AZ 85027
212-640-1153

**American Express Travel
Related Services Company,
Inc.**
200 Vesey Street
UMC: MY4902
New York, NY 10285
800-221-7282

B

**Bancomer Transfer Services,
Inc.**
16825 Northchase Drive,
Suite 1525
Houston, TX 77060
281-765-1500

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

C

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

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

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

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

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

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

D

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

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

FINANCIAL INSTITUTION DIRECTORY

E

ENRAMEX, INC.

4601 Wadsworth Boulevard
Wheat Ridge 80033
303-291-6000

F

FirstView, LLC

2000 RiverEdge Parkway,
Suite 580
Atlanta, GA 30328
678-224-9442

G

Golden Money Transfer, Inc.

517 4th Avenue, Suite 103
San Diego, CA 92101
888-702-5656

Google Payment Corp.

1600 Amphitheatre Parkway
Mountain View, CA 94043
855-492-5538

Green Dot Corporation

3465 East Foothill Boulevard
Pasadena, CA 91107
626-775-3400

I

Integrated Payment Systems Inc.

6200 South Quebec Street
Greenwood Village 80111
303-967-8000

Intercambio Express, Inc.

426 North Main Street
Elkhart, IN 46516
574-534-8441

InterMex Wire Transfer LLC

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

ITC Financial Licenses, Inc.

1200 Brookstone Centre
Parkway
Columbus, GA 31904
770-240-6100

J

JPay Inc.

10981 Marks Way
Miramar, FL 33025
954-862-6900

K

Kaah Express F S Inc.

611 Cedar Avenue South
Minneapolis, MN 55454
612-338-2116

Keefe Commissary Network, L.L.C.

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

L

Lucky Money, Inc.

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

M

Meracord LLC

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

MoneyGram Payment Systems, Inc.

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

MoneyTree, Inc.

6720 Fort Dent Way
Seattle, WA 98188
206-246-3500

N

NetSpend Corporation

701 Brazos Street
Austin, TX 78701
866-387-7363

nFinanSe Payments Inc.

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

North American Money Transfer, Inc.

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

O

Obopay, Inc.

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

Official Payments Corporation

3550 Engineering Drive
Norcross, GA 30092
571-382-1000

Olympic Financial Group, Inc.

325 Cedar Avenue South,
Suite 7
Minneapolis, MN 55454
612-481-4446

Omnex Group, Inc.

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

Order Express, Inc.

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

P

Paychex, Inc.

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

PayPal, Inc.

2211 North First Street
San Jose, CA 95131
402-935-2050

PreCash, Inc.

5120 Woodway Drive,
Suite 6001
Houston, TX 77056
713-600-2200

FINANCIAL INSTITUTION DIRECTORY

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

S

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

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

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

Skrill USA, Inc.
61 Broadway, Suite 1603
New York, NY 10006
212-968-7250

Softgate Systems, Inc.
330 Passaic Avenue, Suite 100
Fairfield, NJ 07004
973-830-1575

T

Tempo Financial US Corp.
7935 East Prentice Avenue,
Suite 300W
Greenwood Village, CO 80111
303-256-3400

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

**Travellex Currency Services
Inc.**
29 Broadway, 1st Floor
New York, NY 10006
877-414-6359

**Travellex Global Business
Payments, Inc.**
1152 15th Street NW, 7th Floor
Washington, DC 20005
202-408-1200

U

USForex Inc.
100 Montgomery Street,
Suite 1400
San Francisco, CA 94104
415-449-1379

V

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

W

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

X

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

TRUST COMPANIES

F

**First Data Trust Company,
LLC.**
6200 South Quebec Street,
Suite 260
Greenwood Village 80011
303-967-5303

G

**Great-West Trust Company,
LLC**
8525 East Orchard Road
Greenwood Village 80111
303-737-3000

I

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

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

L

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

M

MG Trust Company
717 17th Street, Suite 1300
Denver 80202
888-947-3475

S

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

T

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

Cover Photo

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Colorado Division of Banking
1560 Broadway, Suite 975
Denver, Colorado 80202
303.894.7575 telephone
303.894.7570 fax
www.dora.colorado.gov/dob

Working to Preserve Public Trust in Colorado Banking