

Colorado Division of Banking



105th Annual Report

of the State Bank Commissioner
of the State of Colorado



January 1, 2014 to December 31, 2014



COLORADO

Department of
Regulatory Agencies

Division of Banking

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.

**105TH 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, 2014
through December 31, 2014**

COLORADO STATE BANKING BOARD

Commercial Bank Representatives

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

James L. Basey, President/CEO
Centennial Bank

Ashley J. Burt, President
Gunnison Bank and Trust Company

Emily Robinson, President
FirstBank - West

Stephen A. Sherlock, CEO
Colorado East Bank & Trust

Money Transmitter Representative

John Dye, Executive Vice President/Chief Counsel
The Western Union Company

Trust Company Representative

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

Public Members

Diane S. Barrett

Donald R. Sall



COLORADO

**Department of
Regulatory Agencies**

Division of Banking

1560 Broadway, Suite 975
Denver, CO 80202

May 4, 2015

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

Dear Governor Hickenlooper:

I am honored to submit the 2014 Annual Report (Report) on behalf of the Colorado Division of Banking (Division) for all Colorado state-chartered commercial banks and trust companies, as required by the provisions of Section 11-102-304, C.R.S. The report also includes information on other entities regulated by the Division.

The Colorado economy improved overall in 2014 and the condition of Division regulated institutions reflected the economic improvement. Positive growth in both total deposits and total assets was noted during the year as total deposits grew 7.8 percent and total assets grew 8.3 percent. Profitability also improved as Colorado-chartered banks had a cumulative net income of \$443 million in 2014, which is a 10.75 percent increase from the \$400 million reported in the 2013.

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 2014. In addition, the Division licensed and regulated 70 money transmitters, which is a 16 percent growth in licensees from year-end 2013.

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

Sincerely,

Kenneth G. Boldt
Acting State Bank Commissioner



DIVISION OF BANKING PERSONNEL

Acting State Bank Commissioner
Kenneth Boldt

Director of Examinations
Mary Stanfield

Operations Manager
Kara Hunter

Secretary, Colorado State Banking Board
Diana Gutierrez

Supervising Examiners
Morris Augusta
Terry Breckenridge
Karen Stewart

Senior Financial Institution Examiners
David Avery John Pray
Nicoletta MacKenzie Lisa Shoup
Marsha Massey

EDP Auditor II
Paul Ehizuelen

Financial Institution Examiners

Scott Barton	Rob Rabolt
John Condren	Cassandra Radcliffe
Trey Craig	Michelle Ravenscroft
Barbara Eastburn	Teri Reuth
Zane Finch	Eddie Rose
Ricardo Giardiello	Debbie Russell
Tracy Green	Russell Saunders
Elizabeth Henson	Rachael Thompson
Linh Jones	Carla Velasco-Edgar
Jennifer Kim	Chase Wilson
Tom Novota	Troy Winkel
Clint Philpot	Marti Young

Office Manager
Sheryn Greene

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 conducts 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 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, 2014, 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. The next accreditation review will occur in 2016.

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.

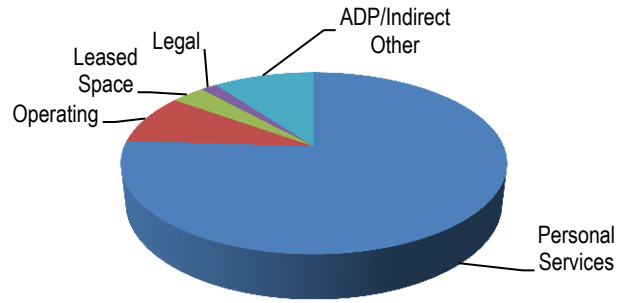
As required by statute, the Department of Regulatory agencies performs Sunset reviews of the functions of the Division and Banking Board, with respect to regulatory programs. The results of the review and recommendations are provided to the Colorado General Assembly. If the General Assembly does not pass legislation extending such regulation, the program is repealed by operation of law. The Money Transmitters Act and the Division and Banking Board were 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. The Money Transmitter Act and the Division and Banking Board activities were approved and reauthorized until September 1, 2024.

DIVISION OVERVIEW

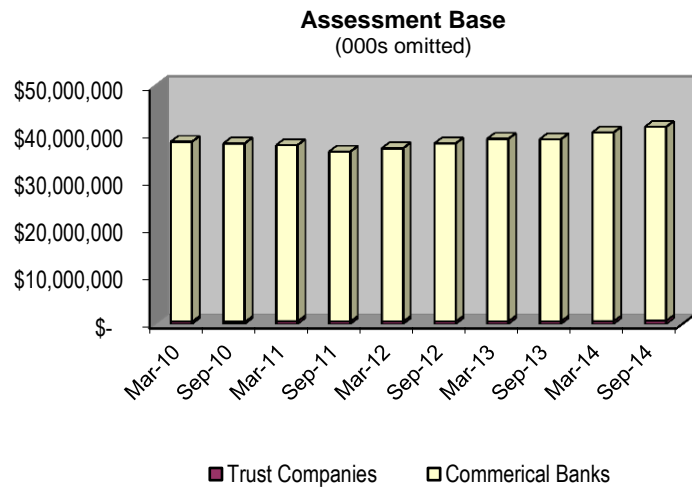
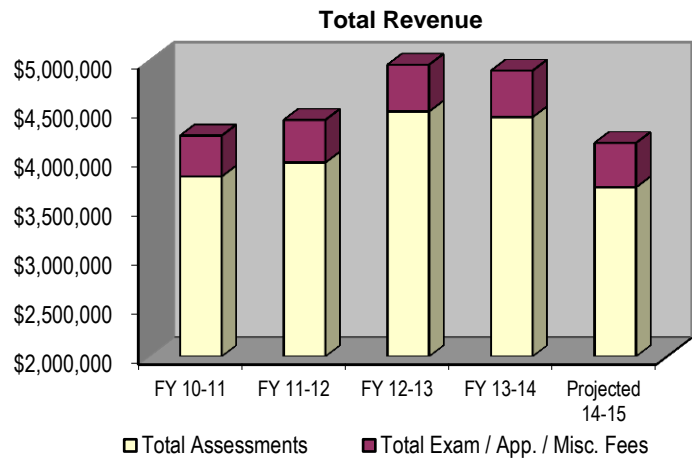
Division Budget and Funding

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 2014-2015 fiscal year is \$5,532,560.

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.



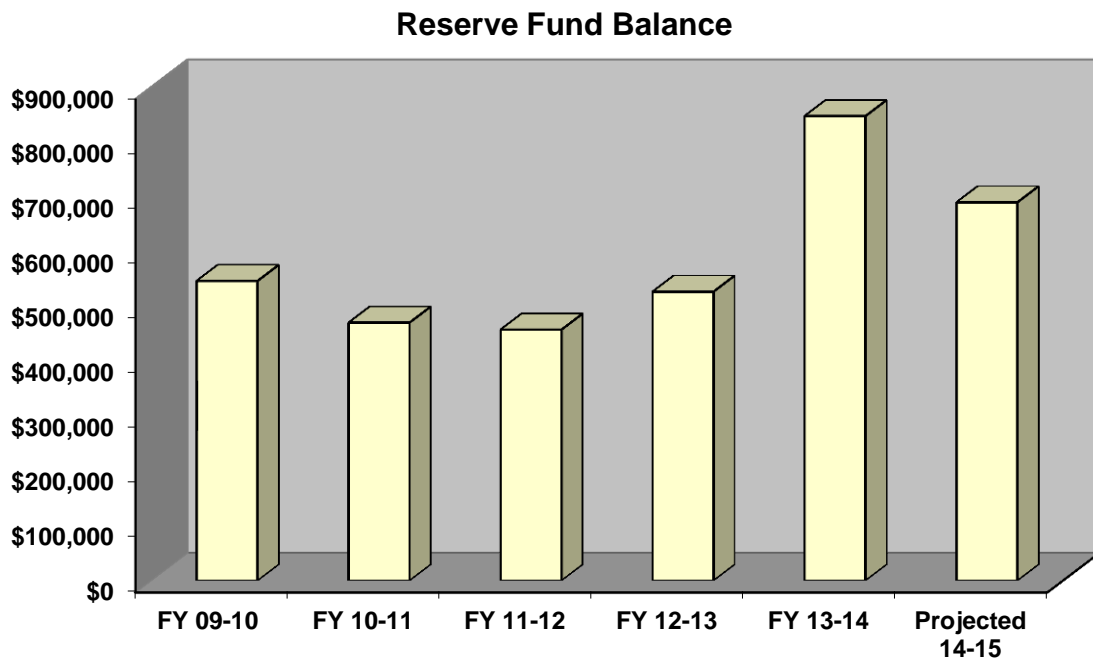
2014/2015 Appropriation		
Personal Services	\$ 4,206,119	76%
Operating	\$ 490,703	9%
Leased Space	\$ 184,196	3%
Legal	\$ 90,317	2%
ADP / Indirect Other	\$ 561,225	10%
Total	\$ 5,532,560	100%



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, 2015, and actual fiscal year-end balances for the preceding five fiscal years, are reflected in the following chart:



Fiscal Year	Balance
FY09-10	546,546
FY10-11	470,430
FY11-12	457,682
FY12-13	526,892
FY13-14	847,163
Projected FY14-15	689,973

INDUSTRY CONDITION

The Colorado economy continued to improve during 2014, reflecting significant improvement from the depths of the Great Recession. Due to the following positive economic factors, bank balance sheets and earnings continued to improve in 2014.

- Employment gains, which varied across the state, occurred in many economic sectors, including natural resource and mining, construction, leisure and hospitality, health care, and manufacturing.
- Construction activity increased and while bank lending in the sector grew, lending standards appeared stable despite significant competition.
- Agriculture remained stable overall, and credit quality remained sound at the state's agricultural banks.

There were no bank closures in 2014, a major sign of improvement in the financial condition of Colorado state-chartered banks; and banks continued to take corrective measures to improve their respective balance sheets. Total assets held by state-chartered banks increased by 8.5 percent over the previous year and total deposits also increased by 7.9 percent. Although the prolonged accommodative interest rate environment continued to challenge the industry in 2014, the banking industry is expected to continue to improve in 2015.

The growth of the marijuana industry in 2014 resulted in unique risks and challenges to the Colorado banking industry.

Trust activities at state-chartered trust companies remained profitable, reflecting increases in corporate trust company assets, equity, and total fiduciary, or trust assets.

As of December 31, 2014, there were seventy organizations licensed under the Colorado Money Transmitters Act. The Division noted increased applications for companies selling prepaid card products, currency exchangers, entities providing services to penal institutions, and technology driven product companies.

INDUSTRY CONDITION

Commercial Banks

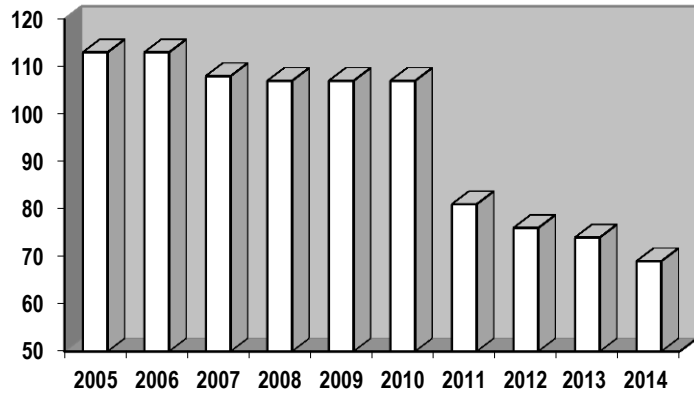
While total assets grew a healthy 8.5 percent, net loans and leases grew 12.91 percent during 2014. Loan delinquency levels (loans 30 days past due and nonaccrual loans) declined from 2.3 percent of total loans to 1.4 percent. Bank owned real estate also declined 28.7 percent in 2014.

Bank earnings continued to improve as net income for all state-chartered banks equaled approximately \$443 million, a 1.15 percent return on average assets (ROAA), compared to \$400 million, a 1.07 percent ROAA at year-end 2013.

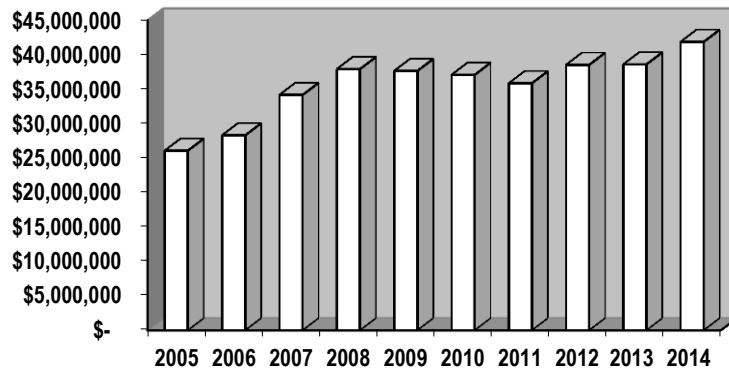
Improved earnings were due to significant reductions in losses on the disposition of foreclosed properties and decreased loan loss provisions. A Tier 1 leverage ratio of 10.07 percent as of December 31, 2014, represented an increase from previous years and provided adequate protection for Colorado banks.

The three charts on this page depict the changes in the number of state-chartered commercial banks, total assets, and total equity over a ten-year period ending December 31, 2014.

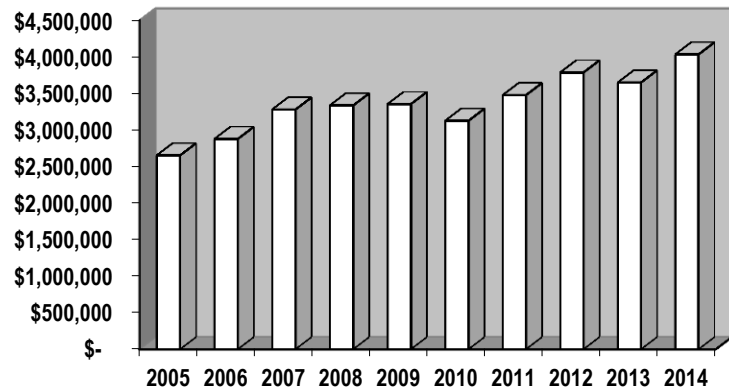
Number of State Chartered Commercial Banks



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



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



INDUSTRY CONDITION

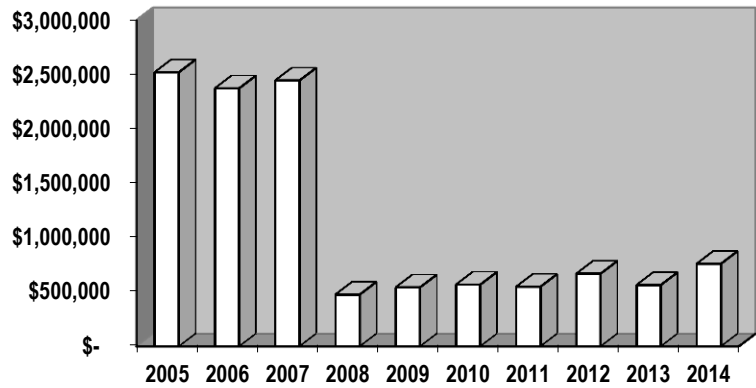
Trust Companies

State chartered trust companies provide a variety of fiduciary services, including traditional managed trust business, administering self-directed IRA or pension funds, and administration of collective investment funds. Trust companies are authorized to invest in loans, but are prohibited from originating loans. Trust companies are permitted to apply to the FDIC for federal deposit insurance and if approved, are authorized to accept and maintain savings deposits, time deposits, and certificates of deposit.

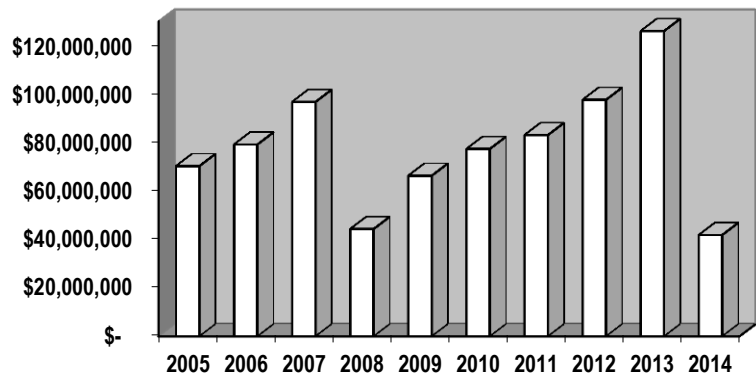
As of December 31, 2014, there was one depository trust company and seven non-depository trust companies chartered under the Colorado Division of Banking.

Corporate trust company assets increased by 34.76 percent, and equity increased by 53.22 percent during the year, while total fiduciary, or trust assets, held by Colorado trust companies increased by \$18.7 billion, or 14.82 percent, to \$144.8 billion.

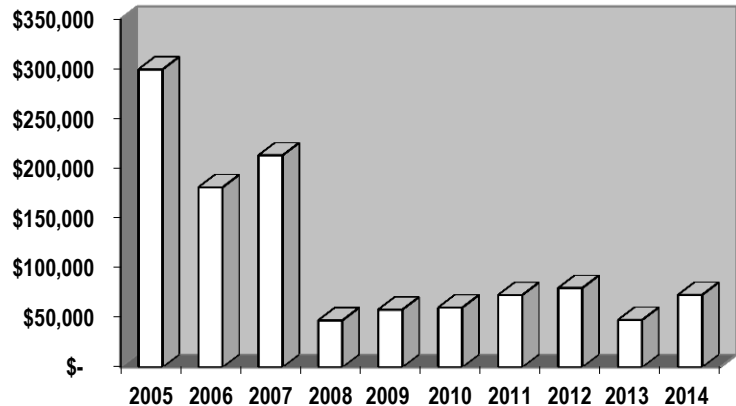
Total Assets of Trust Companies
(000s omitted)



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



Total Equity of Trust Companies
(000s omitted)



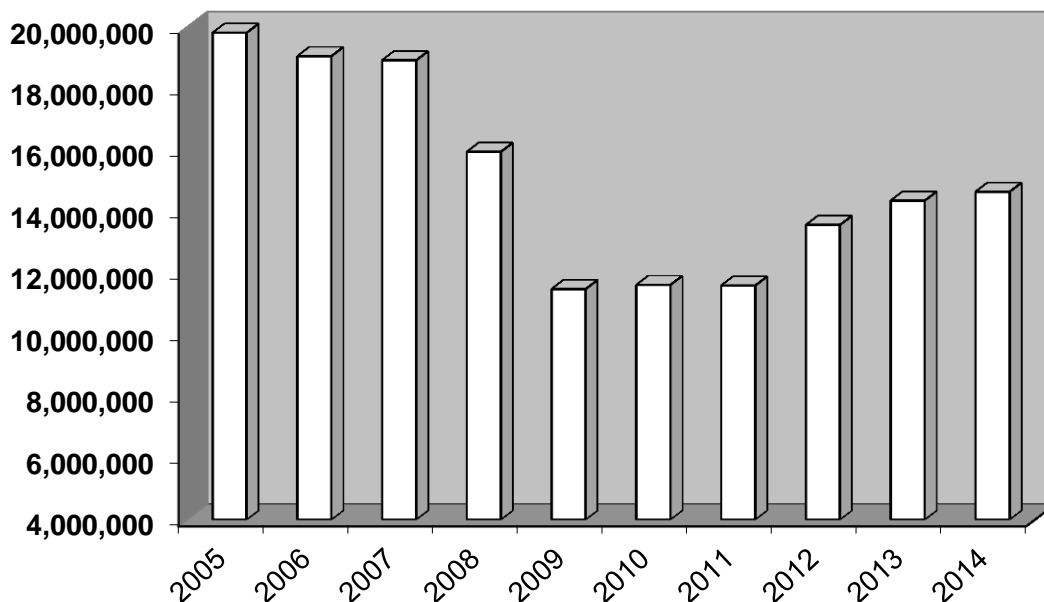
INDUSTRY CONDITION

Money Transmitter Companies

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 licensed nine new money transmitters during the year, and as of December 31, 2014, the Division had additional eleven applications for money transmitter licenses in process, and one applicant approved pending the issuance of the license. As noted earlier in this report, the Division has noted increased applications for companies selling prepaid card products, currency exchangers, entities providing services to penal institutions, and technology driven product companies. All Colorado licensed money transmitters remain compliant with capital and insurance and pledging statutes.

Total transmission volume increased slightly in 2014 over 2013 levels from \$14.4 billion to \$14.7 billion. Total revenue realized by Colorado licensed money transmitters increased 8.14 percent to \$60.0 billion from 2013 to 2014. Profitability also increased 11.06 percent during this time frame to \$9.3 billion. Three licensed entities accounted for 89.3 percent of the profitability of Colorado state-licensed money transmitters in 2014. As of December 31, 2014, fifteen, or 21.43 percent, of the active licensees reported net losses, compared to 24.19 percent in 2013.

Exchange Sold
(000s omitted)



COMMERCIAL BANK - COMPARATIVE ABSTRACT

(000s Omitted)

ASSETS	70 Banks 12/31/14	Percent to Total	69 Banks 12/31/13	Increase (Decrease)	Percent Change
Cash and Balances Due From Depository Institutions	2,885,600	6.89%	2,476,819	408,781	16.50%
Securities					
- Held to Maturity	2,607,544	6.23%	2,844,630	(237,086)	(8.33)%
- Available for Sale	9,133,132	21.81%	8,877,033	256,099	2.88%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	118,094	0.28%	113,918	4,176	3.67%
Loans and Leases, Net of Unearned Income	25,465,118	60.81%	22,606,220	2,858,898	12.65%
Less: Allowance for Loan and Lease Losses	353,612	0.84%	366,078	(12,466)	(3.41)%
Loans and Leases, Net	25,111,506	59.96%	22,240,141	2,871,365	12.91%
Assets Held in Trading Accounts	11,076	0.03%	14,164	(3,088)	100.00%
Premises and Fixed Assets	894,414	2.14%	872,071	22,343	2.56%
Other Real Estate Owned	173,143	0.41%	242,865	(69,722)	(28.71)%
Investments in Unconsolidated Subsidiaries	3,591	0.01%	6,454	(2,863)	(44.36)%
Direct and indirect investments in real estate ventures	27,364	0.07%	28,011	(647)	0.00%
Intangible Assets	173,367	0.41%	165,338	8,029	4.86%
Other Assets	739,921	1.77%	725,132	14,789	2.04%
Total Assets	41,878,752	100.00%	38,606,577	3,272,175	8.48%

LIABILITIES

Deposits:					
Noninterest Bearing	7,402,867	17.68%	8,390,636	(987,769)	(11.77)%
Interest Bearing	28,823,179	68.83%	25,170,079	3,653,100	14.51%
Federal Funds Purchased/Securities Sold	610,918	1.46%	64,151	546,767	852.31%
Demand Notes Issued to U.S. Treasury	0	0.00%	0	0	0.00%
Trading Liabilities	10,607	0.03%	10,591	0	0.00%
Other Borrowed Money	747,286	1.78%	551,409	195,877	35.52%
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	2,380	0.01%	0	2,380	0.00%
Other Liabilities	246,584	0.59%	191,302	55,282	28.90%
Total Liabilities	37,843,821	90.37%	34,955,268	2,888,553	8.26%

EQUITY CAPITAL

Perpetual Preferred Stock	11,766	0.03%	11,766	0	0.00%
Common Stock	117,241	0.28%	115,426	1,815	1.57%
Surplus	2,170,121	5.18%	2,136,818	33,303	1.56%
Undivided Profits/Capital Reserves	1,659,459	3.96%	1,420,753	238,706	16.80%
Accumulated other income	75,621	0.18%	(34,287)	109,908	(320.55)%
Other Equity Capital Components	0	0.00%	0	0	0.00%
Total Bank Equity Capital	4,034,208	9.63%	3,650,476	383,732	10.51%
Noncontrolling (minority) interest in consolidated subsidiaries	723	0.00%	833	(110)	(13.21)%
Total Equity Capital	4,034,931	9.63%	3,651,309	383,622	10.51%
Total Liabilities and Equity Capital	41,878,752	100.00%	38,606,577	3,272,175	8.48%

COMMERCIAL BANK - INCOME STATEMENT

(000s Omitted)

Interest Income:		
Interest and fees on loans	1,131,522	
Income from lease financing receivables	3,323	
Interest income on balance due from depository institution	6,398	
Interest and dividend income on securities	282,351	
Interest income from assets held in trading	0	
Interest income of federal funds sold and securities purchased under agreement to resell	314	
Other Interest Income	4,730	
Total Interest Income	1,428,638	
Interest Expense:		
Interest on deposits	72,036	
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	1,446	
Interest on trading liabilities and other borrowed money	11,423	
Interest on subordinated notes and debentures	0	
Total Interest Expense	84,905	
Net Interest Income		1,343,733
Provision for Loan Losses		1,446
Noninterest Income:		
Income from fiduciary activities	27,294	
Service charges on deposit accounts	87,213	
Trading Revenue	(300)	
Investment banking, advisory, brokerage, and underwriting fees and commissions	8,253	
Venture capital revenue	(1,153)	
Net servicing fees	2,528	
Net securitization income	0	
Insurance commission and fees	1,588	
Net gains (losses) on sales of loans and leases	17,938	
Net gains (losses) on sales of other real estate owned	(4,071)	
Net gains (losses) on sales of other assets (excluding securities)	(7,004)	
Other Noninterest Income	140,848	
Total Noninterest Income		273,134
Gain (Loss) on Securities not Held in Trading Accounts		10,343
Noninterest Expense:		
Salaries	564,613	
Expenses of premises and fixed assets	140,046	
Amortization expense of intangible assets (including goodwill)	6,427	
Other noninterest expense	350,926	
Total Noninterest Expense		1,062,012
Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments	563,752	
Applicable Income Taxes	121,038	
Income (Loss) before extraordinary items and other adjustments	442,714	
Extraordinary Items and Other Adjustments, Net of Income Taxes	(186)	
Net Income (loss) attributable to bank and noncontrolling (minority) interests	442,528	
LESS: Net income (loss) attributable to noncontrolling (minority) interest	(195)	
Net Income		442,723
Return on Average Assets		1.15%

COMMERCIAL BANK - DETAIL

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	\$44,513	\$54,202	\$107,171	\$1,500	\$2,460	\$208,260	\$188,962	\$189,916	\$18,344	1.59
ALAMOSA	First Southwest Bank	\$22,144	\$33,330	\$171,972	\$2,575	\$6,590	\$246,621	\$212,515	\$219,469	\$27,151	(0.24)
AULT	Farmers Bank	\$19,227	\$1,593	\$187,377	\$2,286	\$1,167	\$216,395	\$190,400	\$190,709	\$25,686	0.83
AURORA	Citywide Banks	\$134,553	\$255,810	\$815,741	\$16,344	\$18,138	\$1,262,128	\$1,110,255	\$1,141,629	\$120,499	1.60
BAYFIELD	Pine River Valley Bank	\$13,304	\$40,873	\$66,935	\$1,659	\$3,861	\$135,408	\$120,278	\$121,538	\$13,870	(0.46)
BOULDER	Flatirons Bank	\$794	\$32,752	\$90,202	\$1,141	\$597	\$125,966	\$100,848	\$111,348	\$14,618	2.11
BRIGHTON	Valley Bank & Trust	\$24,615	\$114,234	\$128,604	\$2,315	\$5,883	\$284,081	\$256,489	\$258,218	\$25,863	0.86
BROOMFIELD	Summit Bank & Trust	\$3,582	\$26,679	\$93,903	\$1,554	\$7,871	\$134,145	\$111,859	\$122,403	\$11,742	(0.85)
BRUSH	The Farmers State Bank of Brush	\$8,986	\$31,662	\$64,473	\$756	\$506	\$107,151	\$89,492	\$90,086	\$17,065	1.15
BUENA VISTA	Collegiate Peaks Bank	\$102,412	\$33,207	\$252,721	\$2,987	\$8,141	\$403,508	\$350,420	\$364,167	\$39,341	0.96
BURLINGTON	The Bank of Burlington	\$24,009	\$31,537	\$14,671	\$190	\$203	\$73,914	\$66,709	\$66,777	\$7,137	0.78
CALHAN	Farmers State Bank of Calhan	\$2,749	\$98,212	\$104,768	\$1,177	\$6,797	\$219,933	\$176,852	\$195,729	\$24,204	1.26
CASTLE ROCK	Castle Rock Bank	\$16,824	\$39,503	\$62,687	\$2,390	\$4,804	\$127,464	\$113,273	\$114,296	\$13,168	1.58
CENTENNIAL	Centennial Bank	\$54,968	\$73,365	\$551,337	\$6,006	\$19,079	\$711,930	\$629,446	\$638,634	\$73,296	0.01
CENTENNIAL	Redstone Bank	\$4,935	\$751	\$57,093	\$771	\$4,151	\$83,540	\$72,893	\$73,177	\$10,363	1.55
CHEYENNE WELLS	The Eastern Colorado Bank	\$8,961	\$94,876	\$217,411	\$2,483	\$4,818	\$337,882	\$271,174	\$303,386	\$34,496	1.52
COLORADO SPRINGS	5Star Bank	\$4,325	\$11,119	\$112,558	\$1,172	\$2,363	\$172,746	\$134,192	\$134,912	\$37,834	1.31
COLORADO SPRINGS	Stockmens Bank	\$16,880	\$362	\$68,299	\$774	\$885	\$88,035	\$75,790	\$79,850	\$8,185	1.26
DENVER	ANB Bank	\$87,070	\$1,049,592	\$1,103,807	\$12,695	\$113,440	\$2,390,870	\$1,981,205	\$2,187,768	\$203,102	0.86
DENVER	Bankers' Bank of the West	\$70,668	\$48,621	\$193,206	\$4,448	\$458	\$349,104	\$294,310	\$306,135	\$42,969	0.94
DENVER	CoBiz Bank	\$88,786	\$473,144	\$2,397,265	\$32,307	\$5,665	\$3,025,107	\$2,518,077	\$2,701,841	\$323,266	1.12
DENVER	First Western Trust Bank	\$46,051	\$83,947	\$532,536	\$5,176	\$6,769	\$707,473	\$589,674	\$636,999	\$70,474	0.25
DENVER	Guaranty Bank and Trust Company	\$32,438	\$434,660	\$1,541,434	\$22,490	\$44,977	\$2,122,159	\$1,690,129	\$1,895,346	\$226,813	0.74
DENVER	Northstar Bank of Colorado	\$86,440	\$70,782	\$365,806	\$4,139	\$28,694	\$620,676	\$507,208	\$512,763	\$107,913	0.85
DENVER	Premier Bank	\$7,376	\$11,628	\$16,389	\$733	\$1,309	\$37,366	\$36,478	\$36,633	\$733	(2.15)
DENVER	Steele Street Bank & Trust	\$27,605	\$72,722	\$447,551	\$5,233	\$17,434	\$572,850	\$512,515	\$514,472	\$58,378	1.97
DENVER	The Bank of Denver	\$45,797	\$58,475	\$108,234	\$1,077	\$6,269	\$218,807	\$198,530	\$199,144	\$19,663	0.68

COMMERCIAL BANK - DETAIL

City	Institution Name	Cash & Due from Banks	Total Securities	Total Loans	Loan Loss Reserve	Fixed Assets	Total Assets	Total Deposits	Total Liabilities	Total Equity Capital	ROAA
DENVER	Young Americans Bank	\$14,082	\$372	\$46	\$9	\$59	\$15,949	\$14,783	\$14,875	\$1,074	(6.72)
DOLORES	The Dolores State Bank	\$14,448	\$54,412	\$78,697	\$1,167	\$5,587	\$156,614	\$134,598	\$137,367	\$19,247	1.00
ESTES PARK	Bank of Estes Park	\$11,193	\$49,461	\$46,781	\$1,280	\$676	\$118,974	\$107,350	\$108,001	\$10,974	0.48
FLAGLER	High Plains Bank	\$14,631	\$13,100	\$93,090	\$1,421	\$1,000	\$125,619	\$108,534	\$113,628	\$11,991	1.57
FLORENCE	Rocky Mountain Bank & Trust Florence	\$8,213	\$20,428	\$35,813	\$553	\$2,639	\$71,749	\$66,068	\$66,410	\$5,339	(0.91)
FORT COLLINS	Bank of Colorado	\$152,143	\$733,459	\$1,777,313	\$31,377	\$48,564	\$2,732,217	\$2,215,674	\$2,457,368	\$274,849	1.61
FORT COLLINS	Verus Bank of Commerce	\$16,407	\$0	\$246,361	\$2,256	\$137	\$266,662	\$204,241	\$227,991	\$38,672	2.13
FORT MORGAN	FMS Bank	\$9,943	\$39,415	\$95,844	\$1,234	\$4,445	\$156,575	\$125,258	\$142,204	\$14,372	0.66
FOWLER	Fowler State Bank	\$10,894	\$22,574	\$32,025	\$1,013	\$39	\$69,113	\$59,154	\$59,320	\$9,793	0.71
GLENWOOD SPRINGS	Alpine Bank	\$161,500	\$564,448	\$1,563,149	\$30,378	\$69,732	\$2,446,133	\$2,122,310	\$2,194,360	\$251,773	1.13
GRAND JUNCTION	Home Loan State Bank	\$1,897	\$35,651	\$30,584	\$516	\$5,669	\$74,103	\$61,592	\$66,912	\$7,191	0.81
GRAND JUNCTION	Timberline Bank	\$35,987	\$21,275	\$125,647	\$2,049	\$5,979	\$188,109	\$167,165	\$169,547	\$18,562	0.82
GREELEY	Cache Bank and Trust	\$4,647	\$80,409	\$55,372	\$539	\$6,265	\$150,177	\$135,653	\$136,404	\$13,773	0.23
GREELEY	First FarmBank	\$7,316	\$18,420	\$105,003	\$1,118	\$3,676	\$135,064	\$116,457	\$122,625	\$12,439	0.56
GREENWOOD VILLAGE	First American State Bank	\$28,891	\$64,984	\$160,716	\$1,627	\$191	\$268,306	\$206,895	\$250,202	\$18,104	0.55
GUNNISON	The Gunnison Bank and Trust Company	\$10,310	\$11,879	\$50,642	\$891	\$2,738	\$75,623	\$67,168	\$68,240	\$7,383	0.92
HOTCHKISS	First State Bank of Colorado	\$21,538	\$36,450	\$122,948	\$1,281	\$3,554	\$193,200	\$167,223	\$167,931	\$25,269	0.55
JULESBURG	Points West Community Bank	\$6,347	\$67,894	\$133,231	\$2,444	\$3,536	\$215,371	\$175,194	\$194,081	\$21,290	2.34
LA JUNTA	The Colorado Bank and Trust Company of La Junta	\$17,729	\$37,595	\$49,198	\$1,903	\$2,737	\$107,698	\$98,224	\$99,373	\$8,325	0.46
LA JUNTA	The State Bank	\$33,286	\$11,021	\$43,190	\$722	\$4,352	\$97,520	\$80,908	\$85,481	\$12,039	0.45
LAKEWOOD	FirstBank	\$911,869	\$5,204,984	\$8,026,102	\$85,274	\$289,382	\$14,495,013	\$13,110,437	\$13,310,789	\$1,184,224	1.37
LAKEWOOD	Front Range Bank	\$4,370	\$103,443	\$122,410	\$1,098	\$4,444	\$238,987	\$166,247	\$211,074	\$27,912	0.67
LAMAR	Colorado East Bank & Trust	\$69,683	\$217,356	\$425,687	\$9,689	\$21,083	\$769,417	\$677,989	\$680,845	\$88,572	0.18
LAMAR	Community State Bank	\$8,420	\$13,758	\$56,267	\$1,570	\$2,408	\$85,019	\$73,365	\$73,583	\$11,436	1.49
LAMAR	Frontier Bank	\$8,111	\$102,637	\$149,762	\$3,239	\$2,925	\$268,371	\$235,495	\$235,648	\$32,723	1.77

COMMERCIAL BANK - DETAIL

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
LOVELAND	Advantage Bank	\$33,212	\$18,158	\$195,189	\$322	\$3,391	\$261,922	\$235,398	\$248,781	\$13,141	1.33
LOVELAND	The Home State Bank	\$14,663	\$358,220	\$429,855	\$8,755	\$15,920	\$819,430	\$687,746	\$749,461	\$69,969	1.15
MANCOS	Mancos Valley Bank	\$11,377	\$31,252	\$29,073	\$1,111	\$2,439	\$73,763	\$66,053	\$66,194	\$7,569	0.98
MCCLAVE	McClave State Bank	\$1,553	\$4,379	\$19,011	\$322	\$444	\$25,791	\$22,218	\$22,508	\$3,283	1.17
MONTROSE	MontroseBank	\$17,551	\$133,378	\$81,138	\$1,492	\$4,206	\$238,443	\$213,291	\$213,441	\$25,002	1.48
MONUMENT	Integrity Bank & Trust	\$23,949	\$19,695	\$87,886	\$1,284	\$7,749	\$145,080	\$128,189	\$132,225	\$12,855	1.30
OURAY	The Citizens State Bank of Ouray	\$16,244	\$43,661	\$28,541	\$409	\$417	\$89,349	\$79,279	\$79,876	\$9,473	0.57
PAGOSA SPRINGS	Citizens Bank of Pagosa Springs	\$8,766	\$30,316	\$33,226	\$1,326	\$1,873	\$73,989	\$66,333	\$66,489	\$7,500	0.93
PARKER	Champion Bank	\$10,615	\$995	\$40,437	\$2,027	\$3,023	\$57,626	\$50,558	\$51,511	\$6,115	(0.08)
PUEBLO	The Pueblo Bank and Trust Company	\$42,495	\$118,313	\$148,544	\$3,372	\$7,194	\$337,289	\$295,614	\$299,497	\$37,792	1.27
SALIDA	High Country Bank	\$21,260	\$30,648	\$141,605	\$1,379	\$5,827	\$204,310	\$181,975	\$182,772	\$21,538	1.03
STEAMBOAT SPRINGS	Yampa Valley Bank	\$13,408	\$37,034	\$143,349	\$3,353	\$7,775	\$200,265	\$178,624	\$180,813	\$19,452	1.95
THORNTON	North Valley Bank	\$26,621	\$10,093	\$107,233	\$1,791	\$3,985	\$150,065	\$134,498	\$134,832	\$15,233	1.88
WALDEN	Mountain Valley Bank	\$32,111	\$21,243	\$103,038	\$225	\$2,758	\$166,973	\$148,345	\$149,680	\$17,293	0.35
WESTMINSTER	Mountain View Bank of Commerce	\$7,071	\$0	\$60,923	\$970	\$253	\$68,511	\$47,842	\$60,322	\$8,189	0.41
WILEY	Legacy Bank	\$14,833	\$43,803	\$181,662	\$2,322	\$4,695	\$261,959	\$213,465	\$223,935	\$38,024	1.25
WOODLAND PARK	Park State Bank & Trust	\$2,193	\$22,093	\$51,867	\$803	\$4,224	\$89,561	\$81,752	\$81,920	\$7,640	0.08
WRAY	Wray State Bank	\$3,811	\$14,332	\$82,512	\$1,323	\$3,095	\$109,324	\$96,911	\$97,960	\$11,364	0.52
		\$2,885,600	\$11,740,676	\$25,465,118	\$353,612	\$894,414	\$41,878,752	\$36,226,046	\$37,843,821	\$4,034,931	

TRUST COMPANY - COMPARATIVE ABSTRACT

(000s Omitted)

ASSETS	8 Trust 12/31/2014	Percent to Total	8 Trust 12/31/2013	Increase (Decrease)	Percent Change
Cash and Balances Due From Banks	198,824	26.20%	28,528	170,296	596.94%
Securities	532,515	70.17%	503,182	29,333	5.83%

Fees Receivable, Expenses, Fixed/Other Assets	27,543	3.63%	31,430	(3,887)	(0.69)%
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Total Assets	758,882	100.00%	563,140	195,742	34.76%
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LIABILITIES

Deposits	666,357	87.81%	491,187	175,170	35.66%
Accounts Payable	1,147	0.15%	5,845	(4,698)	(80.38)%

Notes Payable, Other Liabilities	18,694	2.46%	18,558	136	0.73%
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Total Liabilities	686,198	90.42%	51,590	634,608	1230.10%
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CAPITAL

Common Stock	4,502	0.59%	3,046	1,456	47.80%
Surplus and Retained Earnings	68,478	9.02%	64,500	3,978	6.17%
Accumulated other income	(1,333)	(0.18)%	(118,841)	117,508	(98.88)%
Other Equity capital components	1,037	0.14%	(1,155)	2,192	(189.78)%
Total Capital	72,684	9.58%	47,550	25,134	52.86%

Total Liabilities and Equity Capital	758,882	100.00%	563,140	195,742	34.76%
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TRUST ACCOUNTS

Total Trust Assets	144,782,111	126,095,204	18,686,907	14.82%
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Number of Trust Accounts (Actual)	306,380	281,519	24,861	8.83%
Trust Account Average	472,557	447,910	24,647	5.50%

TRUST COMPANY - INCOME STATEMENT

(000s Omitted)

Income

Trust administrative fee income 55,497

Interest and dividend income earned 12,846

Total Income 68,343

Expenses

Interest expense 116

Salaries and employee benefits 28,334

Expenses of premises and fixed assets 5,604

Other expenses 19,804

Provision for Loan Losses 73

Total Expenses 53,931

Net Income Before Taxes 14,412

Gain (Loss) on Securities not Held in Trading Accounts 3

Applicable Income Taxes 2,502

Extraordinary Items and Other Adjustments, Net of Income Taxes 0

Net Income 11,913

FINANCIAL INSTITUTION ACTIVITY

ACTIVITY	EFFECTIVE DATE
• Licensing	
<u>Money Transmitter</u>	
IDT Payment Services, Inc., Newark, NJ	01/01/2014
Remitly, Inc., Seattle, WA	02/20/2014
Bill.com, Inc., Palo Alto, CA	03/20/2014
AscendantFX Capital USA, Inc., Victoria BC, Canada	04/28/2014
Nationwide Biweekly Administration, Inc., Xenia, OH	05/15/2014
Intuit Payments Inc., Mountain View, CA	06/26/2014
World First USA, Inc., Arlington, VA	09/22/2014
GPS Capital Markets, Inc., South Jordan, UT	10/23/2014
Unirush, LLC, Cincinnati, OH	12/18/2014
• New Branch/Facility/Office	
<u>State-chartered Commercial Bank Branch</u>	
First Western Trust Bank Jackson Hole Branch, Jackson, WY	02/03/2014
Highlands Ranch Branch, Highlands Ranch, Douglas County	03/18/2014
<i>(Northstar Bank of Colorado)</i>	
Alpine Bank, Denver Union Station Branch, Denver,	04/04/2014
Denver County	
CBB - Fort Collins Branch, Fort Collins, Larimer County	04/15/2014
CBB - Colorado Springs Branch, Colorado Springs,	04/21/2014
El Paso County	
FirstBank - Smoky Hill and Arapahoe Branch, Aurora,	05/01/2014
Arapahoe County	
FirstBank - Power and Superstition Branch, Mesa, AZ	05/14/2014
FirstBank - 16th and Wynkoop Branch, Denver, Denver County	05/28/2014
First State Bank of Colorado, Denver Tech Center Branch,	06/02/2014
Denver, Denver County	

FINANCIAL INSTITUTION ACTIVITY

ACTIVITY	EFFECTIVE DATE
• New Branch/Facility/Office (cont.)	
<u>State-chartered Commercial Bank Branch (cont.)</u>	
ANB Bank Cherry Creek Mobile Branch, Denver, Denver County	06/14/2014
FirstBank - College and Mountain Branch, Fort Collins, Larimer County	06/24/2014
The State Bank of Bartley Branch, Bartley, NE <i>(Stockmens Bank)</i>	07/11/2014
First Western Trust Bank Century City Branch, Los Angeles, CA	08/25/2014
ANB Bank - Fort Collins Branch, Fort Collins, Larimer County	10/01/2014
Frontier Bank - Walsh Branch, Walsh, Baca County.....	10/01/2014
Centennial Bank - Conifer Branch, Conifer, Jefferson County	10/27/2014
Centennial Bank - Evergreen Branch, Evergreen, Jefferson County	10/27/2014
Centennial Bank - Golden Branch, Golden, Jefferson County.....	10/27/2014
Centennial Bank - Idaho Springs Branch, Idaho Springs, Jefferson County	10/27/2014
Centennial Bank - Nederland Branch, Nederland, Boulder County	10/27/2014
FirstBank - Sundome Branch, Sun City West, AZ	10/29/2014
<u>Loan Production Office (LPO)</u>	
Northstar Bank of Texas, Denton, TX (Firestone, CO).....	01/21/2014
Northstar Bank of Texas, Denton, TX (Denver, CO).....	01/21/2014
Northstar Bank of Texas, Denton, TX (Yuma, CO)	01/21/2014
Northstar Bank of Texas, Denton, TX (Windsor, CO)	01/21/2014
Seacoast Commerce Bank, San Diego, CA (Lakewood, CO).....	02/17/2014
HeritageBank of the South, Albany, GA (Colorado Springs, CO)	02/20/2014
Citywide Banks, Aurora, Arapahoe County (Gunnison, CO).....	03/24/2014

FINANCIAL INSTITUTION ACTIVITY

ACTIVITY	EFFECTIVE DATE
<ul style="list-style-type: none"> • New Branch/Facility/Office (cont.) 	
<ul style="list-style-type: none"> <u>Loan Production Office (LPO) (cont.)</u> 	
Redstone Bank, Centennial, Arapahoe County (Lakewood, CO)	04/14/2014
Cass Commercial Bank, St. Louis, MO (Colorado Springs, CO).....	06/09/2014
Front Range Bank, Lakewood, Jefferson County (Denver, CO).....	07/14/2014
Summit Bank & Trust, Broomfield, Broomfield County,..... (Steamboat Springs, CO)	08/01/2014
The Dolores State Bank, Dolores, Montezuma County	09/02/2014 (Telluride, CO)
Pacific Continental Bank, Eugene, OR (Parker, CO)	09/04/2014
HeritageBank of the South, Albany, GA (Denver, CO)	09/05/2014
Hanmi Bank, Los Angeles, CA (Aurora, CO)	10/01/2014
HeritageBank of the South, Albany, GA (Greenwood Village, CO).....	10/01/2014
Commonwealth Business Bank, Los Angeles, CA (Aurora, CO)	11/17/2014
Northeast Bank, Boston, MA (Parker, CO).....	11/26/2014
Alpine Bank, Glenwood Springs, Garfield County (Denver, CO).....	12/01/2014
<ul style="list-style-type: none"> • Name Changes 	
<ul style="list-style-type: none"> <u>Commercial Bank State Charter</u> 	
State Bank of Bartley, Colorado Springs, El Paso County	09/12/2014 To: Stockmens Bank
<ul style="list-style-type: none"> <u>Money Transmitter Company</u> 	
Custom House (USA) Ltd., Englewood, Arapahoe County	05/31/2014 To: Custom House USA, LLC
<ul style="list-style-type: none"> <u>Trust Company</u> 	
MG Trust Company, LLC, Denver, Denver County	12/18/2014 To: MG Trust Company
<ul style="list-style-type: none"> <u>Electronic Data Processor (EDP)</u> 	
SAVVIS, Inc., St. Louis, MO	01/21/2014 To: CenturyLink Technology Solutions

FINANCIAL INSTITUTION ACTIVITY

ACTIVITY	EFFECTIVE DATE
<ul style="list-style-type: none"> • Name Changes (cont.) 	
<u>Electronic Data Processor (EDP)</u>	
Jack Henry & Associates, Inc. Monett, Monett, MO.....	02/04/2014
To: Jack Henry & Associates, Inc. Missouri	
<ul style="list-style-type: none"> • Mergers 	
<u>Out-of-State Bank Charter into Commercial State Bank Charter</u>	
State Bank of Bartley, Bartley, NE	07/11/2014
Into: The State Bank of Bartley, dba Stockmens Bank, Colorado Springs, El Paso County	
<ul style="list-style-type: none"> • Relocations 	
<u>State-chartered Commercial Bank Main Office</u>	
Northstar Bank of Colorado.....	03/10/2014
From: 6654 Timberline Road, Highlands Ranch, Douglas County	
To: 7979 East Tufts Avenue, Suite 850, Denver, Denver County	
<u>State-chartered Commercial Bank Branch</u>	
Pinnacle Bank, Gallup, NM	02/15/2014
<i>(Bank of Colorado)</i>	
From: 307 West Aztec Avenue	
To: 107 East Aztec Avenue	
First State Bank of Colorado, Westcliffe Branch	05/05/2014
Westcliffe, Custer County	
From: 1000 Main Street	
To: 102 South Adams Boulevard	
ANB Bank - Cimarron, Colorado Springs, El Paso County.....	08/27/2014
From: 102 North Cascade Street	
To: 15 West Cimarron Street	
Colorado Business Bank - Vail Valley, Edwards, Eagle County	09/15/2014
From: 0056 Edwards Village Boulevard, Suite 130	
To: 105 Edwards Village Boulevard, Suites A205-209	
ANB Bank - Academy, Colorado Springs, El Paso County	10/20/2014
From: 3485 North Academy	
To: 4799 North Academy	

FINANCIAL INSTITUTION ACTIVITY

ACTIVITY	EFFECTIVE DATE
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- **Relocations (cont.)**

- Money Transmitter

- Kaah Express, F.S., Inc., Minneapolis, MN. 02/27/2014
From: 611 Cedar Avenue South
To: 2429 East Franklin Avenue South

- Xoom Corporation, San Francisco, CA. 08/04/2014
From: 100 Bush Street, Suite 300
To: 425 Market Street, Floor 12

- Continental Exchange Solutions, Inc., Buena Park, CA..... 11/15/2014
From: 6565 Knott Avenue
To: 7001 Village Drive, Suite 200

- Trust Companies

- Lincoln Trust Company, Denver, Denver County 05/19/2014
From: 717 17th Street, Suite 2100
To: 1675 Broadway, Suite 500

- **Ceased Operations in Colorado**

- Electronic Data Payment Company

- Harland Financial Solutions, Fargo, ND..... 08/13/2014

- State-chartered Commercial Bank Branch

- ANB Bank - Meridian, Parker, Douglas County 03/31/2014

- ANB Bank - Meridian Mobile, Parker, Douglas County 03/31/2014

- ANB Bank - SouthGlenn, Centennial, Arapahoe County 03/31/2014

- FirstBank - Saddle Rock Branch, Aurora, Arapahoe County..... 04/30/2014

- Colorado Business Bank - Tremont, Denver, Denver County..... 06/20/2014

- ANB Bank - Pine Creek Branch, Colorado Springs, El Paso County..... 06/30/2014

- Guaranty Bank and Trust Company - North Loveland..... 07/07/2014
(Loveland, Larimer County)

- FirstBank - Chatfield Branch, Littleton, Arapahoe County..... 07/11/2014

- FirstBank - Lincoln and Oswego Branch, Parker, Douglas County..... 07/11/2014

FINANCIAL INSTITUTION ACTIVITY

ACTIVITY	EFFECTIVE DATE
• Ceased Operations in Colorado (cont.)	
<u>State-chartered Commercial Bank Branch (cont.)</u>	
First Western Trust Bank - Downtown Los Angeles Branch (Los Angeles, CA)	08/22/2014
Verus Bank of Commerce - Loveland Branch..... (Loveland, Larimer County)	09/19/2014
<u>Loan Production Office (LPO)</u>	
Northstar Bank of Colorado, Denver, Denver County (Brush, CO)	05/09/2014
Pacific Continental Bank, Eugene OR (Aurora, CO)	09/04/2014
Redstone Bank, Centennial, Arapahoe County (Lakewood, CO)	10/31/2014
Citywide Banks, Aurora, Arapahoe County (Gunnison, CO).....	12/22/2014

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

5Star 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, Denver Union
Station
1777 Wynkoop Street
Denver 80202
303-573-0709

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

FINANCIAL INSTITUTION DIRECTORY

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

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

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
303-394-5100

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 Castle Rock
3851 Sol Danza Drive
Castle Rock 80109
303-394-5100

FINANCIAL INSTITUTION DIRECTORY

ANB Castle Rock Mobile Branch
3851 Sol Danza Drive
Castle Rock 80109
303-394-5100

ANB Bank - Academy
4799 North Academy Boulevard
Colorado Springs 80903
719-381-5702

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

ANB Bank Cimarron Branch
15 West Cimarron Street
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 - Cherry Creek
3033 East First Avenue
Denver 80206
303-394-5100

ANB Bank Cherry Creek Mobile Branch
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 - Fort Collins Branch
2108 Milestone Drive
Fort Collins 80525
970-282-2400

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 - Clifton
569 32 Road
Grand Junction 81504
970-434-9637

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 - 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 - Lenexa Mobile Branch
15301 West 87th Street
Parkway, Unit 100
Lenexa KS 66219
913-888-0578

ANB Bank - Quivira
11900 West 87th Street
Parkway
Lenexa KS 66215
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

FINANCIAL INSTITUTION DIRECTORY

B

The Bank of Burlington
410 14th Street
Burlington 80807
719-346-5376

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
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 - Downtown
Denver Branch
1801 Broadway, Suite 100
Denver 80202
303-308-0000

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
55 South Elm Street
Eaton 80615
970-454-1800

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
100 East Platte Avenue
Fort Morgan 80701
970-867-9497

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

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

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

Bank of Colorado - Greeley
Branch
3459 West 20th Street, Suite
114
Greeley 80634
970-378-1800

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

FINANCIAL INSTITUTION DIRECTORY

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

Bank of Colorado - Loveland
Branch
1888 West Eisenhower
Loveland 80537
970-669-1355

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

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

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

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

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

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

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

Pinnacle Bank
107 East Aztec Avenue
Gallup NM 87301
505-722-4411

Pinnacle Bank
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 - 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

FINANCIAL INSTITUTION DIRECTORY

Centennial Bank

13700 East Arapahoe Road
Centennial 80112
303-680-1600

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

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

Centennial Bank -
Breckenridge Mobile Branch
116 Lincoln Avenue
Breckenridge 80424

Centennial Bank - Conifer
Branch
26679 Pleasant Park Road
Conifer 80433
303-838-3070

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 - Evergreen
Branch
1248 Bergen Parkway
Evergreen 80439
303-670-3200

Centennial Bank - Winter
Park/Fraser Branch
77699 US Highway 40
Fraser 80442

Centennial Bank - Winter
Park/Fraser Mobile Branch
77699 US Highway 40
Fraser 80442
970-722-0600

Centennial Bank - Golden
Branch
770 Heritage Road
Golden 80401
303-216-9998

Centennial Bank - Idaho
Springs Branch
1744 Miner Street
Idaho Springs 80452
303-567-2696

Centennial Bank - Nederland
Branch
26 South Highway 119
Nederland 80466
303-258-7071

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 - Vail Branch
2111 North Frontage Road
West, 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
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

FINANCIAL INSTITUTION DIRECTORY

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 150
Denver 80237
303-365-4080

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 - Hampden
Branch
6500 East Hampden Avenue
Denver 80224
303-365-3770

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

CoBiz Bank
821 17th Street
Denver 80202
303-293-2265

CCB - Private Banking
1099 18th Street, Suite 3010
Denver 80202
720-264-5711

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

CBB - Colorado Springs
118 East Pikes Peak Avenue
Colorado Springs 80903
719-471-1535

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 - Vail
Valley
105 Edwards Village
Boulevard, Suite A205-209
Edwards 81632
970-926-6801

CBB - Fort Collins
224 Canyon Avenue
Fort Collins 80521
970-943-1184

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

Colorado Business Bank -
Littleton
1600 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

FINANCIAL INSTITUTION DIRECTORY

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

Collegiate Peaks Bank - River
North
3350 Brighton Boulevard,
Unit 135
Denver 80216
303-481-1380

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 US Highway 50
Pueblo 81006
719-546-2268

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

Colorado East Bank & Trust
100 West Pearl Street
Lamar 81052
719-336-5200

Colorado East Bank & Trust -
Buena Vista
725 US 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

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

FINANCIAL INSTITUTION DIRECTORY

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 Street
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

**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
2939 65th Avenue
Greeley 80634
970-346-7900

First FarmBank Downtown
Greeley
127 22nd Street
Greeley 80634
970-346-7900

First FarmBank Sterling
931 West Main Street
Sterling 80751
970-522-2444

First FarmBank Yuma
501 East 8th Avenue
Yuma 80759
970-848-2779

First Southwest Bank
720 Main Street
Alamosa 81101
719-587-4200

First Southwest Bank
Alamosa Mobile Branch
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

FINANCIAL INSTITUTION DIRECTORY

First Southwest Bank - Cortez
1510 East Main Street
Cortez 81321
970-565-3366

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

First Southwest Bank - Pagosa
Springs
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

First State Bank of Colorado,
Crawford Branch
392 Highway 92
Crawford 81415
970-921-4122

First State Bank of Colorado,
Delta Branch
564 Main Street
Delta 81416
970-874-5322

First State Bank of Colorado,
Denver Tech Center Branch
8110 East Union Avenue
Denver 80237
303-951-4234

First State Bank of Colorado,
Fountain Branch
410 South Santa Fe Road
Fountain 80817
719-382-5643

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

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

First State Bank of Colorado,
Paonia Branch Drive Up
128 Grand Avenue
Paonia 81428
970-527-4122

First State Bank of Colorado,
Westcliffe Branch
102 South Adams Boulevard
Westcliffe 81252
719-783-9211

First Western Trust Bank
1900 16th Street, Suite 1200
Denver 80202
303-531-8100

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

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

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

First Western Trust Bank -
DTC/Cherry Hills
6501 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
Century City
1900 Avenue of the Stars
Los Angeles CA 90067
310-226-8300

First Western Trust Bank
Jackson Hole
690 South US Highway 89
Jackson WY 83001
307-739-3900

FirstBank
10403 West Colfax Avenue
Lakewood 80215
303-232-1503

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

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

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

FirstBank - Aspen Branch
601 East Hopkins Avenue, Unit
1
Aspen 81611
970-544-5200

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

FINANCIAL INSTITUTION DIRECTORY

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 - Smoky Hill and Arapahoe Branch
25541 East Smoky Hill Road
Aurora 80016
720-870-4800

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,
Suite 100
Boulder 80303
303-499-2200

FirstBank - Table Mesa Branch
3600 Table Mesa Drive
Boulder 80305
303-494-8100

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

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

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

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

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

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

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 80915
719-573-5000

FINANCIAL INSTITUTION DIRECTORY

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 - 16th and Wynkoop Branch
1777 16th Street
Denver 80202
303-537-7500

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
149 Steele Street
Denver 80206
303-333-1000

FirstBank - Colfax and Franklin Branch
1617 East 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

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 - College and Mountain Branch
100 South College Avenue
Fort Collins 80524
970-493-2600

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

FINANCIAL INSTITUTION DIRECTORY

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 - 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

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 - 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 80831
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 80602
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

FINANCIAL INSTITUTION DIRECTORY

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

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

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

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
480-963-0600

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
480-726-2900

FirstBank - Gilbert and
Williams Field Branch
2425 South Gilbert Road
Gilbert AZ 85295
480-963-4500

FirstBank - Queen Creek and
Val Vista Branch
4828 South Val Vista Drive
Gilbert AZ 85296
480-897-3100

FirstBank - Bell Branch
5885 West Bell Road
Glendale AZ 85308
602-942-2200

FirstBank - Litchfield and
McDowell Branch
1559 North Litchfield Road
Goodyear AZ 85395
623-536-5700

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

FirstBank - Power and
Superstition Branch
1720 South Power Road
Mesa AZ 85206
480-641-2600

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
480-941-1200

FirstBank - Sundome Branch
19309 North RH Johnson
Boulevard
Sun City West AZ 85375
623-584-9200

FirstBank - Greenway and
Cotton Branch
17063 West Greenway Road
Surprise AZ 85388
623-546-0200

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
39580 Washington Street
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

FINANCIAL INSTITUTION DIRECTORY

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

Mobile Branch of Fort Morgan
State 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
1307 Main Street, Unit D
Alamosa 81101
719-589-6838

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

Frontier Bank - Lamar
200 South Main Street
Lamar 81052
719-336-4351

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

Frontier Bank - Walsh
501 North Colorado
Walsh 81090
719-324-5206

G

**Guaranty Bank and Trust
Company**
1331 17th Street
Denver 80202
303-293-5500

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

FINANCIAL INSTITUTION DIRECTORY

Guaranty Bank and Trust
Company - Meridian
11806 East Oswego Street
Englewood 80112
303-298-6855

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
970-454-4122

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

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 Road
Longmont 80501
303-678-4144

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

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 US 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
600 Kimbark Street
Longmont 80501
303-776-2265

High Plains Bank
502 Central Avenue
Wiggins 80654
970-243-6600

Home Loan State Bank

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

Home State Bank

2695 West Eisenhower
Boulevard
Loveland 80537
970-203-6100

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
970-292-0147

FINANCIAL INSTITUTION DIRECTORY

Home State Bank - Timberline
3227 Timberline Road
Fort Collins 80528
970-292-0101

Raintree Branch of Home
State Bank
2337 South Shields Street
Fort Collins 80526
970-292-0147

Home State Bank - Lafayette
Branch
565 West South Boulder Road
Lafayette 80226
303-682-7091

Home State Bank Longmont
Branch
636 Coffman Street, Suite 101
Longmont 80501
303-682-7100

Home State Bank - 29th
Street
300 East 29th Street
Loveland 80538
970-622-2376

Home State Bank - Cleveland
935 Cleveland Avenue
Loveland 80537
970-622-2376

Home State Bank - East
1355 East Eisenhower
Boulevard
Loveland 80537
970-622-2376

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

I

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

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

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

Legacy Bank - Mobile Branch
730 Desert Flower Boulevard
Pueblo 81001
719-562-1800

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

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

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

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

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

FINANCIAL INSTITUTION DIRECTORY

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

**Mountain View Bank of
Commerce**

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

N

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

Northstar Bank of Colorado

7979 East Tufts Avenue
Denver 80237
720-387-3900

Akron Branch
175 East First Street
Akron 80720
970-345-2026

Castle Rock Branch
500 North Wilcox
Castle Rock 80104
303-688-4900

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

Centennial Branch
20991 East Smoky Hill Road
Centennial 80015
303-693-7009

Briargate Branch
440 Chapel Hills Drive
Colorado Springs 80920
719-264-9999

Colorado Springs - Downtown
Branch
501 South Tejon Street
Colorado Springs 80903
719-578-5488

Colorado Springs - Broadmoor
Branch
155 Lake Avenue
Colorado Springs 80906
719-633-2695

Westside Branch
3216 West Colorado Avenue
Colorado Springs 80904
719-226-2265

Evans Branch
3650 35th Avenue
Evans 80620
970-339-8430

Firestone Branch
5855 Firestone Boulevard
Firestone 80504
720-387-3700

Greeley Branch
6222 West 9th Street
Greeley 80634
970-330-6090

Highlands Ranch Branch
6654 Timberline Road
Highlands Ranch 80130
970-339-8430

Johnstown Branch
10 Angove Avenue
Johnstown 80534
970-587-2160

Longmont Branch
351 Coffman Street
Longmont 80501
303-776-3333

Loveland Branch
1050 Eagle Drive
Loveland 80537
970-800-5031

Milliken Branch
1300 Broad Street
Milliken 80543
970-587-2880

Otis Branch
102 North Washington
Otis 80743
970-246-3456

Sterling Branch
122 West Main
Sterling 80751
970-522-5151

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

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

FINANCIAL INSTITUTION DIRECTORY

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
303-623-8888

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

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

FINANCIAL INSTITUTION DIRECTORY

Steele Street Bank & Trust

101 Cook Street
Denver 80206
303-376-3800

Cherry Creek Banking Center

101 Cook Street
Denver 80206
303-376-3804

**Kent Denver School Financial
Education Banking Center**

4000 East Quincy Avenue
Englewood 80113
303-376-5468

Steele Street Bank & Trust -

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

Steele Street Bank & Trust -

Mobile Branch
101 Cook Street
Denver 80206
303-376-3800

Steele Street Bank & Trust -

UHills Banking Center
2805 South Colorado
Boulevard
Denver 80222
303-376-3840

Stockmens Bank

601 North Nevada Avenue
Colorado Springs 80903
719-955-2800

**The State Bank of Bartley
Branch**

402 Commercial Street
Bartley NE 69020
308-692-3333

Summit Bank & Trust

2002 East Coalton Road
Broomfield 80027
303-460-4700

Summit Bank & Trust - DTC

8055 East Tufts Avenue,
Suite 740
Denver 80237
303-446-7400

Summit Bank & Trust -

Erie Office
199 South Briggs Street
Erie 80516
303-439-4850

Summit Bank & Trust -

Greenwood Village
5340 South Quebec Street,
Suite 375N
Greenwood Village 80111
303-595-2555

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 & 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 & Trust, Carbon

Valley Branch
418 8th Street
Dacono 80514
303-833-2290

Valley Bank - North Denver

Branch
6171 North Washington
Denver 80216
303-289-3088

Valley Bank & Trust - Hudson

Branch
580 Dahlia Street
Hudson 80642
303-536-9259

Valley Bank & Trust -

Strasburg Branch
56641 Colfax Avenue
Strasburg 80136
303-622-6598

Valley Bank & Trust -

Westminster Branch
11145 Sheridan Boulevard,
Suite 10
Westminster 80020
303-460-7209

Verus Bank of Commerce

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

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

FINANCIAL INSTITUTION DIRECTORY

Yampa Valley Bank - Craig
435 Mack Lane
Craig 81625
970-824-3600

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

Far Northeast Branch
4800 Telluride Street
Denver 80249
303-320-3203

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.
2201 Westlake Avenue
Seattle WA 98121
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
New York NY 10285
212-640-1153

AscendantFX Capital USA, Inc.
737 Yates Street, Suite 514
Victoria, BC Canada V8W1L6
877-452-7186

**Associated Foreign Exchange,
Inc.**
21045 Califa Street
Woodland Hills CA 91367
818-386-2702

B

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

Bill.com, Inc.
1810 Embarcadero Road
Palo Alto CA 94303
650-621-7700

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

C

**Cambridge Mercantile Corp.
(U.S.A.)**
1359 Broadway, Suite 801
New York NY 10018
212-594-2200

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

Comdata TN, 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.**
7001 Village Drive, Suite 200
Buena Park CA 90621
562-345-2100

Custom House USA, LLC
12500 East Belford Avenue,
M12K3
Englewood 80012
778-224-3000

D

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

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

E

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

F

Facebook Payments Inc.
1601 Willow Road, Building 15
Menlo Park CA 94025
650-690-6038

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

FINANCIAL INSTITUTION DIRECTORY

G

Golden Money Transfer, Inc.
517 4th Avenue, Suite 103
San Diego CA 92101
888-702-5600

Google Payment Corp.
1600 Amphitheatre Parkway
Mountain View CA 94043
855-492-5538

GPS Capital Markets, Inc.
10813 South River Front
Parkway, Suite 410
South Jordan UT 84095
801-984-1080

Green Dot Corporation
3465 East Foothill Boulevard
Pasadena CA 91107
626-219-8675

I

IDT Payment Services, Inc.
550 Broad Street
Newark NJ 07102
973-438-4029

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

Intercambio Express, Inc.
426 North Main Street
Elkhart IN 46516
574-343-5200

Intermex Wire Transfer LLC
9480 South Dixie Highway
Miami FL 33156
305-671-8000

Intuit Payments Inc.
2700 Coast Avenue
Mountain View CA 94043
650-944-5434

IPS Nevada, Inc.
2275 Corporate Circle,
Suite 200
Henderson NV 89074
702-477-3724

ITC Financial Licenses, Inc.
1200 Brookstone Centre
Parkway, Suite 220
Columbus GA 31904
678-921-5342

J

JPay Inc.
10981 Marks Way
Miramar FL 33025
954-862-6900

K

Kaah Express, F.S., Inc.
2429 East Franklin Avenue
South
Minneapolis MN 55406
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

Moneydart Global Services, Inc.
1000 Woodbridge Center Drive
Woodbridge NJ 07095
732-582-6416

MoneyGram Payment Systems, Inc.
1550 Utica Avenue South,
Suite 100
Minneapolis MN 55416
952-591-3000

Moneytree, Inc.
6720 Fort Dent Way, Suite 230
Seattle WA 98188
206-246-3500

N

Nationwide Biweekly Administration, Inc.
855 Lower Bellbrook Road
Xenia OH 45385
937-376-5800

NetSpend Corporation
701 Brazos Street, Suite 1200
Austin TX 78701
512-531-8693

nFinanSe Payments Inc.
3923 Coconut Palm Drive,
Suite 107
Tampa FL 33619
866-907-7531

North American Money Transfer, Inc.
5405 Memorial Drive, Suite 104
Stone Mountain GA 30083
404-704-0273

O

Official Payments Corporation
3550 Engineering Drive,
Suite 400
Norcross GA 30092
334-321-3767

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

FINANCIAL INSTITUTION DIRECTORY

P

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

Payoneer Inc.
150 West 30th Street, Suite 500
New York NY 10001
800-251-2521

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

R

Remitly, Inc.
1601 Second Avenue, Suite 700
Seattle WA 98101
206-535-6152

S

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

SGS Corporation
13291 Ralston Avenue
Sylmar CA 91342
818-493-5101

Sigue Corporation
13291 Ralston Avenue
Sylmar CA 91342
818-493-5101

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

Square, Inc.
1455 Market Street, Suite 600
San Francisco CA 94103
415-375-3176

Swanson Services Corporation
1133 Pennsylvania Street
Denver 80203
303-832-3920

T

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

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

TouchPay Holdings, LLC
7801 Mesquite Bend Drive,
Suite 101
Irving TX 75063
972-215-0133

**Travellex Currency Services
Inc.**
29 Broadway, 1st Floor
New York NY 10006
877-843-7778

U

Unirush, LLC
4701 Creek Road, Suite 200
Cincinnati OH 45242
513-489-7874

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

V

Viamerica Corporation
4641 Montgomery Avenue, Suite
400
Bethesda MD 20814
800-401-7626

W

**Western Union Business
Solutions (USA), LLC**
1152 15th Street NW, 7th Floor
Washington DC 20005
800-424-2923

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

World First USA, Inc.
2800 Crystal Drive, Suite 310
Arlington VA 22202
877-866-8656

X

Xoom Corporation
425 Market Street, Floor 12
San Francisco CA 94105
415-777-4800

TRUST COMPANIES

F

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

FPS Trust Company, LLC
9137 East Mineral Circle,
Suite 120
Centennial 80112
303-625-9648

FINANCIAL INSTITUTION DIRECTORY

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
1675 Broadway, Suite 500
Denver 80202
303-658-3500

M

MG Trust Company
717 17th Street, Suite 1300
Denver 80202
888-947-3472

T

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

Cover Photo

*Photo Title – “All Aboard” - the New Union Station,
Denver, CO
Photo by: Cassandra Radcliffe, Division of Banking*

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