

# Colorado Division of Banking



## 109<sup>th</sup> Annual Report

of the State Bank Commissioner  
of the State of Colorado



January 1, 2018 to December 31, 2018



**COLORADO**  
Department of  
Regulatory Agencies  
Division of Banking

# DECLARATION OF POLICY

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

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

## PRESERVE AND PROMOTE

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

## SEEK

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

*Working to Preserve Public Trust in Colorado Banking*

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

**109<sup>TH</sup> ANNUAL REPORT  
OF THE  
STATE BANK COMMISSIONER  
OF THE  
STATE OF COLORADO**

To The Honorable

**JARED POLIS**

The Governor of Colorado

For the Period January 1, 2018

through December 31, 2018

# COLORADO STATE BANKING BOARD

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## *Commercial Bank Representatives*

Glen Jammaron - Board Chairman  
President, Alpine Bank

Jonathan R. Fox, President/CEO  
The Fowler State Bank

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

G. Timothy Laney, President/CEO  
NBH Bank

Ronald K. Tilton, President  
FirstBank

## *Money Transmitter Representative*

Timothy Daly, Senior Vice President  
The Western Union Company

## *Trust Company Representative*

Laura G. Miller, Associate General Counsel  
Great-West Trust Company, LLC

## *Public Members*

Sarah J. Auchterlonie

William J. Mickles, Jr.



**COLORADO**

Department of  
Regulatory Agencies

Division of Banking

1560 Broadway, Suite 975  
Denver, CO 80202

May 31, 2019

The Honorable Jared Polis  
Governor of Colorado  
State Capitol, Room 103  
Denver, CO 80203

Dear Governor Polis:

I'm honored to submit the 2018 Annual Report (Report) on behalf of the Colorado Division of Banking (Division) regarding Colorado state-chartered commercial banks and trust companies, as required by the provisions of Section 11-102-304, C.R.S. In addition, the Report includes information about other entities regulated by the Division.

The financial condition of Division regulated institutions during 2018 was sound. Commercial banks realized positive asset growth. Total assets increased 6.0 percent to \$56.1 billion as of December 31, 2018, while total deposits held by state chartered commercial banks grew 4.5 percent to \$49.9 billion. Total Equity Capital among the commercial banks grew by 19.8 percent to \$6.2 billion, continuing the trend of improved financial strength.

Assets held by Colorado regulated trust companies declined over the year due to an acquisition of a Colorado depository trust company by an out-of-state trust company. Due to the acquisition, trust assets decreased \$847.2 million to \$165 million and total fiduciary assets held by Colorado regulated trust companies decreased by \$6.5 billion to \$406.8 billion. Finally, the Division now licenses and regulates 92 money transmitters an 11 percent increase from the previous year.

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

Kenneth Boldt  
State Bank Commissioner



# DIVISION OF BANKING PERSONNEL

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**State Bank Commissioner**  
Patty Salazar

**Deputy Commissioner**  
Kenneth Boldt

**Director of Examinations**  
Mary Stanfield

**Operations Manager**  
Kara Hunter

**Secretary, Colorado State Banking Board**  
Charles Siler

**Training Director/Scheduler**  
Cassandra Radcliffe

**Supervising Examiners**  
John Pray  
Lisa Shoup  
Karen Stewart

**Senior Financial Institution Examiners**  
Barbara Eastburn                      Debra Russell  
Tracy Green                              Russell Saunders  
Linh Jones                                John Thomas  
Russell Morin                              Rachael Thompson  
Clint Philpot                               Troy Winkel

**IT Examiners**  
Paul Ehizuelen  
Ricardo Giardiello

**Financial Institution Examiners**  
Matt Agnew                      Jessica Kowalik                      Robert Spell  
David Brower                      Daniel Lee                              David Yost  
Janessa Harmon                      Chase Morin  
Elizabeth Kerwin                      Desiree Slavick

**Financial Institution Analyst**  
Allison Rothermel

**Complaints**  
Jennifer Kim

**Office Manager**  
Sheryn Greene

**Receptionist/Office Support**  
Nancy Miera  
Courtney Roberts

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# DIVISION OVERVIEW

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## Division Mission and Structure

The Division of Banking is a unit of the Colorado Department of Regulatory Agencies (DORA). The Division 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 other state regulators to supervise money transmitters, and works closely with the Federal Reserve Bank of Kansas City and the Federal Deposit Insurance Corporation to regulate commercial banks. 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, 2018, the Division had 47.5 authorized positions, 38 of which were in the Financial Credit Examiner (FCE) category. The 38 FCE classifications consists of a Director of Examinations, four Caseload Managers, 30 field examiners, a training/examination scheduler, a financial institution analyst, and a consumer complaints person. The Division also has two information technologies (IT) auditors 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, Deputy State Bank Commissioner, Operations Manager, Banking Board Secretary, Communication specialist, and administrative support staff.



# DIVISION OVERVIEW

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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 Examinations. The Caseload Managers supervise examination teams and are the primary Division contacts 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 the CSBS every five years, at which the Division's processes, products, and personnel are evaluated and rated. The most recent on-site review was conducted in October 2016, with the review team recommending continuation of the Division's accredited status to October 2021. The accreditation process not only provides an independent review of Division operations, but also identifies areas for improvement and provides comparisons to other state banking departments. In addition, CSBS accreditation is one factor used by federal regulatory agencies in determining the acceptability of state examinations pursuant to interagency agreements and alternating state/federal examinations.

Division operations and programs are also subject to periodic audits by the Office of the State Auditor. The auditors review the Division's regulatory programs, oversight of the Public Deposit Protection Act, and resource utilization. Recommendations are then provided to the Division.

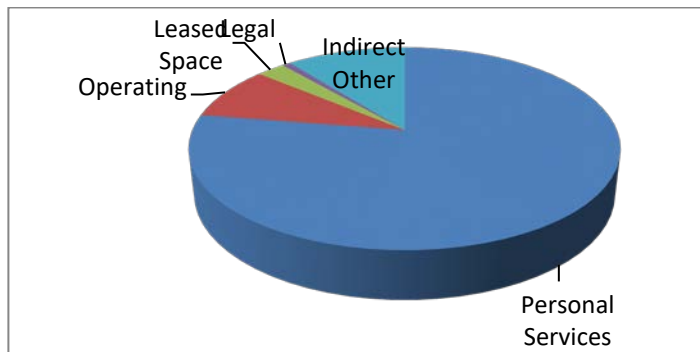
As required by statute, DORA performs Sunset reviews of the functions of the Division and the Banking Board, with respect to regulatory programs. The results of the review and recommendations are provided to the Colorado General Assembly. If the General Assembly does not pass legislation extending such regulation, the program is repealed by operation of law. Continuation of the Division, the Money Transmitters Act, and the Banking Board, was passed during the 2013 legislation session, with all aspects of the Division authorized to September 1, 2024.

# DIVISION OVERVIEW

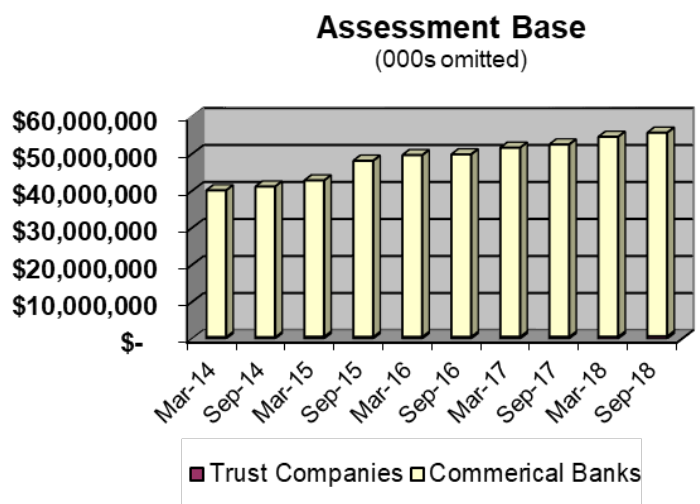
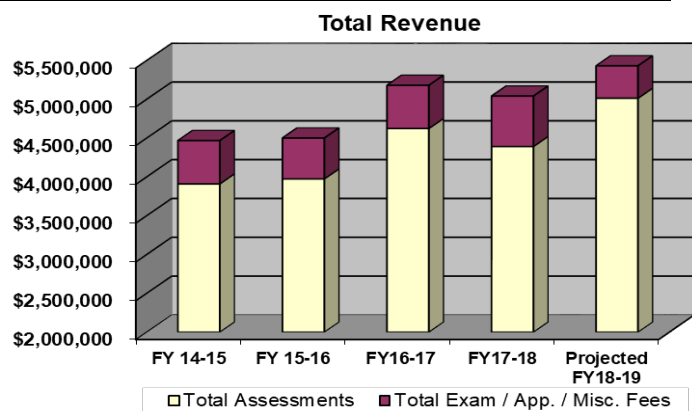
## Division Budget and Funding

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 2018-2019 fiscal year is \$5,881,603.

The assessment rates and fee structure are reviewed and approved by the Banking Board annually. Institution assessments are the primary funding source. The assessment consists of a base amount, plus a sliding scale percentage of assets over an established level. The calculation formula is based on projected funding needs, less application and examination fees. A breakdown of the Division's budget, as well as trend information for revenues, assessment base, and the cash fund balance, is depicted in the charts on this page.



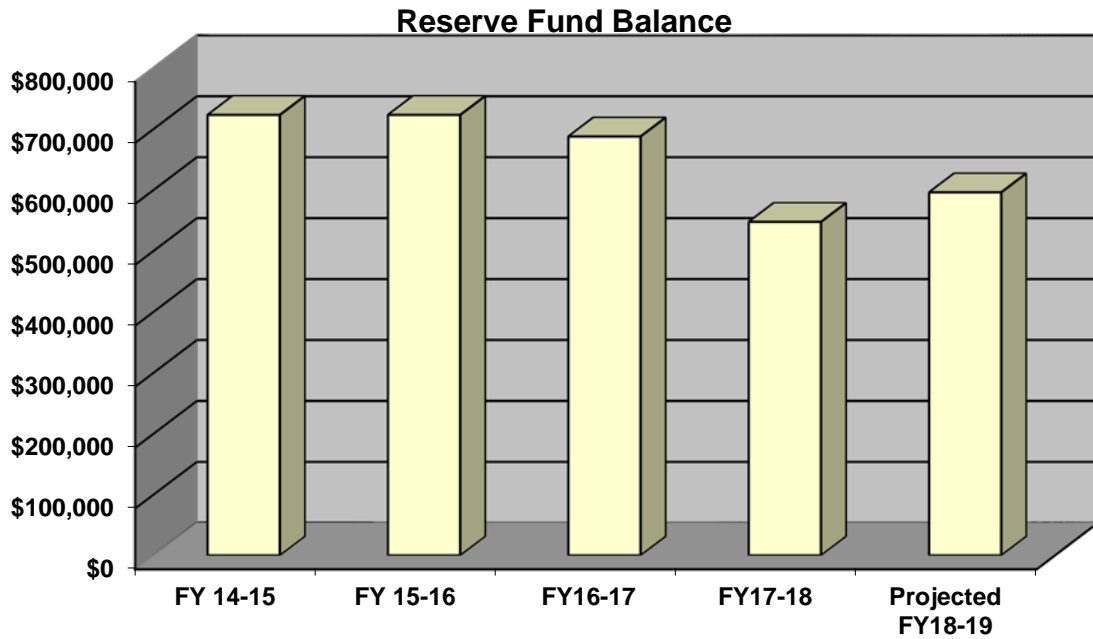
Category	Amount	Percentage
Personal Services	\$ 4,510,807	77%
Operating	\$ 490,703	8%
Leased Space	\$ 165,792	3%
Legal	\$ 54,858	1%
Indirect Other	\$ 659,443	11%
<b>Total</b>	<b>\$ 5,881,603</b>	<b>100%</b>



# DIVISION OVERVIEW

## Reserve Fund Balance

State fiscal laws allow the Division to maintain a cash fund of uncommitted reserves of up to 16.5 percent of approved expenditures. The Division utilizes its reserve fund to dampen assessment fluctuations and strives to maintain a balance of approximately ten percent. The Division's projected reserve fund balance for the fiscal year ending June 30, 2019, and actual fiscal year-end balances for the preceding four fiscal years, are reflected in the following chart:



# INDUSTRY CONDITION

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Colorado state-chartered commercial banks were financially sound in 2018:

- Total assets grew 6.02 percent
- Net loans and leases grew 6.01 percent
- Total deposits grew 4.9 percent
- Noncurrent loans levels declined from .57 percent to .47 percent of total loans\*
- Bank owned real estate declined 29 percent

Bank earnings grew 33 percent, with net income for all state-chartered banks equaling approximately \$769 million, compared to \$578 million at year-end 2017. Bank capital levels also grew during 2018, as the Tier 1 Leverages ratio equaled 10.44 percent, compared to 9.11 percent at year-end 2017.\*

As of December 31, 2018, there were 11 state-chartered trust companies in Colorado, which is unchanged from 2017. As of the same date, there were 92 licensed money transmitters operating in Colorado, a net increase of nine from year-end 2017.

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\*FDIC Quarterly Bank Performance, Colorado, FDIC Insured Commercial Banks, Fourth Quarter 2018

# INDUSTRY CONDITION

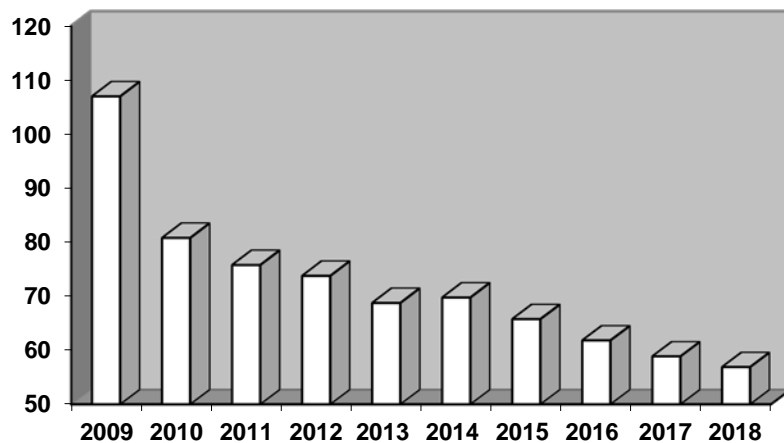
## Commercial Banks

Consolidation in the banking industry continued in 2018. Two Colorado state-chartered commercial banks ceased operations during the year. One bank was acquired by a Texas savings bank, and the other bank was merged into a fellow state-chartered commercial bank.

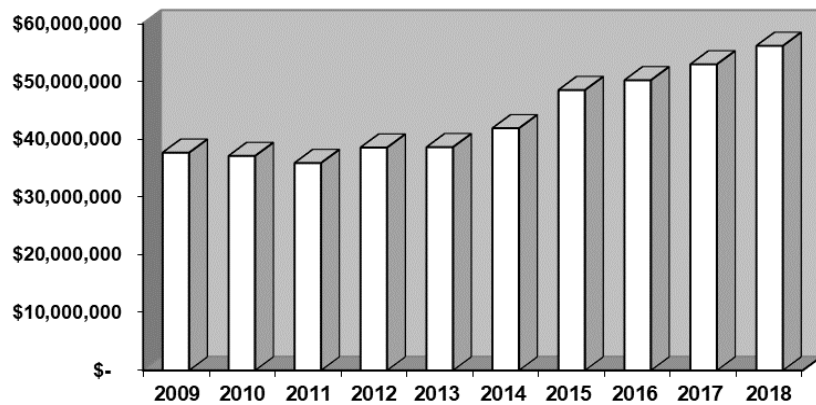
Despite the decline in the number of state-chartered banks, total assets increased 6.02 percent over the previous year and total deposits increased 4.9 percent. Net income also increased 33 percent over the previous year and resulted in a robust return on average assets of 1.49 percent.

The three charts on this page depict the changes in number, total assets, and total equity over a ten-year period ending December 31, 2018.

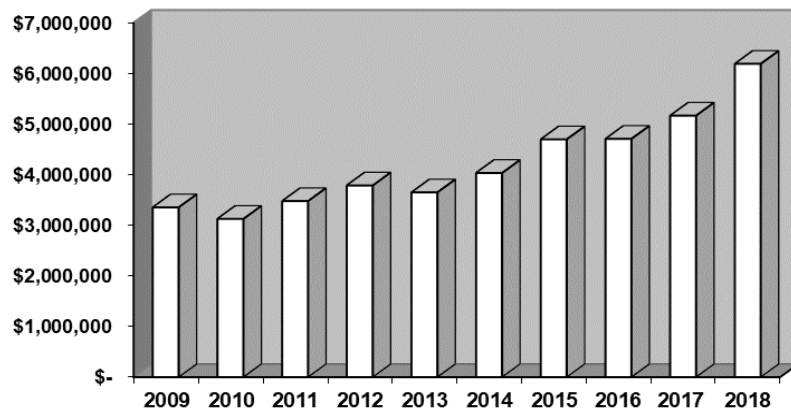
**Number of State Chartered Commercial Banks**



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



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



# INDUSTRY CONDITION

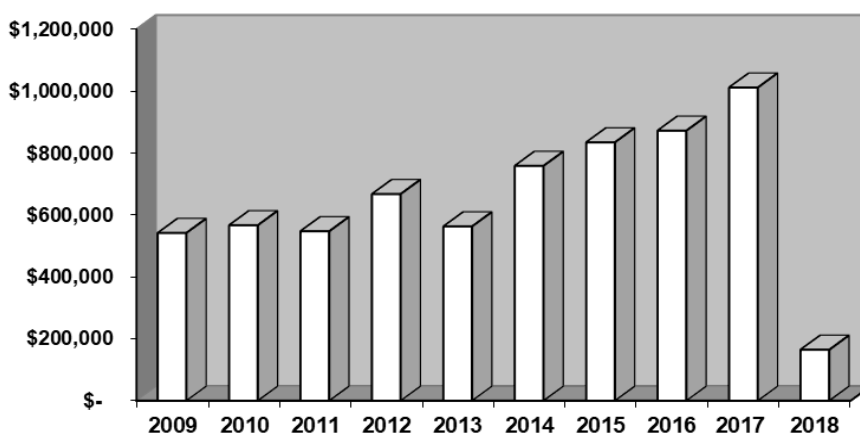
## Trust Companies

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.

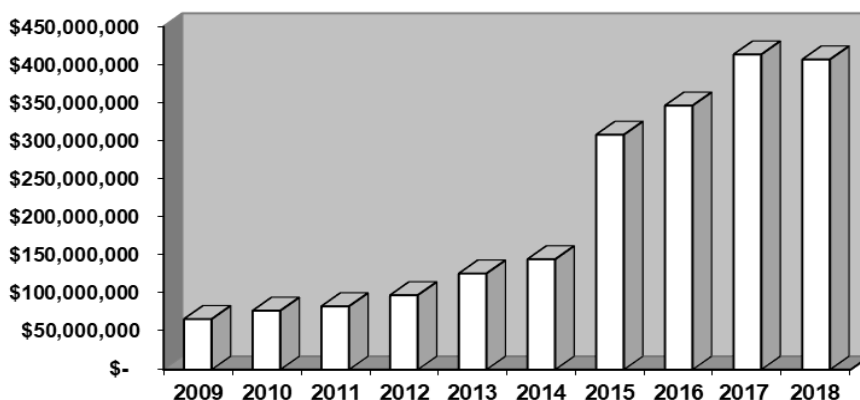
As of December 31, 2018, there were eleven state-chartered trust companies operating in Colorado. The total reflects one new trust charter and one trust company that ceased operations.

Total trust company assets declined because of the acquisition of a Colorado depository trust company by an out of state trust company. In addition, total fiduciary assets held by Colorado trust companies also declined by \$6.5 billion to \$406.8 billion. However, the industry remained well-capitalized.

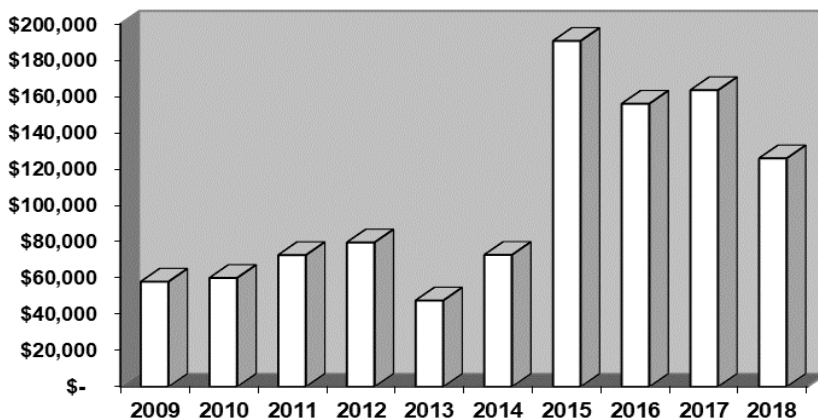
**Total Assets of Trust Companies**  
(000s omitted)



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



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



# INDUSTRY CONDITION

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## Money Transmitter Companies

As of December 31, 2018, there were 92 organizations licensed under the Colorado Money Transmitters Act, a net increase of nine from 2017. Licensing is required of any organization selling money orders, travelers checks, or transmitting money electronically or by any means, with the exception of governmental organizations and insured financial institutions.

Total transmission volume increased to \$19.6 billion and total revenue equaled \$61.3 billion. Net income equaled to \$9.75 billion with four licensed entities accounting for 95 percent of the profitability reported in 2018. Profitability for licensees operating in Colorado improved as 20 percent of active licensees reported net losses, compared to 31 percent in 2017.

# COMMERCIAL BANK – COMPARATIVE ABSTRACT

(000s Omitted)					
	57 Banks 12/31/18	Percent to Total	59 Banks 12/31/17	Increase (Decrease)	Percent Change
<b>ASSETS</b>					
Cash and Balances Due From Depository Institutions	2,666,917	4.75%	2,707,198	(40,281)	-1.49%
<b>Securities</b>					
Held to Maturity	3,472,901	6.19%	3,962,171	(489,270)	-12.35%
Available for Sale	9,660,587	17.21%	9,347,991	312,596	3.34%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	595,560	1.06%	76,936	518,624	674.10%
Loans and Leases, Net of Unearned Income	36,598,866	65.21%	34,567,271	2,031,595	5.88%
Less: Allowance for Loan and Lease Losses	348,205	0.62%	371,058	(22,853)	-6.16%
Loans and Leases, Net	36,250,661	64.59%	34,196,213	2,054,448	6.01%
Assets Held in Trading Accounts	7,956	0.01%	10,168	(2,212)	-21.75%
Premises and Fixed Assets	978,537	1.74%	954,069	24,468	2.56%
Other Real Estate Owned	45,324	0.08%	64,035	(18,711)	-29.22%
Investments in Unconsolidated Subsidiaries	6,230	0.01%	6,884	(654)	-9.50%
Direct and indirect investments in real estate ventures	7,420	0.01%	9,930	(2,510)	-25.28%
Intangible Assets	1,173,535	2.09%	418,739	754,796	180.25%
Other Assets	1,257,335	2.24%	1,180,114	77,221	6.54%
Total Assets	56,122,963	100.00%	52,934,448	3,188,515	6.02%
<b>LIABILITIES</b>					
<b>Deposits:</b>					
Noninterest Bearing	10,652,847	18.98%	10,242,418	410,429	4.01%
Interest Bearing	37,420,109	66.68%	35,585,987	1,834,122	5.15%
Federal Funds Purchased/Securities Sold	599,254	1.07%	702,965	(103,711)	-14.75%
Trading Liabilities	8,270	0.01%	10,375	(2,105)	-20.29%
Other Borrowed Money	831,950	1.48%	924,317	(92,367)	-9.99%
Subordinated Notes and Debentures	67,500	0.12%	2,500	65,000	2600.00%
Other Liabilities	351,941	0.63%	298,802	53,139	17.78%
Total Liabilities	49,931,871	88.97%	47,767,364	2,164,507	4.53%
<b>EQUITY CAPITAL</b>					
Perpetual Preferred Stock	3,000	0.01%	3,000	0	0.00%
Common Stock	102,460	0.18%	102,556	(96)	-0.09%
Surplus	3,856,665	6.87%	2,874,057	982,608	34.19%
Undivided Profits/Capital Reserves	2,296,076	4.09%	2,203,855	92,221	4.18%
Accumulated other income	(67,145)	-0.12%	(16,406)	(50,739)	309.27%
Other Equity Capital Components	(330)	0.00%	(413)	83	-20.10%
Total Bank Equity Capital	6,190,726	11.03%	5,166,649	1,024,077	19.82%
Noncontrolling (minority) interest in consolidated subsidiaries	366	0.00%	435	(69)	-15.86%
Total Equity Capital	6,191,092	11.03%	5,167,084	1,024,008	19.82%
Total Liabilities and Equity Capital	56,122,963	100.00%	52,934,448	3,188,515	6.02%



# COMMERCIAL BANK – INCOME STATEMENT

(000s Omitted)			
Interest Income:			
Interest and fees on loans	1,673,508		
Income from lease financing receivables	99,942		
Interest income on balance due from depository institution	32,289		
Interest and dividend income on securities	250,508		
Interest income of federal funds sold and securities purchased under agreement to resell	4,498		
Other Interest Income	6,705		
Total Interest Income	2,067,450		
Interest Expense:			
Interest on deposits	171,637		
Interest on federal funds purchase and securities sold under agreements to repurchase	3,936		
Interest on trading liabilities and other borrowed money	17,480		
Total Interest Expense	193,053		
Net Interest Income		1,874,397	
Provision for Loan Losses		34,950	
Noninterest Income:			
Income from fiduciary activities	28,305		
Service charges on deposit accounts	114,722		
Trading Revenue	482		
Investment banking, advisory, brokerage, and underwriting fees and commissions	13,926		
Venture capital revenue	17		
Net servicing fees	5,504		
Net securitization income	43		
Net gains (losses) on sales of loans and leases	59,322		
Net gains (losses) on sales of other real estate owned	2,328		
Net gains (losses) on sales of other assets (excluding securities)	307		
Other Noninterest Income	190,675		
Total Noninterest Income		415,631	
Gain (Loss) on Securities not Held in Trading Accounts		1,242	
Noninterest Expense:			
Salaries	743,693		
Expenses of premises and fixed assets	163,311		
Amortization expense of intangible assets (including goodwill)	15,263		
Other noninterest expense	407,891		
Total Noninterest Expense		1,330,158	
Income (Loss) before Income Tax and discontinued operations	926,162		
Applicable Income Taxes	157,813		
Income (Loss) before discontinued operations	768,349		
Discontinued operations	0		
Net Income (loss) attributable to bank and noncontrolling (minority) interests	768,349		
LESS: Net income (loss) attributable to noncontrolling (minority) interest	(158)		
Net Income			768,507
Return on Average Assets			1.49%

# 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	\$44,325	\$62,859	\$133,783	\$2,143	\$2,200	\$245,654	\$220,424	\$221,755	\$23,899	2.02
ALAMOSA	First Southwest Bank	\$25,153	\$38,881	\$224,597	\$2,943	\$5,214	\$303,821	\$258,786	\$272,660	\$31,161	0.86
AULT	Farmers Bank	\$37,675	\$8,644	\$181,840	\$2,786	\$954	\$233,683	\$200,763	\$201,167	\$32,516	2.42
BOULDER	Flatirons Bank	\$2,893	\$43,240	\$124,209	\$1,427	\$892	\$173,934	\$155,324	\$157,535	\$16,399	1.01
BRUSH	The Farmers State Bank of Brush	\$14,000	\$25,296	\$65,969	\$921	\$380	\$107,940	\$86,910	\$88,333	\$19,607	1.49
BURLINGTON	The Bank of Burlington	\$15,700	\$10,049	\$28,376	\$450	\$398	\$58,086	\$44,763	\$49,958	\$8,128	1.20
CALHAN	Farmers State Bank of Calhan	\$5,108	\$120,391	\$129,440	\$1,365	\$5,582	\$272,211	\$212,255	\$246,315	\$25,896	1.15
CENTENNIAL	Redstone Bank	\$33,567	\$22,501	\$90,122	\$250	\$5,211	\$161,580	\$135,205	\$136,776	\$24,804	0.82
CHEYENNE WELLS	The Eastern Colorado Bank	\$10,901	\$89,562	\$268,491	\$3,703	\$8,334	\$400,708	\$340,246	\$356,089	\$44,619	1.46
COLORADO SPRINGS	5Star Bank	\$4,811	\$20,270	\$172,562	\$2,165	\$2,232	\$209,438	\$171,335	\$171,944	\$37,494	1.18
COLORADO SPRINGS	Stockmens Bank	\$21,808	\$41,451	\$260,411	\$2,194	\$7,453	\$344,725	\$297,644	\$311,569	\$33,156	1.00
DENVER	ANB Bank	\$54,492	\$712,417	\$1,582,648	\$16,148	\$157,784	\$2,567,131	\$2,190,863	\$2,367,467	\$199,664	1.33
DENVER	Bank of Denver	\$17,863	\$36,802	\$160,220	\$1,474	\$5,867	\$222,694	\$200,332	\$200,698	\$21,996	0.90
DENVER	Bankers' Bank of the West	\$61,969	\$29,248	\$249,269	\$4,527	\$1,879	\$364,805	\$247,527	\$315,660	\$49,145	1.57
DENVER	Citywide Banks	\$56,684	\$556,400	\$1,467,000	\$9,033	\$38,425	\$2,307,284	\$1,848,373	\$1,947,808	\$359,476	1.20
DENVER	CoBiz Bank	\$80,516	\$104,550	\$2,913,984	\$0	\$4,980	\$4,433,696	\$3,314,954	\$3,444,055	\$989,641	1.57
DENVER	First Western Trust Bank	\$73,356	\$44,388	\$898,361	\$7,451	\$4,916	\$1,071,979	\$947,894	\$970,710	\$101,269	0.69
DENVER	Guaranty Bank and Trust Company	\$40,114	\$571,110	\$2,883,382	\$23,750	\$61,439	\$3,768,196	\$3,109,403	\$3,272,847	\$495,349	1.62
DENVER	Young Americans Bank	\$17,396	\$109	\$67	\$9	\$27	\$20,299	\$18,588	\$18,689	\$1,610	-6.12
DOLORES	The Dolores State Bank	\$24,594	\$67,841	\$155,199	\$2,291	\$6,895	\$262,103	\$223,615	\$227,188	\$34,915	1.55
ESTES PARK	Bank of Estes Park	\$12,733	\$31,756	\$67,024	\$1,399	\$795	\$126,882	\$113,556	\$114,231	\$12,651	1.42

# 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
<b>FLAGLER</b>	High Plans Bank	\$20,859	\$15,686	\$133,240	\$2,251	\$2,759	\$176,792	\$148,966	\$159,366	\$17,426	1.59
<b>FLORENCE</b>	Rocky Mountain Bank and Trust	\$10,067	\$11,957	\$41,761	\$650	\$2,240	\$69,092	\$62,405	\$62,942	\$6,150	0.70
<b>FORT COLLINS</b>	Bank of Colorado	\$257,749	\$1,164,378	\$2,456,899	\$38,830	\$73,323	\$4,026,669	\$3,452,198	\$3,653,590	\$373,079	1.69
<b>FORT COLLINS</b>	Verus Bank of Commerce	\$24,725	\$0	\$229,731	\$1,956	\$45	\$258,797	\$212,019	\$225,241	\$33,556	2.14
<b>FORT MORGAN</b>	FMS Bank	\$7,662	\$29,299	\$137,146	\$1,315	\$3,775	\$184,914	\$156,427	\$165,328	\$19,585	1.49
<b>FOWLER</b>	The Fowler State Bank	\$14,928	\$26,881	\$39,624	\$1,290	\$101	\$85,274	\$73,008	\$73,296	\$11,978	0.99
<b>GLENWOOD SPRINGS</b>	Alpine Bank	\$369,245	\$732,521	\$2,406,890	\$28,506	\$71,616	\$3,706,400	\$3,284,116	\$3,355,984	\$350,416	1.60
<b>GRAND JUNCTION</b>	Home Loan State Bank	\$9,207	\$39,214	\$67,909	\$795	\$5,790	\$122,988	\$110,494	\$114,006	\$8,982	1.05
<b>GRAND JUNCTION</b>	Timberline Bank	\$18,824	\$41,127	\$205,220	\$2,744	\$11,818	\$278,885	\$254,202	\$254,720	\$24,165	0.78
<b>GREELEY</b>	Cache Bank & Trust	\$11,535	\$44,134	\$58,016	\$469	\$5,512	\$121,083	\$107,649	\$108,132	\$12,951	0.39
<b>GREELEY</b>	First FarmBank	\$14,115	\$50,998	\$169,264	\$2,359	\$7,077	\$245,678	\$222,354	\$225,902	\$19,776	0.95
<b>GREENWOOD VILLAGE</b>	First American State Bank	\$5,176	\$36,145	\$193,095	\$1,891	\$37	\$243,608	\$204,730	\$221,218	\$22,390	0.78
<b>GREENWOOD VILLAGE</b>	NBH Bank	\$111,965	\$1,026,031	\$4,104,736	\$35,692	\$109,986	\$5,665,667	\$4,617,289	\$5,052,883	\$612,784	1.19
<b>GUNNISON</b>	The Gunnison Bank & Trust Company	\$10,707	\$8,981	\$74,833	\$977	\$2,612	\$98,127	\$85,088	\$88,654	\$9,473	1.48
<b>HOTCHKISS</b>	First State Bank of Colorado	\$39,945	\$36,322	\$151,027	\$990	\$3,634	\$237,917	\$208,179	\$209,220	\$28,697	1.04
<b>LA JUNTA</b>	The Colorado Bank & Trust Company of LaJunta	\$17,564	\$36,686	\$73,062	\$3,009	\$2,302	\$134,365	\$121,000	\$122,395	\$11,970	1.61
<b>LA JUNTA</b>	The State Bank	\$14,956	\$22,170	\$58,666	\$791	\$3,995	\$106,047	\$89,409	\$91,513	\$14,534	1.33
<b>LAKEWOOD</b>	FirstBank	\$758,057	\$6,392,323	\$10,691,997	\$100,085	\$269,091	\$18,510,811	\$16,734,767	\$16,915,021	\$1,595,790	1.68
<b>LAKEWOOD</b>	Fortis Private Bank	\$16,816	\$161,994	\$520,647	\$2,138	\$3,541	\$733,285	\$587,827	\$667,689	\$65,596	0.21
<b>LAMAR</b>	Community State Bank	\$6,929	\$11,819	\$92,992	\$2,427	\$2,899	\$116,938	\$100,822	\$101,065	\$15,873	2.02

# 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
LAMAR	Frontier Bank	\$18,005	\$130,832	\$152,904	\$4,031	\$2,422	\$308,063	\$276,673	\$277,018	\$31,045	1.81
LOVELAND	Advantage Bank	\$32,059	\$8,948	\$258,147	\$2,151	\$7,184	\$310,412	\$252,796	\$272,049	\$38,363	2.02
MCCLAVE	McClave State Bank	\$2,856	\$4,811	\$32,799	\$420	\$415	\$42,174	\$34,639	\$36,738	\$5,436	1.86
MONUMENT	Integrity Bank & Trust	\$14,825	\$27,223	\$144,040	\$1,578	\$8,089	\$202,115	\$185,081	\$185,553	\$16,562	1.04
OURAY	The Citizens State Bank of Ouray	\$10,846	\$35,102	\$48,676	\$384	\$4,462	\$102,169	\$91,516	\$92,304	\$9,865	0.40
PARKER	Champion Bank	\$30,689	\$0	\$25,658	\$613	\$2,906	\$60,474	\$46,600	\$46,858	\$13,616	6.10
PUEBLO	The Pueblo Bank and Trust Company	\$50,769	\$133,149	\$220,428	\$2,992	\$8,696	\$423,693	\$371,671	\$377,173	\$46,520	1.41
SALIDA	High Country Bank	\$14,592	\$35,537	\$203,774	\$1,434	\$5,233	\$267,058	\$239,330	\$240,661	\$26,397	1.54
STEAMBOAT SPRINGS	Yampa Valley Bank	\$15,592	\$41,756	\$247,787	\$4,422	\$7,070	\$314,141	\$284,643	\$286,147	\$27,994	2.36
THORNTON	North Valley Bank	\$22,400	\$10	\$142,470	\$1,608	\$2,770	\$169,563	\$148,763	\$149,253	\$20,310	2.54
WALDEN	Mountain Valley Bank	\$11,787	\$27,291	\$143,055	\$2,146	\$7,243	\$195,285	\$169,690	\$174,043	\$21,242	1.07
WESTMINSTER	Mountain View Bank of Commerce	\$13,090	\$0	\$96,734	\$1,481	\$645	\$112,063	\$82,091	\$100,885	\$11,178	0.57
WILEY	Legacy Bank	\$10,723	\$61,531	\$221,618	\$3,163	\$7,227	\$317,343	\$262,751	\$264,922	\$52,421	2.08
WINDSOR	Points West Community Bank	\$12,581	\$63,780	\$163,429	\$3,585	\$3,145	\$252,303	\$215,611	\$226,446	\$25,857	2.47
WOODLAND PARK	Park State Bank & Trust	\$3,080	\$14,696	\$61,015	\$772	\$3,623	\$100,156	\$90,362	\$90,584	\$9,572	1.19
<b>TOTALS</b>		<b>\$2,666,917</b>	<b>\$13,133,488</b>	<b>\$36,598,866</b>	<b>\$348,205</b>	<b>\$978,537</b>	<b>\$56,122,963</b>	<b>\$48,072,956</b>	<b>\$49,931,871</b>	<b>\$6,191,092</b>	

# TRUST COMPANY – COMPARATIVE ABSTRACT

(000s Omitted)					
	11 Trust 12/31/2018	Percent to Total	11 Trust 12/31/2017	Increase (Decrease)	Percent Change
<b>ASSETS</b>					
Cash and Balances Due From Banks	37,850	22.97%	118,388	-80,538	-68.03%
Securities	25,048	15.20%	781,979	-756,931	-96.80%
Fees Receivable, Expenses, Fixed/Other Assets	101,865	61.83%	111,644	-9,779	-0.97%
<b>Total Assets</b>	<b>164,763</b>	<b>100.00%</b>	<b>1,012,011</b>	<b>-847,248</b>	<b>-83.72%</b>
<b>LIABILITIES</b>					
Deposits	0	0.00%	813,159	-813,159	-100.00%
Accounts Payable	565	0.34%	398	167	41.96%
Notes Payable, Other Liabilities	38,287	23.24%	34,964	3,323	9.50%
<b>Total Liabilities</b>	<b>38,852</b>	<b>23.58%</b>	<b>848,521</b>	<b>-809,669</b>	<b>-95.42%</b>
<b>CAPITAL</b>					
Common Stock	8,587	5.21%	5,653	2,934	51.90%
Surplus and Retained Earnings	114,803	69.68%	158,248	-43,445	-27.45%
Accumulated other income	0	0.00%	-8,126	8,126	-100.00%
Other Equity capital componets	2,521	1.53%	7,715	-5194	-67.32%
<b>Total Capital</b>	<b>125,911</b>	<b>76.42%</b>	<b>163,490</b>	<b>-37,579</b>	<b>-22.99%</b>
<b>Total Liabilities and Equity Capital</b>	<b>164,763</b>	<b>100.00%</b>	<b>1,012,011</b>	<b>-847,248</b>	<b>-83.72%</b>
<b>TRUST ACCOUNTS</b>					
Total Trust Assets	406,771,454		413,275,784	-6,504,330	-1.57%
Number of Trust Accounts (Actual)	436,400		535,309	-98,909	-18.48%
Trust Account Average	932,107		772,032	160,075	20.73%

# TRUST COMPANY – INCOME STATEMENT

(000s Omitted)			
<b>Income</b>			
Trust administrative fee income	148,043		
Interest and dividend income earned	17,855		
<b>Total Income</b>			165,898
<b>Expenses</b>			
Interest expense	0		
Salaries and employee benefits	27,801		
Expenses of premises and fixed assets	1,682		
Other expenses	92,994		
Provision for Loan Losses	152		
<b>Total Expenses</b>			122,629
<b>Net Income Before Taxes</b>	43,269		
Gain (Loss) on Securities not Held in Trading Accounts			0
Applicable Income Taxes			7,604
Extraordinary Items and Other Adjustments, Net of Income Taxes			0
<b>Net Income</b>			35,665

# FINANCIAL INSTITUTION ACTIVITY

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ACTIVITY	EFFECTIVE DATE
<b>Mergers / Acquisitions</b>	
<u>Other Commercial State Charter Bank and National Bank into State Charter Bank</u>	
Peoples Bank, Lawrence, Kansas, and Peoples National Bank, Colorado Springs, Colorado .....	01/01/2018
<b>Into:</b> NBH Bank, Greenwood Village, Colorado	
<u>Commercial State Bank Charter into Other State Bank Charter</u>	
Collegiate Peaks Bank, Buena Vista, Colorado .....	01/31/2018
<b>Into:</b> Glacier Bank, Kalispell, Montana	
<u>Commercial State Bank Charter into Other State Savings Bank Charter</u>	
Citizens Bank of Pagosa Springs, Pagosa Springs, Colorado .....	09/07/2018
<b>Into:</b> TBK, SSB, Dallas, Texas	
<u>Acquisition</u>	
Redstone Bank, Centennial, Colorado .....	10/02/2018
<b>By:</b> Midwest Banc Holding Co, Pierce, Nebraska	
Trust Company of America, Centennial, Colorado.....	04/10/2018
<b>By:</b> E*Trade, New York, New York	
<b>License</b>	
<u>Money Transmitter</u>	
Veem Payments Inc., San Francisco, California .....	01/01/2018
Rakuten Card USA, Inc., San Mateo, California .....	02/16/2018
AvidXchange, Inc., Charlotte, North Carolina .....	02/16/2018
Tech Friends, Inc., Jonesboro, Arkansas .....	04/23/2018
GroupEx Financial Corporation, Sylmar, California.....	05/18/2018
Alipay US, Inc., San Mateo, California .....	07/01/2018
Klarna Inc., Columbus, Ohio.....	08/01/2018
Paypool LLC, Washington, District of Columbia .....	08/16/2018
Envios de Valores la Nacional Corp., Littleton, Colorado .....	08/16/2018
Gemini Trust Company, LLC, New York, New York .....	09/07/2018
U.S. Payments, LLC, Tulsa, Oklahoma.....	10/29/2018
Coinbase, Inc., San Francisco, California .....	11/20/2018
Zero Hash LLC, Chicago, Illinois .....	12/13/2018
InstaMed Communications, LLC, Philadelphia, Pennsylvania .....	12/26/2018
<b>De Novo</b>	
<u>Trust Company</u>	
M2 Trust Services LLC, Denver, Colorado .....	11/09/2018

# FINANCIAL INSTITUTION ACTIVITY

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## New Facility

### Loan Production Office (LPO)

HomeStreet Bank, Seattle, Washington ..... (Castle Rock, Colorado)	02/15/2018
Regions Bank, Birmingham, Alabama ..... (Denver, Colorado)	05/14/2018
Integrity Bank & Trust, Monument, Colorado..... (Colorado Springs, Colorado)	08/16/2018
The Central Trust Bank, Jefferson City, Missouri ..... (Durango, Colorado)	09/17/2018
The Central Trust Bank, Jefferson City, Missouri ..... (Pagosa Springs, Colorado)	09/17/2018
The Central Trust Bank, Jefferson City, Missouri ..... (Lone Tree, Colorado)	09/17/2018
Independent Bank, McKinney, Texas..... (Castle Rock, Colorado)	09/17/2018
Pacific Western Bank, Beverly Hills, California ..... (Greenwood Village, Colorado)	10/05/2018
Manufacturers and Traders Trust Company, Buffalo, New York..... (Greenwood Village, Colorado)	11/29/2018

### Trust Representative Office

Bond Trust Services Corporation, Roseville, Minnesota..... (Denver, Colorado)	07/02/2018
The Midwest Trust Company, Overland Park, Kansas ..... (Colorado Springs, Colorado)	10/01/2018
New Direction Trust Company, Overland Park, Kansas ..... (Louisville, Colorado)	10/02/2018

## Name Changes

### Money Transmitter Company

North American Money Transfer, Inc., Stone Mountain, Georgia..... To: WORLD DIRECT LINK, CORP., Stone Mountain, Georgia	01/16/2018
Commonwealth Foreign Exchange, Inc., Providence, Rhode Island..... To: Moneycorp US Inc., Providence, Rhode Island	04/12/2018
Custom House USA, LLC, Denver, Colorado..... To: Western Union International Services, LLC, Denver, Colorado	11/01/2018

## Relocations

### Trust Company

The Reserve Trust Company..... From: 1601 Arapahoe St., Suite 1100, Denver, Colorado To: 5600 S. Quebec St., Suite 205D, Greenwood Village, Colorado	11/04/2018
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# FINANCIAL INSTITUTION ACTIVITY

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## Ceased Operations in Colorado

### State-chartered Commercial Bank

Collegiate Peaks Bank, Buena Vista, Colorado ..... 01/31/2018

Citizens Bank of Pagosa Springs, Pagosa Springs, Colorado ..... 09/07/2018

### State-chartered Depository Trust Company

Trust Company of America, Centennial, Colorado..... 04/10/2018

### Money Transmitter

SEQR Payments, Inc., Atlanta, Georgia..... 01/01/2018

Order Express, Inc., Chicago, Illinois ..... 01/01/2018

Unirush, LLC, Cincinnati, Ohio ..... 05/31/2018

Tempo Financial US Corp., Littleton, Colorado ..... 06/27/2018

Softgate Systems, Inc., Jersey City, New Jersey..... 07/02/2018

# FINANCIAL INSTITUTION DIRECTORY

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## COMMERCIAL BANKS

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### 5Star Bank

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

5Star Bank - Downtown  
104 S Cascade Avenue  
Colorado Springs 80903  
719-475-7827

5Star Bank - Mobile Branch  
Downtown  
101 S Sahwatch  
Colorado Springs 80903  
719-475-7827

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

5Star Bank -Denver DTC  
5251 DTC Parkway, Suite 100  
Greenwood Village 80111  
303-770-0254

## A

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### Advantage Bank

1475 North Denver Avenue  
Loveland 80538  
970-613-1982

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

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

### Alamosa State Bank

2225 Main Street  
Alamosa 81101  
719-589-2564

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

### Alpine Bank

2200 Grand Avenue  
Glenwood Springs 81601  
970-945-2424

Alpine Bank - Aspen  
600 East Hopkins Avenue,  
Suite 001  
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 - Boulder Branch  
1434 Spruce Street  
Boulder 80302

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

Alpine Bank - Cherry Creek  
215 St. Paul Street, Suite 100  
Denver 80206  
303-270-0101

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

Alpine Bank, Copper Mountain  
Branch  
910 Copper Road, Unit 125  
Copper Mountain 80443  
970-968-2154

Alpine Bank, Delta Branch  
1660 State Highway 92  
Delta 81416  
970-874-0922

Alpine Bank, Denver Tech  
Center Branch  
4949 S Niagara Street  
Denver 80237  
303-773-3086

Alpine Bank, Denver Union  
Station  
1777 Wynkoop Street  
Denver 80202  
303-573-0709

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

# FINANCIAL INSTITUTION DIRECTORY

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

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

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

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

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 Sippelle 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

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## 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  
303-394-5670

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

# FINANCIAL INSTITUTION DIRECTORY

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

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  
913-888-8490

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 - 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

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## B

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

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**Bank of Colorado**  
1609 East Harmony Road  
Fort Collins 80525  
970-206-1159

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

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

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

Bank of Colorado - Cedaredge  
945 South Grand Mesa Drive  
Cedaredge 81413  
970-856-8600

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

# FINANCIAL INSTITUTION DIRECTORY

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Bank of Colorado - Interquest  
Branch  
1146 Interquest Parkway  
Colorado Springs 80921  
719-304-5688

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

Bank of Colorado - Delta  
1443 Mesa View Drive  
Delta 81416  
970-874-8600

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 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 - West  
Greeley Branch  
7017 West 10th Street  
Greeley 80634  
970-506-0100

Bank of Colorado - Denver  
Tech Center  
5201 S Yosemite Street  
Greenwood Village 80111  
720-529-5646

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

Bank of Colorado - Hotchkiss  
394 East Bridge Street  
Hotchkiss 81419  
970-872-4900

Bank of Colorado -  
2534 Branch  
4848 Thompson Parkway,  
Suite 100  
Johnstown 80534  
970-663-7600

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

Bank of Colorado - Longmont  
Branch  
636 Coffman Street, Suite 101  
Longmont 80501  
303-776-3111

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

Bank of Colorado - Montrose  
North Branch  
200 North Townsend Avenue  
Montrose 81401  
970-249-3408

Bank of Colorado - Montrose  
South Branch  
16550 South Townsend  
Avenue  
Montrose 81401  
970-249-5641

# FINANCIAL INSTITUTION DIRECTORY

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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

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**Bank of Denver**  
810 East 17th Avenue  
Denver 80218  
303-572-3600

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

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

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

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**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

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**Bankers' Bank of the West**  
1099 18th Street, Suite 2700  
Denver 80202  
303-291-3700

## C

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

Cache Bank & Trust Denver  
Mobile Branch  
410 17th Street, Suite 650  
Denver 80202  
303-572-8600

Cache Bank & Trust -  
Downtown Denver Branch  
410 17th Street, Suite 650  
Denver 80202  
303-572-8600

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

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**Champion Bank**  
16790 Centre Court  
Parker 80134  
303-840-8484

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**The Citizens State Bank of  
Ouray**  
600 Main Street  
Ouray 81427  
970-325-4478

Citizens State Bank of Ouray -  
Ridgway Branch  
145 West Sherman  
Highway 62  
Ridgway 81432  
970-626-5462

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

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

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**Citywide Banks**

1800 Larimer Street  
Suite 100  
Denver 80202  
720-387-7700

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

# FINANCIAL INSTITUTION DIRECTORY

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Citywide Banks - Colfax  
10660 E Colfax Avenue  
Aurora 80010  
303-365-3640

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  
Branch  
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 - 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

Citywide Banks - Breckenridge  
116 Lincoln Avenue  
Breckenridge 80424  
970-453-4700

Breckenridge Mobile Branch  
116 Lincoln Avenue  
Breckenridge 80424  
970-453-4700

Citywide Banks - Broomfield  
2002 East Coalton Road  
Broomfield 80027  
303-460-4700

Citywide Banks - Conifer  
26679 Pleasant Park Road  
Conifer 80433  
303-838-3070

Citywide Banks - Edwards  
105 Edwards Village  
Boulevard, Suite D107  
Edwards 81632  
970-569-3633

Edwards Mobile Branch  
105 Edwards Village  
Boulevard, Suite D107  
Edwards 81632

Englewood Mobile Branch  
209 West Hampden Avenue  
Englewood 80110

Citywide Banks - Erie  
199 South Briggs Street  
Erie 80516  
303-439-4888

Citywide Banks - Evergreen  
1248 Bergen Parkway  
Evergreen 80439  
303-670-3200

Citywide Banks - Winter Park  
Banking Center  
77699 US Highway 40  
Fraser 80442  
970-722-0600

Winter Park Mobile Branch  
77699 US Highway 40  
Fraser 80442

Citywide Banks - Golden  
770 Heritage Road  
Golden 80401  
303-216-9998

Citywide Banks - Idaho Springs  
1744 Miner Street  
Idaho Springs 80452  
303-567-2696

Citywide Banks - Nederland  
26 South Highway 119  
Nederland 80466  
303-258-7071

Citywide Banks - Steamboat  
Springs  
635 Marketplace Plaza  
Steamboat Springs 80487  
970-870-9990

Steamboat Springs Mobile  
Branch  
635 Marketplace Plaza  
Steamboat Springs 80487

Citywide Banks - Thornton  
16501 Washington Street  
Thornton 80020  
303-439-4800

Citywide Banks - Vail 2111  
North Frontage Road West,  
Suite A  
Vail 81657  
970-855-0570

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

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## CoBiz Bank

1401 Lawrence Street  
Denver 80202  
303-293-2265

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

# FINANCIAL INSTITUTION DIRECTORY

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

ABB -Southeast Valley  
275 E Rivulon Blvd  
Suite 100  
Gilbert AZ 85297  
480-812-4742

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

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

Arizona Business Bank -  
Tempe  
1620 West Fountainhead  
Parkway  
Tempe AZ 85282  
602-217-1580

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**The Colorado Bank & Trust  
Company of La Junta**  
301 Colorado Avenue  
La Junta 81050  
719-384-8131

Colorado Bank & Trust  
Company of La Junta/Pueblo  
23051 East 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

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

Community State Bank -  
Springfield  
1301 S Main Street  
Springfield 81073  
719-563-1272

## D

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**The Dolores State Bank**  
101 South 6th Street  
Dolores 81323  
970-882-7600

The Dolores State Bank -  
Cortez East Branch  
27880 Highway 160  
Cortez 81321  
970-565-5432

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

Mancos Valley Bank of The  
Dolores State Bank  
138 North Main  
Mancos 81328  
970-533-7736

## E

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**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  
444 East Pikes Peak Avenue,  
Suite 300  
Colorado Springs 80903  
719-955-0633

The Eastern Colorado Bank  
Express Banking - Colorado  
Springs  
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  
790 Main Street  
Limon 80828  
719-775-0990

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



# FINANCIAL INSTITUTION DIRECTORY

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## F

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**Farmers Bank**  
119 First Street  
Ault 80610  
970-834-2121

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

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**The Farmers State Bank of  
Brush**  
200 Clayton Street  
Brush 80723  
970-842-5101

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

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

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**Farmers State Bank of Calhan**  
1500 8th Street  
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

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

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

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

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

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

First FarmBank Tribune  
Branch  
522 Broadway  
Tribune KS 67879  
620-376-2000

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**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

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

First Southwest Bank -  
Durango  
600 East 2nd Avenue  
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

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**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  
8400 E Crescent Pkwy,  
Suite 100  
Greenwood Village 80111  
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

# FINANCIAL INSTITUTION DIRECTORY

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

First Western Trust Bank -  
Aspen  
201 North Mill, Unit 202  
Aspen 81811  
970-710-7200

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  
Jackson Hole  
690 South US Highway 89,  
Suite 260  
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

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 - 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  
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 - 50th and Bridge  
Branch  
36 North 50th Avenue  
Brighton 80601  
303-637-7300

# FINANCIAL INSTITUTION DIRECTORY

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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 - 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

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 - 6th and Broadway  
600 North Broadway  
Denver 80203  
303-832-4700

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

FirstBank - 16th and Wynkoop  
Branch  
1777 16th Street  
Denver 80202  
303-534-7500

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

FirstBank - Cherry Creek  
Branch  
100 St. Paul Street, Suite 100  
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

# FINANCIAL INSTITUTION DIRECTORY

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

FirstBank - Hampden and  
Logan Branch  
3594 South Logan Street  
Englewood 80113  
303-793-2811

FirstBank - Vista Branch  
1779 Highway 7  
Erie 80516  
303-828-3393

FirstBank - El Rancho Branch  
29240 U.S. Highway 40  
Evergreen 80439  
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 - 12<sup>th</sup> and Jackson  
Branch  
701 12<sup>th</sup> Street  
Suite111  
Golden 80401  
303.252.1000

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

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

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

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

# FINANCIAL INSTITUTION DIRECTORY

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

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

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

FirstBank - 19th and Glendale Branch  
1849 West Glendale Avenue  
Phoenix AZ 85021  
602-333-7760

FirstBank - 20th & Camelback Branch  
4925 North 20th Street  
Phoenix AZ 85016  
602-667-6900

FirstBank - 40th and Chandler Branch  
3945 East Chandler Boulevard  
Phoenix AZ 85048  
480-706-2100

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

# FINANCIAL INSTITUTION DIRECTORY

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FirstBank - Scottsdale and Pinnacle Peak Branch  
23399 North Scottsdale Road,  
Suite E101  
Scottsdale AZ 85255  
480-563-0200

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 - 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

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

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

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

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**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

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**Fortis Private Bank**  
1550 17th Street  
Denver 80202  
720-616-4000

South Denver Branch  
7006 South Alton Way,  
Building B  
Centennial 80112  
303-694-2265  
LODO Branch  
1550 17th Street, Suite 100  
Denver 80202  
720-616-4000

West Denver Branch  
13012 West Alameda Parkway  
Lakewood 80228  
303-989-1313

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

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**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

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**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

# FINANCIAL INSTITUTION DIRECTORY

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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 -  
Castle Rock  
501 Wilcox Street  
Castle Rock 80104  
303-688-5191

Guaranty Bank and Trust -  
Castle Pines  
506 Castle Pines Parkway  
Castle Rock 80108  
303-688-5191

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 - Meridian  
11806 East Oswego Street  
Englewood 80112  
303-298-6855

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

Guaranty Bank and Trust  
Company - Mountain  
303 East Mountain Avenue  
Fort Collins 80524  
970-292-0147

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

Guaranty Bank and Trust  
Company - Raintree/Shields  
2337 South Shields Street  
Fort Collins 80526  
970-776-5309

Guaranty Bank and Trust  
Company - Timberline  
3227 Timberline Road  
Fort Collins 80525  
970-776-5306

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 - Denver Tech  
Center - Belleview  
6501 East Belleview Avenue  
Greenwood Village 80111  
303-298-6835

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 - 29th Street  
300 East 29th Street  
Loveland 80538  
970-776-5307

Guaranty Bank and Trust  
Company - Cleveland  
935 Cleveland Avenue  
Loveland 80537  
970-776-5301

Guaranty Bank and Trust  
Company - East  
1355 East Eisenhower  
Boulevard  
Loveland 80537  
970-776-3502

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

Guaranty Bank and Trust  
Company - West Eisenhower  
2695 West Eisenhower  
Boulevard  
Loveland 80537  
970-776-5303

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

# FINANCIAL INSTITUTION DIRECTORY

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

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**The Gunnison Bank and Trust  
Company**  
232 West Tomichi Avenue  
Gunnison 81230  
970-641-0320

Gunnison Bank and Trust  
Company - Crested Butte  
Branch  
116 6th Street  
Crested Butte 81224  
970-349-0170

## H

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**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

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**High Plains Bank**  
329 Main Avenue  
Flagler 80815  
719-765-4000

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

High Plains Bank  
600 Kimbark Street  
Longmont 80501  
303-776-2265

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

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**Home Loan State Bank**  
205 North 4th Street  
Grand Junction 81501  
970-243-6600

Home Loan State Bank -  
Montrose  
340 South Townsend Avenue  
Montrose 81401  
970-497-4280

## I

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**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

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**Legacy Bank**  
220 Main Street  
Wiley 81092  
719-829-4811

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

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

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

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  
Riverwalk  
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  
719-647-1313

## M

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**McClave State Bank**  
101 East First Street  
McClave 81057  
719-829-4577

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

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

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

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

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**Mountain View Bank of  
Commerce**  
12356 Huron Street, Suite 1600  
Westminster 80234  
303-243-5400



# FINANCIAL INSTITUTION DIRECTORY

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## N

### NBH Bank

7800 East Orchard Road,  
Suite 300  
Greenwood Village 80111  
720-529-3336

Alamosa dba Community  
Banks of Colorado  
2061 Main Street  
Alamosa 81101  
719-587-2666

Arvada dba Community Banks  
of Colorado  
7530 Grandview Avenue  
Arvada 80002  
303-422-1441

Aspen dba Community Banks  
of Colorado  
201 North Mill Street  
Aspen 81611  
970-544-8282

Aurora dba Community Banks  
of Colorado  
3095 South Parker Road  
Aurora 80014  
303-671-9000

Avon dba Community Banks of  
Colorado  
70 West Benchmark Road,  
Suite 101  
Avon 81620  
970-748-9309

Basalt dba Community Banks  
of Colorado  
255 Gold Rivers Court,  
Suite 140  
Basalt 81621  
970-927-0404

Bayfield dba Community  
Banks of Colorado  
301 North Commerce Drive  
Bayfield 81122  
970-884-9583

Boulder dba Community Banks  
of Colorado  
2045 Broadway  
Boulder 80302  
720-697-7155

Buena Vista dba Community  
Banks of Colorado  
520 US Highway 24 South  
Buena Vista 81211  
719-395-6045

Conifer dba Community Banks  
of Colorado  
25907 Conifer Road  
Conifer 80433  
303-816-4300

Crested Butte dba Community  
Banks of Colorado  
503 6th Street  
Crested Butte 81224  
970-349-1000

Cripple Creek dba Community  
Banks of Colorado  
101 East Warren Avenue  
Cripple Creek 80813  
719-689-2591

Baker Commons dba  
Community Banks of Colorado  
277 Broadway, Suite C  
Denver 80203  
303-607-4680

Highland dba Community  
Banks of Colorado  
3473 West 32nd Avenue  
Denver 80211  
303-458-9340

Lowry dba Community Banks  
of Colorado  
7900 East 1st Avenue  
Denver 80230  
303-344-1274

Dove Creek dba Community  
Banks of Colorado  
305 South Gyuene Street  
Dove Creek 81324  
970-677-2241

Durango dba Community  
Banks of Colorado  
1701 Main Avenue  
Durango 81301  
970-259-0212

Eagle dba Community Banks  
of Colorado  
313 Chambers Avenue, Suite A  
Eagle 81631  
970-328-2274

Elizabeth dba Community  
Banks of Colorado  
120 South Elizabeth Street  
Elizabeth 80107  
303-646-5000  
Englewood dba Community  
Banks of Colorado  
3501 South Broadway  
Englewood 80113  
303-761-1052

Evans dba Community Banks  
of Colorado  
3635 23rd Avenue  
Evans 80620  
970-378-7709

Boardwalk dba Community  
Banks of Colorado  
4532 Boardwalk Drive  
Fort Collins 80525  
970-266-0200

Drake dba Community Banks  
of Colorado  
1044 West Drake Road  
Fort Collins 80526  
970-224-5100

Glenwood Springs dba  
Community Banks of Colorado  
1810 Grand Avenue  
Glenwood Springs 81601  
970-945-7035

Grand Junction dba  
Community Banks of Colorado  
100 Main Street  
Grand Junction 81501  
970-263-8800

10th Street Greeley dba  
Community Banks of Colorado  
3780 West 10th Street  
Greeley 80634  
970-352-6400

West Greeley dba Community  
Banks of Colorado  
7251 West 20th Street,  
Building A  
Greeley 80634  
970-339-5600

Gunnison dba Community  
Banks of Colorado  
1100 North Main Street  
Gunnison 81230  
970-641-9000

# FINANCIAL INSTITUTION DIRECTORY

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Kiowa dba Community Banks  
of Colorado  
326 Comanche Street  
Kiowa 80117  
303-621-9000

La Jara dba Community Banks  
of Colorado  
501 Main Street  
La Jara 81140  
719-274-5112

Lake City dba Community  
Banks of Colorado  
231 Silver Street  
Lake City 81235  
970-944-2242

Monte Vista dba Community  
Banks of Colorado  
56 North Broadway  
Monte Vista 81144  
719-852-0232

Montrose dba Community  
Banks of Colorado  
330 South 12th Street,  
Unit B, Suite 1  
Montrose 81401  
970-252-9076

Stroh dba Community Banks  
of Colorado  
12907 South Parker Road  
Parker 80134  
303-841-4848

Twenty Mile dba Community  
Banks of Colorado  
18601 East Main Street  
Parker 80134  
303-841-5800

Platteville dba Community  
Banks of Colorado  
365 Justin Avenue  
Platteville 80651  
970-785-2000

Pueblo dba Community Banks  
of Colorado  
121 West City Center Drive  
Pueblo 81003  
719-546-2254

Rocky Ford dba Community  
Banks of Colorado  
201 North Main Street  
Rocky Ford 81067  
719-254-3303

Salida dba Community Banks  
of Colorado  
7480 West Highway 50  
Salida 81201  
719-539-9191

South Fork dba Community  
Banks of Colorado  
29889 US Highway 160  
South Fork 81154  
719-873-5562

Telluride dba Community  
Banks of Colorado  
100 West Colorado Avenue,  
Unit C  
Telluride 81435  
970-728-2038

Walsenburg dba Community  
Banks of Colorado  
501 Main Street  
Walsenburg 81089  
719-738-2234

Windsor dba Community  
Banks of Colorado  
1270 Automation Drive  
Windsor 80550  
970-674-3434

Edwardsville dba Bank  
Midwest  
110 South Fourth Street  
Edwardsville KS 66111  
913-441-6800

Rainbow dba Bank Midwest  
3500 Rainbow Boulevard  
Kansas City KS 66103  
913-236-7700

Shawnee Drive dba Bank  
Midwest  
4600 Shawnee Drive  
Kansas City KS 66106  
913-831-4184

State Avenue dba Bank  
Midwest  
7804 State Avenue  
Kansas City KS 66112  
913-299-9700

Lenexa dba Bank Midwest  
15040 West 87th Street  
Lenexa KS 66215  
913-492-2000

119th dba Bank Midwest  
14735 West 119th Street  
Olathe KS 66062  
913-829-1835

159th dba Bank Midwest  
15970 South Bradley Drive  
Olathe KS 66062  
913-254-0438

Santa Fe dba Bank Midwest  
2002 East Santa Fe  
Olathe KS 66062  
913-782-5400

Metcalfe dba Bank Midwest  
13270 Metcalfe Avenue  
Overland Park KS 66213  
913-681-9933

Oak Park dba Bank Midwest  
11111 West 95th Street  
Overland Park KS 66214  
913-492-7500

Pflumm dba Bank Midwest  
13425 Shawnee Mission  
Parkway  
Shawnee KS 66216  
913-248-0126

Blue Springs dba Bank  
Midwest  
1100 Northwest Outer Road  
Blue Springs MO 64015  
816-224-9922

Cameron dba Bank Midwest  
1304 North Walnut  
Cameron MO 64429  
816-632-2154

Carrollton dba Bank Midwest  
1002 Highway 65  
Carrollton MO 64633  
660-542-3195

Chillicothe dba Bank Midwest  
345 South Washington Street  
Chillicothe MO 64601  
660-646-1234

# FINANCIAL INSTITUTION DIRECTORY

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Excelsior Springs-CH dba Bank  
Midwest  
134 North Crown Hill Road  
Excelsior Springs MO 64024  
816-630-0035

Excelsior Springs-JJ dba Bank  
Midwest  
201 North Jesse James Road  
Excelsior Springs MO 64024  
816-630-2179

Gladstone dba Bank Midwest  
6425 North Oak Trafficway  
Gladstone MO 64118  
816-436-7766

Grandview dba Bank Midwest  
12500 South 71 Highway  
Grandview MO 64030  
816-763-2000

Independence dba Bank  
Midwest  
18301 East 40 Highway  
Independence MO 64055  
816-350-2300

Brookside dba Bank Midwest  
6249 Brookside Boulevard  
Kansas City MO 64134  
816-822-9200

Picture Hills dba Bank  
Midwest  
6430 North Cosby Avenue  
Kansas City MO 64151  
816-587-3095

Town Pavilion-BC dba Bank  
Midwest  
1111 Main Street  
Kansas City MO 64105  
816-298-2100

Ward Parkway dba Bank  
Midwest  
7904 Ward Parkway  
Kansas City MO 64114  
816-333-3334

Kirksville dba Bank Midwest  
201 North Elson Street  
Kirksville MO 63501  
660-665-8385

Kirksville North dba Bank  
Midwest  
1904 North Baltimore  
Kirksville MO 63501  
660-665-1950

Lee's Summit dba Bank  
Midwest  
1205 Northeast Douglas Street  
Lee's Summit MO 64086  
816-525-3971

Lexington dba Bank Midwest  
1211 Main Street  
Lexington MO 64067  
660-259-4646

Liberty North dba Bank  
Midwest  
1580 North Church Road  
Liberty MO 64068  
816-792-0011

Liberty South dba Bank  
Midwest  
950 Sutton Place  
Liberty MO 64068  
816-415-8100

Maryville dba Bank Midwest  
402 North Main  
Maryville MO 64468  
660-582-2131

South Motor Bank dba Bank  
Midwest  
1016 South Main  
Maryville MO 64468  
660-582-2038

Raymore dba Bank Midwest  
931 West Foxwood Drive  
Raymore MO 64083  
816-331-1333

Richmond dba Bank Midwest  
200 North Spartan Drive  
Richmond MO 64085  
816-470-6400

Rock Port dba Bank Midwest  
219 South Main Street  
Rock Port MO 64482  
660-744-6262

Savannah dba Bank Midwest  
102 South Highway 71  
Savannah MO 64485  
816-324-3107

St. Joseph dba Bank Midwest  
801 North 36th Street  
St. Joseph MO 64506  
816-233-1375

Austin dba Hillcrest Bank  
12117 Bee Cave Road,  
Suite 100  
Austin TX 78738  
512-706-6900

Dallas dba Hillcrest Bank  
3102 Maple Avenue  
Dallas TX 75201  
214-756-6799

---

**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

---

## P

---

**Park State Bank & Trust**  
710 West Highway 24  
Woodland Park 80863  
719-687-9234

---

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

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,  
Julesburg  
100 East Third Street  
Julesburg 80737  
970-474-3341

# FINANCIAL INSTITUTION DIRECTORY

---

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

---

## 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  
719-545-1834

Pueblo Bank and Trust - North  
2127 Jerry Murphy Road  
Pueblo 81001  
719-585-2350

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

Pueblo Bank and Trust  
Company - Salida Branch  
910 East Rainbow  
Salida 81201  
719-539-6696

---

## 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

---

**Stockmens Bank**  
25 North Cascade  
Colorado Springs 80903  
719-955-2800

The State Bank of Bartley  
Branch  
402 Commercial Street  
Bartley NE 69020  
308-692-3333

First Home Bank, a division of  
Stockmens Bank  
1465 E Sunshine  
Springfield MO 65804  
417-887-0090

First Home Bank, a division of  
Stockmens Bank  
123 Main Street  
Crane MO 65633  
417-723-5222

First Home Bank, a division of  
Stockmens Bank  
7164 Highway 14 E  
Sparta MO 65753  
417-634-6000

First Home Bank, a division of  
Stockmens Bank  
203 Elm Street  
Gainesville MO 65655  
417-679-3080

First Home Bank, a division of  
Stockmens Bank  
20377 US Highway 160  
Forsyth MO 65653  
417-546-7700

First Home Bank, a division of  
Stockmens Bank  
1201 N Jefferson  
Ava MO 65608  
417-683-4186

First Home Bank, a division of  
Stockmens Bank  
1091 Spur Drive  
Marshall MO 65706  
417-859-2131

First Home Bank, a division of  
Stockmens Bank  
207 W Third Street  
Mountain Grove MO 65711  
471-926-612

# FINANCIAL INSTITUTION DIRECTORY

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## 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

---

**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

Brush State Bank a branch of  
Wray State Bank  
731 East Edison Street  
Brush 80723  
970-840-3090

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,  
Suite 100  
Steamboat Springs 80487  
970-879-2993

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

Yampa Valley Bank - Mobile  
Branch  
600 South Lincoln Avenue,  
Suite 100  
Steamboat Springs 80487

Yampa Valley Bank -  
Steamboat Springs Mobile  
Branch One  
600 South Lincoln Avenue  
Suite 100  
Steamboat Springs 80487

---

**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

---

**Alipay US, Inc.**  
400 S El Camino Real Floor 4  
San Mateo CA 94402  
408-785-5580

---

**Amazon Payments, Inc.**  
1800 9th Avenue  
Seattle WA 98101  
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 10285212-640-  
1153

---

**AscendantFX Capital USA, Inc.**  
3478 Buskirk Avenue  
Pleasant Hill CA 94523  
877-452-7186

---

**Associated Foreign Exchange,  
Inc.**  
21045 Califa Street  
Woodland Hills CA 91367  
818-728-3256

---

**AvidXchange, Inc.**  
1210 AvidXchange Lane  
Charlotte NC 28206  
980-299-3568

### B

---

**Banana Pay, LLC**  
2200 East Franklin Avenue,  
Suite 204  
Minneapolis MN 55404  
612-332-0666

---

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

---

**Bannockburn Global Forex,  
LLC**  
312 Walnut Street, Suite 3580  
Cincinnati OH 45202  
513-386-4700

---

**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

# FINANCIAL INSTITUTION DIRECTORY

---

## 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

**Chime Inc.**  
239 East 5th Street, 4B  
New York NY 10003  
215-910-0700

**Circle Internet Financial, Inc.**  
332 Congress Street, 4th Floor  
Boston MA 02210  
617-326-8326

**Coinbase, Inc.**  
One Front Street, Suite 2800  
San Francisco CA 94104  
415-275-2890

**CoinX, Inc.**  
125 North Park Street  
Fairmount Ga 30139  
404-915-3870

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

**Continental Exchange Solutions, Inc.**  
7001 Village Drive, Suite 200  
Buena Park CA 90621  
562-345-2100

**Currency Exchange International, Corp.**  
6675 Westwood Boulevard  
Suite 300  
Orlando FL 32821  
407-240-0224

## D

**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

**Envios de Valores la Nacional Corp.**  
7901 Southpark Plaza,  
Suite 216  
Littleton CO 80120  
917-522-5741

## F

**Facebook Payments Inc.**  
1601 Willow Road, Building 15  
Menlo Park CA 94025  
650-690-3338

**Finxera, Inc.**  
55 South Market Street,  
Suite 1220  
San Jose CA 95113  
650-294-4450

**FirstView, LLC**  
2000 RiverEdge Parkway,  
Suite 580  
Atlanta GA 30328  
678-224-9456

## G

**Gemini Trust Company, LLC**  
600 Third Avenue, 2<sup>nd</sup> Floor  
New York NY 10016  
646-751-4444

**Golden Money Transfer, Inc.**  
739 4th Avenue  
San Diego CA 92101  
888-702-5656

**Google Payment Corp.**  
1600 Amphitheatre Parkway  
Mountain View CA 94043  
855-454-2057

**GPS Capital Markets, Inc.**  
10813 South River Front  
Parkway, Suite 400  
South Jordan UT 84095  
801-984-1080

**Green Dot Corporation**  
3465 East Foothill Boulevard  
Pasadena CA 91107  
626-765-2769

**GroupEx Financial Corporation**  
13190 Telfair Ave  
Sylmar CA 91342  
818-493-5101

## H

**HSI USA Inc.**  
575 Market Street  
San Francisco CA 94105  
877-546-8220

## I

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

**InComm Financial Services, Inc.**  
1200 Brookstone Centre  
Parkway, Suite 220  
Columbus GA 31904  
678-921-5342

**InstaMed Communications, LLC**  
1880 John F. Kennedy Blvd  
Floor 12  
Philadelphia PA 19103  
215-789-3688

**Integrated Payment Systems Inc.**  
5565 Glenridge Connector  
Northeast, Suite 2000  
Atlanta GA 30342  
404-890-2760

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

# FINANCIAL INSTITUTION DIRECTORY

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---

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

---

**Internet Escrow Service**  
180 Montgomery Street  
Suite 650  
San Francisco CA 94104  
415-801-2270

---

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

## J

---

**JHA Money Center, Inc.**  
663 West Highway 60  
Monett MO 65708  
866-784-0829

---

**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

---

**Klarna Inc.**  
629 N High St Ste 300  
Columbus OH 43215  
844-552-7621

---

**Kwik Dollar LLC**  
5851 San Felipe Street,  
Suite 400  
Houston TX 77057  
888-993-4639

## L

---

**Lucky Money, Inc.**  
1028 Mission Street  
San Francisco CA 94103  
415-864-8367

## M

---

**Maxitransfers Corp**  
222 Las Colinas Boulevard West,  
Suite 2000  
North Tower  
Irving TX 75039  
888-995-0310

---

**Moneycorp US Inc.**  
56 Pine Street, Suite 600  
Providence RI 02903  
401-274-9009

---

**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

## N

---

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

---

**Nobel Financial Inc.**  
247 West 30th Street, 5th Floor  
New York NY 10001  
212-643-6900

---

**Noventis, Inc.**  
5120 Woodway Drive,  
Suite 6001  
Houston TX 77056  
713-600-2200

## O

---

**Official Payments Corporation**  
177 Technology Parkway  
Auburn AL 36830  
334-521-3700

---

**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

## P

---

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

---

**PayNearMe MT, Inc.**  
292 Gibraltar Drive, Suite 104  
Sunnyvale CA 94089  
650-930-1030

---

**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

---

**Paypool LLC**  
800 Maine Ave SW Suite 650  
Washington DC 20024  
202-682-6300

## R

---

**Rakutan Card USA, Inc.**  
800 Concar Dr, Suite 300  
San Mateo CA 94402  
650-532-1432

---

**RealPage Payments Services  
LLC**  
2201 Lakeside Boulevard  
Richardson TX 75082  
972-820-3000

# FINANCIAL INSTITUTION DIRECTORY

---

---

**Remitly, Inc.**  
1601 2nd Avenue, Suite 800  
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**  
13190 Telfair Avenue  
Sylmar CA 91342  
818-493-5101

---

**Sigue Corporation**  
13190 Telfair Avenue  
Sylmar CA 91342  
818-493-5101

---

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

---

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

## T

---

**Tech Friends, Inc.**  
2225 E Highland Drive  
Jonesboro AR 72401  
870-933-6386

---

**Tempus, Inc.**  
1201 New York Avenue NW,  
Suite 300  
Washington DC 20005  
202-785-5534

---

**Tipalti, Inc.**  
1810 Gateway Drive, Suite 260  
San Mateo CA 94402  
650-422-3393

---

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

---

**Transfermate, Inc.**  
333 North Michigan Avenue  
Chicago IL 60601  
312-924-3737

---

**TransferWise Inc.**  
19 West 24th Street, 9th Floor  
New York NY 10010  
888-908-3833

---

**Travelex Currency Services Inc.**  
122 East 42nd Street,  
Suite 2800  
New York NY 10168  
877-843-7778

## U

---

**USForex Inc.**  
49 Stevenson Street, 13th Floor  
San Francisco CA 94105  
415-364-6608

---

**U.S. Payments, LLC**  
7130 S Lewis Avenue,  
Suite 1000  
Tulsa OK 74136  
918-728-3800

## V

---

**Veem Payments Inc.**  
50 Osgood PI, Suite 200  
San Francisco CA 94133  
415-716-1340

---

**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  
M12K2  
Englewood 80112  
866-959-9898

---

**Western Union International Services, LLC**  
MailStop DTC 3  
7001 East Belleview Avenue,  
Denver 80237  
720-332-1480

---

**World Direct Link, Corp.**  
5405 Memorial Drive,  
Suite A104  
Stone Mountain GA 30083  
404-704-0273

---

**World First USA, Inc.**  
211 East 7th Street  
Austin TX 78701  
877-866-8656

---

**World Remit Corp**  
600 17th Street, Suite 200S  
Denver 80202  
720-279-7963

## Y

---

**YapStone, Inc.**  
2121 N California Boulevard  
Suite 400  
Walnut Creek CA 94596  
866-289-5977

## Z

---

**Zero Hash LLC**  
2 N LaSalle Street Suite 1400  
Chicago IL 60602  
855-744-7333



# FINANCIAL INSTITUTION DIRECTORY

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## TRUST COMPANIES

### F

---

**First Data Trust Company, LLC.**  
5775 DTC Boulevard, 4th Floor  
Suite 100N  
Greenwood Village 80011  
404-890-2219

---

**FPS Trust Company, LLC**  
9200 East Mineral Circle,  
Suite 225  
Centennial 80112  
303-625-9648

### G

---

**Great-West Trust Company, LLC**  
8515 East Orchard Road  
Greenwood Village 80111  
303-737-3000

### I

---

**Integrity Trust Company, LLC**  
13540 Meadowgrass Drive,  
Suite 100  
Colorado Springs 80921  
719-955-4801

---

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

### L

---

**LT Trust Company**  
1675 Broadway, Suite 500  
Denver 80202  
303-658-3500

### M

---

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

---

**M2 Trust Services LLC**  
700 17<sup>th</sup> Street, Suite 1100  
Denver 80202  
888-265-1225

### P

---

**PENSCO Trust Company, LLC**  
1560 Broadway, Suite 400  
Denver 80202  
303-658-3000

### R

---

**The Reserve Trust Company**  
5600 S Quebec Street,  
Suite 205D  
Greenwood Village CO 80111  
720-306-8179

### S

---

**Sentinel Trust Company**  
14231 East 4th Avenue  
Aurora 80011  
303-856-7619

*Cover Photo*  
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**Colorado Division of Banking**

1560 Broadway, Suite 975

Denver, Colorado 80202

303.894.7575 telephone

303.894.7570 fax

[www.dora.colorado.gov/dob](http://www.dora.colorado.gov/dob)

*Working to Preserve Public Trust in Colorado Banking*