

Colorado Division of Banking



111th Annual Report

of the State Bank Commissioner
of the State of Colorado



January 1, 2020 to December 31, 2020



COLORADO
Department of
Regulatory Agencies
Division of Banking

DECLARATION OF POLICY

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

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

PRESERVE AND PROMOTE

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

SEEK

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

Working to Preserve Public Trust in Colorado Banking

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

**111TH 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, 2020

through December 31, 2020

COLORADO STATE BANKING BOARD

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
Empower Retirement

Public Members

Sarah J. Auchterlonie

Taylor McLemore



COLORADO

Department of
Regulatory Agencies

Division of Banking

May 26, 2021

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

Dear Governor Polis:

I am pleased to submit the 2020 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 regulated entities and programs supervised by the Division.

Colorado chartered banks, trust companies, and licensed money transmitters experienced unprecedented challenges during 2020 as the result of the corona virus pandemic also known as the Covid-19 pandemic. Despite the uncertainty in the economy and significant job losses in many industries, Colorado banks rose to the challenge by supporting their communities, their business customers, and consumers through many innovative programs, both government sponsored and creative solutions of their own.

The financial condition of Division-regulated institutions during 2020 was sound despite the economic challenges. Colorado state-chartered banks reported significant growth as total assets grew 23.7 percent to \$62.7 billion as of December 31, 2020, while total deposits held by state chartered banks increased 24.7 percent to \$54.9 billion.

Colorado state-chartered banks also reported positive earnings and satisfactory capital levels. Earnings totaled \$716 million or a return on average assets of 1.25 percent. Looking forward, Colorado's state-chartered banks have proven extremely resilient, but the economic uncertainty caused by the Covid-19 pandemic may continue in certain economic sectors.

Colorado chartered trust companies also adjusted business practices in responding to the Covid-19 pandemic to meet the challenge. Colorado chartered trust companies' assets declined 14 percent to \$230 million from the previous year, while total fiduciary assets held by increased by 25 percent to \$691 billion. In addition, the Division now licenses and regulates 106 money transmitters, and the Division supervises 101 certified eligible public depositories with approximately \$7.6 billion in public deposits in December 2020. Further information regarding the Division is outlined in the body of the Report.



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



Kenneth Boldt
State Banking Commissioner



DIVISION OF BANKING PERSONNEL

State Bank Commissioner
Kenneth Boldt

Deputy Commissioner
Kara Hunter

Director of Examinations
Mary Stanfield

Program & Operations Director
Cassie Radcliffe

Exam Scheduler / ETS
Rachael Thompson

Stakeholder Engagement
Rebecca Laurie

Applications Manager & Complaints
Jessica Kowalik

Secretary, Colorado State Banking Board
Charles Siler

Supervising Examiners
John Pray
Lisa Shoup
Karen Stewart
Robert Spell

Senior Financial Institution Examiners
Tracy Green Debra Russell
Linh Jones Russell Saunders
Elizabeth Kerwin John Thomas
Russell Morin Chase Wilson
Chase Morin Troy Winkle
Clint Philpot

IT Examiners
Paul Ehizuelen
Ricardo Gardiello

Financial Institution Examiners

David Brower	Robert Garduno	Charles Reynolds
Janessa Cook	Michelle Howard	David Yost

PDPA
Allison Rothermel
Jennifer Kim

Office Manager
Sheryn Greene

Office Support
Nancy Miera
Courtney Roberts

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DIVISION OVERVIEW

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 and one member must be from the Western Slope. 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, 2020, 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, an Applications manager, and a PDPA examiner. 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, Stakeholder Outreach specialist, and administrative support staff.

DIVISION OVERVIEW

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 next accreditation review will be conducted in 2022 due to the scheduling issues caused by the Covid-19 pandemic. 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.

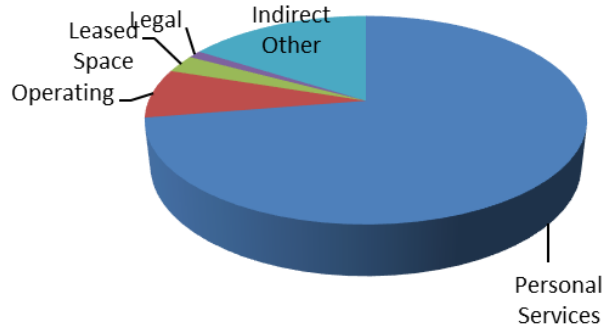
As required by statute, DORA performs Sunset reviews of the functions of the Division and the Banking Board, with respect to regulatory programs. The results of the review and recommendations are provided to the Colorado General Assembly. If the General Assembly does not pass legislation extending such 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 2020-2021 fiscal year is \$6,412,865.

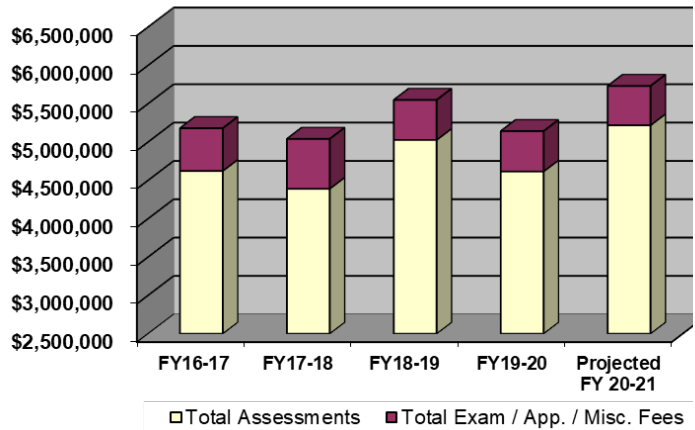
The assessment rates and fee structure are reviewed and approved by the Banking Board annually. Institution assessments are the primary funding source. The assessment consists of a base amount, plus a sliding scale percentage of assets over an established level. The calculation formula is based on projected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



2020/2021 Appropriations

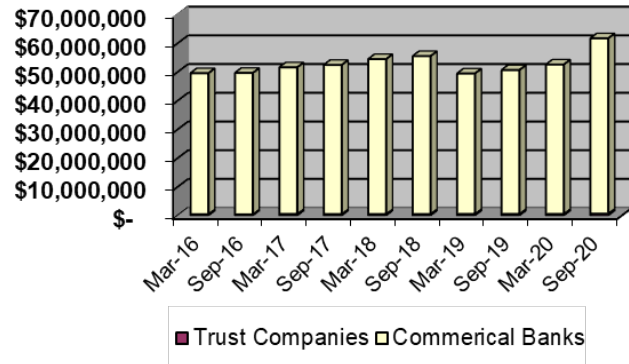
Category	Amount	Percentage
Personal Services	\$ 4,643,716	72%
Operating	\$ 490,733	8%
Leased Space	\$ 178,150	3%
Legal	\$ 75,000	1%
Indirect Other	\$ 1,025,266	16%
Total	\$ 6,412,865	100%

Total Revenue



Assessment Base

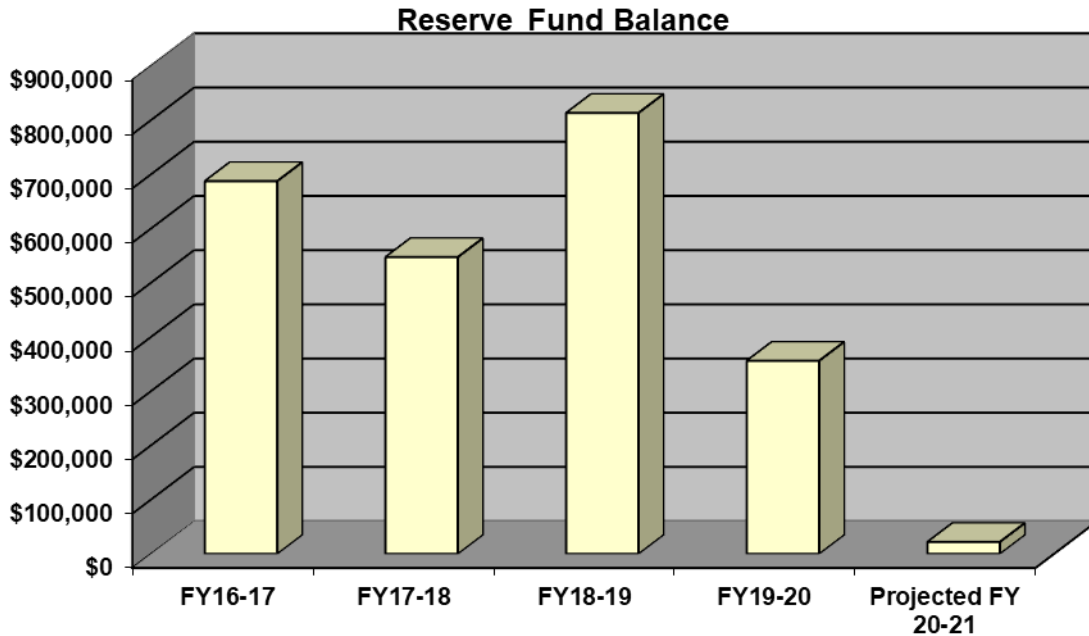
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DIVISION OVERVIEW

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, 2020, and actual fiscal year-end balances for the preceding four fiscal years, are reflected in the following chart:



The Division's reserve balance of approximately \$356,000 was transferred to the General Fund due to the economic uncertainties of Covid-19 Pandemic.

INDUSTRY CONDITION

Colorado state-chartered commercial banks were financially sound in 2020 despite the severe economic contraction during 2020 caused by the Covid-19 pandemic. The vast majority of state chartered banks weathered the economic contraction well as Colorado banks recorded satisfactory earnings performance, maintained satisfactory capital levels, and managed a low volume of problem assets. The combination of economic recovery stimulus, reduced business and consumer spending, and banks providing significant economic support through the Small Business Administration (SBA) Payroll Protect Program (PPP) and other economic recovery programs, the Colorado state-chartered banks recorded the following:

- Total assets increased 23.7 percent;
- Total loans and leases increased 14.7 percent;
- Total deposits increased 24.7 percent;
- Noncurrent loans levels increased slightly to .36 percent of total loans from .34 percent*;
- Bank owned real estate declined 3 percent*.

Bank earnings declined slightly in dollar volume with net income for all state-chartered banks equaling approximately \$714 million, compared to \$716 million at year-end 2019 primarily due to a decline in the net interest margin and increased loan loss provision expense in response to the economic uncertainty. Growth in lending and expense control helped minimize the decline. The composite return on average assets was a satisfactory 1.25 percent a decrease from the robust 1.47 percent recorded in 2019 primarily driven by the significant growth in total assets.

Bank capital ratios also modestly declined during 2020, as the Tier 1 Leverages ratio equaled 8.49 percent, compared to 9.45 percent at year-end 2019 due to the aforementioned asset growth.* Another measurement of state-chartered banks is the slight growth in employment. Colorado state-chartered banks reported 8,315 full time equivalent employees (FTE) as of year-end 2020, up slightly from year-end 2019.

As of December 31, 2020, there were 10 state-chartered trust companies in Colorado. Profitability and capital levels remain satisfactory overall for state-chartered trust companies. As of December 31, 2020, there were 106 licensed money transmitters operating in Colorado, a net increase of eight from year-end 2019. While profitable overall, 26 percent of Colorado licensed money transmitters reported net operating losses in 2020.

*FDIC Quarterly Bank Performance, Colorado, FDIC Insured Commercial Banks, Fourth Quarter 2020

INDUSTRY CONDITION

Commercial Banks

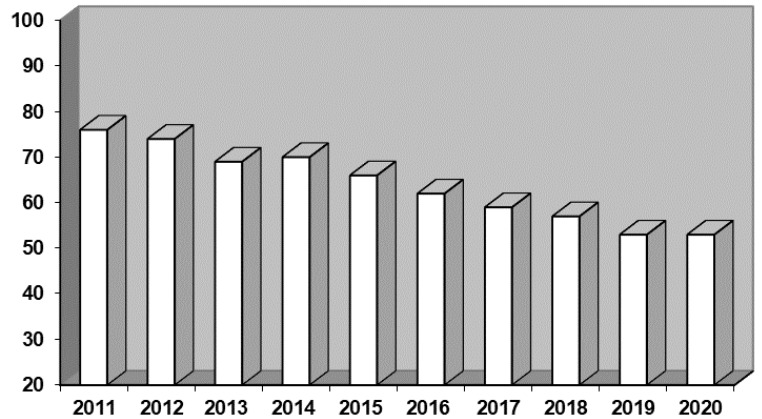
The number of state-chartered banks remained unchanged from 2019 at 53, halting the decline in state bank charters experienced since 2014. Colorado banks reported satisfactory earnings and capital while experiencing significant growth in total assets while operating in unprecedented economic uncertainty caused by the Covid-19 pandemic.

Total assets increased 23.7 percent under the previous year and total deposits increased 24.7 percent. Operating under the unprecedented conditions caused by the pandemic, Colorado banks reported a slight decline in net income as measured in total dollars, and state-chartered banks reported a decline in the consolidated return on average assets of 1.25 percent due to the significant growth in assets in 2020.

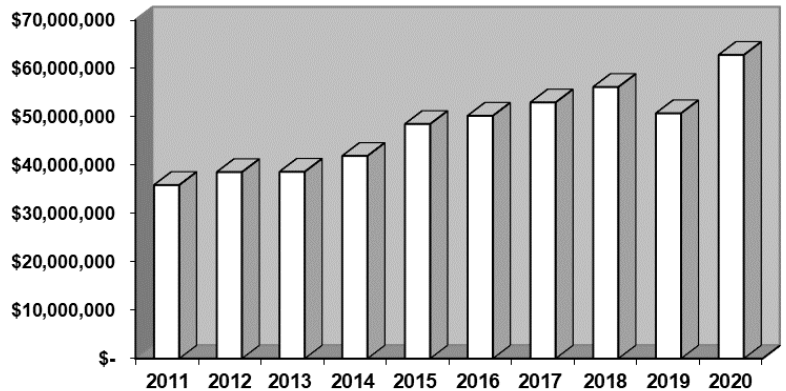
Bank capital ratios reflect a modest decline from the previous year. The composite leverage ratio for all Colorado state-chartered banks equaled 8.49 percent, compared to 9.45 percent at year-end 2019.

The three charts on this page depict the changes in number, total assets, and total equity over a ten-year period ending December 31, 2020.

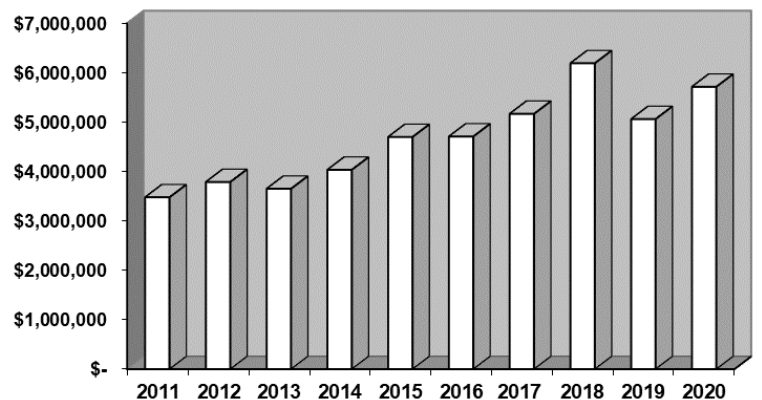
Number of State Chartered Commercial Banks



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



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



INDUSTRY CONDITION

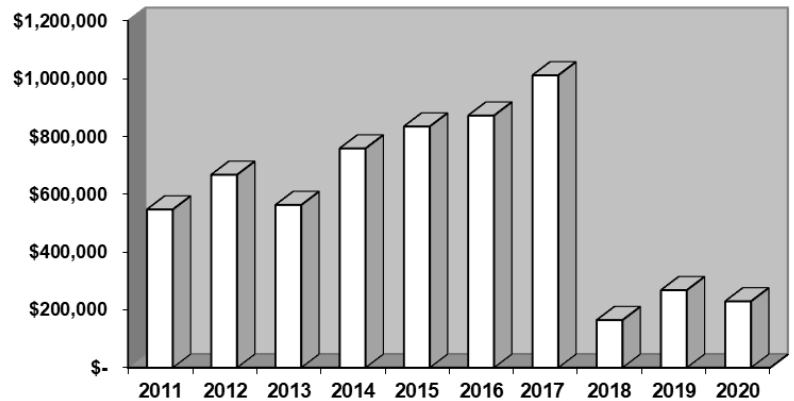
Trust Companies

State chartered trust companies provide a variety of fiduciary services, including traditional managed trust business, administration of 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. In 2020, there were no Colorado state-chartered trust companies with FDIC insurance.

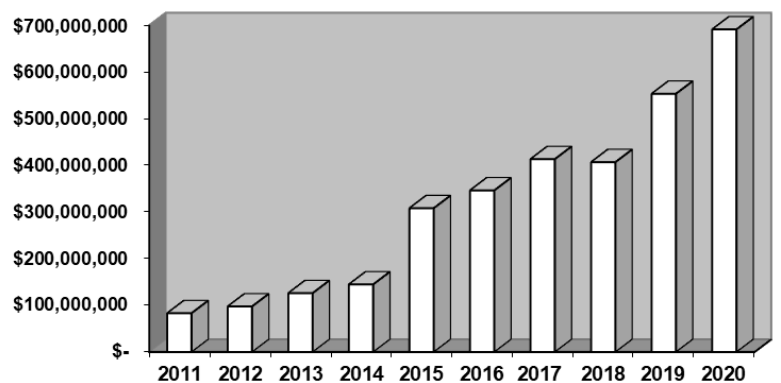
As of December 31, 2020, there were ten state-chartered non-depository trust companies operating in Colorado, reflecting a reduction of one trust company from 2019.

With the loss of one trust company, total trust company assets decreased 16%. However, total fiduciary assets held by Colorado trust companies increased by \$138 billion to \$691.2 billion. Overall, Colorado chartered trust companies remain well capitalized and profitable.

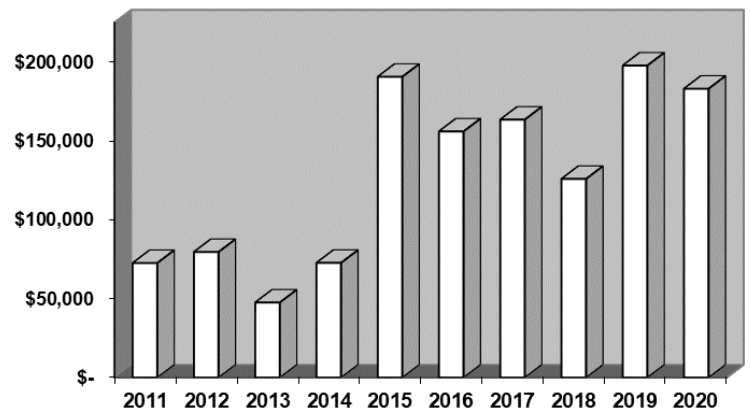
Total Assets of Trust Companies
(000s omitted)



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



Total Equity of Trust Companies
(000s omitted)



INDUSTRY CONDITION

Money Transmitter Companies

As of December 31, 2020, there were 106 organizations licensed under the Colorado Money Transmitters Act, a net increase of seven from 2019. 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 \$30.8 billion and total revenue equaled \$90.0 billion. Net income equaled \$10.3 billion with five licensed entities accounting for 92 percent of the profitability reported in 2020. Overall profitability for licensees operating in Colorado declined as 20 percent of active licensees reported net losses compared to 26 percent in 2019.

Public Deposit Protection Act

The Division is responsible for the implementation and oversight of the Public Deposit Protection Act (PDPA). As of December 31, 2020, there were 101 certified Eligible Public Depositories and 21 certified Escrow Institutions under the Public Deposit Protection Act, unchanged from the previous year. Eligible Public Depository certification is required of any commercial, inter-state, or national bank located in the state of Colorado that will hold Colorado public deposits. Additionally, certification is required of any Escrow Institution that will hold collateral in safekeeping for the protection of Colorado public deposits.

Colorado public deposits are protected by two methods. First, the Federal Deposit Insurance Corporation insures Colorado public deposits up to the established limits. Second, the remaining uninsured portions of these deposits are protected by eligible collateral held in safekeeping. Total public deposits equaled \$7,578,132,380 in December 2020. As of December 31, 2020, collateral pledged to protect Colorado uninsured public deposits totaled \$8,675,591,382. This amount is 31 percent higher when compared to December 31, 2019, when collateral totaled \$6,638,737,624. The Covid-19 pandemic and economic recovery programs were the main factors in the increase of Colorado uninsured public deposits and the collateral required to protect such deposits.

COMMERCIAL BANK – COMPARATIVE ABSTRACT

(000s Omitted)					
	53 Banks 12/31/20	Percent to Total	53 Banks 12/31/19	Increase (Decrease)	Percent Change
ASSETS					
Cash and Balances Due From Depository Institutions	5,746,538	9.16%	3,330,905	2,415,633	72.52%
Held to Maturity Securities	2,142,251	3.41%	2,267,476	(125,225)	-5.52%
Available for Sale Securities	14,938,393	23.81%	10,226,544	4,711,849	46.07%
Equity securities with readily determinable fair values not held for trading	130,679	0.21%	34,598	0	0.00%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	182,030	0.29%	142,453	39,577	27.78%
Loans and Leases, Net of Unearned Income	37,251,911	59.37%	32,466,144	4,785,767	14.74%
Less: Allowance for Loan and Lease Losses	460,390	0.73%	340,396	119,994	35.25%
Loans and Leases, Net	36,791,521	58.64%	32,125,748	4,665,773	14.52%
Assets Held in Trading Accounts	37,230	0.06%	18,091	19,139	105.79%
Premises and Fixed Assets	1,011,333	1.61%	1,007,872	3,461	0.34%
Other Real Estate Owned	29,180	0.05%	29,879	(699)	-2.34%
Investments in Unconsolidated Subsidiaries	4,826	0.01%	2,632	2,194	83.36%
Direct and indirect investments in real estate ventures	37,169	0.06%	26,058	11,111	42.64%
Intangible Assets	395,819	0.63%	382,524	13,295	3.48%
Other Assets	1,297,865	2.07%	1,100,556	197,309	17.93%
Total Assets	62,744,834	100.00%	50,695,336	12,049,498	23.77%
LIABILITIES					
Deposits:					
Noninterest Bearing	12,772,298	20.36%	8,754,199	4,018,099	45.90%
Interest Bearing	42,147,257	67.17%	35,264,346	6,882,911	19.52%
Federal Funds Purchased/Securities Sold	487,621	0.78%	540,921	(53,300)	-9.85%
Trading Liabilities	37,335	0.06%	18,144	19,191	105.77%
Other Borrowed Money	758,823	1.21%	706,986	51,837	7.33%
Subordinated Notes and Debentures	2,500	0.00%	2,500	0	0.00%
Other Liabilities	823,684	1.31%	346,963	476,721	137.40%
Total Liabilities	57,029,518	90.89%	45,634,059	11,395,459	24.97%
EQUITY CAPITAL					
Perpetual Preferred Stock	3,000	0.00%	3,000	0	0.00%
Common Stock	96,681	0.15%	95,442	1,239	1.30%
Surplus	2,193,366	3.50%	2,029,580	163,786	8.07%
Undivided Profits/Capital Reserves	3,240,454	5.16%	2,873,227	367,227	12.78%
Accumulated other income	181,640	0.29%	60,929	120,711	198.12%
Other Equity Capital Components	(275)	0.00%	(1,350)	1,075	-79.63%
Total Bank Equity Capital	5,714,866	9.11%	5,060,828	654,038	12.92%
Noncontrolling (minority) interest in consolidated subsidiaries	450	0.00%	449	1	0.22%
Total Equity Capital	5,715,316	9.11%	5,061,277	654,039	12.92%
Total Liabilities and Equity Capital	62,744,834	100.00%	50,695,336	12,049,498	23.77%

COMMERCIAL BANK – INCOME STATEMENT

(000s Omitted)		
Interest Income:		
Interest and fees on loans	1,693,445	
Income from lease financing receivables	1,942	
Interest income on balance due from depository institution	15,092	
Interest and dividend income on securities	255,697	
Interest income of federal funds sold and securities purchased under agreement to resell	648	
Other Interest Income	4,480	
Total Interest Income	1,971,304	
Interest Expense:		
Interest on deposits	133,194	
Interest on federal funds purchase and securities sold under agreements to repurchase	1,498	
Interest on trading liabilities and other borrowed money	10,572	
Interest on subordinated notes and debentures	4,995	
Total Interest Expense	150,259	
Net Interest Income		1,821,045
Provision for Loan Losses		120,570
Noninterest Income:		
Income from fiduciary activities	26,636	
Service charges on deposit accounts	93,808	
Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities	(3)	
Income from insurance activities	1,252	
Trading Revenue	1,402	
Other Noninterest Income	180,944	
Net gain (losses) on sales of loans and leases	200,412	
Net gain (losses) on other real estate owned	732	
Net gain (losses) on other assets	(6,124)	
Total Noninterest Income	499,059	
Gain (Loss) on Securities not Held in Trading Accounts		10,621
Noninterest Expense:		
Salaries	780,625	
Expenses of premises and fixed assets	159,393	
Amortization expense of intangible assets (including goodwill)	5,771	
Other noninterest expense	391,641	
Total Noninterest Expense	1,337,430	
Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations	872,725	
Change in net unrealized holding gains (losses) on equity securities not held for trading	787	
Income (loss) before applicable income taxes and discontinued operations	873,512	
Applicable income taxes	159,716	
Income (loss) before discontinued operations	713,796	
Net income (loss) attributable to bank and noncontrolling (minority) interests	713,796	
LESS: Net income (loss) attributable to noncontrolling (minority) interests	83	
Net income (loss) attributable to bank		713,713
Return on Average Assets		1.25%

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	\$82,411	\$90,741	\$143,332	\$2,357	\$2,032	\$318,831	\$287,672	\$288,610	\$30,221	1.44
ALAMOSA	First Southwest Bank	\$58,605	\$90,110	\$236,475	\$3,044	\$5,443	\$397,530	\$337,419	\$362,504	\$35,026	0.81
AULT	Farmers Bank	\$58,140	\$33,742	\$171,608	\$3,115	\$893	\$270,919	\$236,038	\$236,724	\$34,195	1.88
BOULDER	Flatirons Bank	\$1,313	\$78,168	\$175,902	\$2,000	\$692	\$258,918	\$226,382	\$233,999	\$24,919	1.59
BRUSH	The Farmers State Bank of Brush	\$23,645	\$30,256	\$60,908	\$918	\$574	\$116,483	\$93,231	\$94,657	\$21,826	1.50
BURLINGTON	The Bank of Burlington	\$22,301	\$7,592	\$40,724	\$600	\$1,566	\$75,691	\$56,323	\$66,570	\$9,121	1.16
CALHAN	Farmers State Bank of Calhan	\$10,198	\$171,533	\$139,477	\$1,595	\$5,114	\$336,634	\$258,287	\$302,133	\$34,501	1.33
CENTENNIAL	Redstone Bank	\$11,258	\$77,446	\$96,188	\$1,850	\$6,811	\$200,363	\$160,703	\$172,212	\$28,150	0.65
CHEYENNE WELLS	The Eastern Colorado Bank	\$51,421	\$96,619	\$334,389	\$4,909	\$10,342	\$538,027	\$453,909	\$469,652	\$68,375	1.54
COLORADO SPRINGS	5Star Bank	\$127,021	\$6,576	\$267,512	\$4,101	\$2,223	\$402,970	\$330,732	\$359,358	\$43,612	0.91
COLORADO SPRINGS	Stockmen's Bank	\$66,280	\$21,035	\$295,953	\$4,139	\$9,374	\$407,475	\$357,930	\$365,797	\$41,679	1.06
DENVER	ANB Bank	\$89,008	\$1,326,046	\$1,734,294	\$18,519	\$164,223	\$3,331,005	\$2,843,776	\$3,051,150	\$279,855	1.17
DENVER	Bank of Denver	\$40,936	\$61,220	\$156,015	\$1,736	\$5,568	\$265,195	\$239,690	\$240,508	\$24,687	0.64
DENVER	Bankers' Bank of the West	\$214,345	\$16,029	\$253,188	\$5,143	\$1,109	\$497,536	\$349,955	\$443,916	\$53,620	1.16
DENVER	Citywide Banks	\$40,613	\$900,522	\$1,444,355	\$19,635	\$35,887	\$2,630,370	\$2,181,511	\$2,247,078	\$383,292	0.96
DENVER	First Western Trust Bank	\$155,990	\$37,396	\$1,687,465	\$12,539	\$15,366	\$1,967,645	\$1,634,180	\$1,810,268	\$157,377	1.57
DENVER	Guaranty Bank and Trust Company	\$24,213	\$84,649	\$191,185	\$2,795	\$6,366	\$310,665	\$262,672	\$267,563	\$43,102	1.25
DENVER	Young Americans Bank	\$18,352	\$110	\$60	\$8	\$65	\$21,690	\$20,065	\$20,226	\$1,464	-6.70

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
DOLORES	The Dolores State Bank	\$30,542	\$7	\$170,530	\$2,047	\$2,605	\$203,754	\$178,393	\$180,388	\$23,366	2.68
ESTES PARK	Bank of Estes Park	\$16,480	\$31,371	\$68,883	\$1,373	\$815	\$150,128	\$133,851	\$134,572	\$15,557	1.09
FLAGLER	High Plans Bank	\$42,802	\$9,237	\$201,270	\$3,041	\$2,850	\$258,794	\$224,592	\$237,429	\$21,365	1.40
FLORENCE	Rocky Mountain Bank and Trust	\$16,981	\$16,227	\$47,967	\$653	\$2,125	\$85,685	\$76,209	\$76,666	\$9,019	0.78
FORT COLLINS	Bank of Colorado	\$600,850	\$1,627,724	\$3,285,523	\$43,949	\$82,540	\$5,621,176	\$4,841,830	\$5,093,321	\$527,855	1.26
FORT COLLINS	Verus Bank of Commerce	\$80,222	\$0	\$218,311	\$2,671	\$49	\$300,589	\$249,954	\$263,739	\$36,850	1.72
FORT MORGAN	FMS Bank	\$16,287	\$27,039	\$166,968	\$2,880	\$3,626	\$228,948	\$197,016	\$206,000	\$22,948	1.08
FOWLER	The Fowler State Bank	\$19,981	\$37,593	\$41,834	\$1,077	\$33	\$102,143	\$88,017	\$88,344	\$13,799	1.19
GLENWOOD SPRINGS	Alpine Bank	\$864,112	\$844,446	\$3,246,494	\$36,911	\$92,321	\$5,174,414	\$4,609,190	\$4,710,683	\$463,731	1.20
GRAND JUNCTION	Home Loan State Bank	\$41,382	\$54,529	\$81,128	\$808	\$6,785	\$185,171	\$166,989	\$171,412	\$13,759	1.09
GRAND JUNCTION	Timberline Bank	\$11,433	\$119,979	\$373,022	\$3,311	\$34,937	\$543,729	\$441,109	\$502,885	\$40,844	1.09
GREELEY	Cache Bank & Trust	\$54,745	\$21,879	\$28,722	\$264	\$5,226	\$111,161	\$97,236	\$97,607	\$13,554	-0.83
GREELEY	First Farm Bank	\$39,050	\$30,491	\$214,374	\$2,784	\$11,263	\$296,455	\$260,620	\$268,293	\$28,163	0.81
GREENWOOD VILLAGE	First American State Bank	\$9,720	\$36,188	\$207,001	\$2,416	\$81	\$256,261	\$221,345	\$232,231	\$24,030	0.77
GREENWOOD VILLAGE	NBH Bank	\$604,119	\$1,038,101	\$4,601,539	\$59,777	\$132,383	\$6,656,382	\$5,778,451	\$5,931,380	\$725,002	1.51
GUNNISON	The Gunnison Bank & Trust Company	\$41,506	\$11,509	\$99,135	\$1,777	\$2,496	\$156,656	\$141,823	\$142,523	\$14,133	1.51
LA JUNTA	The Colorado Bank & Trust Company of La Junta	\$32,769	\$39,014	\$105,965	\$3,580	\$2,414	\$181,260	\$161,694	\$162,914	\$18,346	2.10
LA JUNTA	The State Bank	\$32,216	\$24,319	\$58,742	\$963	\$3,992	\$123,315	\$104,486	\$106,042	\$17,273	0.87

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
LAKESWOOD	FirstBank	\$1,460,663	\$9,065,833	\$13,180,167	\$149,408	\$255,119	\$24,404,461	\$21,966,099	\$22,587,393	\$1,817,068	1.21
LAKESWOOD	Fortis Private Bank	\$53,370	\$145,738	\$708,518	\$5,175	\$6,319	\$942,759	\$811,698	\$853,681	\$89,078	0.73
LAMAR	Community State Bank	\$11,111	\$8,400	\$104,648	\$3,098	\$2,800	\$146,620	\$127,515	\$127,758	\$18,861	1.65
LAMAR	Frontier Bank	\$41,487	\$170,421	\$158,434	\$4,167	\$2,159	\$371,935	\$330,640	\$330,911	\$41,024	2.05
MCCLAVE	McClave State Bank	\$2,336	\$4,166	\$36,877	\$415	\$418	\$44,479	\$37,127	\$38,248	\$6,231	1.18
MONUMENT	Integrity Bank & Trust	\$55,574	\$28,702	\$181,239	\$2,167	\$9,608	\$280,595	\$256,514	\$257,363	\$23,232	1.08
OURAY	The Citizens State Bank of Ouray	\$13,903	\$25,489	\$97,177	\$752	\$10,610	\$149,500	\$135,532	\$136,464	\$13,036	0.99
PARKER	Champion Bank	\$59,799	\$0	\$22,507	\$405	\$2,851	\$85,677	\$68,951	\$69,578	\$16,099	1.40
PUEBLO	The Pueblo Bank & Trust Company	\$89,661	\$97,386	\$344,304	\$5,254	\$8,688	\$542,289	\$476,870	\$484,854	\$57,435	1.12
SALIDA	High Country Bank	\$64,076	\$32,213	\$255,632	\$3,116	\$7,834	\$365,364	\$322,813	\$330,251	\$35,113	1.53
STEAMBOAT SPRINGS	Yampa Valley Bank	\$39,981	\$87,458	\$307,414	\$6,230	\$6,947	\$438,288	\$371,484	\$400,195	\$38,094	2.17
WALDEN	Mountain Valley Bank	\$36,943	\$66,135	\$179,161	\$2,859	\$10,901	\$296,251	\$268,571	\$270,123	\$26,128	0.91
WESTMINSTER	Mountain View Bank of Commerce	\$29,738	\$0	\$127,211	\$2,377	\$536	\$157,375	\$133,238	\$144,199	\$13,176	0.56
WILEY	Legacy Bank	\$37,040	\$78,674	\$291,829	\$4,811	\$8,606	\$442,937	\$375,054	\$377,894	\$65,043	1.89
WINDSOR	Points West Community Bank	\$82,392	\$262,095	\$413,951	\$7,937	\$11,041	\$789,027	\$664,712	\$709,540	\$79,487	1.65
WOODLAND PARK	Park State Bank & Trust	\$2,770	\$7,963	\$71,885	\$769	\$3,482	\$123,576	\$111,136	\$111,391	\$12,184	1.06
WRAY	Wray State Bank	\$14,447	\$31,207	\$124,519	\$2,165	\$3,225	\$179,733	\$158,322	\$160,322	\$19,411	0.80
TOTALS		\$5,746,538	\$17,211,323	\$37,251,911	\$460,390	\$1,011,333	\$62,744,834	\$54,919,556	\$57,029,519	\$5,715,316	

TRUST COMPANY – COMPARATIVE ABSTRACT

(000s Omitted)					
	10 Trust 12/31/2020	Percent to Total	11 Trust 12/31/2019	Increase (Decrease)	Percent Change
ASSETS					
Cash and Balances Due From Banks	53,430	23.24%	70,740	-17,310	-24.47%
Securities	22,178	9.65%	26,569	-4,391	-16.53%
Fees Receivable, Expenses, Fixed/Other Assets	154,257	67.11%	171,048	-16,791	-6.26%
Total Assets	229,865	100.00%	268,357	-38,492	-14.34%
LIABILITIES					
Accounts Payable	1,451	0.63%	497	954	191.95%
Notes Payable, Other Liabilities	45,348	19.73%	70,103	-24,755	-35.31%
Total Liabilities	46,799	20.36%	70,600	-23,801	-33.71%
CAPITAL					
Perpetual preferred stock	4,900	2.13%	4,900		
Common Stock	6,462	2.81%	9,539	-3,077	-32.26%
Membership interest	3,626	1.58%			
Surplus and Retained Earnings	164,794	71.69%	180,544	-15,750	-8.72%
Accumulated other income	0	0.00%	-	0	0.00%
Other Equity capital componets	3,283	1.43%	2,774	509	18.35%
Total Capital	183,065	79.64%	197,757	-14,692	-7.43%
Total Liabilities and Equity Capital	229,864	100.00%	268,357	-38,493	-14.34%
TRUST ACCOUNTS					
Total Trust Assets	691,224,928		553,244,596	137,980,332	24.94%
Number of Trust Accounts (Actual)	609,757		518,345	91,412	17.64%
Trust Account Average	1,133,607		1,067,329	66,278	6.21%

TRUST COMPANY – INCOME STATEMENT

(000s Omitted)			
Income			
Trust administrative fee income	135,165		
Interest and dividend income earned	18,348		
Total Income			153,513
Expenses			
Salaries and employee benefits	39,295		
Expenses of premises and fixed assets	1,548		
Other expenses	81,626		
Provision for Loan Losses	33		
Total Expenses			122,502
Net Income Before Taxes	31,011		
Gain (Loss) on Securities not Held in Trading Accounts			0
Applicable Income Taxes			4,357
Extraordinary Items and Other Adjustments, Net of Income Taxes			856
Net Income			27,510

FINANCIAL INSTITUTION ACTIVITY

ACTIVITY	EFFECTIVE DATE
Mergers / Acquisitions	
<u>Sale of branches of other Commercial State Charter Bank to Colorado State Charter Bank</u>	
Simmons Bank, Pine Bluff, Arkansas	05/16/2020
Into: First Western Trust Bank, Denver, Colorado	
 <u>Trust Company</u>	
PENSCO Trust Company LLC, Denver, Colorado	06/01/2020
By: Pacific Premier Bancorp, Inc., Irvine, California	
 <u>Money Transmitter</u>	
2014 Maxitransfers Business Trust, Irving, Texas.....	10/07/2020
By: Maxitransfers, LLC, Irving, Texas	
EncoreFX, Ltd., Seattle, Washington.....	12/22/2020
By: StoneX Group Inc., New York, New York	
Skrill USA, Inc., Miami, Florida.....	05/31/2020
By: Paysafe Group Holdings Limited, Houston, Texas	
 License	
<u>Money Transmitter</u>	
Stripe Payments Company, San Francisco, California	01/01/2020
Dahabshil, Inc., Dublin, Ohio.....	01/01/2020
Airwallex US, LLC, San Francisco, California	01/06/2020
TokenVault LLC, San Francisco, California.....	01/17/2020
Mercari, Inc., Palo Alto, California.....	03/05/2020
Tango Card, Inc., Seattle, Washington	06/10/2020
LL Pay U.S., LLC, New York, New York	06/29/2020
Bakkt Marketplace, LLC, Atlanta, Georgia	07/16/2020
CoinZoom, Inc., Holladay, Utah	07/20/2020
Airbnb Payments, Inc., San Francisco, California.....	10/29/2020
Entrata, Inc., Lehi, Utah.....	12/01/2020
 New Facility	
<u>Branch</u>	
FirstTier Bank, Kimball, Nebraska	01/13/2020
(Greeley, Colorado)	
FirstBank, Lakewood, Colorado.....	02/03/2020
(Arvada, Colorado)	
Redstone Bank, Centennial, Colorado	02/03/2020
(Littleton, Colorado)	

FINANCIAL INSTITUTION ACTIVITY

The Central Trust Bank, Jefferson City, Missouri (Greenwood Village, Colorado)	02/14/2020
The Central Trust Bank, Jefferson City, Missouri (Durango, Colorado)	02/14/2020
Bank of Colorado, Fort Collins, Colorado..... (Loveland, Colorado)	02/14/2020
Bank of Colorado, Fort Collins, Colorado..... (Prescott, Arizona)	04/20/2020
Integrity Bank & Trust, Monument, Colorado..... (Colorado Springs, Colorado)	05/06/2020
First Fidelity Bank, Oklahoma City, Oklahoma (Greenwood Village, Colorado)	05/11/2020
Bank of Burlington, Burlington, Colorado (Cheyenne Wells, Colorado)	05/27/2020
Farmers & Stockmens Bank, Clayton, New Mexico (Denver, Colorado)	06/18/2020
Bank of Colorado, Fort Collins, Colorado..... (Thornton, Colorado)	08/12/2020
First Western Trust Bank, Denver, Colorado..... (Avon, Colorado)	10/26/2020
The Citizens State Bank of Ouray, Ouray, Colorado (Telluride, Colorado)	11/02/2020
High Country Bank, Salida, Colorado..... (Longmont, Colorado)	11/23/2020

Loan Production Office (LPO)

Bank of Colorado, Fort Collins, Colorado..... (Boulder, Colorado)	02/14/2020
Alpine Bank, Glenwood Springs, Colorado (Fort Collins, Colorado)	07/28/2020
FirsTier Bank, Kimball, Nebraska (Broomfield, Colorado)	08/05/2020
The Central Trust Bank, Jefferson City, Missouri (Cañon City, Colorado)	08/20/2020
Alpine Bank, Glenwood Springs, Colorado (Buena Vista, Colorado)	04/01/2019
Bank of Colorado, Fort Collins, Colorado (Flagstaff, Arizona)	10/19/2020

FINANCIAL INSTITUTION ACTIVITY

Closed Facility

Branch

ANB Bank, Denver, Colorado (Colorado Springs, Colorado)	02/04/2020
Cache Bank & Trust, Greeley, Colorado (Denver, Colorado)	02/07/2020
First Western Trust Bank, Denver, Colorado (Highlands Ranch, Colorado)	09/17/2020
First Western Trust Bank, Denver, Colorado (Englewood, Colorado)	09/17/2020
NBH Bank, Greenwood Village, Colorado (Taos, New Mexico)	09/18/2020
NBH Bank, Greenwood Village, Colorado (Maryville, Missouri)	10/23/2020
NBH Bank, Greenwood Village, Colorado (Liberty, Missouri)	10/23/2020
NBH Bank, Greenwood Village, Colorado (Kirksville, Missouri)	10/23/2020
NBH Bank, Greenwood Village, Colorado (Kansas City, Missouri)	10/23/2020
NBH Bank, Greenwood Village, Colorado (Lawrence, Kansas)	10/26/2020
NBH Bank, Greenwood Village, Colorado (Ottawa, Kansas)	10/26/2020
NBH Bank, Greenwood Village, Colorado (Excelsior Springs, Missouri)	10/26/2020
NBH Bank, Greenwood Village, Colorado (Colorado Springs, Colorado)	10/30/2020
NBH Bank, Greenwood Village, Colorado (Greeley, Colorado)	10/30/2020
NBH Bank, Greenwood Village, Colorado (Avon, Colorado)	10/30/2020
FirstBank, Lakewood, Colorado (Arvada, Colorado)	11/10/2020
FirstBank, Lakewood, Colorado (Broomfield, Colorado)	12/18/2020
Alpine Bank, Glenwood Springs, Colorado (Montrose, Colorado)	12/31/2020

FINANCIAL INSTITUTION ACTIVITY

Relocations

Main Office

Mountain View Bank of Commerce, Westminster, Colorado 01/01/2020

From: 12365 Huron Street, Suite 1600, Westminster, CO 80234

To: 12001 Pecos Street, Westminster, CO 80234

Bank Branch

NBH Bank, Greenwood Village, Colorado..... 01/28/2020

From: 12117 Bee Cave Road, Bee Cave, TX 78738

To: 2710 Walsh Tarlton Lane, Austin, TX 78746

Bank of Colorado, Fort Collins, Colorado..... 09/28/2020

From: 435 S 4th Avenue Unit A, Brighton CO 80601

To: 13 N 50th Avenue, Brighton CO 80601

Loan Production Office (LPO)

Champion Bank, Parker, Colorado..... 01/06/2020

From: 9475 Briar Village Point #325, Colorado Springs, CO 80920

To: 2125 North Academy Boulevard, Colorado Springs, CO 80909

Ceased Operations in Colorado

Money Transmitter

TokenVault LLC, San Francisco, California..... 03/01/2020

LVC USA INC., Palo Alto, California 08/07/2020

Travelex Currency Services, Inc., New York, New York 08/11/2020

GSC Enterprises, Inc., Sulphur Springs, Maryland..... 10/30/2020

FINANCIAL INSTITUTION DIRECTORY

COMMERCIAL BANKS

5Star Bank

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

5Star Bank - Downtown
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

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 - Boulder Branch
2375 Canyon Blvd
Boulder 80302

Alpine Bank Breckenridge
Branch
110 North Main Street
Breckenridge 80424
970-453-4929

Alpine Bank - Carbondale
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 Ste 119
Durango, CO 81301
970-375-7689

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

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

Alpine Bank - Edwards Branch
0063 Edwards Access Road
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

FINANCIAL INSTITUTION DIRECTORY

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 - Horizon Drive
Branch
709 Horizon Drive
Grand Junction 81506
970-242-5700

Alpine Bank, Mall Branch
2424 Patterson 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 - Battlement
Mesa Branch
82 Sipprelle Drive
Parachute 81635
970-285-7100

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

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

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

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

Alpine Bank - Snowmass
Village Mall Branch
45 Village Square
Snowmass Village 81615
970-923-3600

Alpine Bank, Steamboat
Springs
1901 Pine Grove Road
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
Vail 81657
970-476-8700

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

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

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

ANB Bank - Basalt
130 Robinson Street
Basalt, CO 81621
970-279-0530

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

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 - Downtown
444 17th 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

FINANCIAL INSTITUTION DIRECTORY

ANB Bank - 24 & F Road
2399 Patterson 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 - Loveland
808 W Eisenhower Boulevard
Loveland, CO 80537
970-744-2330

ANB Bank - Patterson
2608 N 12th St
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 - 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
485 East 2nd 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

B

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

Bank of Burlington - Cheyenne
Wells
25 E 1st Street
Cheyenne Wells 80810
719-346-5376

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

Bank of Colorado - Akron
365 W 1st Street
Akron 80720
970-345-2273

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

Bank of Colorado - Brighton
13 N 50th Avenue
Brighton, CO 80601
303-637-7111

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

Bank of Colorado - N Tejon
421 North Tejon Street
Colorado Springs 80903
719-227-0100

Bank of Colorado - Interquest
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 - Cherry
Creek
100 Garfield Street Ste 100
Denver, CO 80206
303-322-7777

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

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

FINANCIAL INSTITUTION DIRECTORY

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

Bank of Colorado - Eaton
55 South Elm Ave
Eaton 80615
970-454-1800

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

Bank of Colorado - Downtown
Fort Collins
107 N College Avenue
Fort Collins 80524
970-267-3650

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
529 Main St Ste 101
Fort Morgan 80701
970-867-9497

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

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

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

Bank of Colorado - Greeley
3459 West 20th St Ste 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
133 North Interoccean Avenue
Holyoke 80734
970-854-2291

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

Bank of Colorado - 2534
4848 Thompson Pkwy Ste 100
Johnstown 80534
970-663-7600

Bank of Colorado - Denver
Metro Branch
275 Union Blvd
Lakewood 80228
303-989-8600

Bank of Colorado - Littleton
2679 W Main St Ste 100
Littleton, CO 80120
303-795-1111

Bank of Colorado - Longmont
916 S Main St Ste 101
Longmont 80501
303-776-3111

Bank of Colorado - Loveland
Downtown
206 E 4th Street Ste 200
Loveland, CO 80537
970-669-1355

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

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

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

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

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

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

Bank of Colorado - Sterling
131 West Main
Sterling 80751
970-522-3333

Bank of Colorado - Sterling
131 West Main
Sterling 80751
970-522-3333

Bank of Colorado - Thornton
901 E 120th Avenue Ste F
Thornton, CO 80233
303-280-0022

Bank of Colorado - Yuma
420 E 8th Avenue
Yuma 80759
970-848-5447

Pinn Bank - Flagstaff
405 N Beaver St Ste 8
Flagstaff, AZ 86001
928-606-5574

Pinn Bank - Prescott
255 E Sheldon Ave Ste B
Prescott, AZ 86301
928-443-8888

FINANCIAL INSTITUTION DIRECTORY

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

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

Bank of Denver - 17th Ave
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
530 South Holly Street
Denver 80246
303-572-3600

Bank of Estes Park
225 Park Lane
Estes Park 80517
970-586-4485

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

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

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

C

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

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

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

Champion Bank - Tucson
6890 S Tucson Way
Centennial, CO 80112
303-840-8484

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

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

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

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

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

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

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

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

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

Citywide Banks - DTC Branch
4600 S Syracuse St Ste 150
Denver 80237
303-365-4080

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

Citywide Banks - Hampden
6500 East Hampden Avenue
Denver 80224
303-365-3770

Citywide Banks - Peoria
12075 East 45th Avenue
Denver 80239
303-365-8000

Citywide Banks - Santa Fe
1490 South Santa Fe Dr
Denver 80223
303-365-3720

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

Citywide Banks - Breckenridge
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

FINANCIAL INSTITUTION DIRECTORY

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

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

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

**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

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

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

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 -
Colorado Springs
444 E Pikes Peak Ave Ste 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

F

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

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

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

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

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

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 Old Meridian Road
Falcon 80831
719-495-3650

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

FINANCIAL INSTITUTION DIRECTORY

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

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

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

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 -
Vail Valley
137 Benchmark Rd Ste D4
Avon, CO 81620
970-710-7210

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 -
Lone Tree
10457 Park Meadows Drive
Suite 300
Lone Tree, CO 80124
303-706-1723

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
12345 West Colfax Avenue
Lakewood 80215
303-232-1503

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

FirstBank - Candel
14827 Candelas Parkway
Arvada, CO 80007
303-456-2362

FirstBank - West Woods
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
6715 South Cornerstar Way
Aurora 80016
720-870-6000

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

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

FINANCIAL INSTITUTION DIRECTORY

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

FirstBank - Havana and Iliff
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
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
4770 Baseline Road,
Suite 100
Boulder 80303
303-499-2200

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

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

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

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

FirstBank - Carbon
791 Highway 133
Carbondale 81623
970-476-3500

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 - Cascade and Pikes Peak Branch
2 N Cascade Ave Ste 130
Colorado Springs 80903
719-447-9000

FirstBank - Cheyenne Mtn and Hwy 115 Branch
405 E Cheyenne Mountain Boulevard
Colorado Springs 80906
719-576-7200

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
817 Village Center Drive
Colorado Springs 80919
719-532-1000

FirstBank - 104th & Chambers
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
1777 16th Street
Denver 80202
303-534-7500

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

FirstBank - 38th & Federal
3801 Federal Boulevard
Denver 80211
303-477-6700

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

FINANCIAL INSTITUTION DIRECTORY

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

FirstBank - Evans and Downing
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
370 17th Street
Denver 80202
303-623-2000

FirstBank - Tabor Center
1200 17th Street, Suite 100
Denver 80202
303-446-3000

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

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

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

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

FirstBank - 12th and Jackson
701 12th St Ste 111
Golden 80401
303.252.1000

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

FirstBank - 47th and 10th
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
5105 S DTC Pkwy, Ste 100
Greenwood Village 80111
303-694-1000

FirstBank - Highlands Ranch
9409 S University Blvd
Highlands Ranch 80126
303-347-5956

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

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

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

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

FINANCIAL INSTITUTION DIRECTORY

FirstBank - Colfax & Miller
10403 W Colfax Avenue
Lakewood, CO 80215
303-232-2000

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

FirstBank - Kipling & Jewell
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
11767 West Ken Caryl Avenue
Littleton 80127
303-988-2000

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

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

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

FirstBank - 17th and Main
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 W Eisenhower Blvd
Loveland 80537
970-669-4000

FirstBank - Lincoln and Jordan
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
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
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 Rd West
Vail 81657
970-476-8000

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

FirstBank - 104th & Federal
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

FINANCIAL INSTITUTION DIRECTORY

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

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

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

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

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

FirstBank - Indian School Road and Miller Road Branch
7602 East Indian School Road
Scottsdale AZ 85251
480-941-1200

FirstBank - Scottsdale and Pinnacle Peak Branch
23399 N Scottsdale Rd
Ste E101
Scottsdale AZ 85255
480-563-0200

FirstBank - Sundome Branch
19309 N RH Johnson Blvd
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
82900 Avenue 42, Unit C
Indio CA 92203
760-775-4800

FirstBank - 42nd/Washington
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
73000 Highway 111
Palm Desert CA 92260
760-341-7000

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

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

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

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

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

South Denver Branch
7006 S Alton Way Bldg B
Centennial 80112
303-694-2265

LODO Branch
1550 17th Street Ste 100
Denver 80202
720-616-4000

West Denver Branch
13013 W Alameda Parkway
Lakewood 80228
303-989-1313

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

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 - 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

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

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

FINANCIAL INSTITUTION DIRECTORY

H

High Country Bank
7360 West Highway 50
Salida 81201
719-539-2516

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

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

High Country Bank of Longmont
110 Main Street Ste 400
Longmont, CO 80501
970-703-6940

High Country Bank - Downtown Salida
130 West 2nd Street
Salida 81201
719-539-2550

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

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

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

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

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

Integrity Bank & Trust
1275 Village Ridge Point
Monument 80132
719-484-0077

Integrity Bank & Trust
7796 Dublin Boulevard
Colorado Springs 80923
719-591-6347

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

Integrity Bank & Trust at Northgate
13475 Voyager Parkway
Colorado Springs 80921
719-487-3034

L

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

Legacy Bank - Buena Vista
413 E Main St Unit 100
Buena Vista, CO 81211
719-395-5873

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

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

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

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
2220 Curve Plaza
Steamboat Springs 80477
970-870-6550

Mountain Valley Bank
635 Marketplace Plaza
Steamboat Springs 80487
970-870-9990

Mountain View Bank of Commerce
12001 Pecos Street
Westminster, CO 80234
303-243-5400

FINANCIAL INSTITUTION DIRECTORY

N

NBH Bank

7800 E Orchard Rd Ste 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

Basalt dba Community Banks
of Colorado
255 Gold Rivers Ct Ste 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

North Academy dba
Community Banks of Colorado
5175 N Academy Boulevard
Colorado Springs 80918
719-528-4000

Tejon dba Community Banks
of Colorado
19 N Tejon Ste 100
Colorado Springs 80903
719-632-6700

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

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

Orchard
7800 E Orchard Road
Greenwood Village, CO 80111
720-554-6650

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

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

FINANCIAL INSTITUTION DIRECTORY

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

Leadville dba Community
Banks of Colorado
400 Harrison Avenue
Leadville, CO 80461
719-486-0420

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

Monument dba Community
Banks of Colorado
1899 Woodmoor Drive
Monument 80132
719-488-8900

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
385 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 W Colorado Ave 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

Woodland Park dba
Community Banks of Colorado
651 Scott Avenue
Woodland Park 80863
719-686-7381

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

Lawrence - Wakarusa dba
Bank Midwest
4831 W 6th Street
Lawrence, KS 66049
785-842-4300

Louisburg dba Bank Midwest
212 S Broadway
Louisburg, KS 66053
913-837-5321

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

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

Ottawa North
434 S Main Street
Ottawa, KS 66067
785-242-2900

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

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

Stanley dba Bank Midwest
7579 W 151st Street
Overland Park, KS 66223
913-897-2000

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

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

FINANCIAL INSTITUTION DIRECTORY

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

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 Ste 100
Kansas City MO 64105
816-298-2100

Ward Pkwy 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

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

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

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

Albuquerque Uptown
2155 Louisiana Boulevard NE
Albuquerque, NM 87110
505-888-3300

Questa
5 Supermarket Road
Questa, NM 87556
575-586-2001

Red River
121 E Main St Unit 4D
Questa, NM 87556
575-754-6224

Taos Albertsons
710A Paseo del Pueblo Sur
Taos, NM 87571
575-758-5999

Taos South
1356 Paseo del Pueblo Sur
Taos, NM 87571
575-758-4500

Austin dba Hillcrest Bank
2710 Walsh Tarlton Lane
Austin, TX 78746
512-706-6900

Dallas dba Hillcrest Bank
3102 Maple Avenue Ste 120
Dallas TX 75201
214-756-6799

Bountiful
801 N 500 W Ste 202
West Bountiful, UT 84010
385-300-7250

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

FINANCIAL INSTITUTION DIRECTORY

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
- Fort Collins
3227 S Timberline` Road
Fort Collins 80525
970-546-0170

Points West Community Bank
- Greeley Downtown
940 9th Avenue
Greeley 80631
970-515-7000

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

Points West Community Bank,
Loveland
295 E 29th Street Ste 110
Loveland, CO 80538
970-541-2520

Points West Community Bank,
Wellington
8100 Sixth Street
Wellington 80549
970-568-3250

Points West Community Bank
- Good Samaritan Office
805 Compassion Drive
Windsor 80550
970-674-5502

Points West Community Bank
- Water Valley
355 Eastman Park Drive
Windsor 80550
970-674-3600

Points West - Chappell Branch
774 2nd Street
Chappell, NE 69129
308-874-2215

Points West - Dalton Branch
301 Main Street
Dalton, NE 69131
308-377-2313

Points West - Fullerton Branch
406 Broadway
Fullerton, NE 68638
308-536-2173

Points West - Kimball Branch
21 S Chestnut
Kimball, NE 69145
308-235-3663

Points West - Lisco Branch
102 Coldwater
Lisco, NE 69148
308-772-3226

Points West - Sidney Branch
809 Illinois Street
Sidney, NE 69162
308-254-7110

Points West - Sidney I80
420 Glover Road
Sidney, NE 69162
308-254-5100

Points West - Douglas Branch
1632 E Richards Street
Douglas, WY 82633
307-358-0688

Points West - Lingle Branch
301 Main Street
Lingle, WY 82223
307-837-2266

Points West - Pine Bluffs
205 W 2nd Street
Pine Bluffs, WY 82082
307-245-3900

Points West - Torrington
2234 Main Street
Torrington, WY 69162
307-532-2173

**The Pueblo Bank and Trust
Company**
301 West 5th Street
Pueblo 81003
719-545-1834

Pueblo B&T Co. - Canon City
1401 Main Street
Canon City 81212
719-269-9100

Pueblo B&T Co. - Castle Rock
360 Perry Street
Castle Rock 80104
303-688-3587

Pueblo B&T Co. - Colorado
Springs Downtown
415 East Pikes Peak Avenue
Colorado Springs 80903
719-630-3113

Pueblo B&T Co. - Denver
2351 South Colorado Blvd
Denver 80222
303-758-5617

Pueblo B&T Co. - Leadville
600 Harrison Avenue
Leadville 80461
719-486-0886

Pueblo B&T Co. - Longmont
351 Coffman St Ste 100
Longmont 80501
303-776-0620

Pueblo B&T Co.
325 West Sixth Street
Pueblo 81003
719-545-1834

Pueblo B&T Co. - North
2127 Jerry Murphy Road
Pueblo 81001
719-585-2350

Pueblo B&T Co. - South
1217 South Pueblo Boulevard
Pueblo 81005
719-585-2355

Pueblo B&T Co. - Salida
Branch
910 East Rainbow
Salida 81201
719-539-6696

FINANCIAL INSTITUTION DIRECTORY

R

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

Redstone Bank - Littleton
5350 S Santa Fe Blvd Unit G
Littleton 80120
303-317-2899

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

The Rocky Mountain Bank &
Trust - Cheyenne Meadows
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
7495 McLaughlin Road
Falcon 80831
719-494-2265

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

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

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

Stockmens Bank - Ava
1201 N Jefferson
Ava MO 65608
417-683-4186

Stockmens Bank - Crane
123 Main Street
Crane MO 65633
417-723-5222

Stockmens Bank - Forsyth
20377 US Highway 160
Forsyth MO 65653
417-546-7700

Stockmens Bank - Gainesville
203 Elm Street Ste 2
Gainesville MO 65655
417-679-3080

Stockmens Bank - Marshfield
1091 Spur Drive
Marshfield MO 65706
417-859-2131

Stockmens Bank - Mountain
Grove 1st St
142 E First Street
Mountain Grove, MO 65711
471-926-5151

Stockmens Bank - Mountain
Grove 3rd St
207 W Third Street
Mountain Grove MO 65711
471-926-6127

Stockmens Bank - Sparta
7164 Highway 14 E
Sparta MO 65753
417-634-6000

Stockmens Bank - Springfield
1465 E Sunshine
Springfield MO 65804
417-887-0090

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

T

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

Timberline Bank
122 W Main Street
Aspen 81611
970-920-0112

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

V

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

FINANCIAL INSTITUTION DIRECTORY

Y

Yampa Valley Bank
600 S Lincoln Ave Ste 100
Steamboat Springs 80487
970-879-2993

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

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

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

Belmar Branch
401 S Pierce Street
Lakewood 80226
303-321-2265

MONEY TRANSMITTERS

A

ACE Cash Express
300 E John Carpenter Freeway
Suite 900
Irving, TX 75062
972-550-5000

ACI Payments, Inc.
177 Technology Parkway
Auburn, AL 36830
334-521-3700

Airbnb Payments, Inc.
888 Brannan Street
San Francisco, CA 94103
415-861-2325

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

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

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

**American Express Travel
Related Services Co, Inc.**
200 Vesey Street
New York NY 10285
212-640-1153

Apple Payments Inc.
20450 Stevens Creek Blvd
Ste 130
Cupertino, CA 95014
408-839-8288

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

Bakkt Marketplace, LLC
5660 New Northside Drive 3rd Fl
Atlanta, GA 30328

Banana Pay, LLC
2200 E Franklin Ave Ste 204
Minneapolis MN 55404
612-332-0666

BBVA Transfer Services, Inc.
16825 Northchase Dr Ste 1525
Houston TX 77060
281-765-1500

Bill.com, LLC
6220 America Center Dr Ste 100
San Jose, CA 95002
650-546-2648

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

C

**Cambridge Mercantile Corp.
(U.S.A.)**
1350 Broadway, Suite 810
New York NY 10018
212-594-2200

CheckFreePay Corporation
2900 Westside Parkway
Alpharetta, GA 30004
678-375-1280

Chime Inc.
100 Hano Street Ste 9
Boston, MA 02134
215-910-0700

FINANCIAL INSTITUTION DIRECTORY

Circle Internet Financial, Inc.
99 High Street Ste 1701
Boston, MA 02110
617-326-8326

Coinbase, Inc.
430 California Street
San Francisco, CA 94104
415-275-2890

CoinX, Inc.
3300 N Ashton Blvd Ste 200
Lehi, UT 84043
404-915-3870

CoinZoom, Inc.
4640 S Holladay Village Plaza
Holladay, UT 84117
385-887-8500

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

The Currency Cloud Inc.
104 5th Avenue Floor 20
New York, NY 10011-6901
646-593-8724

Currency Exchange International, Corp.
6675 Westwood Blvd Ste 300
Orlando FL 32821
407-240-0224

D

Dahabshil, Inc.
240 Bradenton Avenue
Dublin, OH 43017-7504
614-527-9300

DolEx Dollar Express, Inc.
700 Highlander Blvd Ste 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 Ste 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.
122 Partlo Street
Garner, NC 27529
650-294-4450

FirstView, LLC
2000 RiverEdge Pkwy Ste 580
Atlanta GA 30328
678-224-9456

G

Gemini Trust Company, LLC
315 Park Ave S Floor 18
New York, NY 10010
646-751-4444

Golden Money Transfer, Inc.
739 4th Ave Ste 204
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 S River Front Pkwy
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

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

Integrated Payment Systems Inc.
2900 Westside Parkway
Alpharetta, GA 30004
404-890-2760

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

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

Internet Escrow Service
180 Montgomery St Ste 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 LLC
10981 Marks Way
Miramar FL 33025
954-862-6900

FINANCIAL INSTITUTION DIRECTORY

K

Kaah Express, F.S., Inc.
2429 East Franklin Ave 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 St Ste 400
Houston TX 77057
888-993-4639

L

LL Pay U.S., LLC
335 Madison Ave Ste 6F-1
New York, NY 10017-4696
628-220-8086

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

M

Maxitransfers Corp
222 Las Colinas Blvd W
Suite 2000 North Tower
Irving TX 75039
888-995-0310

Mercari, Inc.
1530 Page Mill Road Ste 100
Palo Alto, CA 94304
800-280-4904

Moneycorp US Inc.
1 Park Row Ste 403
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 S Ste 100
Minneapolis MN 55416
952-591-3000

MSB USA Inc.
Suite 200
5555 Glenridge Connector
Atlanta, GA 30342-4740
404-988-1002

N

NetSpend Corporation
5800 Airport Boulevard
Austin, TX 78752
512-874-7712

Nobel Financial Inc.
999 Riverview Dr Ste 201
Totowa, NJ 07512
212-643-6900

O

Olympic Financial Group, Inc.
325 Cedar Ave S Ste 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.
5201 Great America Pkwy
Suite 510
Santa Clara, CA 95054-1129
650-930-1030

Payoneer Inc.
150 W 30th St Ste 500
New York NY 10001
800-251-2521

PayPal, Inc.
2211 North First Street
San Jose CA 95131
888-221-1161

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

Remitly, Inc.
1111 3rd Ave Ste 2100
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

Signe Corporation
13190 Telfair Avenue
Sylmar CA 91342
818-493-5101

Skrill USA, Inc.
100 Biscayne Blvd Ste 2120
Miami FL 33132-2307
832-773-3701

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

FINANCIAL INSTITUTION DIRECTORY

Stripe Payment Company
510 Townsend Street
San Francisco, CA 94103-4918
888-926-2289

T

Taaj Services US LLC
1516 E Lake St Ste 202
Minneapolis, MN 55407-3579
612-250-3237

Tango Card, Inc.
4700 42nd Avenue SW Ste 430A
Seattle, WA 98116-4589
877-558-2646

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

Tempus, Inc.
1201 New York Ave NW Ste 300
Washington DC 20005
202-785-5534

Tilia Inc.
945 Battery Street
San Francisco, CA 94111-1305

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

TouchPay Holdings, LLC
10005 Technology Boulevard W
Ste 130
Dallas, TX 75220
972-215-0133

Transfermate, Inc.
333 N Michigan Ave Ste 915
Chicago IL 60601
312-924-3737

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

U

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

U.S. Payments, LLC
7130 S Lewis Ave Ste 1000
Tulsa OK 74136
918-728-3800

V

Veem Payments Inc.
75 Broadway Ste 202
San Francisco, CA 94111
415-712-1340

Viamerica Corporation
7910 Woodmont Ave Ste 220
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.
MailStop DTC 3
7001 E Belleview Avenue
Denver 80237
866-959-9898

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

WEX Payments Inc.
5120 Woodway Dr Ste 6001
Houston TX 77056
713-600-2200

World Direct Link, Corp.
5405 Memorial Dr Ste A104
Stone Mountain GA 30083
404-704-0273

World Remit Corp
600 17th St Ste 200S
Denver 80202
720-279-7963

Y

YapStone, Inc.
2121 N California Blvd Ste 400
Walnut Creek CA 94596
866-289-5977

Z

Zero Hash LLC
327 N Aberdeen Street
Chicago, IL 60607
855-744-7333

FINANCIAL INSTITUTION DIRECTORY

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 Ave Ste 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 Dr Ste 100
Colorado Springs 80921
719-955-4801

Investment Trust Company
3200 Cherry Creek Dr S Ste 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

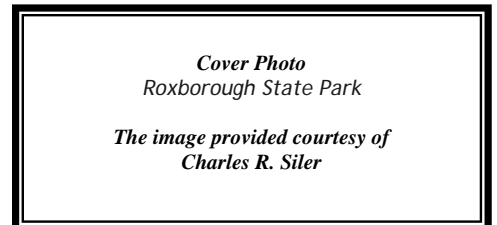
M2 Trust Services LLC
700 17th Street, Suite 1100
Denver 80202
888-265-1225

R

The Reserve Trust Company
5600 S Quebec St Ste 205D
Greenwood Village CO 80111
720-306-8179

S

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



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