

**NINETY-FOURTH ANNUAL REPORT  
OF THE  
STATE BANK COMMISSIONER  
OF THE  
STATE OF COLORADO**



**To His Excellency**

**BILL OWENS**

**The Governor of Colorado**

**For the Period From January 1, 2003  
to December 31, 2003**



# Colorado State Banking Board

## **Maurice Goodgaine, Jr., Banking Board Chairman**

Appointed April 28, 1994-Term Expiring July 1, 1995  
Reappointed December 22, 1995-Term Expiring July 1, 1999  
Reappointed July 1, 1999-Term Expiring July 1, 2003  
Reappointed June 24, 2003-Term Expiring July 1, 2007

## **Adam P. Coyle**

Appointed October 25, 2002-Term Expiring July 1, 2005

## **William A. Mitchell**

Appointed September 26, 2000-Term Expiring July 1, 2001  
Reappointed July 16, 2001 -Term Expiring July 1, 2005

## **D. Terry Reitan**

Appointed November 26, 2001 – Term Expiring July 1, 2005

## **Richard F. Mutzebaugh**

Appointed April 16, 1999-Term Expiring July 1, 1999  
Reappointed July 1, 1999-Term Expiring July 1, 2003  
Reappointed June 24, 2003-Term Expiring July 1, 2007

## **Mary S. Reisher**

Appointed December 30, 1997-Term Expiring July 1, 2001  
Reappointed July 16, 2001 -Term Expiring July 1, 2005

## **Stephen A. Sherlock**

Appointed April 16, 1999-Term Expiring July 1, 1999  
Reappointed July 1, 1999-Term Expiring July 1, 2003  
Reappointed June 24, 2003-Term Expiring July 1, 2007

## **J. Robert Young**

Appointed April 8, 1988-Term Expiring July 1, 1991  
Reappointed June 19, 1991-Term Expiring July 1, 1995  
Reappointed January 1, 1996-Term Expiring July 1, 1999  
Reappointed July 1, 1999-Term Expiring July 1, 2003  
Reappointed June 24, 2003-Term Expiring July 1, 2007

## **Legal Counsel**

## **Richard H. Forman**

**First Assistant Attorney General**



# STATE OF COLORADO

## Department of Regulatory Agencies

Richard F. O'Donnell

Executive Director



## DIVISION OF BANKING

Richard Fulkerson

State Bank Commissioner

Bill Owens

Governor

May 31, 2004

The Honorable Bill Owens  
Governor of Colorado  
State Capitol, Room 103  
Denver, Colorado 80203

Dear Governor Owens:

I am honored to submit the 2003 Annual Report (Report) on behalf of the Colorado Division of Banking (Division) for all Colorado state chartered commercial banks, industrial banks, and trust companies, as required by the provisions of Sections 11-102-304, 11-104-403, and 11-109-402, C.R.S. The Report also contains information on money order companies licensed by the Division, and other comparative financial information.

Earning performance declined for state chartered Colorado banks during 2003 and lagged the national averages. The decline was an expected consequence of the low interest rate environment--as rates trend down, interest rate margins are compressed. Nevertheless, state chartered banks posted a very respectable 14.1 percent return on equity. On a positive note, asset quality remained stable, with a low 0.65 percent of nonperforming assets to total assets. Aggregate capital for state chartered banks and industrial banks increased for the sixth consecutive year to \$1,904,321,000 as of December 31, 2003. The strong capital and asset quality position bodes well for Colorado banks as the State economy improves and loan demand returns.

Total deposits held by state chartered commercial banks increased 3.1 percent to \$17,267,327,000; and total assets increased to \$20,136,663,000 as of December 31, 2003. Total assets and deposits held by state chartered industrial banks increased substantially through acquisition during the year. Trust assets held by Colorado trust companies reversed a three-year declining trend, and increased 29.8 percent to \$40,950,683,000. Aggregate trust company earnings increased 13.3 percent to \$23,198,000.

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

Sincerely,

/s/ Richard Fulkerson

Richard Fulkerson  
State Bank Commissioner

1560 Broadway, Suite 1175, Denver, CO 80202

(303) 894-7575

PDPA (303) 894-7588

FAX (303) 894-7570



# Colorado Division of Banking Personnel

## **State Bank Commissioner**

Richard Fulkerson

## **Director of Examinations**

Mary Stanfield

## **Operations Manager**

Kara Hunter

## **Supervising Examiners**

Morris Augusta  
Kenneth R. Ehrich

Terry Breckenridge  
William Mickles

## **General Professional III**

### **Secretary, Colorado State Banking Board**

Sue C. Johnston

## **PDPA Program Administrator/Scheduler**

Cynthia Chamberlin

## **EDP Auditor II**

Robert Kissel

Paul Ehizuelen

## **Senior Financial Institution Examiners**

Antoinette Clair  
Richard Dobos  
Marsha Massey

Lisa L. Shoup  
Robert L. Smith  
Karen Stewart

## **Financial Institution Examiners**

David Avery  
Philip Beranato  
Stephen Breadon  
Anna Bush  
Tracy Green

Eldon Ice  
Linda Knisley  
John R. Pray  
Ronald R. Roberts  
Debbie Russell

Susie Sidney

## **Financial Credit Examiner**

Linda Behm

## **Manager of Applications and Complaints**

Lee Woodbury

## **Office Manager**

Sheryn Greene

## **Program Assistant II**

Cassandra Radcliffe

## **Administrative Assistant III**

Jan Clary

Dorisann Wiltsie

Vivian Mooren

## **Administrative Assistant II**

Patience Chaney

Peter Walker





# Colorado Division of Banking

## Ninety-Fourth Annual Report of the State Bank Commissioner

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# Division Overview

## Division Mission and Structure

The Division is responsible for the regulation of state chartered commercial banks, trust companies, industrial banks, money order companies, money transmitters, and foreign capital depositories. The Division holds charter and license application hearings and issues rules and regulations affecting regulated institutions. Division staff conduct examinations of state chartered institutions and licensees. The Division works closely with the Federal Reserve Bank and the Federal Deposit Insurance Corporation in the regulation of commercial banks and industrial banks and certain federally insured trust companies. The Division is also responsible for the enforcement of the Public Deposit Protection Act to protect public entity deposits held by state and national banks.

The eight-member Colorado State Banking Board (Banking Board) is the policy and rulemaking authority for the Division. The Banking Board consists of four members who are executive officers of state banks, an executive officer of an industrial bank, an executive officer of a trust company, and two public members. The Governor appoints Banking Board members to four-year terms. Section 11-102-103, C.R.S. requires a balanced membership with respect to political party affiliation and geographic location. 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 rulemaking 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, 2003, the Division had 38.5 authorized positions, 26.2 of which were in the Financial Credit Examiner (FCE) category. Of the 26.2 FCE classifications, 20 are field examiners, 4 are Caseload Managers, one manages applications and complaints, one is Director of Examinations, and there is a .2 FCE allocation for foreign capital depository examination. The Division also employs two information technology (IT) auditors to conduct IT examinations of financial institutions and data centers that provide IT services to Division-regulated institutions. Other positions include an Operations Manager and administrative and support staff.

The Division is organized into two units, *Examinations* and *Operations*. Within the *Examinations Unit*, supervisory and examination responsibilities for the regulated entities are assigned to four Caseload Managers. The Caseload Managers supervise examination teams and are the primary Division contact for supervised institutions. The *Operations Unit* is responsible for applications, automation, policies and procedures, examination scheduling, enforcement of the Public Deposit Protection Act, program development, training, internal audit and review, oversight of the administrative staff, and accreditation by the Conference of State Bank Supervisors.

## Accreditation, Audit and Sunset Process

The Division's operations are independently reviewed through an accreditation process administered by the Conference of State Bank Supervisors (CSBS). The accreditation program involves annual self evaluations in accordance with a CSBS-developed questionnaire and rating system, complemented by an on-site review conducted by a CSBS review team every five years. The last on-site review of the Division was conducted in 2001. The Division's processes, products, and personnel were evaluated and rated and the Division was re-accredited. 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

## Division Overview

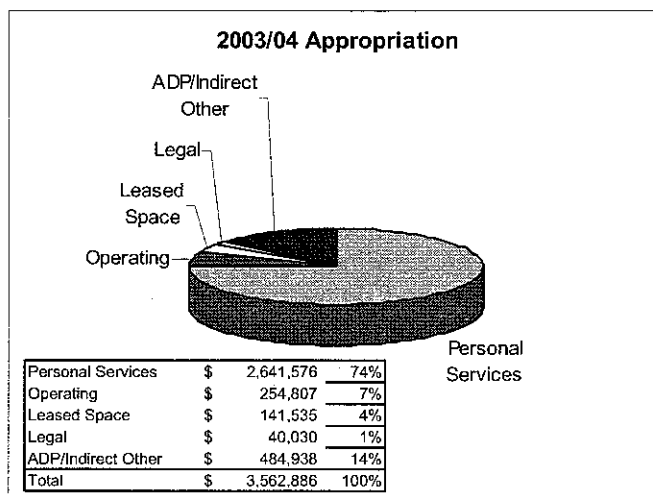
addition, CSBS accreditation is one factor used by federal regulatory agencies in determining the acceptability of state examinations pursuant to interagency agreements and alternating state/federal examinations.

Division operations and programs are also subject to periodic reviews by the Office of the State Auditor. The overall operations of the Division were audited in conjunction with the Division of Financial Services during 2003. The performance audit is a public document and is available through the State Auditor's website at: [http://www.state.co.us/gov\\_dir/audit\\_dir/2004/2004perf/1523.pdf](http://www.state.co.us/gov_dir/audit_dir/2004/2004perf/1523.pdf). The auditors reviewed the Division's regulatory programs, oversight of the public deposit protection act and resource utilization. Recommendations intended to improve operations and strengthen regulatory programs are described in the report and are being implemented within agreed upon timeframes. A number of the recommendations require legislative change that will be pursued during the 2004 General Assembly.

As proscribed by statute, the Department of Regulatory agencies performs Sunset reviews of the functions of the Commissioner and Banking Board with respect to regulatory programs. The results of the review and recommendations are provided to the Colorado General Assembly. If the General Assembly does not pass legislation extending such regulation, the program is repealed by operation of law. The Money Order Act, and the Division sunset July 2004 pursuant to Sections 12-52-107 and 11-102-101, C.R.S. Reviews of the Division and the Money Order Act were conducted in 2003, with the final reports issued in October 2003. It was recommended that both the Division and the Money Order Act be continued. It was also recommended that the Banking Board be expanded to 9 members and that the Division implement an informal appeals process for regulated institutions. Continuation bills will be offered during the 2004 General Assembly. The final Sunset reports are available at: <http://www.dora.state.co.us/opr/oprpublications.htm>.

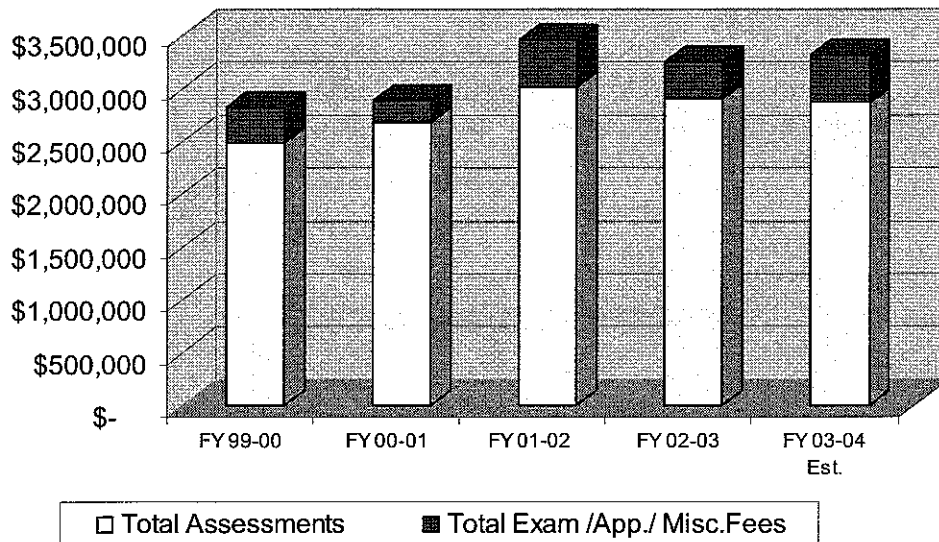
## Division Budget and Funding

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 2003-2004 fiscal year is \$3,562,886. The assessment rates and fee structure are reviewed and approved by the Banking Board. 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 are depicted in the following charts.

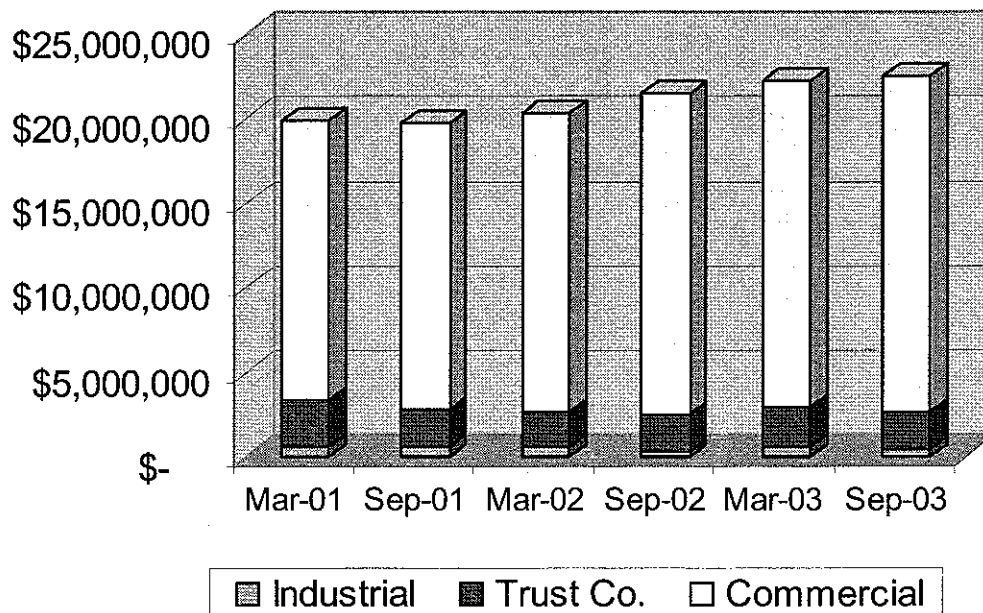


## Division Overview

### TOTAL REVENUE



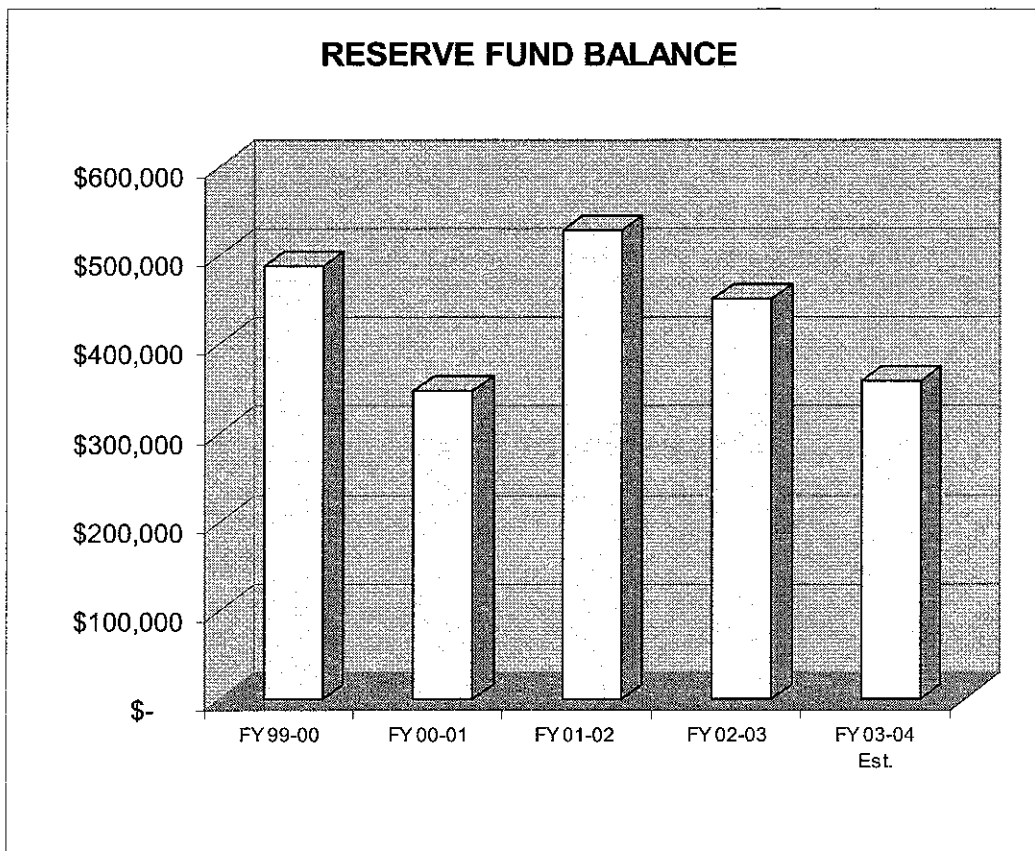
### Assessment Base (000s omitted)



## Division Overview

### Reserve Fund Balance

Legislation enacted in 1998 (SB 98-194) requires cash funded agencies having a cash fund balance in excess of 16.5 percent of expenditures as of June 30, 1998, to reduce fees as necessary to lower the cash fund balance to 16.5 percent of expenditures, or less, by the end of the 2000-01 fiscal year. Historically, the Division maintained its cash fund balance at higher levels in order to cushion unexpected revenue variances from application fees and other sources, and, thereby, minimize fluctuations in the assessment calculation. However, with the passage of SB 98-194, the balance was gradually reduced to achieve an internal target of not more than 10 percent of expenditures and to ensure that the legislative cap is not inadvertently exceeded. It is estimated that the Division's cash fund balance as of June 30, 2004, will be at 10.0 percent, or approximately \$201,000 below the 16.5 percent cap.



## Industry Condition

Aggregate earnings for Colorado banks continued to decline during 2003. Compressed net interest margins and weak loan demand in some regions were the primary reasons for the decline. Although the earnings trend was down, the aggregate return on equity for state chartered banks was a respectable 14.1 percent. Capital levels remained strong and asset quality, as measured by the level of nonperforming assets, improved to a very manageable 0.67 percent of total assets as of December 31, 2003. The industry continued to grow, albeit at a slower rate than prior years, with total state commercial and industrial bank assets of \$20.6 billion at year end. Trust companies reported a modest decline in corporate assets, but aggregate earning were up 13.4 percent, and trust assets increased 29.9 percent to nearly \$41 billion.

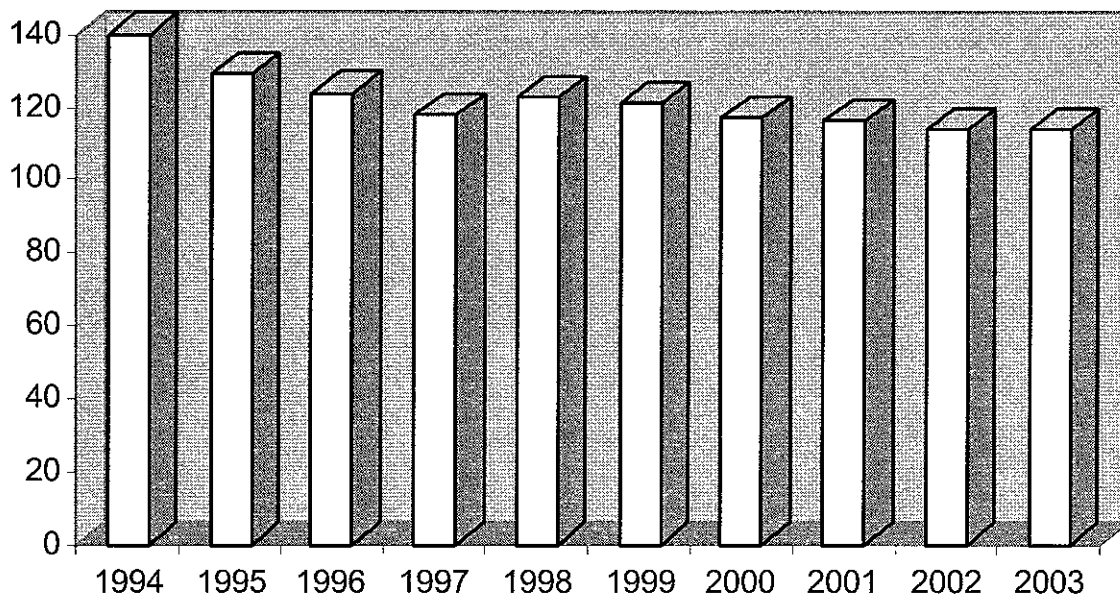
New charter activity increased during 2003, with the Banking Board approving four charter applications. Mergers and acquisitions slowed during 2003, and the number of new charters offset consolidation and conversion activity. There were 128 state-chartered commercial banks, industrial banks, and trust companies at year end, unchanged from the prior year. Average asset size increased to \$176 million, a 280 percent increase in the last decade.

An improving economy, coupled with solid asset quality, strong capital and capable management supports an optimistic expectation for the industry in 2004.

### Commercial Banks

Assets held by state chartered banks increased 3.1 percent to \$20,136,663,000 as of December 31, 2003. The asset growth was supported by an increase in equity capital of \$9,326,000. Aggregate net income declined \$16,741,000 to \$268,269,000 for the year. The following three charts depict the changes in number, total assets, and total equity of state chartered commercial banks over the ten-year period ending December 31, 2003.

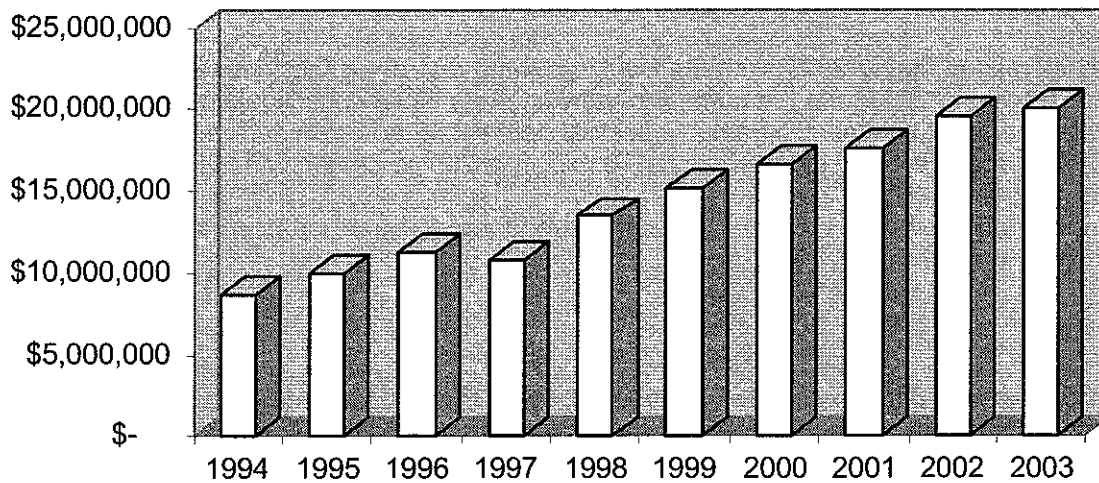
**Number of State Chartered Commercial Banks**



## Industry Condition

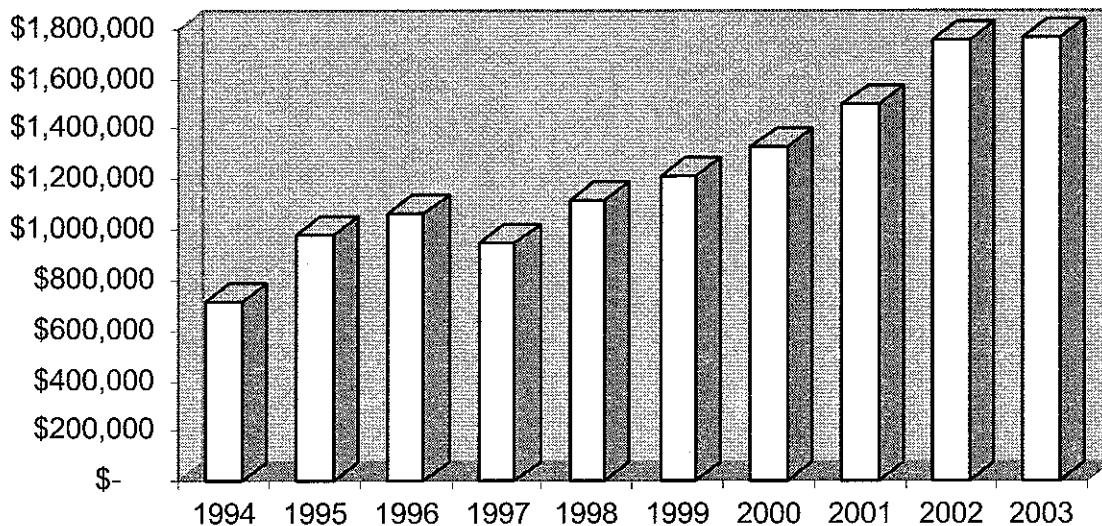
### Total Assets of State Chartered Commercial Banks

(000s omitted)



### Total Equity of State Chartered Commercial Banks

(000s omitted)



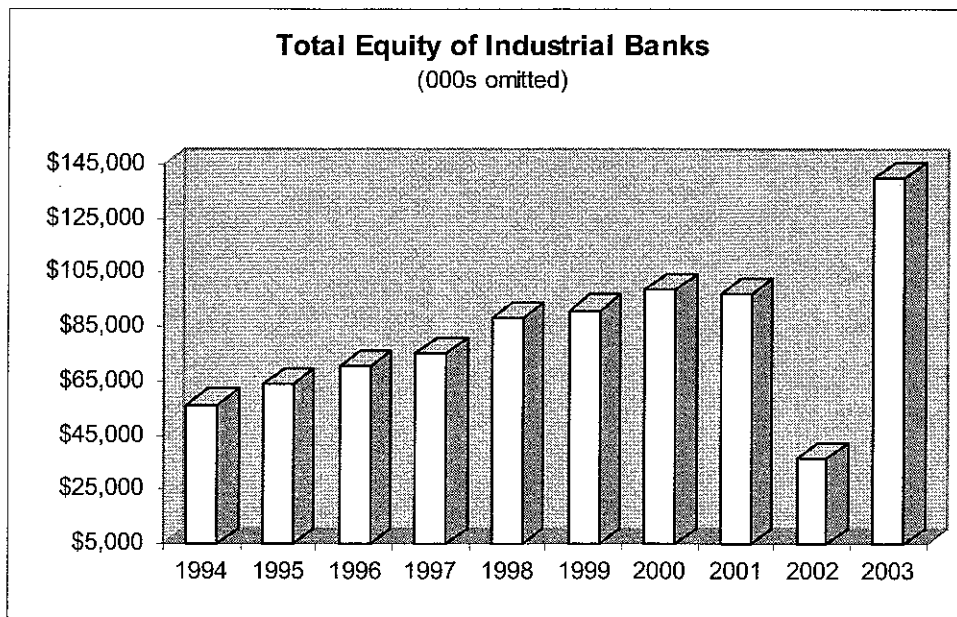
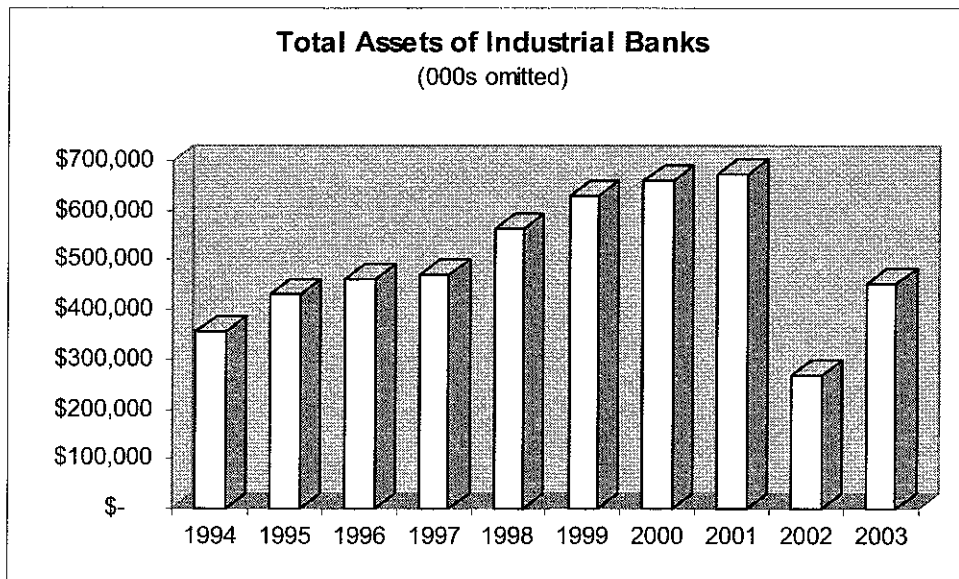


## Industry Condition

### Industrial Banks

Industrial banks are differentiated from commercial banks by the types of checking products that can be offered, and the exemptions from certain ownership restrictions applicable to commercial banks. The industry has evolved from a large number of very small industrial banks focused on low- to moderate-income consumer lending, and plagued by severe financial problems in the late 1980s, to a small group of healthy niche lenders. Legislative changes in the last decade removed nearly all statutory and regulatory differences, and require industrial banks to protect depositors through retention of FDIC deposit insurance.

Total assets and deposits held by state chartered industrial banks declined substantially during 2002 as the result of an acquisition, but the trend was reversed in 2003 through normal growth and the acquisition of a large out-of-state bank by a Denver based industrial bank.

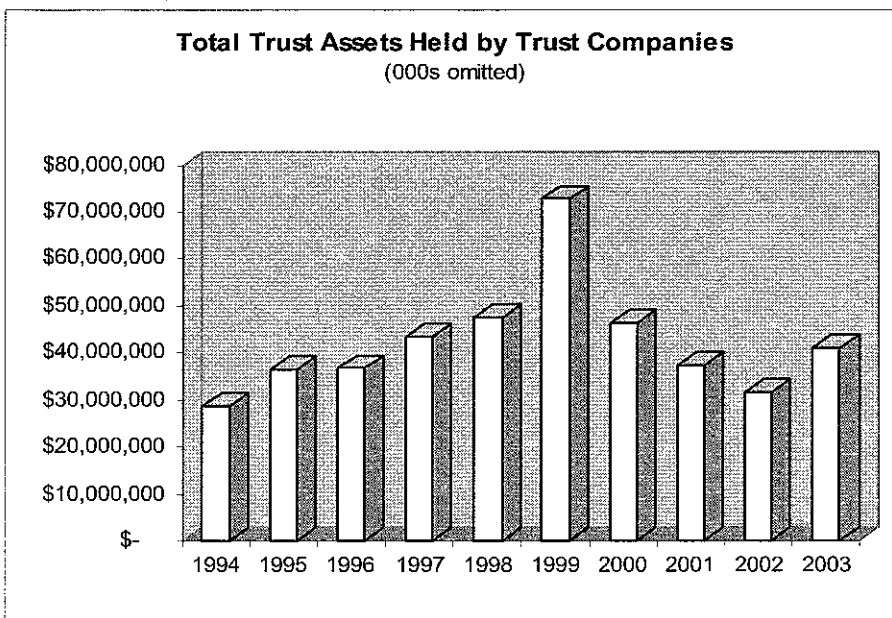
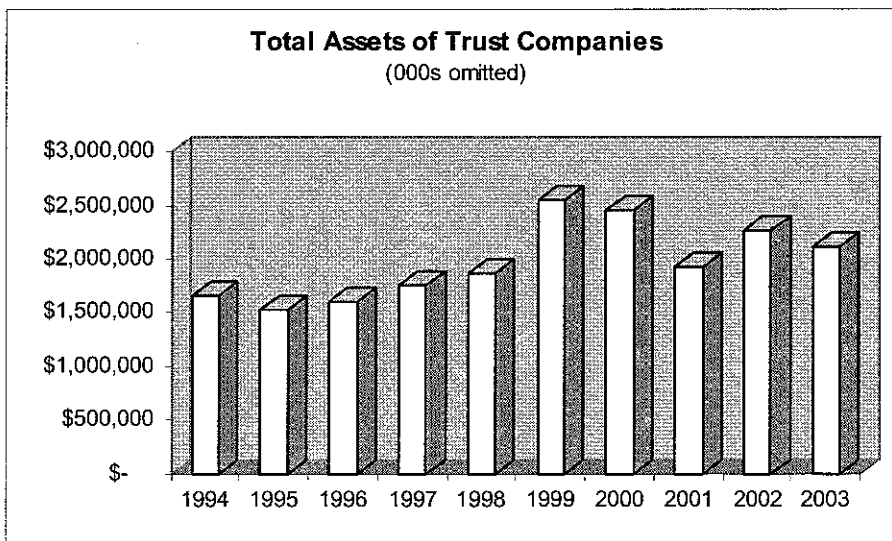


## Industry Condition

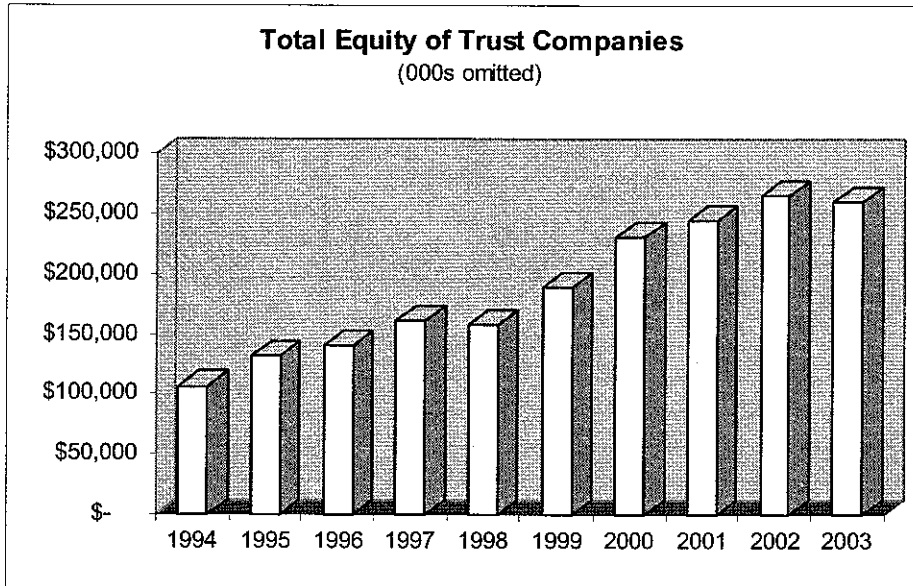
### Trust Companies

State chartered trust companies provide a variety of fiduciary services including traditional managed trust business, administering self-directed IRA or pension funds, and administration of collective investment funds. Trust companies are authorized to invest in loans, but are prohibited from originating loans. Legislation enacted in 1989 allows state chartered trust companies to become federally insured depository institutions authorized to accept and maintain savings deposits, time deposits, and certificates of deposit. Only trust companies and state and nationally chartered banks authorized to offer fiduciary services are permitted to conduct trust company business in Colorado. There are currently three depository trust companies and seven non-depository trust companies in Colorado.

The three-year decline in trust assets was dramatically reversed in 2003 as the industry reported a 29 percent increase in total trust assets. The decline and subsequent increase correlate directly to changes in the equities market. Corporate trust company assets and equity declined slightly during the year.



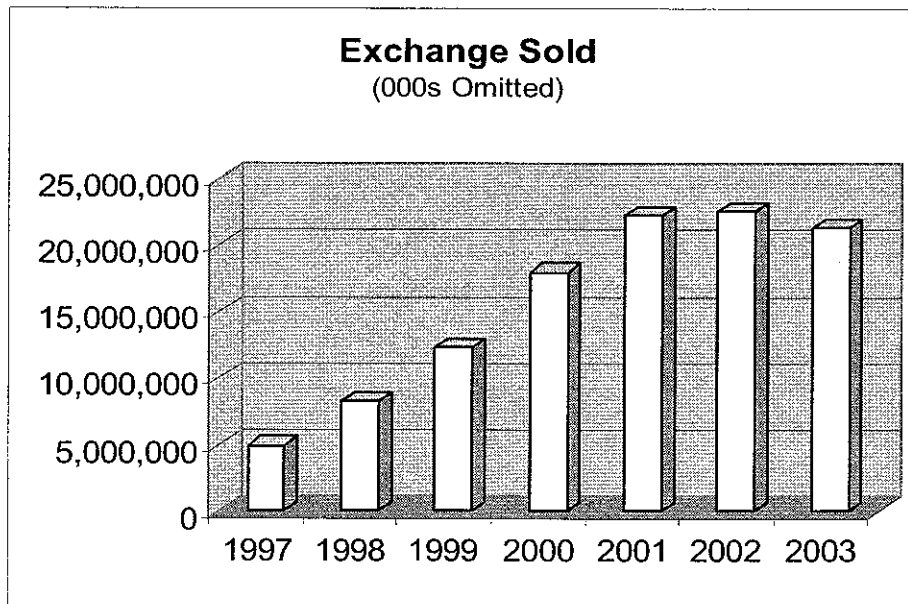
## Industry Condition



### Money Order Companies

As of December 31, 2003, there were twenty-nine organizations licensed under Colorado's Money Order Act. With the exception of governmental organizations and insured financial institutions, licensing is required of any organization selling money orders or travelers checks, or any organization transmitting money in Colorado. While the industry continues to experience strong growth, increased competition and the added cost of complying with new anti-money laundering regulations have strained earnings.

The total dollar amount of money transmitted, and exchange sold or issued in Colorado during 2003 by Colorado licensed money transmitters, was \$21.3 billion, a 5.6 percent decline from 2002. As depicted in the following chart, the amount of exchange sold in Colorado grew significantly in the late 1990s, but has remained fairly stable over the last several years.



# Commercial Bank - Comparative Abstract

(000s Omitted)

<b>ASSETS</b>	114 Banks 12/31/03	Percent to Total	114 Banks 12/31/02	Increase (Decrease)	Percent Change
Cash and Balances Due From Depository Institutions	1,045,932	5.19%	1,133,191	(87,259)	(7.70%)
<b>Securities</b>	6,448,570	32.02%	5,900,021	548,549	9.30%
- Held to Maturity	1,205,127	5.98%	1,351,818	(146,691)	(10.85%)
- Available for Sale	5,243,443	26.04%	4,548,203	695,240	15.29%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	593,656	2.95%	664,153	(70,497)	(10.61%)
Loans and Leases, Net of Unearned Income	11,171,872	55.48%	10,951,822	220,050	2.01%
Less: Allowance for Loan and Lease Losses	138,333	0.69%	136,257	2,076	1.52%
Loans and Leases, Net	11,033,539	54.79%	10,815,565	217,974	2.02%
Assets Held in Trading Accounts	-0-	-0-	-0-	-0-	-0-
Premises and Fixed Assets	528,782	2.63%	508,767	20,015	3.93%
Other Real Estate Owned	43,910	0.22%	41,783	2,127	5.09%
Investments in Unconsolidated Subsidiaries	4,365	0.02%	8,405	(4,040)	(48.07%)
Acceptances	1,033	0.01%	930	103	11.08%
Other Assets	111,559	0.55%	463,122	(351,563)	(75.91%)
Deferred Losses	325,317	1.62%	-0-	-0-	-0-
<b>Total Assets</b>	<b>20,136,663</b>	<b>100.00%</b>	<b>19,535,937</b>	<b>600,726</b>	<b>3.07%</b>

## LIABILITIES

<b>Deposits:</b>	17,267,327	85.75%	16,740,057	527,270	3.15%
Noninterest Bearing	3,495,738	17.36%	2,280,069	1,215,669	53.32%
Interest Bearing	13,771,589	68.39%	14,459,988	(688,399)	(4.76%)
Federal Funds Purchased/Securities Sold	342,064	1.70%	297,974	44,090	14.80%
Other Borrowed Money	631,101	3.13%	593,174	37,927	6.39%
Subordinated Notes and Debentures	1,033	0.01%	-0-	-0-	
Other Liabilities	129,379	0.64%	149,540	(20,161)	
<b>Total Liabilities</b>	<b>18,370,904</b>	<b>91.23%</b>	<b>17,780,745</b>	<b>590,159</b>	<b>3.32%</b>
Minority interest in consolidated subsidiaries	1,241	0.01%	-0-	1,241	

## EQUITY CAPITAL

Perpetual Preferred Stock	470	-0-	470	-0-	-0-
Common Stock	145,643	0.72%	144,469	1,174	0.81%
Surplus	646,730	3.21%	683,845	(37,115)	(5.43%)
Undivided Profits/Capital Reserves	911,477	4.53%	849,978	61,499	7.24%
Accumulated other income	60,198	0.30%	77,739	(17,541)	(22.56%)
Other Equity Capital Components	-0-	-0-	(1,309)	1,309	
<b>Total Equity Capital</b>	<b>1,764,518</b>	<b>8.76%</b>	<b>1,755,192</b>	<b>9,326</b>	<b>0.53%</b>

<b>Total Liabilities and Equity Capital</b>	<b>20,136,663</b>	<b>100.00%</b>	<b>19,535,937</b>	<b>600,726</b>	<b>3.07%</b>
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# Commercial Bank - Income Statement

(000s Omitted)

## Interest Income:

Interest and fees on loans	759,776
Income from lease financing receivables	1,268
Interest income on balance due from depository institution	2,226
Interest and dividend income on securities	243,395
Interest income from assets held in trading	
Interest income of federal funds sold and securities purchased under agreement to resell	5,860
Other Interest Income	3,383

Total Interest Income 1,015,908

## Interest Expense:

Interest on deposits	218,582
Interest on federal funds purchase and securities sold under agreements to repurchase	3,352
Interest on trading liabilities and other borrowed money	21,860
Interest on subordinated notes and debentures	0

Total Interest Expense 243,794

Net Interest Income 772,114  
Provision for Loan Losses 34,519

## Noninterest Income:

Income from fiduciary activities	4,519
Service charges on deposit accounts	108,859
Trading Revenue	0
Investment banking, advisory, brokerage, and underwriting fees and commissions	1,545
Venture capital revenue	0
Net servicing fees	884
Net securitization income	0
Insurance commission and fees	1,935
Net gains (losses) on sales of loans and leases	17,996
Net gains (losses) on sales of other real estate owned	368
Net gains (losses) on sales of other assets (excluding securities)	(1,096)
Other Noninterest Income	100,862

Total Noninterest Income 235,872  
Gain (Loss) on Securities not Held in Trading Accounts 3,679

## Noninterest Expense:

Salaries	321,891
Expenses of premises and fixed assets	86,015
Amortization expense of intangible assets (including goodwill)	1,236
Other noninterest expense	209,587

Total Noninterest Expense 618,729

Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments 358,417  
Applicable Income Taxes 90,186  
Income (Loss) before extraordinary items and other adjustments 268,231  
Extraordinary Items and Other Adjustments, Net of Income Taxes 38

Net Income 268,269

Return on Average Assets 1.41%

# Commercial Bank - Detail

(000s Omitted)

City	Institution Name	Cash&Due from Banks	Total Securities	Total Loans	Loan Loss Reserve	Fixed Assets	Total Assets	Total Deposits	Total Liabilities	Total Equity Capital	ROAA
Arvada	FirstBank of Arvada	\$7,121	\$178,943	\$47,069	\$440	\$4,808	\$240,602	\$219,959	\$223,918	\$16,684	2.07
Ault	Farmer Bank Ault	\$1,523	\$3,687	\$61,665	\$400	\$710	\$71,280	\$69,687	\$62,367	\$8,913	1.35
Aurora	Citywide Banks	\$45,471	\$80,041	\$444,609	\$4,676	\$5,387	\$589,354	\$490,883	\$541,386	\$47,949	2.04
Aurora	Colonial Bank	\$7,374	\$38,248	\$105,997	\$1,098	\$7,093	\$164,182	\$151,391	\$152,353	\$11,829	1.64
Aurora	Commerce Bank	\$3,887	\$29,147	\$59,187	\$579	\$815	\$97,179	\$82,716	\$88,419	\$8,760	2.23
Aurora	FirstBank of Aurora	\$8,893	\$227,524	\$64,890	\$761	\$10,041	\$323,518	\$295,045	\$301,241	\$22,277	2.04
Avon	FirstBank of Avon	\$10,950	\$122,804	\$132,816	\$1,519	\$6,710	\$275,837	\$251,438	\$255,563	\$20,274	2.12
Bayfield	Pine River Valley Bank	\$4,385	\$31,199	\$43,522	\$438	\$1,913	\$87,942	\$79,675	\$79,796	\$8,146	1.47
Blende	Centennial Bank of Blende	\$1,631	\$5,838	\$19,604	\$358	\$240	\$31,066	\$27,611	\$27,662	\$3,404	1.47
Boulder	FirstBank of Boulder	\$11,610	\$296,342	\$83,433	\$780	\$2,427	\$401,288	\$368,474	\$373,872	\$27,416	1.93
Boulder	Flatirons Bank	\$1,375	\$0	\$36,407	\$495	\$122	\$37,724	\$29,277	\$29,701	\$8,023	1
Breckenridge	FirstBank of Breckenridge	\$2,390	\$35,129	\$53,223	\$492	\$1,724	\$98,659	\$90,251	\$90,778	\$7,881	2.52
Brighton	Valley Bank & Trust	\$11,101	\$40,470	\$153,065	\$1,896	\$11,422	\$223,550	\$194,989	\$203,491	\$20,059	1.4
Brush	The Farmers State Bank of Brush	\$3,552	\$13,668	\$15,189	\$196	\$165	\$34,265	\$29,388	\$29,484	\$4,781	0.51
Buena Vista	Collegiate Peaks Bank	\$3,597	\$19,197	\$52,958	\$610	\$1,989	\$79,462	\$66,688	\$71,120	\$8,342	1.24
Burlington	The Bank of Burlington	\$3,189	\$31,458	\$6,217	\$140	\$301	\$43,101	\$39,132	\$39,216	\$3,885	1.48
Calhan	Farmers State Bank of Calhan	\$3,369	\$24,172	\$97,640	\$1,548	\$4,301	\$133,512	\$85,434	\$121,336	\$12,176	1.21
Castle Rock	BankWest	\$4,744	\$6,999	\$39,115	\$722	\$756	\$53,420	\$47,052	\$47,435	\$5,985	-1.33
Castle Rock	Castle Rock Bank	\$2,921	\$3,395	\$69,406	\$1,020	\$3,392	\$87,744	\$79,864	\$80,923	\$6,821	1.65
Castle Rock	FirstBank of Douglas County	\$4,835	\$199,034	\$43,913	\$301	\$4,104	\$260,259	\$233,240	\$238,171	\$22,088	1.8
Cheyenne Wells	The Eastern Colorado Bank	\$4,128	\$14,992	\$72,787	\$1,575	\$1,892	\$94,785	\$66,061	\$86,307	\$8,478	1.27
Colorado Springs	Cheyenne Mountain Bank	\$2,295	\$14,428	\$28,852	\$312	\$294	\$47,405	\$42,764	\$43,001	\$4,404	0.52
Colorado Springs	First State Bank, Colorado Springs	\$3,034	\$1,585	\$9,401	\$243	\$406	\$14,410	\$12,254	\$12,716	\$1,694	0.26
Colorado Springs	FirstBank of Colorado Springs	\$4,052	\$72,412	\$21,041	\$193	\$5,634	\$111,124	\$101,302	\$104,464	\$6,660	0.48
Colorado Springs	FirstBank of El Paso County	\$2,412	\$52,119	\$16,869	\$205	\$6,568	\$78,372	\$68,825	\$72,135	\$6,237	0.73
Colorado Springs	The Bank at Broadmoor	\$6,548	\$31,026	\$47,676	\$410	\$5,523	\$109,835	\$100,271	\$100,497	\$9,338	1.26
Colorado Springs	The Citadel Bank	\$27,722	\$7,016	\$22,538	\$260	\$2,531	\$60,273	\$55,481	\$66,043	\$4,230	0.63
Colorado Springs	Vista Bank	\$1,294	\$10,000	\$30,032	\$761	\$3,106	\$50,175	\$34,936	\$41,866	\$8,309	-0.66
Cortez	The Citizens State Bank of Cortez	\$5,010	\$22,506	\$44,771	\$753	\$1,641	\$77,288	\$69,940	\$70,962	\$6,282	1.14
Cripple Creek	Community Banks of Colorado	\$13,174	\$5,286	\$386,466	\$1,181	\$9,280	\$447,832	\$327,612	\$408,974	\$38,858	1.45
Denver	Bank of Denver	\$17,002	\$32,210	\$107,930	\$1,180	\$3,229	\$162,367	\$135,000	\$146,134	\$16,233	0.91
Denver	Bankers' Bank of the West	\$153,223	\$3,270	\$143,993	\$1,984	\$149	\$375,255	\$189,511	\$351,816	\$23,439	1.09
Denver	FirstBank of Cherry Creek	\$9,922	\$193,258	\$77,391	\$606	\$13,187	\$307,928	\$285,795	\$289,043	\$18,885	1.33
Denver	FirstBank of Denver	\$6,610	\$146,838	\$91,318	\$1,281	\$2,534	\$252,098	\$223,873	\$235,614	\$16,484	2.16
Denver	Guaranty Bank and Trust Company	\$43,167	\$110,979	\$785,104	\$8,707	\$18,240	\$1,018,756	\$928,729	\$932,797	\$85,959	1.15
Denver	Mountain States Bank	\$12,601	\$138,579	\$117,686	\$2,998	\$3,042	\$276,327	\$235,404	\$238,048	\$38,279	1.11
Denver	Premier Bank	\$8,420	\$21,673	\$89,505	\$1,246	\$1,443	\$135,888	\$99,953	\$125,046	\$10,842	1.07
Denver	Steele Street Bank	\$871	\$8,787	\$12,857	\$190	\$313	\$35,632	\$26,483	\$26,558	\$9,074	-10.85
Denver	Young Americans Bank	\$363	\$12,523	\$155	\$11	\$14	\$14,645	\$13,591	\$13,636	\$1,009	-3.39
Dolores	The Dolores State Bank	\$2,316	\$32,830	\$43,368	\$879	\$1,139	\$82,510	\$73,871	\$73,910	\$8,600	1.03
Durango	Bank of the San Juans	\$11,770	\$832	\$63,384	\$634	\$1,805	\$83,227	\$74,556	\$77,026	\$6,201	0.96
Durango	The Bank of Durango	\$1,617	\$711	\$32,914	\$456	\$1,513	\$39,942	\$34,062	\$36,637	\$3,305	0.88
Eaton	Centennial Bank of the West	\$23,731	\$29,835	\$627,466	\$7,653	\$10,473	\$707,728	\$580,697	\$631,499	\$76,229	1.12
Edwards	Millennium Bank	\$3,295	\$2,532	\$131,286	\$1,380	\$3,245	\$146,890	\$124,025	\$128,503	\$18,387	0.74
Englewood	Centennial Bank	\$9,467	\$9,992	\$3,945	\$89	\$596	\$54,818	\$51,214	\$51,287	\$3,531	0.1
Evans	Weld County Bank	\$6,625	\$15,978	\$151,128	\$1,522	\$4,703	\$192,782	\$173,696	\$174,227	\$18,555	0.81
Evergreen	FirstBank of Evergreen	\$2,301	\$64,463	\$16,673	\$218	\$1,659	\$85,455	\$78,101	\$79,385	\$6,070	1.43
Flager	High Plains Bank	\$4,669	\$6,763	\$54,866	\$629	\$1,218	\$69,784	\$57,751	\$63,903	\$5,881	1.3
Florence	Rocky Mountain Bank & Trust	\$2,243	\$28,529	\$48,026	\$727	\$3,873	\$87,342	\$59,609	\$80,737	\$6,605	1.36
Fort Collins	FirstBank of Northern Colorado	\$4,756	\$54,524	\$85,971	\$915	\$8,089	\$154,191	\$139,836	\$143,910	\$10,281	1.74
Fort Lupton	Bank of Colorado	\$39,996	\$184,340	\$720,326	\$12,820	\$28,438	\$1,012,084	\$867,019	\$919,972	\$92,112	1.45
Fort Morgan	Fort Morgan State Bank	\$2,174	\$4,838	\$22,432	\$396	\$390	\$30,850	\$26,606	\$28,378	\$2,472	1.8
Fort Morgan	The Farmers State Bank of Fort Morgan	\$3,529	\$70,869	\$67,008	\$1,828	\$380	\$142,505	\$110,061	\$122,578	\$19,927	2.52
Fowler	Fowler State Bank	\$2,392	\$23,168	\$21,811	\$658	\$23	\$48,893	\$42,974	\$43,256	\$5,637	0.57
Glenwood Springs	Alpine Bank	\$52,662	\$108,804	\$898,017	\$7,706	\$46,105	\$1,133,188	\$992,387	\$1,025,096	\$107,632	1.67
Greeley	Cache Bank & Trust	\$4,019	\$19,537	\$63,974	\$839	\$5,435	\$93,350	\$79,321	\$83,978	\$9,372	0.16
Greeley	FirstBank of Greeley	\$1,149	\$15,109	\$16,376	\$149	\$3,158	\$36,222	\$27,023	\$32,815	\$3,407	1.61
Greeley	New Frontier Bank	\$10,197	\$43,783	\$307,587	\$3,187	\$3,584	\$383,124	\$313,508	\$353,183	\$29,941	1
Greeley	New West Bank	\$653	\$0	\$24,587	\$250	\$586	\$31,197	\$26,092	\$26,259	\$4,938	-5
Greeley	Union Colony Bank	\$24,351	\$55,510	\$292,132	\$5,115	\$9,564	\$420,416	\$359,893	\$376,470	\$43,946	0.57
Greenwood Village	First American State Bank	\$6,373	\$41,734	\$65,290	\$685	\$418	\$122,668	\$115,403	\$115,648	\$7,020	1.01
Greenwood Village	FirstBank of Tech Center	\$20,512	\$264,840	\$86,565	\$1,050	\$10,141	\$384,270	\$348,453	\$361,194	\$23,076	1.79
Gunnison	The Gunnison Bank & Trust Company	\$1,103	\$0	\$41,437	\$646	\$2,467	\$46,245	\$40,402	\$42,308	\$3,937	1.05
Haxtun	Haxtun Community Bank	\$1,050	\$2,714	\$18,558	\$383	\$125	\$23,187	\$20,846	\$20,938	\$2,249	1.19
Hotchkiss	First State Bank of Hotchkiss	\$1,741	\$6,616	\$32,042	\$514	\$642	\$46,950	\$40,280	\$40,711	\$6,239	1.47
Idaho Springs	First State Bank	\$2,415	\$1,515	\$19,749	\$407	\$236	\$30,076	\$26,395	\$26,448	\$3,628	1.11
Kit Carson	Kit Carson State Bank	\$2,008	\$15,097	\$30,614	\$640	\$417	\$50,099	\$44,707	\$45,030	\$5,069	0.65
La Jara	Community Banks of the Rockies	\$5,318	\$5,449	\$151,639	\$1,184	\$5,406	\$178,684	\$141,667	\$158,945	\$19,739	1.16
La Junta	The Colorado Bank & Trust Company	\$2,031	\$30,097	\$20,830	\$842	\$1,585	\$61,650	\$55,009	\$55,485	\$6,165	0.81
La Junta	The State Bank-La Junta	\$3,663	\$13,689	\$32,743	\$300	\$1,805	\$54,228	\$43,836	\$48,566	\$5,662	0.86
Lakewood	FirstBank of Colorado	\$71,466	\$481,929	\$181,539	\$2,396	\$8,757	\$788,674	\$717,374	\$728,112	\$60,562	1.74
Lakewood	FirstBank of Lakewood	\$4,785	\$198,561	\$46,732	\$585	\$8,534	\$264,526	\$241,640	\$246,578	\$17,948	2

# Commercial Bank - Detail

(000s Omitted)

City	Institution Name	Cash&Due from Banks	Total Securities	Total Loans	Loan Loss Reserve	Fixed Assets	Total Assets	Total Deposits	Total Liabilities	Total Equity Capital	ROAA
Lakewood	Front Range Bank	\$1,322	\$19,164	\$47,705	\$487	\$4,708	\$74,564	\$67,183	\$69,156	\$5,408	0.68
Lamar	Colorado East Bank & Trust	\$11,076	\$91,390	\$132,380	\$1,815	\$10,121	\$259,227	\$195,799	\$233,281	\$25,946	0.73
Lamar	Valley State Bank	\$6,293	\$21,595	\$69,030	\$2,171	\$110	\$103,287	\$81,743	\$92,643	\$10,644	1.69
Leadville	First Mountain Bank	\$6,949	\$299	\$13,158	\$227	\$446	\$21,089	\$15,434	\$19,585	\$1,504	2.09
Littleton	FirstBank	\$7,914	\$156,263	\$58,238	\$1,052	\$4,402	\$230,288	\$199,472	\$216,093	\$14,195	0.4
Littleton	FirstBank of Arapahoe County	\$11,031	\$187,196	\$63,553	\$576	\$3,885	\$272,005	\$248,778	\$252,820	\$19,185	2.07
Littleton	FirstBank of Littleton	\$12,402	\$209,246	\$69,718	\$700	\$9,201	\$305,222	\$281,727	\$285,419	\$19,803	1.67
Littleton	FirstBank of South Jeffco	\$10,525	\$308,880	\$104,592	\$1,269	\$7,111	\$446,728	\$410,849	\$416,627	\$30,101	2.02
Longmont	FirstBank of Longmont	\$6,552	\$164,112	\$86,922	\$641	\$5,315	\$264,748	\$242,211	\$245,851	\$18,897	2.09
Louisville	FirstTier Bank	\$642	\$0	\$13,460	\$162	\$1,114	\$20,779	\$16,130	\$16,166	\$4,613	-53.91
Louisville	Heritage Bank	\$16,304	\$62,456	\$285,632	\$2,872	\$10,264	\$396,942	\$303,556	\$364,891	\$32,051	0.41
Loveland	Advantage Bank	\$1,028	\$19,142	\$18,110	\$173	\$1,718	\$41,742	\$35,799	\$38,105	\$3,637	-1.49
Loveland	The Home State Bank	\$17,809	\$77,761	\$283,474	\$4,913	\$11,412	\$391,392	\$332,207	\$358,141	\$33,251	1
Mancos	Mancos Valley Bank	\$1,261	\$7,650	\$20,473	\$475	\$708	\$39,837	\$36,658	\$36,841	\$2,996	0.74
McClave	McClave State Bank	\$637	\$3,981	\$8,935	\$499	\$689	\$14,333	\$12,734	\$12,777	\$1,556	-0.92
Montrose	MontroseBank	\$4,963	\$15,276	\$70,340	\$562	\$3,355	\$98,723	\$89,855	\$90,050	\$8,673	2.88
Monument	Integrity Bank & Trust	\$151	\$2,258	\$4,145	\$42	\$441	\$7,186	\$3,349	\$3,356	\$3,832	-15.06
Olathe	Olathe State Bank	\$1,364	\$5,875	\$25,003	\$278	\$1,435	\$37,967	\$34,882	\$35,487	\$2,480	0.78
Ouray	Citizens State Bank of Ouray	\$3,731	\$34,372	\$21,842	\$267	\$544	\$73,265	\$64,879	\$65,495	\$7,770	1.41
Pagosa	Citizens Bank of Pagosa Springs	\$1,929	\$15,921	\$26,771	\$487	\$1,657	\$49,103	\$42,211	\$45,390	\$3,713	1.3
Paonia	Paonia State Bank	\$1,594	\$10,094	\$27,115	\$495	\$743	\$43,929	\$38,796	\$40,080	\$3,849	1.05
Parker	Champion Bank	\$760	\$0	\$4,861	\$51	\$160	\$7,339	\$4,589	\$4,605	\$2,734	-9.79
Parker	First United Bank	\$6,966	\$218	\$125,474	\$1,233	\$18,635	\$155,457	\$135,406	\$137,834	\$17,623	1.08
Parker	FirstBank of Parker	\$3,671	\$64,985	\$14,257	\$151	\$4,063	\$91,882	\$84,745	\$86,210	\$5,672	0.93
Pueblo	Pueblo Bank and Trust Company	\$11,514	\$70,053	\$254,073	\$2,581	\$11,464	\$349,547	\$303,214	\$320,822	\$28,725	3.81
Rocky Ford	Community Banks of Southern Colorado	\$11,540	\$6,005	\$89,972	\$1,105	\$2,779	\$115,948	\$88,255	\$105,814	\$10,134	-0.05
Rocky Ford	The State Bank	\$1,619	\$5,223	\$10,298	\$123	\$150	\$18,794	\$15,141	\$16,320	\$2,474	0.96
Silverthorne	FirstBank of Silverthorne	\$3,901	\$56,120	\$69,295	\$705	\$4,482	\$134,587	\$121,584	\$125,363	\$9,224	1.92
Thomton	FirstBank of Adams County	\$3,960	\$68,205	\$19,288	\$260	\$5,485	\$97,560	\$86,870	\$89,749	\$7,811	1.53
Thomton	North Valley Bank	\$5,176	\$9,582	\$70,448	\$731	\$4,513	\$95,221	\$86,234	\$87,883	\$7,338	2.26
Trinidad	International Bank	\$1,569	\$0	\$17,684	\$177	\$2,525	\$23,013	\$19,904	\$19,983	\$3,030	0.45
Vail	FirstBank of Vail	\$6,655	\$76,810	\$156,784	\$1,896	\$6,865	\$249,773	\$229,264	\$231,162	\$18,611	2
Vail	WestStar Bank	\$23,628	\$76,924	\$311,774	\$3,503	\$37,931	\$572,629	\$453,731	\$498,005	\$73,906	0.6
Walden	North Park State Bank	\$1,776	\$2,592	\$5,280	\$46	\$415	\$12,776	\$11,632	\$11,649	\$1,127	-0.28
Walsh	Colorado State Bank of Walsh	\$3,224	\$9,015	\$19,050	\$323	\$184	\$33,243	\$29,197	\$29,371	\$3,872	1.19
Westcliffe	Colorado Mountain Bank	\$4,875	\$6,917	\$59,655	\$529	\$848	\$73,569	\$66,844	\$67,364	\$6,205	1.96
Westminster	FirstBank North	\$7,067	\$196,775	\$48,969	\$559	\$8,916	\$270,594	\$247,982	\$251,545	\$19,049	1.9
Wheat Ridge	FirstBank of Wheat Ridge	\$6,878	\$186,479	\$60,996	\$791	\$5,543	\$266,328	\$242,818	\$247,314	\$19,014	2.02
Wheat Ridge	Foothills Bank	\$3,599	\$11,586	\$79,915	\$1,068	\$3,841	\$98,880	\$81,928	\$89,107	\$9,773	0.86
Wiley	The State Bank of Wiley	\$2,835	\$27,868	\$35,796	\$1,186	\$149	\$67,553	\$41,430	\$48,266	\$19,287	3.18
Woodland Park	Park State Bank & Trust	\$2,455	\$29,222	\$35,904	\$398	\$6,111	\$75,518	\$68,436	\$68,797	\$6,721	1.11
Wray	Wray State Bank	\$2,644	\$9,090	\$26,648	\$538	\$368	\$42,000	\$35,578	\$38,626	\$3,374	0.79
		\$1,045,932	\$6,448,570	\$11,124,329	\$138,333	\$528,782	\$20,136,663	\$17,267,327	\$18,370,904	\$1,764,518	

# Industrial Bank - Abstract

(000s Omitted)

<b>ASSETS</b>	4 Banks 12/31/03	Percent to Total	4 Banks 12/31/02	Increase (Decrease)	Percent Change
Cash and Balances Due From Depository Institutions	11,524	2.53%	18,527	(7,003)	-37.80%
<b>Securities</b>	231,762	50.87%	113,033	118,729	105.04%
- Held to Maturity	3,053	0.67%	1,287	1,766	137.22%
- Available for Sale	228,709	50.20%	111,746	116,963	104.67%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	12,636	2.77%	18,197	(5,561)	-30.56%
Loans and Leases, Net of Unearned Income	111,407	24.45%	116,502	(5,095)	-4.37%
Less: Allowance for Loan and Lease Losses	5,503	1.21%	7,151	(1,648)	-23.05%
Loans and Leases, Net	105,904	23.25%	109,351	(3,447)	-3.15%
Premises and Fixed Assets	6,886	7.59%	1,756	5,130	292.14%
Other Real Estate Owned	0	0.00%	0	0	0.00%
Intangible Assets	4,256	0.93%	0	4,256	0.00%
Other Assets	82,621	18.13%	9,035	73,586	814.45%
<b>Total Assets</b>	<b>455,589</b>	<b>100.00%</b>	<b>269,899</b>	<b>185,690</b>	<b>68.80%</b>

## LIABILITIES

<b>Deposits:</b>	220,743	48.45%	227,083	(6,340)	84.14%
Noninterest Bearing	1,121	0.25%	45,535	(44,414)	-97.54%
Interest Bearing	219,622	48.21%	181,548	38,074	20.97%
Other Borrowed Money	4,329	0.95%	4,352	(23)	-0.53%
Other Liabilities	90,714	19.91%	2,155	88,559	4109.47%
<b>Total Liabilities</b>	<b>315,786</b>	<b>69.31%</b>	<b>233,590</b>	<b>82,196</b>	<b>35.19%</b>

## EQUITY CAPITAL

Common Stock	1,644	0.36%	1,588	56	3.53%
Surplus	97,807	21.47%	20,563	77,244	375.65%
Undivided Profits/Capital Reserves	39,725	8.72%	12,851	26,874	209.12%
Accumulated other income	627	0.14%	1,307	-680	-52.03%
<b>Total Equity Capital</b>	<b>139,803</b>	<b>30.69%</b>	<b>36,309</b>	<b>103,494</b>	<b>285.04%</b>

<b>Total Liabilities and Equity Capital</b>	<b>455,589</b>	<b>100.00%</b>	<b>269,899</b>	<b>185,690</b>	<b>68.80%</b>
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# Industrial Bank - Income Statement

(000s Omitted)

## Interest Income:

Interest and fees on loans	12,263
Income from lease financing receivables	0
Interest income on balance due from depository institution	384
Interest and dividend income on securities	4,879
Interest income from assets held in trading	
Interest income of federal funds sold and securities purchased under agreement to resell	219
Other Interest Income	8

Total Interest Income 17,753

## Interest Expense:

Interest on deposits	5,445
Interest on federal funds purchase and securities sold under agreements to repurchase	0
Interest on trading liabilities and other borrowed money	57
Interest on subordinated notes and debentures	0

Total Interest Expense 5,502

Net Interest Income	12,251
Provision for Loan Losses	2,945

## Noninterest Income:

Income from fiduciary activities	0
Service charges on deposit accounts	283
Trading Revenue	0
Investment banking, advisory, brokerage, and underwriting fees and commissions	0
Venture capital revenue	0
Net servicing fees	675
Net securitization income	0
Insurance commission and fees	0
Net gains (losses) on sales of loans and leases	0
Net gains (losses) on sales of other real estate owned	0
Net gains (losses) on sales of other assets (excluding securities)	(6)
Other Noninterest Income	5,483

Total Noninterest Income	6,435
Gain (Loss) on Securities not Held in Trading Accounts	505

## Noninterest Expense:

Salaries	4,476
Expenses of premises and fixed assets	1,089
Amortization expense of intangible assets (including goodwill)	967
Other noninterest expense	5,299

Total Noninterest Expense 11,831

Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments	4,415
Applicable Income Taxes	1,333
Income (Loss) before extraordinary items and other adjustments	3,082
Extraordinary Items and Other Adjustments, Net of Income Taxes	0

Net Income 3,082

Return on Average Assets 0.63%

# Industrial Bank - Detail

(000s omitted)

City	Institution Name	Cash&Due from Banks	Total Securities	Total Loans	Loan Loss Reserve	Fixed Assets	Total Assets	Total Deposits	Total Liabilities	Total Equity Capital	ROAA
Denver	Trust Industrial	\$3	\$2,511	\$0	\$0	\$0	\$2,535	\$520	\$520	\$2,015	-0.39
Englewood	First Financial Bank	\$9,562	\$104,996	\$0	\$0	\$0	\$196,103	\$3,294	\$92,011	\$104,092	0.5
Grand Junction	Home Loan Industrial Bank	\$182	\$18,870	\$22,913	\$177	\$5,285	\$48,094	\$39,847	\$44,612	\$3,482	0.56
Colorado Springs	5 Star Bank ( a Colorado Industrial Bank)	\$1,777	\$105,385	\$88,494	\$5,326	\$1,601	\$208,857	\$177,082	\$178,643	\$30,214	0.8
		\$11,524	\$231,762	\$111,407	\$5,503	\$6,886	\$455,589	\$220,743	\$315,786	\$139,803	

# Trust Company - Abstract

(000s Omitted)

## ASSETS

	10 TRUST 12/31/2003	Percent to Total	10 TRUST 12/31/2002	INCREASE (DECREASE)	PERCENT CHANGE
Cash and Balances Due From Banks	12,005	0.57%	7,330	4,675	63.78%
Securities	1,935,290	91.49%	2,142,352	-207,062	-9.67%
Fees Receivable, Expenses, Fixed/Other Assets	167,930	7.94%	119,470	48,460	40.56%
<b>Total Assets</b>	<b>2,115,225</b>	<b>100.00%</b>	<b>2,269,152</b>	<b>-153,927</b>	<b>-6.78%</b>

## LIABILITIES

Deposits	1,637,800	77.43%	1,662,989	-25,189	-1.51%
Accounts Payable	2,563	0.12%	1,138	1,425	125.22%
Notes Payable, Cap. Leases, Other Liabilities	215,190	10.17%	339,866	-124,676	-36.68%
<b>Total Liabilities</b>	<b>1,855,553</b>	<b>87.72%</b>	<b>2,003,993</b>	<b>-148,440</b>	<b>-7.41%</b>

## CAPITAL

Perpetual Preferred Stock	7,131	0.34%	7,131	0	0.00%
Common Stock	31,081	1.47%	30,826	255	0.83%
Surplus and Retained Earnings	222,476	10.52%	227,202	-4,726	-2.08%
Accumulated other income	-1,015	-0.05%	0	-1,015	0
<b>Total Capital</b>	<b>259,673</b>	<b>12.28%</b>	<b>265,159</b>	<b>-5,486</b>	<b>-2.07%</b>
<b>Total Liabilities and Equity Capital</b>	<b>2,115,226</b>	<b>100.00%</b>	<b>2,269,152</b>	<b>-153,926</b>	<b>-6.78%</b>

## TRUST ACCOUNTS

Total Trust Assets	40,950,683	31,536,472	9,414,211	29.85%
Number of Trust Accounts (Actual)	349,701	354,458	-4,757	-1.34%
Trust Account Average	117,102	88,971	28,131	31.62%

# Trust Company - Income Statement

(000s Omitted)

<b>Income</b>		
Trust administrative fee income	78,922	
Interest and dividend income earned	97,128	
Other Income	438	
Total Income	176,488	
<b>Expenses</b>		
Interest expense	8,017	
Salaries and employee benefits	71,120	
Expenses of premises and fixed assets	23,784	
Other expenses	42,567	
Provision for Loan Losses	226	
Total Expenses	145,714	
Net Income Before Taxes	30,774	
Gain (Loss) on Securities not Held in Trading Accounts	6,060	
Applicable Income Taxes	13,636	
Extraordinary Items and Other Adjustments, Net of Income Taxes	0	
Net Income		23,198

# Trust Company - Detail

(000s Omitted)

City	Institution Name	Cash&Due from Banks	Total Securities	Premises and Fixed Assets	Other Assets	Intangible Assets	Total Assets	Total Trust Assets	Total Deposits	Other Liabilities	Total Equity Capital	Net Income
Boulder	Investors Independent Trust Company	\$70	\$1,163	\$71	\$270	\$0	\$1,031	\$225,000	\$0	\$109	\$913	-\$95
Denver	First Trust Corporation	\$601	\$1,573,323	\$7,361	\$29,831	\$26,065	\$1,489,368	\$25,835,411	\$1,138,018	\$95,380	\$155,970	\$9,436
Denver	Sentinel Trust Company	\$56	\$5	\$0	\$447	\$0	\$4,428	\$510,692	\$0	\$33	\$4,395	\$2,965
Denver	Investment Trust Company	\$316	\$237	\$4	\$4	\$0	\$925	\$245,910	\$0	\$35	\$858	\$139
Englewood	Trust Company of America	\$6,369	\$35,433	\$1,321	\$3,314	\$0	\$221,678	\$2,424,695	\$199,856	\$871	\$20,951	\$3,755
Englewood	Lincoln Trust Company	\$79	\$381,063	\$269	\$3,582	\$0	\$352,387	\$3,949,974	\$299,926	\$14,592	\$37,869	\$5,375
Fort Collins	Poudre River Valley Trust Company	\$677	\$135	\$79	\$52	\$0	\$1,386	\$100,618	\$0	\$17	\$1,339	-\$93
Greenwood Village	Orchard Trust Company	\$1,788	\$5,556	\$0	\$7	\$0	\$3,754	\$1,348,705	\$0	\$17	\$2,252	\$120
Greenwood Village	Members Trust Company of Colorado	\$395	\$164	\$44	\$624	\$0	\$1,741	\$41,217	\$0	\$2	\$1,602	-\$1,120
Lakewood	Computershare Trust Company	\$1,654	\$1,124	\$1,398	\$33,594	\$0	\$38,527	\$6,268,461	\$0	\$4,134	\$33,514	\$2,716
		\$12,005	\$1,998,203	\$10,547	\$71,725	\$26,065	\$2,115,225	\$40,950,683	\$1,637,800	\$115,190	\$259,673	\$23,198

# Financial Institution Activity

ACTIVITY	EFFECTIVE DATE
<b>De Novo Commercial State Bank Charters</b>	
New West Bank, Greeley, Weld County .....	02/03/2003
Steele Street Bank, Denver, Denver County .....	08/06/2003
Integrity Bank & Trust, Monument, El Paso County .....	08/11/2003
FirstTier Bank, Louisville, Boulder County .....	11/15/2003
<b>De Novo Foreign Capital Depository (FCD)</b>	
American International Holding LLC, Denver, Denver County .....	10/31/2003
DBA: American International Depository & Trust	
<b>Licensing - Money Order/Transmitter Company</b>	
American Payment Systems, Inc., Wallingford, CT .....	06/17/2003
Vina MoneyGram, Inc., Denver, Denver County .....	07/31/2003
<b>Loan Production Offices (LPO's)</b>	
Guaranty Bank and Trust Company, Leawood, KS .....	02/11/2003
Paonia State Bank, Hotchkiss, Delta County .....	06/02/2003
<b>Relocation - Commercial State Bank Charter</b>	
Advantage Bank, Loveland, Larimer County .....	01/27/2003
<b>TO: North Denver Avenue, Loveland</b>	
<b>FROM: East Eisenhower Road, Loveland</b>	
Integrity Bank & Trust, Monument, El Paso County .....	11/11/2003
<b>TO: Cipriani Loop, Monument</b>	
<b>FROM: Woodmoor Drive, Monument</b>	
<b>Relocation - Money Order/Transmitter Company</b>	
ABC Money Transactions Inc., Garden Grove, CA .....	09/15/2003
<b>FROM: 11761 Timmy Lane, Garden Grove, CA</b>	
<b>TO: 12019 Garden Grove Blvd., Ste. 204, Garden Grove, CA</b>	
RIA Communications, Inc. ....	04/09/2003
<b>FROM: Santa Ana, CA</b>	
<b>TO: Cerritos, CA</b>	
Vigo Remittance Corporation .....	10/16/2003
<b>FROM: New York, NY</b>	
<b>TO: Sunrise, FL</b>	
PayPal, Inc. ....	12/18/2003
<b>FROM: Mountain View, CA</b>	
<b>TO: San Jose, CA</b>	

# Financial Institution Activity

## ACTIVITY

## EFFECTIVE DATE

### **Merger – Commercial State Bank Charter into National Bank Charter**

Union Bank & Trust Company, Denver, Denver County ..... 01/17/2003

**INTO: KEYBANK, N.A., Cleveland, OH**

Arapahoe Bank & Trust, Centennial, Arapahoe County ..... 10/01/2003

**INTO: First National Bank (Pierre, SD)**

Bank of Grand Junction, Mesa County ..... 12/06/2003

**INTO: Wells Fargo Bank, N.A., San Francisco, CA**

### **Conversion – Commercial State Bank Charter to National Bank Charter**

Peoples Bank, Leadville, Lake County ..... 02/01/2003

**TO: Peoples National Bank Colorado, Colorado Springs, El Paso County**

Colorado State Bank and Trust, Denver, Denver County ..... 09/10/2003

**TO: Colorado State Bank and Trust, N.A., Denver, Denver County**

### **Conversion – National Bank Charter into Commercial State Bank Charter**

First National Bank of Flagler, Kit Carson County ..... 08/01/2003

**INTO: High Plains Bank, Flagler, Kit Carson County**

### **Ceased Operations in Colorado – Money Order/Transmitter Company**

Moneda Express of Colorado LLC, Downey, CA ..... 03/21/2003

FFP Money Order Company, Fort Worth, TX ..... 04/28/2003

EntreMex, Inc., Chicago, IL ..... 08/25/2003

Citicorp Electronic Financial Services, Inc., Chicago, IL ..... 11/21/2003

# Directory

## COMMERCIAL BANKS

### A

#### Advantage Bank

1475 North Denver Avenue  
Loveland 80538  
970-613-1982

Advantage Bank  
1611 Canyon Boulevard  
Boulder 80302  
303-442-0445

Advantage Bank-Greeley Office  
4731 West 10<sup>th</sup> Street, Suite B  
Greeley 80634  
970-353-0047

#### Alpine Bank

2200 Grand Avenue  
Glenwood Springs 81601  
970-945-2424

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

Alpine Bank-Aspen Airport Business  
Center  
119 Unit E  
Aspen Airport Business Center  
Aspen 81611  
970-544-9400

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-Battlement Mesa  
82 Sipparelle Drive  
Parachute 81635  
970-285-7100

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

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

Alpine Bank, Copper Mountain  
Branch  
910 Copper Road, Unit 125  
Copper Mountain 80443  
970-968-2154 x2173

Alpine Bank Dillon Branch  
252 Highway 6  
Dillon 80435  
970-468-4701

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

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

Alpine Bank, Edwards Branch  
0069 Edwards Access Road, Suite 4  
Edwards 81632  
970-926-4811

Alpine Bank-El Jebel  
250 East Valley Road  
Carbondale 81623  
970-963-9320

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

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

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

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

Alpine Bank Gypsum Branch  
104 Oakridge Court  
Gypsum 81637  
970-524-1666

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

Alpine Bank, Mall Branch  
2424 F Road  
Grand Junction 81506  
970-243-5200

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-Rifle  
100 East 4th Street  
Rifle 81650  
970-605-9610

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

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

Alpine Bank, Steamboat Springs  
1901 Pine Grove Road  
Steamboat Springs 80477  
970-871-1901

Alpine Bank-Vail  
141 East Meadows Drive  
Vail 81657  
970-476-8700

Alpine Bank-West Glenwood  
50891 Highway 6  
Glenwood Springs 81601  
970-945-9700

### B

#### The Bank at Broadmoor

155 Lake Avenue  
Colorado Springs 80906  
719-633-2695



# Directory

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

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

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

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

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

Bank of Colorado  
902 East Second  
Durango 81302  
970-247-9611

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

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

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

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

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

Bank of Colorado  
1041 W Main Street  
Windsor 80550  
970-686-7444

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

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

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

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

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

Bank of Colorado-Fort Lupton Branch  
605 Fourth Street  
Fort Lupton 80621  
303-857-6651

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

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

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

Bank of Colorado-Holyoke Branch  
106 South Interocean Avenue  
Holyoke 80734  
970-854-2291

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

Bank of Colorado (Mobile Branch/  
Larimer & Weld Counties)  
1609 East Harmony Road  
Fort Collins 80525  
970-206-1159

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

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

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

Bank of Colorado-Ptarmigan Branch  
7791 Highland Meadows Parkway,  
Suite E  
Windsor 80528  
970-674-9111

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

Bank of Colorado-Sterling Branch  
201 South Third Street  
Sterling 80751  
970-522-2354

Bank of Colorado-Yuma Branch  
320 South Main  
Yuma 80729  
970-848-5448

**The Bank of Denver**  
1534 California Street  
Denver 80217  
303-572-3600

Bank of Denver  
606 West Colfax Avenue  
Denver 80204  
303-572-3600

The Bank of Denver-17th Avenue  
Branch  
800 East 17<sup>th</sup> Avenue  
Denver 80202  
303-572-3600

The Bank of Denver Glendale Branch  
4600 Leetsdale Drive  
Glendale 80222  
303-572-3600

**The Bank of Durango**  
125 Sawyer Drive  
Durango 81301  
970-259-5500

# Directory

## Bank of the San Juans

140-144 East Eighth Street  
Durango 81301  
970-247-1818

### Bank of the San Juans-Pagosa

Springs Branch  
305 Hot Springs Boulevard  
Pagosa Springs 81147  
970-264-1818

## Bankers' Bank of the West

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

### Bankers' Bank of the West-Loan

Production Office  
411 South Thirteenth Street  
Suite 100  
Lincoln, NE 68508  
402-476-5544

## BankWest

7505 Village Square Drive, Suite 101  
Castle Rock 80104  
303-814-8149

### BankWest at Stroh Ranch

12753 S Parker Road, Suite 101  
Parker 80134  
303-805-5656

## C

## Cache Bank & Trust

4601 W 20<sup>th</sup> Street  
Greeley 80634  
970-351-8600

### Cache Bank & Trust Denver Mobile Branch

410 Seventeenth Street  
Denver 80202  
303-572-86000

### Cache Bank & Trust-Downtown

Denver Branch  
410 Seventeenth Street  
Denver 80202  
303-572-8600

### Cache Bank & Trust-Downtown Fort

Collins Branch  
100 South College Avenue  
Fort Collins 80524  
970-493-4111

## Cache Bank & Trust-Greeley

Downtown Branch  
924 11<sup>th</sup> Street  
Greeley 80633  
970-351-8600

## Castle Rock Bank

501 Wilcox Street  
Castle Rock 80104  
303-688-5191

## Centennial Bank

13700 East Arapahoe Road  
Englewood 80112  
303-680-1600

## Centennial Bank of Blende

1515 Santa Fe Drive  
Pueblo 81006  
719-543-0763

### Centennial Bank of Blende Courier Service

1515 Santa Fe Drive  
Pueblo 81006  
719-543-0763

## Centennial Bank of the West

4650 Royal Vista Circle  
Fort Collins 80528  
970-266-0505

### The Centennial Bank of the West,

Berthoud Branch  
807 Mountain Avenue  
Berthoud 80513  
970-532-2676

### Centennial Bank of the West-

Downtown Greeley Branch  
930 11<sup>th</sup> Avenue  
Greeley 80631  
970-339-3456

### The Centennial Bank of the West-

Foothills Branch  
300 East Foothills Parkway  
Fort Collins 80525  
970-267-6900

### Centennial Bank of the West-Fort

Collins Branch  
713 South Lemay Avenue  
Fort Collins 80524  
970-490-2121

### Centennial Bank of the West-

Greeley Branch  
2700 47<sup>th</sup> Avenue  
Greeley 80634  
970-339-3456

## Centennial Bank of the West-

Longmont Branch  
3561 Stagecoach Road  
Longmont 80504  
303-684-0505

## Centennial Bank of the West-

Longmont North Branch  
2101 Main Street  
Longmont 80501  
720-494-0123

## Centennial Bank of the West-

Loveland Branch  
221 East 29<sup>th</sup> Street  
Loveland 80538  
970-669-0505

## Centennial Bank of the West-

Ptarmigan Branch  
100 Oak Avenue  
Eaton 80615  
970-454-3456

## Centennial Bank of the West-

South Fort Collins Branch  
1550 East Harmony Road  
Fort Collins 80525  
970-204-2505

## Centennial Bank of the West-West

Loveland Branch  
1401 South Taft Avenue  
Loveland 80538  
970-278-1547

## Champion Bank

16790 Centre Court  
Parker 80134  
303-840-8484

## Cheyenne Mountain Bank

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

### Cheyenne Mountain Bank-Mobile

Services  
1580 East Cheyenne Mountain Blvd  
Colorado Springs 80906  
719-579-9150

### Cheyenne Mountain Bank-West

Branch  
1793 South Eighth Street  
Colorado Springs 80906  
719-442-6669

## The Citadel Bank

730 Citadel Drive East  
Colorado Springs 80909  
719-597-0170

# Directory

**The Citadel Bank Mobile Branch**  
7346 South Alton Way East, Suite D  
Centennial 80112  
720-482-0620

**Citizens Bank of Pagosa Springs**  
703 San Juan Street  
Pagosa Springs 81147  
970-264-2235

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

**The Citizens State Bank of Cortez**  
77 W Main Street  
Cortez 81321  
970-565-8421

**The Citizens State Bank of Cortez-**  
**Wal-Mart Supercenter Branch**  
1835 East Main  
Cortez 81321  
970-565-8421

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

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

**Citizens State Bank of Ouray-**  
**Silverton Branch**  
1218 Greene Street  
Silverton 81433  
970-387-5502

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

**Citywide Banks**  
10660 East Colfax Avenue  
Aurora 80010  
303-365-3600

**Citywide Banks-Arapahoe Corners**  
10637 East Briarwood Circle  
Centennial 80112  
303-365-3600

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

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

**Citywide Banks-Denver**  
12075 East 45<sup>th</sup> Avenue  
Denver 80239  
303-365-8000

**Citywide Banks-Denver Tech Center**  
8101 E Belleview Avenue  
Denver 80237  
303-365-4080

**Citywide Banks-Downtown**  
**Trinity Place**  
1801 Broadway, Suite 100  
Denver 80202  
303-365-3800

**Citywide Banks-Lakewood**  
3345 South Wadsworth Blvd  
Lakewood 80227  
303-986-8686

**Citywide Banks-Lowrey Town Center**  
**Branch**  
200 Quebec Street  
Building 700, Suite 101  
Denver 80230  
303-365-3833

**Citywide Banks-West**  
4855 Ward Road  
Building 2, Suite 100  
Wheat Ridge 80033  
303-365-8060

**Collegiate Peaks Bank**  
105 Centennial Plaza  
Buena Vista 81211  
719-395-2472

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

**Colonial Bank**  
3095 South Parker Road  
Aurora 80014  
303-671-9000

**Colonial Bank-Broadway & Hampden**  
**Office**  
3501 South Broadway  
Englewood 80110  
303-761-1052

**Colonial Bank-Denver Office**  
2693 West Evans Avenue  
Denver 80219  
303-937-1110

**Colonial Bank-Elizabeth**  
120 South Elizabeth Street  
Elizabeth 80107  
303-646-5000

**Colonial Bank-Kiowa**  
326 Comanche Street  
Kiowa 80117  
303-621-9000

**Colonial Bank-Parker Branch**  
12907 South Parker Road  
Parker 80134  
303-841-4848

**Colonial Bank-Parker Twenty Mile**  
**Village**  
18601 East Mainstreet  
Parker 80134  
303-841-5800

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

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

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

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

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

**Colorado East Bank & Trust-La Junta**  
**Branch**  
310 East Third Street  
La Junta 81050  
719-384-2000

# Directory

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

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

Colorado Bank & Trust-WalMart Super Center Branch  
6 Conley Road  
La Junta 81050  
719-384-2000

**Colorado Mountain Bank**  
1000 Main Street  
Westcliffe 81252  
719-783-9211

Colorado Mountain Bank-Fountain Branch  
410 South Santa Fe  
Fountain 80817  
719-382-5643

**Colorado State Bank of Walsh**  
501 Colorado  
Walsh 81090  
719-324-5206

**Commerce Bank**  
15305 East Colfax  
Aurora 80011  
303-344-5202

**Community Banks of Colorado**  
5690 DTC Boulevard, Suite 450  
Greenwood Village 80111  
720-529-3300

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

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

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

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

Community Banks of Colorado-Crested Butte Branch  
503 Sixth Street  
Crested Butte 81224  
970-349-1000

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

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

Community Banks of Colorado-Riverfront Branch  
2100 16th Street, Suite 140  
Denver 80202  
720-931-1940

**Community Banks of Southern Colorado**  
201 N Main Street  
Rocky Ford 81067  
719-254-3303

Community Banks of Southern Colorado  
102 East Field Street  
La Veta 81055  
719-742-3771

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

Community Banks of Southern Colorado-Main Street Pueblo Branch  
400 North Main Street  
Pueblo 81003  
719-542-3440

Community Banks of Southern Colorado-Ordway  
220 First Street  
Ordway 81063  
719-267-3980

Community Banks of Southern Colorado-Pueblo Branch  
123 West First Street  
Pueblo 81003  
719-546-2254

Community Banks of Southern Colorado-Pueblo Mobile Branch  
123 West First Street  
Pueblo 81003  
719-546-2254

**Community Banks of the Rockies**  
501 Main Street  
La Jara 81140  
719-274-5112

Community Banks of the Rockies  
2061 Main Street  
Alamosa 81101  
719-587-2666

Community Banks of the Rockies  
604 Main Street  
Antonito 81120  
719-376-5414

Community Banks of the Rockies  
215 South Worth  
Center 81125  
719-754-3509

Community Banks of the Rockies  
1438 East Main  
Cortez 81321  
970-565-8565

Community Banks of the Rockies  
116 North Main Street  
Creede 81130  
719-658-2688

Community Banks of the Rockies  
595 Grand Avenue  
Del Norte 81132  
719-657-2701

Community Banks of the Rockies  
305 South Guynere  
Dove Creek 81324  
719-677-2242

Community Banks of the Rockies  
59 North Broadway  
Monte Vista 81144  
719-852-0232

Community Banks of the Rockies  
401 Church Place  
San Luis 81152  
719-672-3338

# Directory

Community Banks of the Rockies  
29889 US Highway 160  
South Fork 81154  
719-873-5562

**Farmers State Bank of Calhan**  
458 Colorado Avenue  
Calhan 80808  
719-347-2727

First United Bank  
10024 West San Juan Way  
Littleton 80127  
303-904-2888

## D

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

First United Bank-Aurora, City Center  
Office  
14501 East Alameda Avenue  
Aurora 80012  
303-360-5555

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

First United Bank-Aurora, Mission  
Viejo Office  
15490 East Hampden Avenue  
Aurora 80013  
303-693-1000

### The Farmers State Bank of Fort Morgan

123 East Kiowa Avenue  
Fort Morgan 80701  
970-867-5661

First United Bank-Denver Downtown  
Branch  
740 Seventeenth Street  
Denver 80802  
303-391-1111

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

First United Bank-Denver, Park Hill  
Office  
5901 East Colfax Avenue  
Denver 80220  
303-320-4444

**First Mountain Bank**  
409 Harrison Avenue  
Leadville 80461  
719-486-3150

First United Bank-Lakewood,  
Wadsworth Office  
201 Wadsworth Boulevard  
Lakewood 80226  
303-274-9000

**First State Bank**  
1441 Miner Street  
Idaho Springs 80452  
303-567-2696

First United Bank, Mobile Branch  
Banking Facility #1  
8095 East Bellevue Avenue  
Englewood 80111  
303-721-8800

**First State Bank of Hotchkiss**  
102 East Bridge Street  
Hotchkiss 81419  
970-872-3111

First United Bank, Mobile Branch  
Banking Facility #2  
8095 East Bellevue Avenue  
Englewood 80111  
303-721-8800

First State Bank of Hotchkiss  
255 Bridge Street  
Hotchkiss 81419  
970-872-4737

First United Bank-Parker,  
Cottonwood Plaza Office  
17821 Cottonwood Drive  
Parker 80134  
303-680-8000

**First State Bank, Colorado Springs**  
1776 South Nevada Avenue  
Colorado Springs 80906  
719-475-1776

First United Bank-Parker, Mainstreet  
Office  
19201 East Mainstreet  
Parker 80134  
303-841-4000

**First United Bank**  
8095 East Bellevue Avenue  
Englewood 80111  
303-721-8800

First United Bank  
1310 United Heights  
Colorado Springs 80921  
719-638-6800

**FirstBank**  
11747 W Ken Caryl Avenue  
Littleton 80127  
303-422-3000

### The Dolores State Bank

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

The Dolores State Bank-Cortez  
Facility  
744 East Main Street  
Cortez 81321  
970-564-1400

## E

### The Eastern Colorado Bank

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

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

Garden of the Gods Bank, a  
branch of The Eastern  
Colorado Bank  
2153 Chuckwagon Road, Suite 102  
Colorado Springs 80919  
719-955-0633

Garden of the Gods Bank mobile  
branch, a branch of The Eastern  
Colorado Bank  
2153 Chuckwagon Road, Suite 102  
Colorado Springs 80919  
719-955-0633

## F

### Farmers Bank

119 First Street  
Ault 80610  
970-834-2121

### The Farmers State Bank of Brush

200 Clayton Street  
Brush 80723  
970-842-5101

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

# Directory

**FirstBank**  
42035 Washington  
Palm Desert CA 92211  
760-345-5000

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

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

## **FirstBank North**

8800 Wadsworth Boulevard  
Westminster 80021  
303-467-1000

**FirstBank North-80th and Wadsworth  
Branch**  
8031 Wadsworth Boulevard  
Arvada 80003  
303-940-1110

**FirstBank North-94th and Sheridan  
Branch**  
9410 North Sheridan Boulevard  
Westminster 80031  
303-650-8000

**FirstBank North-104th and Federal  
Branch**  
10367 Federal Boulevard  
Westminster 80260  
303-464-5000

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

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

## **FirstBank of Adams County**

3990 East 104<sup>th</sup> Avenue  
Thornton 80233  
303-452-3000

**FirstBank of Adams County-104th &  
Washington Branch**  
750 East 104th Avenue  
Northglenn 80233  
303-451-5700

**FirstBank of Adams County-120<sup>th</sup> &  
Colorado Boulevard Branch**  
3801 East 120th Avenue  
Thornton 80241  
303-252-1000

**FirstBank of Adams County-Brighton  
Branch**  
410 East Bromley Lane  
Brighton 80601  
720-685-3300

## **FirstBank of Arapahoe County**

2323 East Arapahoe Road  
Centennial 80122  
303-347-9000

**FirstBank of Arapahoe County-  
Arapahoe and Holly Branch**  
5050 East Arapahoe Road  
Centennial 80122  
303-220-7300

**FirstBank of Arapahoe County-  
Arapahoe and Yosemite Branch**  
8600 East Arapahoe Road  
Centennial 80122  
303-694-9000

**FirstBank of Arapahoe County-Holly  
Branch**  
8280 South Holly Street  
Centennial 80122  
303-773-6000

## **FirstBank of Arvada**

6355 Ward Road  
Arvada 80004  
303-422-3000

**FirstBank of Arvada-K-58<sup>th</sup> Branch**  
9731 West 58th Avenue  
Arvada 80002  
303-425-0900

**FirstBank of Arvada-K-64<sup>th</sup> Branch**  
6350 Sheridan Boulevard  
Arvada 80003  
303-428-4500

**FirstBank of Arvada-Westwoods  
Branch**  
15250 West 64th Avenue  
Arvada 80007  
303-215-9900

## **FirstBank of Aurora**

2300 South Havana Street  
Aurora 80014  
303-337-2000

**FirstBank of Aurora-Buckley and  
Quincy Branch**  
4271 South Buckley  
Aurora 80013  
303-693-1200

**FirstBank of Aurora-Chambers and  
Mississippi Branch**  
15250 E Mississippi  
Aurora 80012  
303-755-1000

**FirstBank of Aurora-Gateway and  
Chambers Branch**  
5101 Chambers Road  
Denver 80239  
303-348-2900

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

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

**FirstBank of Aurora-Iliff and Buckley  
Branch**  
17000 East Iliff  
Aurora 80013  
303-696-8400

**FirstBank of Aurora-Smoky Hill and  
Buckley Branch**  
17100 East Smoky Hill Road  
Aurora 80015  
303-680-9000

## **FirstBank of Avon**

0011 West Beaver Creek Blvd  
Avon 81620  
970-949-0100

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

**FirstBank of Avon-Eagle Branch**  
25 Market Street  
Eagle 81631  
970-328-9600

**FirstBank of Avon-Edwards Branch**  
105 Edwards Village Blvd  
Edwards 81632  
970-926-6100

# Directory

## FirstBank of Boulder

6500 Lookout Road  
Boulder 80301  
303-530-1000

FirstBank of Boulder-30th and  
Arapahoe Branch  
1650 30th Street  
Boulder 80301  
303-442-8200

FirstBank of Boulder-95th and South  
Boulder Road Branch  
1375 South Boulder Road  
Louisville 80027  
303-666-0400

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

FirstBank of Boulder-South Boulder  
Branch  
4770 Baseline Road, Suite 100  
Boulder 80303  
303-499-2200

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

## FirstBank of Breckenridge

200 Ski Hill Road  
Breckenridge 80424  
970-453-1000

## FirstBank of Cherry Creek

100 Saint Paul Street  
Denver 80206  
303-333-1000

FirstBank of Cherry Creek-Evans and  
Downing Branch  
1316 East Evans Avenue  
Denver 80210  
303-778-8300

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

FirstBank of Cherry Creek-Leetsdale  
and Monaco Branch  
890 South Monaco Parkway  
Denver 80222  
303-396-6000

FirstBank of Cherry Creek-University  
Hills Branch  
2740 South Colorado Blvd  
Denver 80222  
303-757-2000

## FirstBank of Colorado

10403 West Colfax Avenue  
Lakewood 80215  
303-232-2000

FirstBank of Colorado-Golden Town  
Center Branch  
17171 South Golden Road  
Golden 80401  
303-279-4200

FirstBank of Colorado-Jefferson  
Branch  
7590 West Colfax Avenue  
Lakewood 80215  
303-233-6561

## FirstBank of Colorado Springs

817 Village Center Drive  
Colorado Springs 80919  
719-533-3727

FirstBank of Colorado Springs-  
19th/Uintah Branch  
1750 West Uintah Street  
Colorado Springs 80904  
719-475-2900

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

FirstBank of Colorado Springs-  
Cascade and Pikes Peak Branch  
2 North Cascade Avenue  
Colorado Springs 80903  
719-477-9000

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

FirstBank of Colorado Springs-  
Woodman/I-25 Branch  
7055 Commerce Center Drive  
Colorado Springs 80919  
719-260-3800

## FirstBank of Denver

370 17th Street  
Denver 80202  
303-623-2000

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

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

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

## FirstBank of Douglas County

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

FirstBank of Douglas County-4th  
and Wilcox Branch  
402 Wilcox Street  
Castle Rock 80104  
303-688-3113

FirstBank of Douglas County-  
Founders Parkway branch  
4775 Front Street  
Castle Rock 80104  
303-814-3000

## FirstBank of El Paso County

5815 Constitution Avenue  
Colorado Springs 80915  
719-573-5000

FirstBank of El Paso County-  
Briargate Branch  
2790 Briargate Boulevard  
Colorado Springs 80920  
719-535-9000

FirstBank of El Paso County-  
Monument Branch  
1010 West Baptist Road  
Colorado Springs 80921  
719-487-7500

## FirstBank of Evergreen

30770 Stagecoach Boulevard  
Evergreen 80439  
303-679-1000

FirstBank of Evergreen-Bergen  
Park Branch  
The Marketplace at Bergen Park  
1153 Bergen Parkway, Unit 1  
Evergreen 80439  
303-679-9900

# Directory

## FirstBank of Greeley

2901 23rd Avenue  
Greeley 80631  
970-339-9000

FirstBank of Greeley-47th and 10th  
Branch

4322 West Ninth Street Road  
Greeley 80634  
970-352-3600

## FirstBank of Lakewood

550 South Wadsworth Boulevard  
Lakewood 80226  
303-233-8000

FirstBank of Lakewood-Green

Mountain Branch  
12043 West Alameda Pkwy  
Lakewood 80228  
303-237-5000

FirstBank of Lakewood-Kipling and  
Jewell Branch

1940 S Kipling Pkwy  
Lakewood 80227  
303-987-1000

## FirstBank of Littleton

101 West County Line Road  
Littleton 80126  
303-798-3000

FirstBank of Littleton-Broadway and  
Highlands Branch

9205 South Broadway  
Highlands Ranch 80129  
303-798-3000

FirstBank of Littleton-Highlands  
Ranch Branch

9409 S University Blvd  
Highlands Ranch 80126  
303-798-3000

FirstBank of Littleton-

Lincoln/Yosemite Branch  
9217 Lincoln Avenue  
Littleton 80124  
720-875-1000

FirstBank of Littleton-Quebec and  
C-470 Branch

8673 South Quebec Street  
Highlands Ranch 80130  
303-840-4800

FirstBank of Littleton-Wildcat  
Reserve Parkway and McArthur  
Ranch Road

4000 Red Cedar Drive  
Highlands Ranch 80129  
720-348-0100

FirstBank of Littleton-Wildcat

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

## FirstBank of Longmont

1707 North Main Street  
Longmont 80501  
303-772-5500

FirstBank of Longmont-17th and

Pace Branch  
1611 Pace Street  
Longmont 80501  
303-485-1100

FirstBank of Longmont-Erie Branch

512 Briggs  
Erie 80516  
303-828-3393

FirstBank of Longmont-Twin Peaks

Mall Branch  
1250 South Hover Road  
Longmont 80501  
303-235-1085

## FirstBank of Northern Colorado

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

FirstBank of Northern Colorado-

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

FirstBank of Northern Colorado-

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

FirstBank of Northern Colorado-

Elizabeth/Taft Hill Road Branch  
1015 South Taft Road  
Fort Collins 80521  
303-235-1035

FirstBank of Northern Colorado-

Loveland Branch  
225 East 29th Street  
Loveland 80538  
970-667-4000

## FirstBank of Parker

10961 S Parker Road  
Parker 80134  
303-840-9000

FirstBank of Parker-Lincoln &

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

FirstBank of Parker-Parker/Stroh

Road Branch  
12959 South Parker Road  
Parker 80134  
303-805-2100

## FirstBank of Silverthorne

160 US Highway 6  
Silverthorne 80498  
970-468-8000

FirstBank of Silverthorne-Frisco

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

## FirstBank of South Jeffco

5125 South Kipling  
Littleton 80127  
303-988-2000

FirstBank of South Jeffco-Academy

Park Branch  
3500 South Wadsworth  
Lakewood 80235  
303-988-2000

FirstBank of South Jeffco-Bear

Valley Branch  
3100 South Sheridan Blvd  
Denver 80227  
303-922-9100

FirstBank of South Jeffco-Ken Caryl

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

FirstBank of South Jeffco-

Wadsworth/Coal Mine Branch  
6701 South Wadsworth  
Littleton 80123  
303-973-7044

## FirstBank of Tech Center

5101 South DTC Parkway  
Greenwood Village 80111  
303-694-1000

FirstBank of Tech Center-Bellevue

and Yosemite Branch  
4910 South Yosemite  
Greenwood Village 80111  
303-799-6800



# Directory

**FirstBank of Tech Center-Hampden and Yosemite Branch**  
8901 East Hampden Avenue  
Denver 80231  
303-337-5400

**FirstBank of Tech Center-Southmoor Park Branch**  
6470 E Hampden Avenue  
Greenwood Village 80222  
303-757-5100

**FirstBank of Vail**  
17 Vail Road  
Vail 81657  
970-476-5686

**FirstBank of Vail**  
656 East Lionshead Circle  
Vail 81657  
970-476-5686

**FirstBank of Vail-Minturn Branch**  
472 Main Street  
Minturn 81645  
970-827-5752

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

**FirstBank of Wheat Ridge**  
4350 Wadsworth Boulevard  
Wheat Ridge 80033  
303-423-1400

**FirstBank of Wheat Ridge-Edgewater Branch**  
1725 Sheridan Boulevard  
Edgewater 80214  
303-237-6000

**FirsTier Bank**  
980 Dillon Road  
Louisville 80027  
303-926-9000

**Flatirons Bank**  
5400 Mount Meeker Road  
Boulder 80301  
303-530-4999

**Foothills Bank**  
4975 Kipling  
Wheat Ridge 80033  
303-940-9100

**Foothills Bank-Ken Caryl Branch**  
12644 West Indore Place  
Littleton 80127  
720-922-9659

**Foothills Bank-Westminster Branch**  
1197 West 120th Avenue  
Westminster 80234  
303-940-9100

**Fort Morgan State Bank**  
520 Sherman Street  
Fort Morgan 80701  
970-867-3319

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

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

**Front Range Bank-Littleton Branch**  
1037 West Remington Avenue  
Littleton 80127  
303-933-1447

**Front Range Bank-Loveland Branch**  
3800 East 15<sup>th</sup> Street  
Loveland 80538  
970-663-1322

## G

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

**Guaranty Bank and Trust Company**  
5445 DTC Parkway  
Penthouse 1  
Englewood 80111  
303-296-9600

**Guaranty Bank and Trust Company**  
Boulder  
1919 Fourteenth St, Suite 405  
Boulder 80302  
303-296-9600

**Guaranty Bank and Trust Company**  
Cherry Creek  
3301 East First Avenue  
Denver 80206  
303-296-9600

**Guaranty Bank and Trust Company-**  
Cherry Hills Branch  
6501 East Belleview Avenue  
Englewood 80111  
303-296-9600

**Guaranty Bank and Trust Company**  
Gateway  
3950 Lewiston, Suite 103  
Aurora 80111  
303-296-9600

**Guaranty Bank and Trust Company-**  
Jefferson Branch  
16800 West Colfax Avenue  
Golden 80401  
303-296-9600

**Guaranty Bank and Trust Company**  
Loan Production Office  
11600 Tomahawk Creek Parkway  
Leawood, KS 66211  
913-663-4494

**Guaranty Bank and Trust Company-**  
Longmont  
900 South Main  
Longmont 80501  
303-296-9600

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

**Guaranty Bank and Trust Company-**  
Mobile Branch #1  
1331 Seventeenth Street  
Denver 80202  
303-296-9600

**Guaranty Bank and Trust Company-**  
Mobile Branch #2  
1331 Seventeenth Street  
Denver 80202  
303-296-9600

**Guaranty Bank and Trust Company-**  
Mobile Branch #3  
1331 Seventeenth Street  
Denver 80202  
303-296-9600

**Guaranty Bank and Trust Company-**  
Mobile Branch #4  
1331 Seventeenth Street  
Denver 80202  
303-296-9600

**Guaranty Bank and Trust Company,**  
Residential Mortgage Group,  
Englewood  
385 Inverness Drive South, Suite 170  
Englewood 80112  
720-874-0404

# Directory

Guaranty Bank and Trust Company,  
Residential Mortgage Group,  
Evergreen  
3510 South Colorado Highway 74  
Evergreen 80439  
303-670-1380

Guaranty Bank and Trust Company,  
Residential Mortgage Group,  
Pueblo  
2099 US Highwa 50 West, Suite 180  
Pueblo 81008  
719-544-4145

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

232 West Tomichi Avenue  
Gunnison 81230  
970-641-0320

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

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## **H**

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### **Haxtun Community Bank**

128 S Colorado Avenue  
Haxtun 80731  
970-774-6141

### **Heritage Bank**

1020 Century Drive  
Louisville 80027  
303-926-0300

Heritage Bank-Boulder-Pearl Street  
2775 Pearl Street, Suite 101  
Boulder 80302  
303-447-0444

Heritage Bank-Boulder-West End  
1900 Ninth Street  
Boulder 80302  
303-890-0333

Heritage Bank-Broomfield  
5720 West 120th Avenue  
Broomfield 80020  
303-460-0333

Heritage Bank-Denver LoDo  
1543 Wazee Street  
Denver 80202  
720-904-5999

Heritage Bank-Denver-York Street  
3850 York Street  
Denver 80205  
303-287-0111

Heritage Bank-Erie  
785 Cheesman Street  
Erie 80516  
303-666-0777

Heritage Bank-Lafayette  
811 South Public Road  
Lafayette 80026  
303-666-0777

Heritage Bank-Lafayette-95<sup>th</sup> Street  
2695 North Park Drive, Suite 101  
Lafayette 80026  
303-666-0111

Heritage Bank-Longmont-North Main  
Street  
2333 North Main Street, Suite E  
Longmont 80501  
303-772-0777

Heritage Bank-Louisville-Main Street  
801 Main Street, Suite 130  
Louisville 80027  
303-664-0444

Heritage Bank-Niwot  
6800 North 79th Street, Suite 103  
Niwot 80503  
303-652-0999

### **High Plains Bank**

329 Main Avenue  
Flagler 80815  
719-765-4000

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

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

### **The Home State Bank**

300 East 29th Street  
Loveland 80538  
970-203-6100

Home State Bank-Cleveland  
935 Cleveland Avenue  
Loveland 80537  
970-203-6100

Home State Bank-East  
1355 East Eisenhower Boulevard  
Loveland 80537  
970-203-6100

Home State Bank-Mountain  
303 E Mountain Avenue  
Fort Collins 80524  
970-203-6100

Home State Bank-Timberline  
3227 Timberline Road  
Fort Collins 80525  
970-203-6100

Home State Bank-West  
2695 West Eisenhower Boulevard  
Loveland 80537  
970-203-6100

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## **I**

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### **Integrity Bank & Trust**

1430 Cipriani Loop  
Monument 80132  
719-484-0077

### **International Bank**

320 North Convent Street  
Trinidad 81082  
719-846-1600

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## **K**

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### **Kit Carson State Bank**

113 Main Street  
Kit Carson 80825  
719-962-3273

Cheyenne Wells Branch of Kit  
Carson State Bank  
140 South First East  
Cheyenne Wells 80810  
719-767-5235

Kit Carson State Bank-Burlington  
Branch  
1574 Rose Avenue  
Burlington 80807  
719-346-5433

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## **M**

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### **Mancos Valley Bank**

138 North Main  
Mancos 81328  
970-533-7736

### **McClave State Bank**

101 East First Street  
McClave 81057  
719-829-4577

# Directory

**Millennium Bank**

1140 Edwards Village Boulevard  
Edwards 81632  
970-569-3633

**MontroseBank**

200 North Townsend Avenue  
Montrose 81401  
970-249-3408

DeltaBankCenter-MontroseBank  
102 North Grand Avenue, SuiteA  
Delta 81416  
970-874-8600

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

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

**Mountain States Bank**

1635 East Colfax Avenue  
Denver 80218  
303-388-3641

Mountain States Bank  
1635 East Colfax Avenue  
Denver 80218  
303-388-3641

Mountain States Bank  
1635 East Colfax Avenue  
Denver 80218  
303-388-3641

Montain States Bank (Mobile  
Branch)  
1635 East Colfax Avenue  
Denver 80218  
303-388-3641

**New West Bank**

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

**North Park State Bank**

461 Main Street  
Walden 80480  
970-723-8221

**North Valley Bank**

9001 North Washington  
Thornton 80229  
303-452-5500

North Valley Bank-Broomfield Town  
Centre  
1210 East First Avenue  
Broomfield 80020  
303-345-1050

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**O**

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**Olathe State Bank**

500 US Highway 50 Business Loop  
Olathe 81425  
970-323-5565

Olathe State Bank  
500 US Highway 50 Business Loop  
Olathe 81425  
970-323-5565

Olathe State Bank-Delta  
145 West 4th Street  
Delta 81416  
970-874-4979

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**P**

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**Paonia State Bank**

128 Grand Avenue  
Paonia 81428  
970-527-4122

Crawford Country Branch Bank, A  
Division of Paonia State Bank  
392 Highway 92  
Crawford 81415  
970-921-4122

Paonia State Bank  
102 Grand Avenue  
Paonia 81428  
970-527-4122

Paonia State Bank-Loan Production  
Office  
179 West Bridge Street  
Hotchkiss 81419  
970-872-6200

**Park State Bank & Trust**

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

Park State Bank-Florissant Branch  
18172 County Road 1  
Florissant 80816  
719-748-5252

**Pine River Valley Bank**

301 North Commerce Drive  
Bayfield 81122  
970-884-9583

Pine River Valley Bank-Durango  
Office  
848 East Second Avenue  
Durango 81301  
970-385-9583

**Premier Bank**

1630 Stout Street  
Denver 80202  
303-623-8888

Premier Bank  
1867 South Academy Blvd  
Colorado Springs 80916  
719-596-8888

Premier Bank  
1630 Stout Street  
Denver 80202  
303-623-8888

Premier Bank  
2480 West Alameda Avenue  
Denver 80223  
303-975-8888

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

**Pueblo Bank and Trust Company**

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

The Pueblo Bank and Trust  
Company  
324 West Sixth Street  
Pueblo 81003  
719-583-1834

The Pueblo Bank and Trust  
Company-Boulder Branch  
2950 Pearl Street  
Boulder 80301  
303-413-3400

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**N**

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**New Frontier Bank**

2425 35th Avenue  
Greeley 80634  
970-339-5100

New Frontier Bank-Windsor Branch  
1130 Main Street  
Windsor 80550  
970-674-9080

# Directory

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

The Pueblo Bank and Trust  
Company-Colorado Springs  
1515 North Academy Blvd  
Colorado Springs 80909  
719-573-9049

The Pueblo Bank and Trust  
Company-Colorado Springs  
Downtown Branch  
101 North Cascade Avenue  
Colorado Springs 80903  
719-630-3113

The Pueblo Bank and Trust  
Company-Denver Colorado  
Boulevard  
2351 South Colorado Boulevard  
Denver 80222  
303-758-5617

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

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

Pueblo Bank and Trust Company  
South  
1217 Pueblo Boulevard  
Pueblo 81005  
719-545-1834

## R

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

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

## S

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

**The State Bank-La Junta**  
124 Colorado Avenue  
La Junta 81050  
719-384-5901

The State Bank-La Junta, Falcon  
Branch  
7475 McLaughlin Road  
Falcon 80831  
719-494-2265

**The State Bank of Wiley**  
220 Main Street  
Wiley 81092  
719-829-4811

**Steele Street State Bank**  
88 Steele Street, Suite 50  
Denver 80206  
303-376-3800

## U

**Union Colony Bank**  
1701 23rd Avenue  
Greeley 80634  
970-356-7000

Union Colony Bank  
920 54<sup>th</sup> Avenue  
Greeley 80634  
970-356-7000

Union Colony Bank-Brighton Branch  
1600 East Bridge Street  
Brighton 80601  
303-659-1622

Union Colony Bank-Johnstown  
Branch  
100 Johnstown Center Drive  
Johnstown 80534  
970-587-4661

Union Colony Bank-Windsor Branch  
1505 Main  
Windsor 80550  
970-686-2600

## V

**Valley Bank & Trust**  
30 North Fourth Avenue  
Brighton 80601  
303-659-5450

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

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

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

Valley Bank & Trust-Frederick  
Branch  
Fifth & Oak  
Frederick 80530  
303-833-2290

Valley Bank & Trust-Hudson Branch  
580 Dahlia Street  
Hudson 80642  
303-536-4959

Valley Bank & Trust, Longmont  
Branch  
2001 North Main Street  
Longmont 80501  
303-651-1339

Valley Bank & Trust, Louisville  
Branch  
511 South Boulder Road  
Louisville 80027  
303-666-0906

Valley Bank & Trust-Lyons Branch  
304 Second Avenue  
Lyons 80540  
303-823-6668

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

Valley Bank & Trust-Strasburg  
Branch  
56641 Colfax Avenue  
Strasburg 80136  
303-622-6598

# Directory

Valley Bank & Trust-Westminster  
Branch  
11145 Sheridan Blvd  
Westminster 80020  
303-460-7209

## Valley State Bank

204 South 4th  
Lamar 81052  
719-336-4381

Valley State Bank  
411 South Main Street  
Lamar 81052  
719-336-3232

Valley State Bank-Eads Branch  
1220 Main Street  
Eads 81036  
719-438-5331

## Vista Bank

1310 Garden of the Gods Road  
Colorado Springs 80907  
719-448-0707

Vista Bank-Downtown Office  
8 South Nevada Avenue  
Colorado Springs 80903  
719-448-0707

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## W

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## Weld County Bank

3635 23<sup>rd</sup> Avenue  
Evans 80620-1725  
970-506-1000

Weld County Bank-Platteville Office  
370 Justin Avenue  
Platteville 80651  
970-785-2000

Weld County Bank-West Greeley  
Office  
7251 West 20th Street, Building A  
Greeley 80634  
970-339-5600

## WestStar Bank

108 South Frontage Road West  
Vail 81657  
970-476-4600

Bank of Telluride-a WestStar Bank  
238 East Colorado Avenue  
Telluride 81435  
970-728-2000

WestStar Bank  
1500 East Oak Grove Road, 34  
Montrose 81401  
970-240-6000

WestStar Bank  
1640 Grand Avenue  
Norwood 81423  
970-327-4255

WestStar Bank-Aspen Office  
400 East Main Street, Suite 101  
Aspen 81611  
970-925-7323

WestStar Bank-Avon Office  
0015 Benchmark Road  
Avon 81620  
970-949-5995

WestStar Bank-Breckenridge Office  
130 Ski Hill Road, Suite 100  
Breckenridge 80424  
970-453-8300

WestStar Bank-Cedaredge Office  
105 South Grand Mesa Drive  
Cedaredge 81413  
970-856-3133

WestStar Bank-Delta Office  
488 Highway 92  
Delta 81416  
970-874-1442

WestStar Bank-Denver Broadway  
Branch  
2075 Broadway  
Denver 80205  
303-291-9021

WestStar Bank-Dillon Office  
704 East Anemone Trail  
Dillon 80435  
970-468-1300

WestStar Bank-Edwards Branch  
34353 Highway 6  
Suite C, Building 101  
Edwards 81632  
970-926-6130

WestStar Bank, Estes Park Office  
363 East Elkhorn Avenue  
Estes Park 80517  
970-586-4412

WestStar Bank-Frisco Office  
700 Main Street  
Frisco 80443  
970-668-8535

WestStar Bank-Glenwood Branch  
1620 Grand Avenue  
Glenwood Springs 81601  
970-945-7477

WestStar Bank-Glenwood Springs,  
Downtown Branch  
801 Grand Avenue  
Glenwood Springs 81601  
970-945-6586

WestStar Bank, Granby Office  
51 East Agate Avenue  
Granby 80446  
970-887-3361

WestStar Bank-Grand Junction  
Office  
2448 F Road  
Grand Junction 81505  
970-256-1200

WestStar Bank-Gypsum Branch  
210 Crestwood Drive  
Gypsum 81637  
970-524-6900

WestStar Bank-Seventeenth Street  
Office  
444 Seventeenth Street  
Denver 80202  
303-293-3333

WestStar Bank-Tech Center Office  
4600 South Ulster Street, Suite 800  
Denver 80237  
720-200-3333

WestStar Bank-Vail Village Branch  
302 Hanson Ranch Road  
Vail 81657  
970-476-2905

## Wray State Bank

363 West 2nd  
Wray 80758  
970-332-4111

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## Y

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## Young Americans Bank

3550 East First Avenue  
Denver 80206  
303-321-0156

# Directory

## INDUSTRIAL BANKS

### 5 Star Bank (a Colorado Industrial Bank)

455 Paine Street  
Building 1485  
Colorado Springs 80914  
719-574-2794

5 Star Bank (a Colorado Industrial Bank)-Bijou Branch  
3992 East Bijou Street  
Colorado Springs, CO 80906  
719-574-2794

## F

### First Financial Bank

12500 East Belford Avenue  
Mail Stop M18U  
Englewood 80112  
303-967-7442

## H

### Home Loan Industrial Bank

145 North 4th Street  
Grand Junction 81501  
970-242-3366

## T

### Trust Industrial Bank

717 17<sup>th</sup> Street, Suite 2600  
Denver 80202  
303-256-4703

## MONEY ORDER COMPANIES

## A

### ABC Money Transactions, Inc.

12019 Garden Grove Boulevard  
Suite 204  
Garden Grove, CA 92843  
714-590-8740

### ADP Payroll Services, Inc.

One ADP Boulevard  
Roseland, NJ 07068  
909-592-6411

### American Express Travel Related Services Company, Inc.

200 Vesey Street  
New York, NY 10285  
212-640-5100

### American Payment Systems, Inc.

One Hamden Center  
15 Sterling Drive  
Wallingford, CT 06492  
203-679-4502

### Associated Foreign Exchange, Inc.

16133 Ventura Boulevard, Suite 900  
Encino CA 91436  
818-386-2702

## C

### Comdata Network, Inc.

5301 Maryland Way  
Brentwood TN 37027  
615-370-7627

## D

### DolEx Dollar Express, Inc.

700 Highlander Boulevard, Suite 450  
Arlington, TX 76015  
817-548-4700

## E

### ENRAMEX, INC.

3545 West 38th Avenue  
Denver 80211  
303-291-6000

## G

### Giromex, Inc.

2635 Camino Del Rio South, Suite 309  
San Diego, CA 92108  
619-688-9800

## I

### Integrated Payment Systems Inc.

6200 South Quebec, Suite 240  
Greenwood Village 80111  
Englewood 80112  
720-332-5632

### Interpayment Services Limited

Travel Canada Limited  
Scotia Plaza  
100 Yonge Street, Floor 15  
Toronto, Ontario  
CANADA M5C 2W1  
416-981-2191

## M

### Maniflo Money Exchange, Inc.

1442 Highland Avenue  
National City, CA 91950  
619-474-1547

### MoneyGram Payment Systems, Inc.

7401 West Mansfield Avenue  
Lakewood 80228  
800-328-5676

## O

### Order Express, Inc.

3924 West 26th Street, Suite 114  
Chicago, IL 60623  
773-257-0026

### Orlandi Valuta

6200 South Quebec, Suite 240  
Greenwood Village 80111  
720-332-5632

## P

### Paychex, Inc.

911 Panorama Trail South  
Rochester, NY 14625  
716-385-6666

### PayPal, Inc.

2211 North First Street  
San Jose, CA 95131  
408-967-9100

### PRODIRA, Inc.

C. Allende, 109  
Zacatecas, ZC  
Mexico 98000  
877-232-8543

## R

### RIA Telecommunications, Inc.

13850 Cerritos Corporate Drive, Suite E  
Cerritos, CA 90703  
212-754-1750

# Directory

## S

**Servicio Uniteller, Inc.**  
218 Route 17 North, Suite 402  
Rochelle Park NJ 07662  
201-345-2046

**Sigue Corporation**

1518 San Fernando Road  
San Fernando CA 91340  
818-493-5138

## T

**Thomas Cook Travellers Cheques Ltd.**

Travelex Canada Limited  
Scotia Plaza  
100 Yonge Street, Floor 15  
Toronto ON M5C 2W1  
CANADA  
416-981-2191

**Travelers Express Company, Inc.**

1550 Utica Avenue South  
Minneapolis MN 55416  
952-591-3000

**Travelex Currency Services Inc.**

29 Broadway  
New York NY 10006  
416-981-2192

**Travelex, Inc.**

29 Broadway  
New York, NY 10006  
416-981-2191

**Travellers Cheque Associates Limited**

154 Edward Street  
Brighton Sussex BN2 2LH  
ENGLAND  
212-640-5100

## V

**Vigo Remittance Corp.**

10251 West Oakland Park Boulevard  
Sunrise, FL 33351  
800-777-8784

**Vina MoneyGram, Inc.**

670 S. Federal Boulevard, Suite B  
Denver 80219  
303-936-9292

## W

**Western Union Financial Services, Inc.**

6200 South Quebec, Suite 240  
Greenwood Village 80111  
720-332-5632

## TRUST COMPANIES

## C

**ComputerShare Trust Company, Inc.**

350 Indiana Street, Suite 800  
Golden 80401  
303-262-0600

## F

**First Trust Corporation**

717 17th Street  
Denver 80217  
303-293-2223

## I

**Investment Trust Company**

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

**Investors Independent Trust Company**

507 Canyon Boulevard  
Boulder 80302  
303-444-9060

## L

**Lincoln Trust Company**

6312 South Fiddlers Green Circle  
Suite 400E  
Englewood 80111  
303-771-1000

## M

**Members Trust Company of Colorado**

7600 East Orchard Road, Suite 430-N  
Greenwood Village 80111  
720-482-2501

## O

**Orchard Trust Company**

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

## P

**Poudre River Valley Trust Company**

318 Canyon Avenue, Suite 100  
Fort Collins 80524  
970-484-1029

## S

**Sentinel Trust Company**

410 17th Street, Suite 1175  
Denver 80202  
303-446-0841

## T

**Trust Company of America**

7103 S Revere Parkway  
Englewood 80112  
303-705-6000

