

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



**To The Honorable**

**BILL OWENS**

**The Governor of Colorado**

**For the Period From January 1, 2004  
Through December 31, 2004**



# Colorado State Banking Board

## **William A. Mitchell, Jr., Banking Board Chairman**

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

## **Brent D. Anderson**

Appointed July 7, 2004-Term Expiring July 1, 2007

## **Adam P. Coyle**

Appointed October 25, 2002-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

## **Dennis F. Reece**

Appointed July 7, 2004-Term Expiring July 1, 2008

## **Mary S. Reisher**

Appointed December 30, 1997-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

## **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**

**Stephen G. Smith**  
**Assistant Attorney General**



# STATE OF COLORADO

## Department of Regulatory Agencies

Tambor Williams  
Executive Director



## DIVISION OF BANKING

Richard Fulkerson  
State Bank Commissioner

Bill Owens  
Governor

May 31, 2005

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

Dear Governor Owens:

I am honored to submit the 2004 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 stabilized for state chartered Colorado banks during 2004, but for most of the year continued to lag behind the national averages. The moderate earnings performance was primarily attributable to a continued reduction in net interest margin. Fee income, which is not a significant revenue source for the majority of Colorado state chartered banks compared to national averages, was not sufficient to offset the reduction in interest income. Despite the slight reduction in average return on equity, aggregate net income for state chartered banks increased by 9.5 percent. Asset quality remained strong, with the ratio of nonperforming assets to total assets improving to a low of 0.51 percent as of December 31, 2004, compared to 0.65 for the previous year end. Aggregate capital for state chartered banks and industrial banks increased by over \$300 million for the year, and equity capital as a percentage of assets improved to 9.6 percent as of December 31, 2004.

Total deposits held by state chartered commercial banks increased 11.2 percent to \$19,200,060,000; and total assets increased to \$22,650,536,000 as of December 31, 2004. Total assets and deposits held by the four state chartered industrial banks remained largely unchanged from 2003 levels. Trust assets held by Colorado trust companies increased over \$5 billion during 2004 to \$46,235,033,000. Aggregate trust company earnings increased 13.3 percent to \$23,579,000.

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

## **EDP Auditor II**

Paul Ehizuelen

## **Senior Financial Institution Examiners**

Antoinette Clair

Richard Dobos

Marsha Massey

John Pray

Lisa Shoup

Robert L. Smith

Karen Stewart

## **Financial Institution Examiners**

David Avery

Linda Behm

Stephen Breadon

Anna Bush

Lena Dong

Eldon Ice

Colleen Knoll

Ernie Leos

Jywanza Robinson

Debra Russell

Susie Sidney

## **Manager of Applications and Complaints**

Duane Risse

## **Office Manager I**

Sheryn Greene

## **Program Assistant II**

Cassandra Radcliffe

## **Administrative Assistant III**

Vivian Mooren

Dorisann Wiltsie

## **Administrative Assistant II**

Patience Chaney

Peter Walker





# Colorado Division of Banking

## Ninety-Fifth 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 nine-member Colorado State Banking Board (Banking Board) is the policy and rulemaking authority for the Division. The Banking Board consists of five members who are executive officers of commercial 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. At least two of the commercial bank members must be from institutions with less than \$150 million in total assets. The Banking Board conducts monthly meetings that are open to the public, and the public is encouraged to attend.

The State Bank Commissioner is the administrative head of the Division, responsible for the day-to-day operation of the Division, including personnel matters, records, reports, systems, and procedures. The Commissioner is also responsible for all examination and enforcement functions of the Division, subject to the policy-making and 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, 2004, the Division had 38.5 authorized positions, 29 of which were in the Financial Credit Examiner (FCE) category. Of the 29 FCE classifications, 23 are classified as field examiners, 4 are Caseload Managers, one manages applications and complaints, and one is Director of Examinations. The Division also employs one information technology (IT) auditor 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, 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

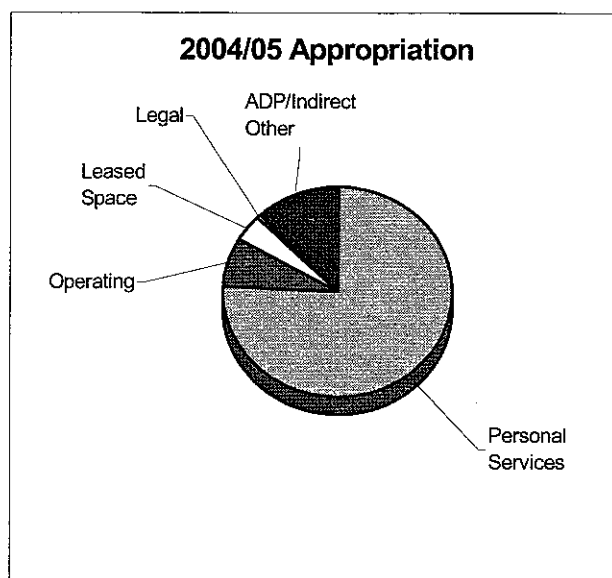
addition, CSBS accreditation is one factor used by federal regulatory agencies in determining the acceptability of state examinations pursuant to interagency agreements and alternating state/federal examinations.

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 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 have been implemented. Legislative recommendations were included in the Division's sunset bills (see below) and enacted during 2004.

As proscribed by statute, the Department of Regulatory agencies performs Sunset reviews of the functions of the Division and Banking Board with respect to regulatory programs. The results of the review and recommendations are provided to the Colorado General Assembly. If the General Assembly does not pass legislation extending such regulation, the program is repealed by operation of law. The Money Order Act and the Division were set to 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. Continuation of the Division and the Money Transmitters Act, as well as legislative changes recommended in the audit, were included in House Bills 04-1110, 1111, and 1112, which were passed during the 2004 General Assembly and signed by the Governor.

### 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 2004-2005 fiscal year is \$3,628,000. The assessment rates and fee structure are reviewed and approved by the Banking Board annually. Institution assessments are the primary funding source. The assessment consists of a base amount plus a sliding scale percentage of assets over an established level. The calculation formula is based on projected funding needs less application and examination fees. A breakdown of the Division's budget as well as trend information for revenues, assessment base, and the cash fund balance are depicted in the following charts.

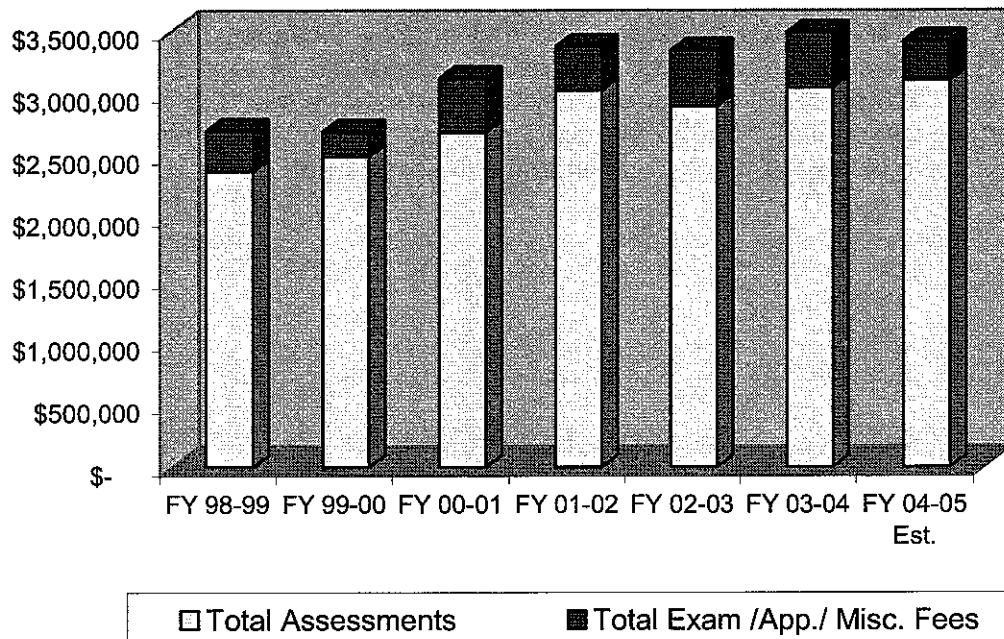


#### 2004/2005 Appropriation

Personal Services	\$ 2,753,238	76%
Operating	\$ 270,547	7%
Leased Space	\$ 148,054	4%
Legal	\$ 18,207	1%
ADP/Indirect Other	\$ 437,956	12%
Total	\$ 3,628,002	100%

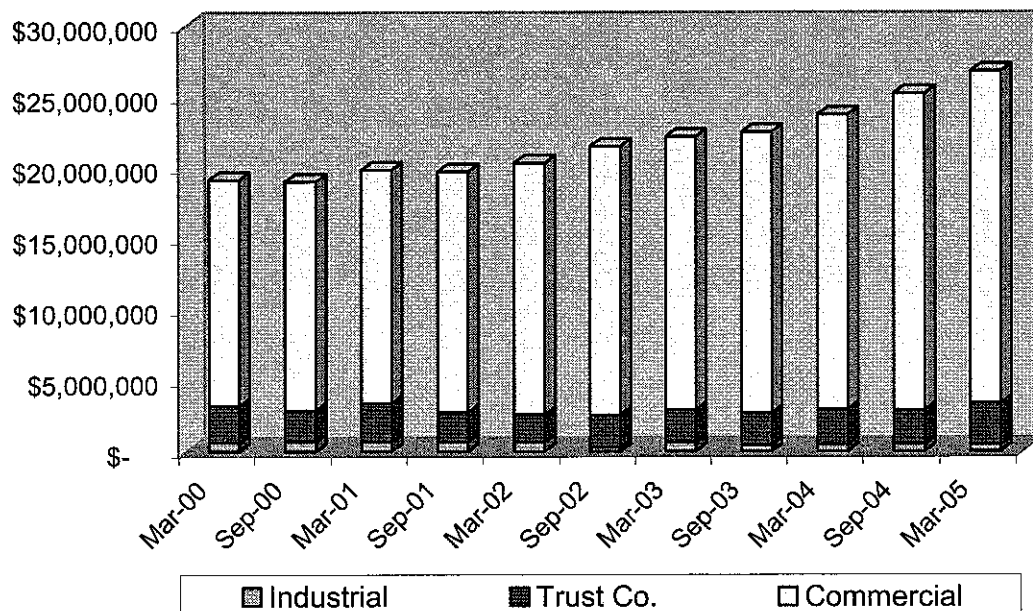
## Division Overview

### Total Revenue



### Assessment Base

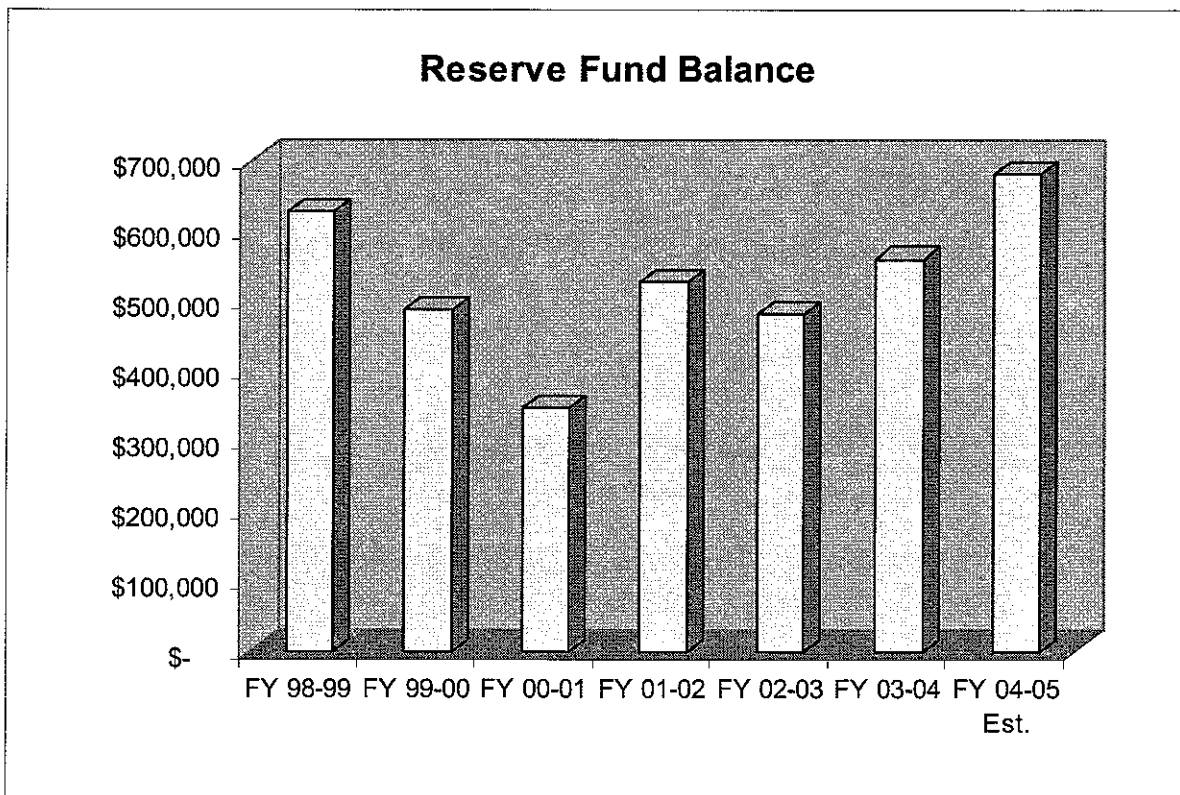
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## Division Overview

### 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. The Division internally targets a cash fund level of 10 percent to avoid inadvertently exceeding the cap; however, due to an unanticipated level of personnel vacancy savings, it is estimated that the Division's cash fund balance as of June 30, 2005, will be at 20.6 percent, or approximately \$135,540 above the 16.5 percent cap. The June 2005 assessment (for the period July 1, 2005 through December 31, 2005) will be reduced accordingly to bring the balance back down below the cap and closer to the internal target.



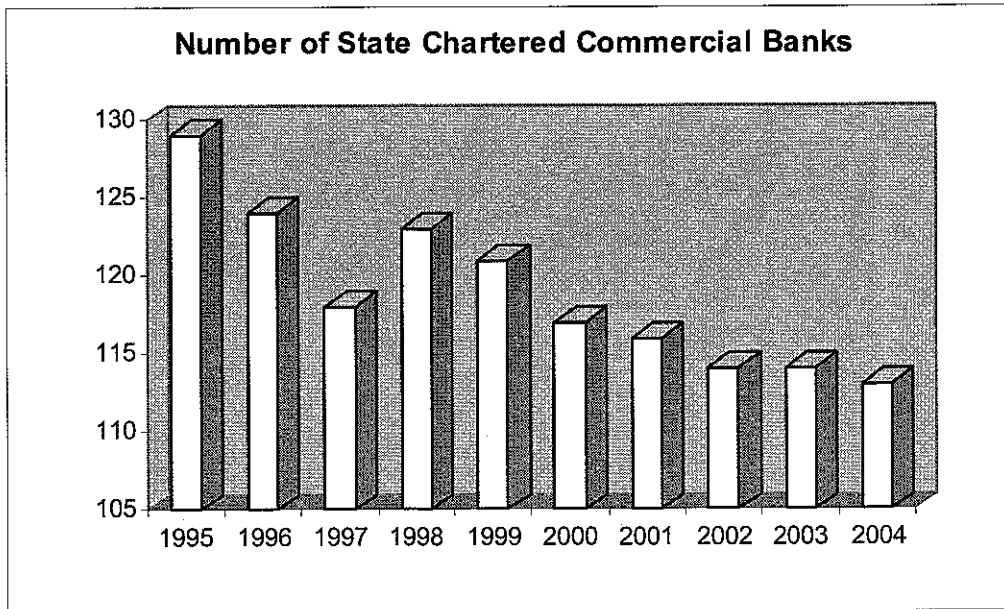
## Industry Condition

Narrow net interest margins continued to constrain earnings during 2004. Aggregate return on equity and return on assets for state chartered commercial banks, industrial banks, and FDIC insured trust companies were 13.82 percent and 1.31 percent, respectively. These ratios trailed the national averages, primarily due to a lower level of non-interest income generated by Colorado banks, compared to the national levels. Total assets and equity capital increased during 2004, while the level of nonperforming assets continued to decline. Improving asset quality ratios and a strong capital position continued to equate to a very healthy banking industry, despite the moderate earnings trend.

The state charter continues to be a viable option in Colorado with ongoing new charter activity and renewed interest in charter conversions. Four new state chartered banks opened for business during 2004, one national bank converted to a state charter in December, and a second national bank submitted an application for conversion in the first quarter of 2005. The number of new charters and conversion activity continued to largely offset the effect of mergers and consolidations. There were 127 state-chartered commercial banks, industrial banks, and trust companies as of December 31, 2004, compared to 128 as of year end 2003. Continued aggregate asset growth and a slight reduction in the number of institutions resulted in a 13.5 percent increase in the average asset size of state chartered banks to \$200 million.

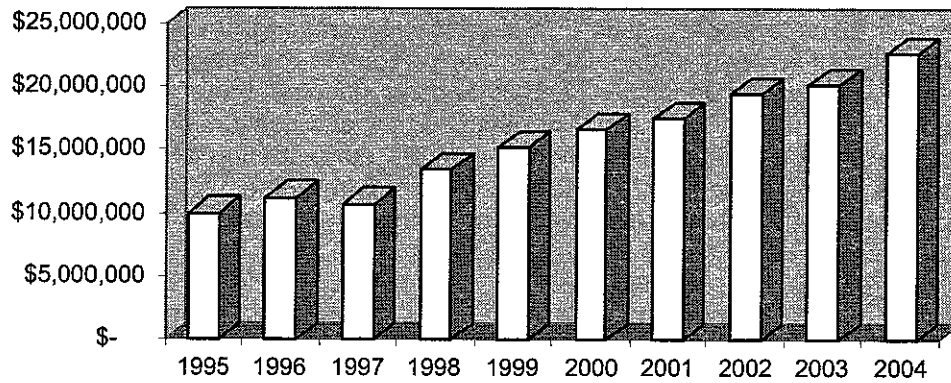
### Commercial Banks

Assets held by state chartered banks increased 12.5 percent to \$22,650,536,000 as of December 31, 2004. The asset growth was supported by a 17.2 increase in equity capital of \$303,376,000. Although the earnings ratios declined during the year, aggregate net income on the larger asset base increased \$25,534,000 to \$293,803,000. 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, 2004.

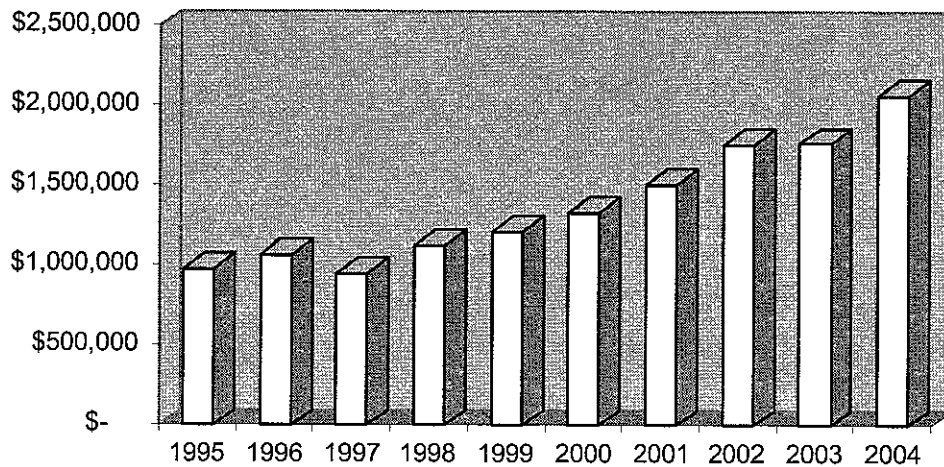


## Industry Condition

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



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



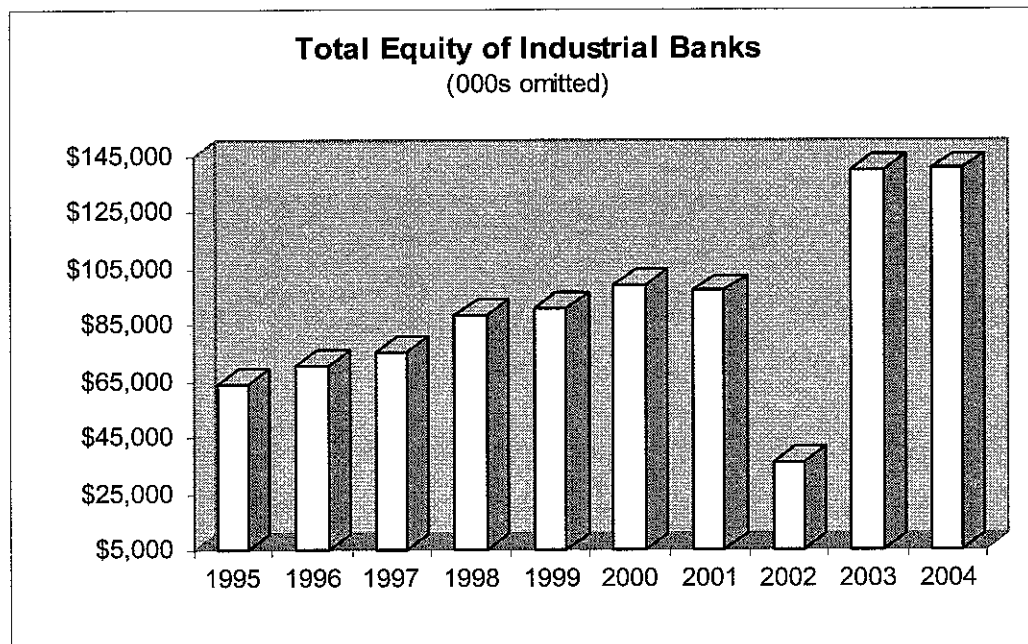
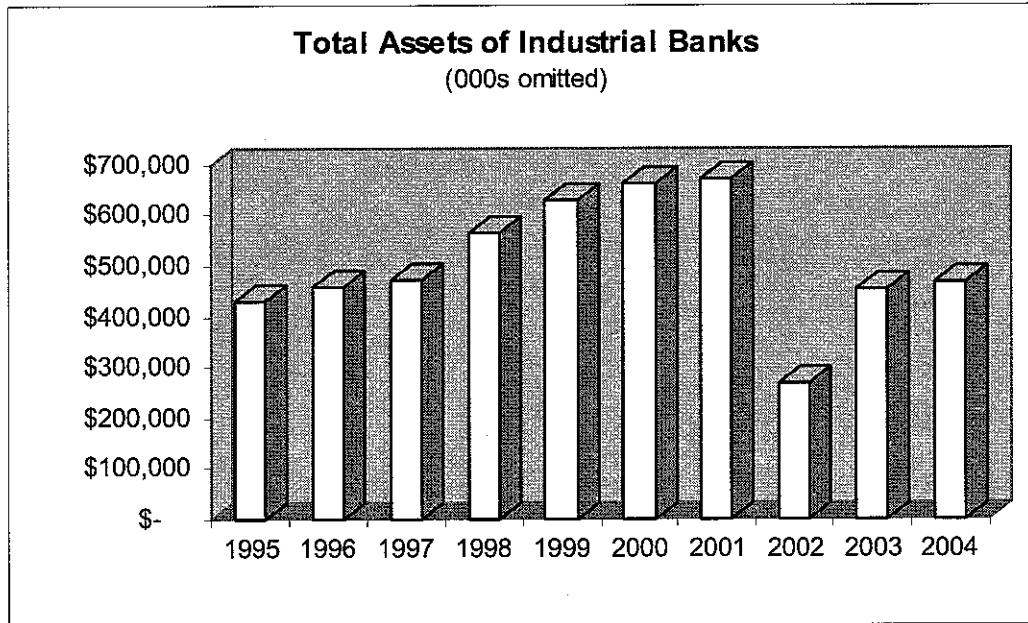


## Industry Condition

### Industrial Banks

Industrial banks are differentiated from commercial banks by the types of checking products that can be offered and 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, 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 requires industrial banks to protect depositors through retention of FDIC deposit insurance.

Total assets and deposits held by the four state chartered industrial banks increased only slightly during 2004.

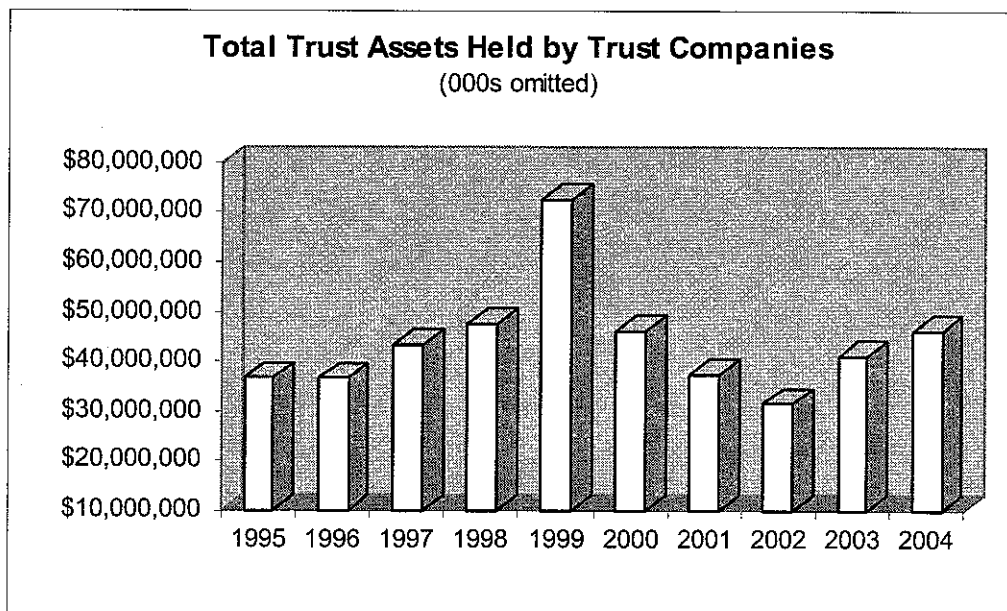
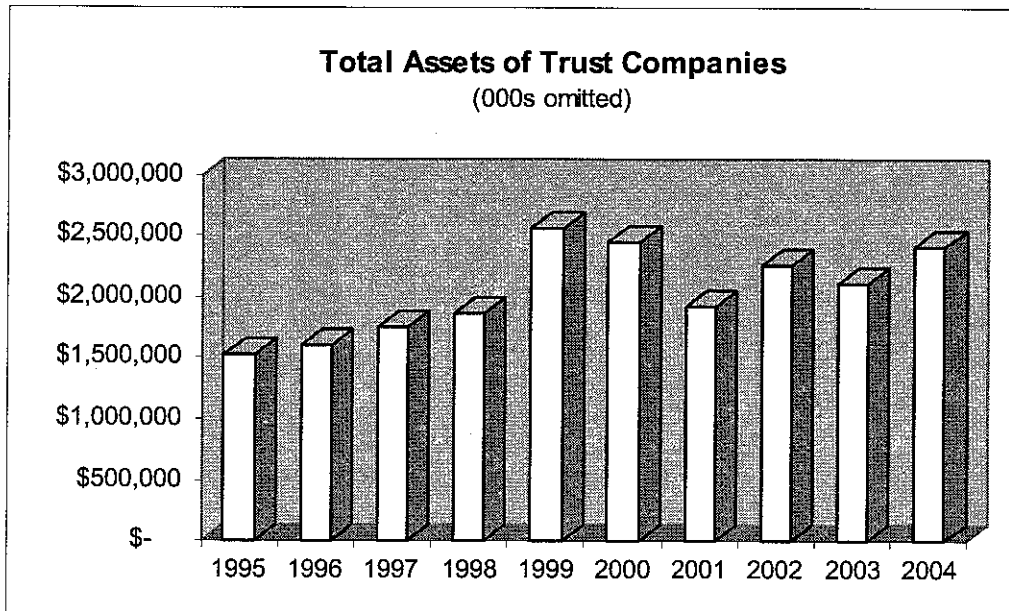


## Industry Condition

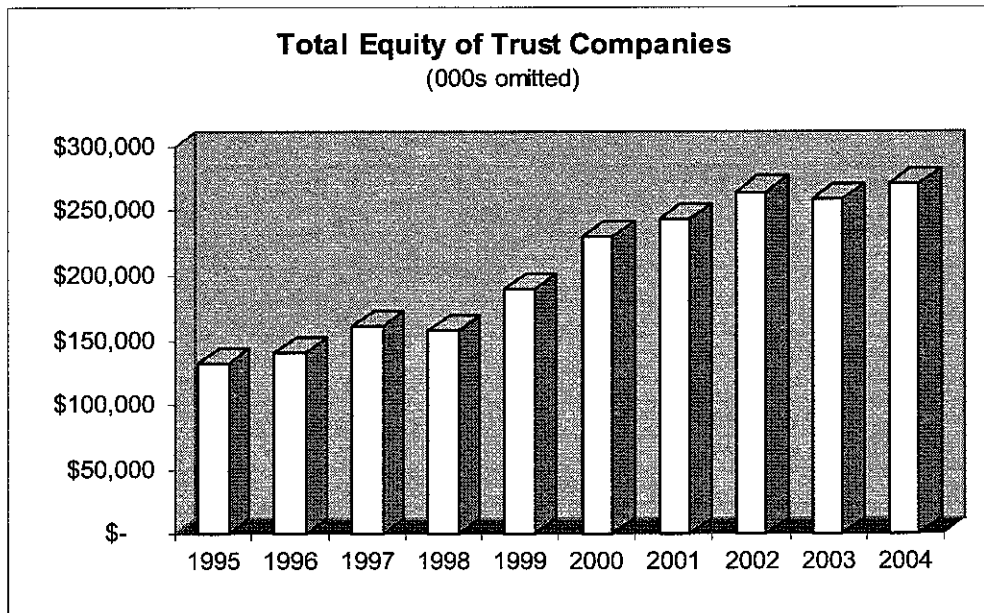
### Trust Companies

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. As of December 31, 2004, there were three depository trust companies and seven non-depository trust companies in Colorado.

Corporate trust company assets increased by 13.8 percent during the year to \$2,406,902,000. Total trust assets increased by 12.9 percent during 2004.



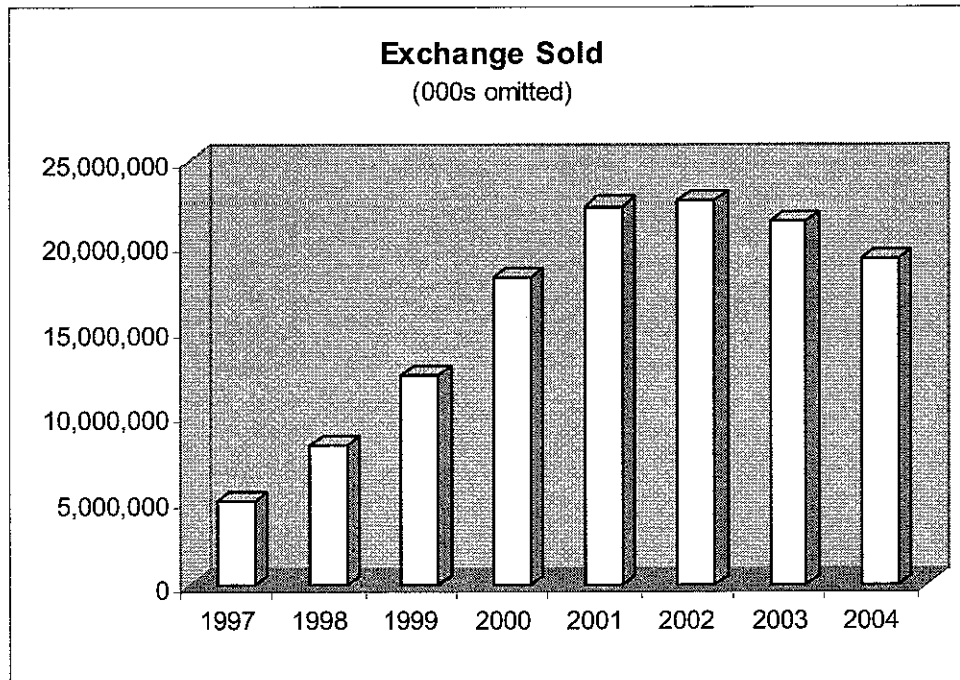
## Industry Condition



### Money Order Companies

As of December 31, 2004, there were 28 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.

The total dollar amount of money transmitted, and exchange sold or issued in Colorado during 2004 by Colorado licensed money transmitters, was \$19.1 billion, a 10.2 percent decline from 2003. As reflected in the chart below, the amount of exchange sold in Colorado has declined over the last two years. This drop off is primarily due to a reduction in the volume of paper based products, such as travelers checks and money orders, as consumers have come to rely more heavily on credit, debit, and stored value cards.



# Commercial Bank – Comparative Abstract

(000s Omitted)

<b>ASSETS</b>	113 Banks 12/31/04	Percent to Total	114 Banks 12/31/03	Increase (Decrease)	Percent Change
Cash and Balances Due From Depository Institutions	1,012,982	4.47%	1,045,932	(32,950)	(3.15%)
<b>Securities</b>	6,953,545	30.70%	6,448,570	504,975	7.83%
- Held to Maturity	1,431,475	6.32%	1,205,127	226,348	18.78%
- Available for Sale	5,522,070	24.38%	5,243,443	278,627	5.31%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	631,566	2.79%	593,656	37,910	6.39%
Loans and Leases, Net of Unearned Income	12,980,488	57.31%	11,171,872	1,808,616	16.19%
Less: Allowance for Loan and Lease Losses	152,777	0.67%	138,333	14,444	10.44%
Loans and Leases, Net	12,827,711	56.63%	11,033,539	1,794,172	16.26%
Premises and Fixed Assets	578,484	2.55%	528,782	49,702	9.40%
Other Real Estate Owned	39,896	0.18%	43,910	(4,014)	(9.14%)
Investments in Unconsolidated Subsidiaries	3,827	0.02%	4,365	(538)	(12.33%)
Acceptances	618	0.00%	1,033	(415)	(40.17%)
Intangible Assets	220,913	0.98%	111,559	109,354	98.02%
Other Assets	380,994	1.68%	325,317	55,677	17.11%
<b>Total Assets</b>	<b>22,650,536</b>	<b>100.00%</b>	<b>20,136,663</b>	<b>2,513,873</b>	<b>12.48%</b>

## LIABILITIES

<b>Deposits:</b>	19,200,060	84.77%	17,267,327	1,932,733	11.19%
Noninterest Bearing	4,081,879	18.02%	3,495,738	586,141	16.77%
Interest Bearing	15,118,181	66.75%	13,771,589	1,346,592	9.78%
Federal Funds Purchased/Securities Sold	656,112	2.90%	342,064	314,048	91.81%
Other Borrowed Money	578,548	2.55%	631,101	(52,553)	(8.33%)
Banks Liability on Acceptances	618	0.00%	1,033	(415)	(40.17%)
Other Liabilities	143,303	0.63%	129,379	13,924	10.76%
<b>Total Liabilities</b>	<b>20,578,641</b>	<b>90.85%</b>	<b>18,370,904</b>	<b>2,207,737</b>	<b>12.02%</b>
Minority interest in consolidated subsidiaries	4,001	0.02%	1,241	2,760	222.40%

## EQUITY CAPITAL

Perpetual Preferred Stock	470	-0-	470	-0-	-0-
Common Stock	158,212	0.70%	145,643	12,569	8.63%
Surplus	826,283	3.65%	646,730	179,553	27.76%
Undivided Profits/Capital Reserves	1,031,086	4.55%	911,477	119,609	13.12%
Accumulated other income	51,843	0.23%	60,198	(8,355)	(13.88%)
<b>Total Equity Capital</b>	<b>2,067,894</b>	<b>9.13%</b>	<b>1,764,518</b>	<b>303,376</b>	<b>17.19%</b>

<b>Total Liabilities and Equity Capital</b>	<b>22,650,536</b>	<b>100.00%</b>	<b>20,136,663</b>	<b>2,513,873</b>	<b>12.48%</b>
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# Commercial Bank – Income Statement

(000s Omitted)

Interest Income:		
Interest and fees on loans	792,149	
Income from lease financing receivables	1,380	
Interest income on balance due from depository institution	2,554	
Interest and dividend income on securities	288,018	
Interest income of federal funds sold and securities purchased under agreement to resell	7,278	
Other Interest Income	3,721	
Total Interest Income	1,095,100	
Interest Expense:		
Interest on deposits	203,346	
Interest on federal funds purchased and securities sold under agreements to repurchase	8,344	
Interest on trading liabilities and other borrowed money	21,581	
Interest on subordinated notes and debentures	0	
Total Interest Expense	233,271	
Net Interest Income		861,829
Provision for Loan Losses		37,179
Noninterest Income:		
Income from fiduciary activities	5,359	
Service charges on deposit accounts	109,336	
Trading Revenue	0	
Investment banking, advisory, brokerage, and underwriting fees and commissions	1,641	
Venture capital revenue	0	
Net servicing fees	1,446	
Net securitization income	0	
Insurance commission and fees	1,092	
Net gains (losses) on sales of loans and leases	14,385	
Net gains (losses) on sales of other real estate owned	(968)	
Net gains (losses) on sales of other assets (excluding securities)	2,799	
Other Noninterest Income	94,628	
Total Noninterest Income		229,718
Gain (Loss) on Securities not Held in Trading Accounts		2,436
Noninterest Expense:		
Salaries	350,323	
Expenses of premises and fixed assets	89,586	
Amortization expense of intangible assets (including goodwill)	2,022	
Other noninterest expense	218,084	
Total Noninterest Expense		660,015
Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments	396,789	
Applicable Income Taxes	102,963	
Income (Loss) before extraordinary items and other adjustments	293,826	
Extraordinary Items and Other Adjustments, Net of Income Taxes	(23)	
Net Income		293,803
Return on Average Assets		1.35%

# Commercial Bank - Detail

(000s Omitted)

City	Institution Name	Cash&Due from Banks	Total Securities	Total Loans	Loan Loss Reserve	Fixed Assets	Total Assets	Total Deposits	Total Liabilities	Total Equity Capital	ROAA
ALAMOSA	Alamosa State Bank	\$6,083	\$15,737	\$75,303	\$929	\$3,354	\$106,576	\$97,079	\$97,430	\$9,146	1.73
ALAMOSA	First Southwest Bank	\$5,828	\$5,974	\$134,317	\$1,139	\$3,518	\$154,357	\$132,614	\$132,852	\$21,505	0.3
ARVADA	FirstBank of Arvada	\$6,260	\$186,800	\$48,994	\$451	\$4,740	\$251,929	\$226,567	\$234,302	\$17,627	1.97
AULT	Farmers Bank	\$1,895	\$4,399	\$74,964	\$512	\$1,248	\$86,655	\$72,310	\$76,368	\$10,287	2.53
AURORA	Citywide Banks	\$39,222	\$132,464	\$533,614	\$4,916	\$9,051	\$729,730	\$603,074	\$673,411	\$56,291	1.77
AURORA	Commerce Bank	\$3,290	\$23,344	\$63,107	\$591	\$815	\$80,896	\$73,698	\$82,317	\$8,579	2.12
AURORA	Colonial Bank	\$5,675	\$51,632	\$111,581	\$1,184	\$7,369	\$177,556	\$161,153	\$164,263	\$13,293	1.96
AURORA	FirstBank of Aurora	\$7,801	\$249,928	\$56,977	\$551	\$10,868	\$336,972	\$301,592	\$314,761	\$22,211	1.99
AVON	FirstBank of Avon	\$10,748	\$137,352	\$140,570	\$1,238	\$6,708	\$298,477	\$266,736	\$277,276	\$21,201	1.87
BAYFIELD	Pine River Valley Bank	\$2,383	\$31,683	\$61,704	\$579	\$3,326	\$101,481	\$94,027	\$94,430	\$7,051	1.26
BOULDER	FirstBank of Boulder	\$6,633	\$295,400	\$95,178	\$546	\$2,703	\$413,315	\$379,653	\$385,030	\$28,285	1.99
BOULDER	Flatirons Bank	\$1,664	\$5,925	\$29,904	\$632	\$151	\$43,563	\$34,618	\$34,869	\$8,694	2.08
BRECKENRIDGE	FirstBank of Breckenridge	\$3,805	\$55,043	\$59,110	\$635	\$1,684	\$120,290	\$94,119	\$111,999	\$8,291	1.93
BRIGHTON	Valley Bank and Trust	\$11,643	\$54,004	\$157,144	\$2,040	\$12,277	\$242,273	\$220,472	\$221,394	\$20,879	1.47
BRUSH	The Farmers State Bank of Brush	\$2,185	\$15,125	\$15,620	\$221	\$139	\$34,416	\$29,563	\$27,776	\$4,769	0.89
BUENA VISTA	Collegiate Peaks Bank	\$6,326	\$17,369	\$51,383	\$650	\$1,865	\$78,201	\$65,668	\$69,927	\$8,274	1.38
BURLINGTON	The Bank of Burlington	\$3,720	\$26,524	\$8,236	\$138	\$296	\$39,307	\$36,055	\$36,126	\$3,181	1.31
CALHAN	Farmers State Bank of Calhan	\$3,796	\$24,885	\$80,940	\$1,751	\$4,064	\$129,078	\$99,909	\$115,659	\$13,419	1
CASTLE ROCK	FirstBank of Douglas County	\$6,001	\$220,110	\$51,136	\$293	\$3,938	\$288,121	\$234,079	\$265,020	\$23,101	1.9
CASTLE ROCK	BankWest	\$4,314	\$5,454	\$69,928	\$898	\$2,485	\$85,017	\$73,617	\$75,342	\$9,675	-1.1
CASTLE ROCK	Castle Rock Bank	\$3,296	\$10,055	\$78,260	\$1,042	\$4,014	\$98,112	\$83,876	\$90,944	\$7,168	1.18
CHEYENNE WELLS	The Eastern Colorado Bank	\$5,217	\$19,010	\$96,613	\$1,463	\$2,360	\$125,257	\$87,135	\$113,943	\$11,314	1.38
COLORADO SPRINGS	The Citadel Bank	\$35,239	\$2,008	\$25,125	\$269	\$2,483	\$65,447	\$60,254	\$61,054	\$4,393	0.65
COLORADO SPRINGS	The Bank at Broadmoor	\$5,475	\$28,264	\$63,381	\$443	\$5,364	\$111,015	\$101,070	\$101,328	\$9,687	1.38
COLORADO SPRINGS	Cheyenne Mountain Bank	\$2,018	\$14,404	\$27,689	\$308	\$268	\$47,611	\$42,955	\$43,082	\$4,529	0.14
COLORADO SPRINGS	FirstBank of Colorado Springs	\$3,064	\$84,529	\$26,095	\$204	\$5,298	\$119,854	\$107,526	\$111,924	\$7,730	0.59
COLORADO SPRINGS	FirstBank of El Paso County	\$2,582	\$57,146	\$20,444	\$149	\$8,316	\$89,083	\$75,287	\$82,389	\$6,694	0.96
CORTEZ	The Citizens State Bank of Cortez	\$3,156	\$18,333	\$51,198	\$778	\$1,676	\$77,497	\$61,995	\$71,812	\$5,685	0.94
DENVER	Mountain States Bank	\$11,495	\$128,959	\$129,356	\$3,161	\$2,866	\$282,500	\$242,830	\$244,522	\$37,978	1.26
DENVER	Bank of Denver	\$17,310	\$30,612	\$113,612	\$1,250	\$3,388	\$166,797	\$144,532	\$149,991	\$16,806	0.93
DENVER	Guaranty Bank and Trust Company	\$102,183	\$77,594	\$836,566	\$13,419	\$19,557	\$1,063,497	\$973,041	\$975,441	\$88,056	0.73
DENVER	Bankers' Bank of the West	\$149,721	\$6,523	\$183,556	\$2,324	\$134	\$412,752	\$174,211	\$366,787	\$25,965	0.88
DENVER	FirstBank of Cherry Creek	\$10,303	\$211,870	\$77,261	\$756	\$12,850	\$319,450	\$279,727	\$299,217	\$20,233	1.54
DENVER	Young Americans Bank	\$271	\$12,696	\$137	\$13	\$6	\$14,252	\$13,133	\$13,183	\$1,069	-3.26
DENVER	FirstBank of Denver	\$7,564	\$165,326	\$111,834	\$1,224	\$3,404	\$291,464	\$247,634	\$273,659	\$17,805	1.92
DENVER	Premier Bank	\$3,807	\$14,692	\$93,008	\$1,019	\$1,200	\$131,688	\$102,755	\$120,212	\$11,456	1.11
DENVER	Steele Street State Bank	\$1,568	\$13,537	\$39,553	\$497	\$271	\$63,129	\$54,306	\$54,344	\$7,785	-0.25
DENVER	First Western Trust Bank	\$754	\$26,053	\$19,225	\$75	\$488	\$59,451	\$52,846	\$53,075	\$6,376	-14.87
DOLORES	The Dolores State Bank	\$1,727	\$35,036	\$45,672	\$903	\$1,105	\$84,600	\$75,504	\$75,540	\$9,060	1.14
DURANGO	The Bank of Durango	\$1,068	\$599	\$36,158	\$459	\$1,476	\$47,009	\$42,409	\$43,923	\$3,086	-0.49
DURANGO	Bank of the San Juans	\$3,625	\$6,530	\$76,172	\$657	\$3,895	\$105,046	\$96,034	\$97,350	\$7,696	1.08
EDWARDS	Millennium Bank	\$2,465	\$17,024	\$26,902	\$194	\$1,641	\$48,373	\$40,426	\$44,735	\$3,638	-0.28
ENGLEWOOD	Centennial Bank	\$6,959	\$3,295	\$3,287	\$42	\$741	\$61,060	\$57,109	\$57,261	\$3,799	0.82
ENGLEWOOD	First United Bank	\$5,437	\$213	\$133,750	\$1,439	\$18,244	\$159,779	\$134,439	\$140,749	\$19,030	1.22
EVANS	Bank of Choice	\$8,177	\$16,623	\$233,073	\$2,178	\$11,507	\$298,074	\$261,711	\$270,169	\$27,905	0.93
EVERGREEN	FirstBank of Evergreen	\$2,436	\$70,070	\$20,981	\$214	\$3,436	\$97,364	\$86,076	\$90,346	\$7,018	1.6
FLAGLER	High Plains Bank	\$1,758	\$6,574	\$59,734	\$706	\$1,182	\$71,432	\$60,029	\$65,029	\$6,403	0.99
FLORENCE	Rocky Mountain Bank & Trust Florence	\$1,947	\$40,331	\$39,435	\$843	\$3,769	\$89,633	\$69,452	\$82,316	\$7,315	1.34
FORT COLLINS	Centennial Bank of the West	\$24,018	\$29,012	\$695,326	\$7,717	\$9,701	\$773,790	\$547,226	\$600,346	\$173,444	1.32
FORT COLLINS	Bank of Colorado	\$34,481	\$211,772	\$895,159	\$14,587	\$31,393	\$1,219,950	\$1,029,652	\$1,104,603	\$115,347	1.39
FORT COLLINS	FirstBank of Northern Colorado	\$4,662	\$59,479	\$96,225	\$846	\$9,660	\$181,147	\$144,521	\$169,070	\$12,077	1.45
FORT MORGAN	Morgan	\$3,982	\$66,329	\$63,280	\$1,332	\$362	\$139,277	\$118,194	\$118,993	\$20,284	2.04
FORT MORGAN	Fort Morgan State Bank	\$1,283	\$4,901	\$26,453	\$463	\$387	\$34,440	\$28,570	\$31,497	\$2,943	2.02
FWLER	The Fowler State Bank	\$1,652	\$23,979	\$21,900	\$770	\$18	\$47,863	\$41,478	\$41,853	\$6,010	0.83
GLENWOOD SPRINGS	Alpine Bank	\$50,424	\$102,004	\$1,073,774	\$8,758	\$47,078	\$1,327,274	\$1,161,456	\$1,204,076	\$121,867	1.61
GRAND JUNCTION	Timberline Bank	\$650	\$0	\$9,430	\$80	\$142	\$12,254	\$7,539	\$7,583	\$4,671	-32.06
GREELEY	Union Colony Bank	\$19,045	\$71,878	\$340,751	\$5,421	\$11,654	\$462,817	\$387,939	\$413,555	\$49,262	0.56
GREELEY	FirstBank of Greeley	\$1,564	\$20,366	\$19,836	\$188	\$3,034	\$44,978	\$32,342	\$41,345	\$3,633	0.95
GREELEY	Cache Bank and Trust	\$1,810	\$22,457	\$80,600	\$898	\$5,185	\$110,800	\$92,910	\$101,270	\$9,530	0.36
GREELEY	New Frontier Bank	\$6,113	\$27,324	\$423,549	\$4,219	\$2,890	\$520,329	\$418,457	\$473,684	\$46,645	1.2
GREELEY	New West Bank	\$1,150	\$5,965	\$42,578	\$445	\$1,281	\$57,526	\$51,972	\$52,285	\$5,241	0.08
GREENWOOD VILLAGE	Community Banks of Colorado	\$29,388	\$19,077	\$781,534	\$3,892	\$16,894	\$899,178	\$727,554	\$815,362	\$83,816	1.14
GREENWOOD VILLAGE	FirstBank of Tech Center	\$14,422	\$265,315	\$86,820	\$1,002	\$10,614	\$381,931	\$349,812	\$355,412	\$26,519	1.97
GREENWOOD VILLAGE	First American State Bank	\$3,934	\$67,691	\$73,144	\$734	\$414	\$154,730	\$146,267	\$146,629	\$8,101	1.09
GUNNISON	Company	\$2,985	\$0	\$46,547	\$728	\$2,455	\$52,751	\$46,371	\$48,424	\$4,327	1.13
HOTCHKISS	The First State Bank of Hotchkiss	\$1,982	\$7,681	\$37,341	\$480	\$598	\$50,900	\$43,887	\$44,432	\$6,468	1.5
IDAHO SPRINGS	First State Bank	\$2,807	\$504	\$22,306	\$346	\$222	\$29,315	\$25,601	\$25,671	\$3,644	0.62
KIT CARSON	Kit Carson State Bank	\$2,164	\$12,494	\$30,891	\$598	\$529	\$48,781	\$43,113	\$43,415	\$5,366	1
LA JUNTA	of La Junta	\$2,127	\$30,539	\$25,408	\$811	\$2,060	\$61,045	\$51,915	\$54,848	\$6,197	0.93
LA JUNTA	The State Bank - La Junta	\$2,967	\$11,678	\$35,773	\$346	\$1,855	\$54,471	\$44,329	\$48,323	\$6,148	0.99
LAKEWOOD	FirstBank of Colorado	\$59,676	\$485,401	\$201,357	\$2,720	\$10,422	\$799,057	\$728,255	\$739,080	\$59,977	1.72

# 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	FirstBank of Lakewood	\$4,212	\$204,289	\$44,445	\$504	\$8,276	\$261,050	\$248,045	\$261,771	\$19,279	2.05
LAKEWOOD	Front Range Bank	\$803	\$16,459	\$57,126	\$600	\$4,972	\$85,274	\$74,589	\$78,214	\$7,060	0.88
LAMAR	Colorado East Bank & Trust	\$11,981	\$78,763	\$161,124	\$2,060	\$11,776	\$277,419	\$211,130	\$254,162	\$23,257	0.77
LAMAR	Valley State Bank	\$3,284	\$22,696	\$75,438	\$2,023	\$105	\$103,389	\$80,828	\$91,760	\$11,629	1.19
LEADVILLE	First Mountain Bank	\$8,883	\$0	\$12,694	\$213	\$406	\$22,384	\$15,579	\$20,870	\$1,514	1.62
LITTLETON	FirstBank of South Jeffco	\$9,733	\$384,185	\$98,537	\$856	\$7,919	\$510,493	\$438,138	\$478,682	\$31,811	2.03
LITTLETON	FirstBank of Littleton	\$7,569	\$221,643	\$73,730	\$736	\$8,858	\$319,693	\$293,255	\$298,121	\$21,572	1.61
LITTLETON	FirstBank	\$6,512	\$173,784	\$53,513	\$557	\$4,372	\$241,154	\$213,987	\$224,264	\$16,890	1.96
LITTLETON	FirstBank of Arapahoe County	\$6,250	\$223,977	\$65,063	\$649	\$3,861	\$301,449	\$263,131	\$281,188	\$20,261	1.95
LONGMONT	FirstBank of Longmont	\$7,917	\$175,023	\$66,960	\$675	\$5,982	\$284,943	\$261,487	\$265,540	\$19,403	1.76
LOUISVILLE	FirstTier Bank	\$959	\$0	\$48,082	\$601	\$4,004	\$55,251	\$48,382	\$48,478	\$6,773	-0.34
LOUISVILLE	Heritage Bank	\$14,298	\$80,671	\$290,039	\$3,553	\$10,922	\$419,238	\$344,255	\$386,967	\$32,271	0.51
LOVELAND	Home State Bank	\$9,965	\$78,957	\$298,765	\$4,294	\$11,651	\$401,654	\$342,977	\$365,213	\$36,441	1.18
LOVELAND	Advantage Bank	\$3,896	\$3,277	\$186,806	\$1,905	\$5,576	\$203,979	\$177,623	\$184,205	\$19,774	0.93
MANCOS	Mancos Valley Bank	\$759	\$9,627	\$26,010	\$528	\$644	\$39,500	\$36,455	\$36,660	\$2,840	1.34
MCCLAIVE	McClave State Bank	\$585	\$2,937	\$11,634	\$354	\$647	\$16,487	\$14,763	\$14,853	\$1,634	0.58
MONTROSE	MontroseBank	\$5,466	\$6,518	\$99,313	\$765	\$4,228	\$119,629	\$109,055	\$109,223	\$10,406	2.85
MONUMENT	Integrity Bank & Trust	\$635	\$999	\$19,855	\$194	\$1,255	\$22,819	\$16,985	\$19,258	\$3,561	-1.82
OLATHE	Olathe State Bank	\$1,707	\$3,996	\$34,940	\$314	\$1,383	\$42,730	\$38,219	\$39,800	\$2,930	1.3
OURAY	The Citizens State Bank of Ouray	\$1,705	\$34,614	\$24,097	\$267	\$667	\$66,972	\$58,950	\$59,348	\$7,624	1.51
PAGOSA SPRINGS	Citizens Bank of Pagosa Springs	\$1,809	\$14,908	\$37,556	\$497	\$1,880	\$58,006	\$50,991	\$54,223	\$3,783	1.08
PAONIA	Paonia State Bank	\$2,282	\$14,385	\$23,903	\$313	\$901	\$45,270	\$41,057	\$41,125	\$4,145	0.81
PARKER	FirstBank of Parker	\$4,318	\$84,858	\$17,966	\$107	\$4,943	\$112,760	\$98,479	\$105,817	\$6,943	1.21
PARKER	Champion Bank	\$177	\$643	\$8,485	\$90	\$60	\$10,046	\$7,682	\$7,719	\$2,327	-4.65
PUEBLO	The Pueblo Bank and Trust Company	\$9,733	\$43,494	\$277,582	\$2,979	\$11,013	\$365,426	\$319,269	\$331,009	\$34,417	3.74
PUEBLO	Centennial Bank of Pueblo	\$1,494	\$5,237	\$20,449	\$386	\$474	\$31,453	\$27,902	\$27,944	\$3,509	1.53
ROCKY FORD	The State Bank	\$4,760	\$4,356	\$9,746	\$141	\$384	\$21,212	\$17,320	\$18,551	\$2,661	0.97
SILVERTHORNE	FirstBank of Silverthorne	\$4,715	\$71,583	\$68,756	\$625	\$4,378	\$150,405	\$121,013	\$140,282	\$10,123	1.62
THORNTON	North Valley Bank	\$4,054	\$14,972	\$75,780	\$787	\$4,384	\$106,661	\$98,307	\$98,678	\$7,983	2.51
THORNTON	FirstBank of Adams County	\$4,030	\$76,811	\$24,019	\$300	\$6,055	\$111,711	\$93,655	\$103,376	\$8,335	1.68
TRINIDAD	International Bank	\$1,669	\$860	\$22,385	\$224	\$2,514	\$33,719	\$30,296	\$30,398	\$3,321	1.01
VAIL	FirstBank of Vail	\$5,445	\$88,059	\$149,380	\$1,565	\$6,458	\$251,672	\$221,993	\$232,439	\$19,233	1.79
VAIL	WestStar Bank	\$18,360	\$104,025	\$413,464	\$3,895	\$38,103	\$631,235	\$503,350	\$549,603	\$78,990	0.93
WALDEN	Mountain Valley Bank	\$1,787	\$1,287	\$25,978	\$141	\$2,147	\$32,129	\$23,694	\$26,530	\$5,599	-2.75
WALSH	Colorado State Bank of Walsh	\$2,335	\$7,830	\$20,694	\$257	\$174	\$33,246	\$29,081	\$29,218	\$4,028	1.26
WESTCLIFFE	Colorado Mountain Bank	\$5,035	\$6,043	\$56,392	\$1,038	\$891	\$70,665	\$64,964	\$65,221	\$5,444	1.69
WESTMINSTER	FirstBank North	\$6,801	\$214,174	\$51,466	\$521	\$8,710	\$283,011	\$258,828	\$263,142	\$19,869	1.8
WHEAT RIDGE	FirstBank of Wheat Ridge	\$4,274	\$206,419	\$64,717	\$717	\$5,370	\$283,345	\$243,006	\$264,053	\$19,292	2.08
WHEAT RIDGE	Foothills Bank	\$2,999	\$9,115	\$89,948	\$1,057	\$3,766	\$115,729	\$105,663	\$105,932	\$10,797	0.91
WILEY	The State Bank of Wiley	\$2,196	\$28,300	\$52,464	\$1,185	\$732	\$84,524	\$53,207	\$63,728	\$20,796	2.67
WINDSOR	Signature Bank	\$219	\$250	\$142	\$10	\$1,047	\$5,946	\$1,643	\$1,659	\$4,287	-520.94
WOODLAND PARK	Park State Bank & Trust	\$3,085	\$21,345	\$45,615	\$390	\$5,952	\$76,723	\$68,420	\$69,478	\$7,245	0.82
WRAY	Wray State Bank	\$2,108	\$9,231	\$27,681	\$600	\$358	\$45,315	\$38,132	\$41,433	\$3,882	1.24
		\$1,012,982	\$6,953,545	\$12,980,488	\$152,777	\$578,484	\$22,650,536	\$19,200,060	\$20,578,641	\$2,067,894	

# Industrial Bank - Abstract

(000s Omitted)

<b>ASSETS</b>	4 Banks 12/31/04	Percent to Total	4 Banks 12/31/03	Increase (Decrease)	Percent Change
Cash and Balances Due From Depository Institutions	20,819	4.46%	11,524	9,295	80.66%
<b>Securities</b>	244,257	52.33%	231,762	12,495	5.39%
- Held to Maturity	2,969	0.64%	3,053	(84)	-2.75%
- Available for Sale	241,288	51.69%	228,709	12,579	5.50%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	3,650	0.78%	12,636	(8,986)	-71.11%
Loans and Leases, Net of Unearned Income	125,257	26.83%	111,407	13,850	12.43%
Less: Allowance for Loan and Lease Losses	4,439	0.95%	5,503	(1,064)	-19.33%
Loans and Leases, Net	120,818	25.88%	105,904	14,914	14.08%
Premises and Fixed Assets	10,678	2.29%	6,886	3,792	55.07%
Other Real Estate Owned	195	0.04%	0	195	
Intangible Assets	3,289	0.70%	4,256	(967)	-22.72%
Other Assets	63,093	13.52%	82,621	(19,528)	-23.64%
<b>Total Assets</b>	<b>466,799</b>	<b>100.00%</b>	<b>455,589</b>	<b>11,210</b>	<b>2.46%</b>

## LIABILITIES

<b>Deposits:</b>	234,302	50.19%	220,743	13,559	6.14%
Noninterest Bearing	3,293	0.71%	1,121	2,172	193.76%
Interest Bearing	231,009	49.49%	219,622	11,387	5.18%
Other Borrowed Money	12,340	2.64%	4,329	8,011	185.05%
Other Liabilities	79,757	17.09%	90,714	(10,957)	-12.08%
<b>Total Liabilities</b>	<b>326,399</b>	<b>69.92%</b>	<b>315,786</b>	<b>10,613</b>	<b>3.36%</b>

## EQUITY CAPITAL

Common Stock	1,642	0.35%	1,644	(2)	-0.12%
Surplus	94,686	20.28%	97,807	(3,121)	-3.19%
Undivided Profits/Capital Reserves	44,214	9.47%	39,725	4,489	11.30%
Accumulated other income	(149)	-0.03%	627	(776)	-123.76%
Other Equity Capital Components	7	0.00%	0	7	0.00%
<b>Total Equity Capital</b>	<b>140,400</b>	<b>30.08%</b>	<b>139,803</b>	<b>597</b>	<b>0.43%</b>
<b>Total Liabilities and Equity Capital</b>	<b>466,799</b>	<b>100.00%</b>	<b>455,589</b>	<b>11,210</b>	<b>2.46%</b>



# Industrial Bank - Income Statement

(000s Omitted)

Interest Income:		
Interest and fees on loans	11,300	
Income from lease financing receivables	0	
Interest income on balance due from depository institution	177	
Interest and dividend income on securities	6,183	
Interest income from assets held in trading		
Interest income of federal funds sold and securities purchased under agreement to resell	93	
Other Interest Income	14	
Total Interest Income	17,767	
Interest Expense:		
Interest on deposits	4,921	
Interest on federal funds purchased and securities sold under agreements to repurchase	0	
Interest on trading liabilities and other borrowed money	91	
Interest on subordinated notes and debentures	0	
Total Interest Expense	5,012	
Net Interest Income		12,755
Provision for Loan Losses		1,952
Noninterest Income:		
Income from fiduciary activities	0	
Service charges on deposit accounts	303	
Trading Revenue	0	
Investment banking, advisory, brokerage, and underwriting fees and commissions	0	
Venture capital revenue	0	
Net servicing fees	858	
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)	(11)	
Other Noninterest Income	9,205	
Total Noninterest Income		10,355
Gain (Loss) on Securities not Held in Trading Accounts		141
Noninterest Expense:		
Salaries	4,665	
Expenses of premises and fixed assets	1,119	
Amortization expense of intangible assets (including goodwill)	967	
Other noninterest expense	6,419	
Total Noninterest Expense		13,170
Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments	8,129	
Applicable Income Taxes	2,682	
Income (Loss) before extraordinary items and other adjustments	5,447	
Extraordinary Items and Other Adjustments, Net of Income Taxes	0	
Net Income		5,447
Return on Average Assets		1.13%

# 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
COLORADO SPRINGS	5 Star Bank	\$2,259	\$96,776	\$98,747	\$4,238	\$4,497	\$209,287	\$168,300	\$178,094	\$31,193	0.84
DENVER	Trust Industrial Bank	\$3	\$2,564	\$0	\$0	\$0	\$2,575	\$528	\$544	\$2,031	0.63
ENGLEWOOD	First Financial Bank	\$17,930	\$128,608	\$50	\$0	\$86	\$204,660	\$23,837	\$101,270	\$103,390	1.46
GRAND JUNCTION	Home Loan Industrial Bank	\$627	\$16,309	\$26,460	\$201	\$6,095	\$50,277	\$41,637	\$46,491	\$3,786	0.42
		<b>\$20,819</b>	<b>\$244,257</b>	<b>\$125,257</b>	<b>\$4,439</b>	<b>\$10,678</b>	<b>\$466,799</b>	<b>\$234,302</b>	<b>\$326,399</b>	<b>\$140,400</b>	

# Trust Company - Abstract

(000s Omitted)

<b>ASSETS</b>	10 Trust 12/31/2004	Percent to Total	10 Trust 12/31/2003	Increase (Decrease)	Percent Change
Cash and Balances Due From Banks	61,099	2.54%	12,005	49,094	408.95%
Securities	2,055,810	85.41%	1,935,290	120,520	6.23%
Fees Receivable, Expenses, Fixed/Other Assets	290,036	12.05%	167,930	122,106	72.71%
<b>Total Assets</b>	<b>2,406,945</b>	<b>100.00%</b>	<b>2,115,225</b>	<b>291,720</b>	<b>13.79%</b>

<b>LIABILITIES</b>					
Deposits	1,789,189	74.33%	1,637,800	151,389	9.24%
Accounts Payable	1,693	0.07%	2,563	-870	-33.94%
Notes Payable, Capitalized Leases, Other Liabilities	344,536	14.31%	215,190	129,346	60.11%
<b>Total Liabilities</b>	<b>2,135,418</b>	<b>88.72%</b>	<b>1,855,553</b>	<b>279,865</b>	<b>15.08%</b>

<b>CAPITAL</b>					
Perpetual Preferred Stock	7,131	0.30%	7,131	0	0.00%
Common Stock	30,463	1.27%	31,081	-618	-1.99%
Surplus and Retained Earnings	232,082	9.64%	222,476	9,606	4.32%
Accumulated other income	1,851	0.08%	-1,015	2,866	0
<b>Total Capital</b>	<b>271,527</b>	<b>11.28%</b>	<b>259,673</b>	<b>11,854</b>	<b>4.56%</b>
<b>Total Liabilities and Equity Capital</b>	<b>2,406,945</b>	<b>100.00%</b>	<b>2,115,226</b>	<b>291,719</b>	<b>13.79%</b>

<b>TRUST ACCOUNTS</b>					
Total Trust Assets	46,235,033		40,950,683	5,284,350	12.90%
Number of Trust Accounts (Actual)	353,733		349,701	4,032	1.15%
Trust Account Average	130,706		117,102	13,604	11.62%

# Trust Company - Income Statement

(000s Omitted)

<b>Income</b>		
Trust administrative fee income	83,280	
Interest and dividend income earned	104,584	
Other Income	647	
Total Income	188,511	
<b>Expenses</b>		
Interest expense	8,300	
Salaries and employee benefits	71,550	
Expenses of premises and fixed assets	23,842	
Other expenses	49,540	
Provision for Loan Losses	28	
Total Expenses	153,260	
Net Income Before Taxes	35,251	
Gain (Loss) on Securities not Held in Trading Accounts	732	
Applicable Income Taxes	12,404	
Extraordinary Items and Other Adjustments, Net of Income Taxes	0	
Net Income		23,579

# 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	\$77	\$614	\$75	\$222	\$0	\$1,097	\$234,811	\$0	\$104	\$873	\$66
DENVER	Fiserv Trust Company	\$50,322	\$1,579,699	\$6,039	\$30,563	\$20,436	\$1,755,682	\$30,462,099	\$1,260,859	\$227,489	\$167,334	\$11,364
DENVER	Investment Trust Company	\$238	\$253	\$3	\$34	\$0	\$699	\$268,414	\$0	\$0	\$868	\$164
DENVER	Members Trust Company of Colorado, Inc.	\$677	\$552	\$10	\$11	\$0	\$1,308	\$81,554	\$0	\$0	\$1,219	-\$855
DENVER	Sentinel Trust Company	\$37	\$3,303	\$0	\$439	\$0	\$4,161	\$289,269	\$0	\$32	\$4,129	\$2,485
ENGLEWOOD	Lincoln Trust Company	\$58	\$272,465	\$75	\$3,070	\$346	\$383,629	\$3,892,697	\$345,014	\$4,728	\$33,887	\$4,017
ENGLEWOOD	Trust Company of America	\$7,652	\$196,550	\$3,762	\$3,044	\$0	\$211,599	\$3,089,762	\$183,316	\$954	\$22,329	\$2,617
FORT COLLINS	Poudre River Valley Trust Company	\$767	\$354	\$46	\$168	\$0	\$1,571	\$0	\$0	\$129	\$983	-\$318
GREENWOOD VILLAGE	Orchard Trust Company, LLC	\$503	\$2,020	\$0	\$10	\$0	\$2,533	\$1,662,229	\$0	\$16	\$2,376	\$123
LAKEWOOD	Computershare Trust Company, Inc.	\$768	\$0	\$1,546	\$40,012	\$0	\$44,466	\$6,274,198	\$0	\$6,084	\$37,429	\$3,916
		\$61,099	\$2,055,810	\$11,556	\$77,573	\$20,782	\$2,406,945	\$46,235,033	\$1,789,189	\$239,536	\$271,527	\$23,579

# Financial Institution Activity

## ACTIVITY

## EFFECTIVE DATE

### De Novo Commercial Bank State Charters

First Western Trust Bank, Denver, Denver County .....	03/17/2004
Home State Interim Bank, Loveland, Larimer County .....	06/28/2004
First Southwest Bank, Alamosa, Alamosa County .....	07/09/2004
Timberline Bank, Grand Junction, Mesa County .....	10/25/2004
Signature Bank, Windsor, Weld County .....	12/01/2004

### De Novo Industrial Bank State Charters

Concord EFS Interim Industrial Bank, Englewood, Arapahoe .....	02/26/2004
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### Licensing - Money Order/Transmitter Company

Hieu Van LLC, Littleton CO .....	06/03/2004
GSC Enterprises, Inc. dba Fidelity Express, Sulphur Springs, Texas .....	10/12/2004

### Loan Production Offices (LPO's)

Pueblo Bank and Trust Company, Littleton, Arapahoe County .....	06/01/2004
First Western Trust Bank, Fort Collins, Larimer County .....	08/05/2004

### Name Change - Commercial Bank State Charter

Centennial Bank of Blende, Pueblo, Pueblo County .....	03/22/2004
TO: Centennial Bank of Pueblo	
Weld County Bank, Greeley, Weld County .....	06/23/2004
TO: Bank of Choice	
North Park State Bank, Walden, Jackson County .....	06/25/2004
TO: Mountain Valley Bank	

### Relocation - Industrial Bank State Charter

Home Loan Industrial Bank, Grand Junction .....	01/05/2004
FROM: 145 N. 4th Street, Grand Junction	
TO: 205 N. 4th Street, Grand Junction	

### Relocation - Trust Company Office

Lincoln Trust Company .....	06/30/2004
FROM: 6312 S. Fiddlers Green Circle, Greenwood Village	
TO: 717 Seventeenth Street, Suite 2600, Denver	
Members Trust Company of Colorado .....	10/18/2004
FROM: 7600 E. Orchard Road, Greenwood Village	
TO: 6875 E. Evans, Suite 200, Denver	

### Name Change - Money Order/Transmitter Company

Associated Foreign Exchange, Inc., Encino, CA .....	03/08/2004
TO: Associated Foreign Exchange, Inc. (AFEX)	

# Financial Institution Activity

ACTIVITY	EFFECTIVE DATE
<b>Merger - Commercial Bank State Charter into National Bank Charter</b>	
Haxtun Community Bank, Haxtun, Phillips County .....	03/22/2004
INTO: First National Bank (Julesburg)	
Vista Bank, Colorado Springs, El Paso County .....	04/19/2004
INTO: Adams Bank & Trust, Ogallala, NE	
First State Bank, Colorado Springs, Colorado Springs, El Paso County .....	04/26/2004
INTO: First State Bank, Scottsbluff, Scottsbluff, NE	
<b>Merger - Commercial Bank State Charter</b>	
Home State Interim Bank, Loveland, Larimer County .....	06/30/2004
INTO: Home State Bank, Loveland, Larimer County	
Community Banks of Southern Colorado, Rocky Ford, Otero County .....	09/30/2004
INTO: Community Banks of Colorado, Greenwood Village, Arapahoe County	
Community Banks of the Rockies, La Jara, Conejos County .....	09/30/2004
INTO: Community Banks of Colorado, Greenwood Village, Arapahoe County	
<b>Merger - Industrial Bank State Charter</b>	
Concord EFS Interim Industrial Bank.....	02/26/2004
INTO: First Financial Bank, Englewood, Arapahoe County	
<b>Merger - Trust Company State Charter</b>	
Poudre River Valley Trust Company, Fort Collins, Larimer County .....	01/30/2004
INTO: First Western Trust Bank, Denver, Denver County	
<b>Conversion - National Bank Charter into Commercial State Bank Charter</b>	
Alamosa State Bank, Alamosa, Alamosa County.....	12/30/2004
INTO: High Plains Bank, Flagler, Kit Carson County	
<b>Ceased Operations in Colorado - Money Order/Transmitter Company</b>	
Thomas Cook Travellers Cheques Ltd., Toronto, Canada .....	03/26/2004
Vina MoneyGram, Inc., Denver.....	07/31/2004
Hieu Van LLC, Littleton .....	08/28/2004

# 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  
1475 North Denver Avenue  
Loveland 80538  
970-613-1853

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

Advantage Bank-Greeley Office  
1801 59<sup>th</sup> Avenue, Suite B  
Greeley 80634  
970-353-0047

#### **Alamosa State Bank**

2225 Main Street  
Alamosa 81101  
719-589-2564

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

#### **Alpine Bank**

2200 Grand Avenue  
Glenwood Springs 81601  
970-945-2424

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

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

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

Alpine Bank-Avon Branch  
10 West Beaver Creek Boulevard  
Avon 81620  
970-949-3333

Alpine Bank-Basalt  
137 Midland Avenue  
Basalt 81621  
970-927-3101

Alpine Bank-Battlement Mesa  
Branch  
82 Sipprelle 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, 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, Montrose Mortgage  
Branch  
1425 Hawk Parkway, Suite 5  
Montrose 81401  
970-249-9000

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



# Directory

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

Alpine Bank-West Glenwood  
50891 Highway 6 & 24  
Glenwood Springs 81601  
970-945-9700

Alpine Bank, Willits Branch  
711 East Valley Road, Suite 101  
Basalt 81621  
970-927-3653

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## B

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

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

Bank of Choice-10<sup>th</sup> Street Greeley  
3780 West Tenth Street  
Greeley 80634  
970-352-6400

Bank of Choice-West Greeley Office  
7251 Wet 20<sup>th</sup> Street, Building A  
Greeley 80634  
970-339-5600

Bank of Choice-Platteville Office  
370 Justin Avenue  
Platteville 80651  
970-785-2000

**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  
4328 Edison Avenue  
Colorado Springs 80915  
719-574-8060

Bank of Colorado  
421 North Tejon Street, Suite 20  
Colorado Springs 80903  
719-227-0100

Bank of Colorado  
11580 Black Forest Road  
Suite 55  
Colorado Springs 80908  
719-494-050

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 Street  
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 Interoccean 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

# Directory

**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

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

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

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

**Bank of the San Juans**  
140-144 East Eighth Street  
Durango 81301  
970-247-1818

**Bank of the San Juans-North Main Branch**  
1710 Main Avenue  
Durango 81301  
970-247-2828

**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 The Atrium**  
Two South Cascade Avenue  
Suite 150  
Colorado Springs 80903  
719-635-8719

**BankWest at DTC**  
One DTC  
5251 DTC Parkway, Suite 101  
Greenwood Village 80111  
303-814-5500

**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

# Directory

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

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 Street  
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-Santa Fe Branch  
1490 South Santa Fe Drive  
Denver 80223  
303-365-3722

# Directory

**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

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

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

Colorado East 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  
501 Main Street  
La Jara 81140  
719-274-5112

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

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

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

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-  
Center  
215 South Worth  
Center 81125  
719-754-3509

# Directory

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

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

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

Community Banks of Colorado-  
Dove Creek  
305 South Guyrene  
Dove Creek 81324  
719-677-2241

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

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

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

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

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

Community Banks of Colorado,  
Mortgage Division  
500 State Street  
Alamosa 81101  
719-589-5400

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

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

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

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

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

Community Banks of Colorado,  
Salida Branch  
339 East Highway 50, Suite 103  
Salida 81201  
719-539-9799

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

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

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

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## D

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**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

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## E

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**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

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## F

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**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

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

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

# Directory

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

**The Farmers State Bank of Fort Morgan**

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

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

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

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

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

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

First Southwest Bank  
555 Cedar Street  
Den Norte 81132  
719-657-2777

First Southwest Bank  
643 San Juan Street  
Pagosa Springs 81147  
970-264-2251

First Southwest Bank  
400 Fourth Street  
Saguache 81149  
719-655-2555

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

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

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

**First State Bank, Colorado Springs**

1776 South Nevada Avenue  
Colorado Springs 80906  
719-475-1776

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

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

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

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

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

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

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

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

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

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

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

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

**First Western Trust Bank**  
1200 Seventeenth Street, Suite 2650  
Denver 80202  
303-531-4000

First Western Trust Bank LPO  
318 Canyon Avenue, Suite 100  
Fort Collins 80521  
970-484-9222

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

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

# Directory

**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-104<sup>th</sup> & 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

## **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

# Directory

**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-Colorado Mills Branch**  
114185 West Colfax Drive  
Golden 80401  
303-239-9000

**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 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-29th and Quebec Branch**  
2850 Quebec Street  
Denver 80208  
303-388-4100

**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 El Paso County-Stetson Hills and Powers Branch**  
5830 Stetson Hills Boulevard  
Colorado Springs 80922  
719-550-3900

**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

**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



# Directory

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

**FirstBank of Littleton-Wildcat Reserve Parkway and McArthur Ranch Road**  
4000 Red Cedar Drive  
Highlands Ranch 80129  
720-348-0100

**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 Northern Colorado-Windsor Branch**  
510 Main Street  
Windsor 80550  
970-674-2900

**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

**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

# Directory

## FirstBank of Vail

17 Vail Road  
Vail 81657  
970-476-5686

FirstBank of Vail  
555 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

## FirstTier Bank

980 Dillon Road  
Louisville 80027  
303-926-9000

FirstTier Bank-Westminster  
7180 West 103<sup>rd</sup> Avenue  
Westminster 80021  
3039514225

## 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 One  
Englewood 80111  
303-296-9600

Guaranty Bank and Trust Company  
Boulder  
1375 Walnut Street, Suite 111  
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 Bellevue 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-

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-

Mobile Branch #5  
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

## Guaranty Bank and Trust Company,

Residential Mortgage Group,  
Evergreen  
3510 South Colorado Highway 74  
Evergreen 80439  
303-670-1380

# Directory

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

232 West Tomichi Avenue  
Gunnison 81230  
970-641-0320

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

## **H**

### **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-Firestone  
8080 Weld County Road 13  
Firestone 805004  
303-789-0600

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

### **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

## **I**

### **Integrity Bank & Trust**

1430 Cipriani Loop  
Monument 80132  
719-484-0077

### **International Bank**

320 North Convent Street  
Trinidad 81082  
719-846-1600

## **K**

### **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

## **M**

### **Mancos Valley Bank**

138 North Main  
Mancos 81328  
970-533-7736

### **McClave State Bank**

101 East First Street  
McClave 81057  
719-829-4577

### **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

# Directory

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

NorthForkBankCenter-Montrose  
Bank  
360 West Bridge Street  
Hotchkiss 81419  
970-872-4900

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

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

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

Mountain Valley Bank  
111 North Sixth Street  
Hayden 81639  
970-276-9099

Mountain Valley Bank  
2201 Curve Plaza  
Steamboat Springs 80487  
970-870-6550

## N

**New Frontier Bank**  
2425 35th Avenue  
Greeley 80634  
970-339-5100

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

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

**North Valley Bank**  
9001 North Washington  
Thornton 80229  
303-452-5500

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

## O

**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

## P

**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 Hotchkiss LPO  
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

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

# Directory

Pueblo Bank and Trust Company  
10901 West Toller Drive  
Littleton 81027  
303-904-7090

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

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

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

Pueblo Bank and Trust Company-  
Colorado Springs Branch  
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-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 Branch  
1217 Pueblo Boulevard  
Pueblo 81005  
719-545-1834

## R

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

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

## S

**Signature Bank**  
355 Eastman Park Drive  
Windsor 80550  
970-674-3600

**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

Legacy Bank, a branch of The  
State Bank of Wiley  
1201 Paseo del Norte, Suite B  
Pueblo 81008  
719-546-0800

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

Steele Street Bank-Mobile Branch  
88 Steele Street, Suite 50  
Denver 80206  
303-376-3800

## T

**Timberline Bank**  
2478 Patterson Road  
Grand Junction 81505  
970-683-5560

Timberline Bank  
311 East Hopkins Avenue  
Aspen 81611  
970-920-0112

## 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, East Greeley  
Branch  
1503 Ninth Avenue  
Greeley 80631  
970-346-6111

Union Colony Bank, Fort Lupton  
Branch  
112 Denver Avenue  
Fort Lupton 80621  
303-857-0300

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

Union Colony Bank, Kersey Branch  
301 First Street  
Kersey 80644  
970-356-2265

Union Colony Bank, Platteville  
Branch  
390 Justin Avenue  
Platteville 80651  
970-785-2265

# Directory

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, Commerce City  
6990 East 72nd Avenue  
Commerce City 80022  
303-288-0878

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

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

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

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

Valley Bank & Trust, Dacono  
Branch  
422 Eighth Street  
Dacono 80514  
303-833-4261

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

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

## W

**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

# Directory

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-Stapleton Office  
3401 Quebec Street, Suite 9300  
Denver 80207  
303-388-2933

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

## Y

Young Americans Bank  
3550 East First Avenue  
Denver 80206  
303-321-0156

## FOREIGN CAPITAL DEPOSITORIES

American International Depository &  
Trust  
370 Seventeenth Street, Suite 5650  
Denver, CO 80202  
303-628-1022

## INDUSTRIAL BANKS

5 Star Bank (a Colorado Industrial  
Bank)  
455 Paine Street  
Building 1485  
Colorado Springs 80914  
719-574-2794

5Star Bank [Mobile Branch]  
3992 East Bijou Street  
Colorado Springs, CO 80906  
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  
203-679-4592

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

GSC Enterprises, Inc.  
128 Jefferson Street  
Sulphur Springs, TX 75482  
800-621-8030

## I

Integrated Payment Systems Inc.  
6200 South Quebec, Suite 240  
Greenwood Village 80111  
Englewood 80112  
720-332-5632

# Directory

**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

## 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

**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

## 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

## 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



## Directory

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### S

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**Sentinel Trust Company**  
410 17th Street, Suite 1175  
Denver 80202  
303-446-0841

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### T

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**Trust Company of America**  
7103 S Revere Parkway  
Englewood 80112  
303-705-6000

