Colorado Division of Banking

104th Annual Report

of the State Bank Commissioner
of the State of Colorado

January 1, 2013 to December 31, 2013

Department of Regulatory Agencies

DECLARATION OF POLICY

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

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

PRESERVE AND PROMOTE

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

SEEK

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

Working to Preserve Public Trust in Colorado Banking

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

Consumer Protection

104TH ANNUAL REPORT

OF THE

STATE BANK COMMISSIONER

OF THE

STATE OF COLORADO

To The Honorable

JOHN W. HICKENLOOPER

The Governor of Colorado

For the Period January 1, 2013

through December 31, 2013

Department of Regulatory Agencies

COLORADO STATE BANKING BOARD

Commercial Bank Representatives

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

James L. Basey, President/CEO
Centennial Bank

Ashley J. Burt, President
Gunnison Bank and Trust Company

Emily Robinson, President
FirstBank – West

Stephen A. Sherlock, CEO
Colorado East Bank & Trust

Money Transmitter Representative

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

Trust Company Representative

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

Public Members

Diane S. Barrett

Donald R. Sall

Dora
Department of Regulatory Agencies

Division of Banking
Kenneth Boldt
Acting State Bank Commissioner

John W. Hickenlooper
Governor

Barbara J. Kelley
Executive Director

May 2, 2014

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

Dear Governor Hickenlooper:

I am honored to submit the 2013 Annual Report (Report) on behalf of the Colorado Division of Banking (Division) for all Colorado state-chartered commercial banks and trust companies, as required by the provisions of Section 11-102-304, C.R.S. The report also includes information on other entities regulated by the Division.

The Colorado economy continued to improve during 2013. Colorado enjoyed employment growth that exceeded the United States average. As a result, Colorado's unemployment rate was less than 6.8 percent as of December 31, 2013, a decline from 7.8 percent in 2012, and 8.5 percent in 2011. Also, based upon recent examinations, Colorado bank's loan portfolios and earnings continued to improve from previous years.

The overall improvement in Colorado's economy had a positive impact on bank's earnings as more individuals and businesses were able make their loan payments and meet their obligations. As evidence, Colorado-chartered banks had a cumulative net income of $400 million in 2013, a 9.0 percent increase from the $367 million reported in 2012.

Trust activities at state-chartered trust companies were also affected by the past volatility in the financial markets, but the industry continued to remain profitable. In addition, the Division now license and regulates 61 licensed money transmitters.

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

Sincerely,

Kenneth Boldt

Kenneth Boldt
Acting State Bank Commissioner

1560 Broadway, Suite 975 Denver, CO 80202 Phone 303.894.7575
Fax 303.894.7570 www.dora.state.co.us PDPA 303.894.7588

Consumer Protection

DIVISION OF BANKING PERSONNEL

State Bank Commissioner
Fred J. Joseph

Deputy State Bank Commissioner
Kenneth Boldt

Director of Examinations
Mary Stanfield

Operations Manager
Kara Hunter

Secretary, Colorado State Banking Board
Diana Gutierrez

Supervising Examiners
Morris Augusta
Terry Breckenridge
Karen Stewart

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

EDP Auditor II
Paul Ehizuelen

Financial Institution Examiners
Scott Barton
John Condren
Trey Craig
Barbara Eastburn
Zane Finch
Ricardo Giardiello
Tracy Green
Linh Jones
Jennifer Kim
Clint Philpot
Rob Rabolt
Cassandra Radcliffe
Michelle Ravenscroft
Teri Reuth
Eddie Rose
Debbie Russell
Russell Saunders
Rachael Thompson
Carla Velasco-Edgar
Troy Winkel

Office Manager
Sheryn Greene

Receptionist/Office Support
Nancy Miera
Judi Starnes

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of the
Colorado State Bank Commissioner

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DIVISION OVERVIEW

Division Mission and Structure

As a unit of the Colorado Department of Regulatory Agencies, the Division of Banking is responsible for the regulation of state-chartered commercial banks, trust companies, and money transmitters. The Division holds charter and license application hearings, issues rules and regulations, and investigates consumer complaints involving regulated institutions. Division staff 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 rule-making authority for the Division. The Banking Board consists of five members who are executive officers of commercial banks, an executive officer of a money transmitter company, an executive officer of a trust company, and two public members. The Governor appoints Banking Board members to staggered four-year terms. At least two of the commercial bank members must be from institutions with less than $150 million in total assets. The Banking Board conducts monthly meetings that are open to the public, and the public is encouraged to attend.

The State Bank Commissioner is the administrative head of the Division, responsible for the day-to-day operation of the Division, including personnel matters, records, reports, systems, and procedures. The Commissioner is also responsible for all examination and enforcement functions of the Division, subject to the policy-making and rule-making authority of the Banking Board. The specific duties and powers of the Commissioner are set forth in Section 11-102-102, C.R.S.

As of December 31, 2013, the Division had 47.5 authorized positions, 39.5 of which were in the Financial Credit Examiner (FCE) category. The 39.5 FCE classifications consists of a Director of Examinations, 29.5 field examiners, four Caseload Managers, an applications manager, an examination scheduler, and one consumer complaints person. The Division also has two information technology (IT) positions, currently employing one IT auditor, to conduct IT examinations of financial institutions and data centers that provide IT services to Division-regulated institutions. The remaining positions include the State Bank Commissioner, the Deputy State Bank Commissioner, an Operations Manager, and administrative support staff.

The Division is organized into two units, *Examinations* and *Operations*. Within the *Examinations Unit,* supervisory and examination responsibilities for the regulated entities are assigned to the Caseload Managers who report to the Director of Examination. The Caseload Managers supervise examination teams and are the primary

Division Contact for supervised institutions. The *Operations Unit* is responsible for applications, consumer complaints, rules and regulations, automation, policies and procedures, administration of the Public Deposit Protection Act, program development, training, internal audit and review, and accreditation by the Conference of State Bank Supervisors.

Accreditation, Audit and Sunset Process

The Division's operations are independently reviewed through an accreditation process administered by the Conference of State Bank Supervisors (CSBS). The accreditation program involves annual self-evaluations in accordance with a CSBS-developed questionnaire and rating system, complemented by an on-site review conducted by a CSBS review team every five years. An on-site review of the Division was conducted during 2011, at which time the Division's processes, products, and personnel were evaluated and rated.

The review team recommended the continuation of the Division's accredited status. The accreditation process not only provides an independent review of Division operations, but also identifies areas for improvement and provides comparisons to other state banking departments. In addition, CSBS accreditation is one factor used by federal regulatory agencies in determining the acceptability of state examinations pursuant to interagency agreements and alternating state/federal examinations.

Division operations and programs are also subject to periodic reviews by the Office of the State Auditor. The overall operations of the Division were audited, in conjunction with the Division of Financial Services, during 2003. The auditors reviewed the Division's regulatory programs, oversight of the Public Deposit Protection Act, and resource utilization. Recommendations intended to improve operations and strengthen regulatory programs, as described in the report, have been implemented.

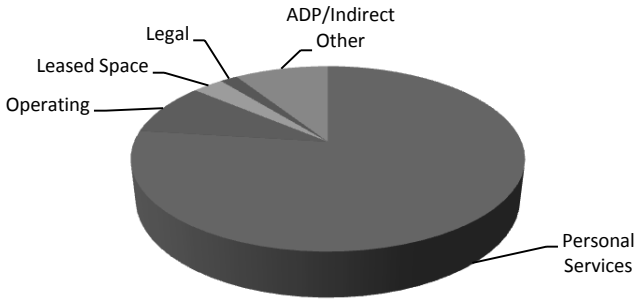
As required by statute, the Department of Regulatory agencies performs Sunset reviews of the functions of the Division and Banking Board, with respect to regulatory programs. The results of the review and recommendations are provided to the Colorado General Assembly. If the General Assembly does not pass legislation extending such regulation, the program is repealed by operation of law. The Money Transmitters Act and the Division and Banking Board were set to sunset July 2013, pursuant to Sections 12-52-117 and 11-102-101, C.R.S. The Division and the Money Transmitters Act underwent a Sunset review in 2012. Among other recommendations, the final Sunset reports recommended that the Division and the Banking Board, as well as the Money Transmitters Act, be continued until the year 2024. The Money Transmitter Act and the Division and Banking Board activities were approved and reauthorized until September 1, 2024.

DIVISION OVERVIEW

Division Budget and Funding

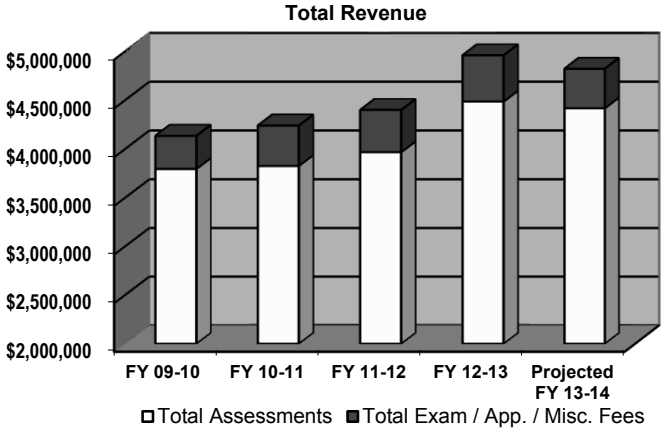
The Division operates on a July 1 to June 30 fiscal-year and is cash funded in advance through semi-annual institution assessments, specialty examination charges, and receipt of application and licensing fees. The Division's approved budget for the 2013-2014 fiscal year is $5,380,685.

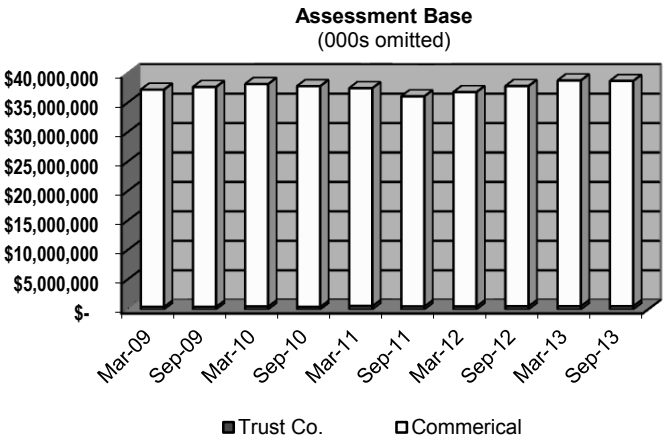
The assessment rates and fee structure are reviewed and approved by the Banking Board annually. Institution assessments are the primary funding source. The assessment consists of a base amount, plus a sliding scale percentage of assets over an established level. The calculation formula is based on projected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



2013/2014 Appropriation

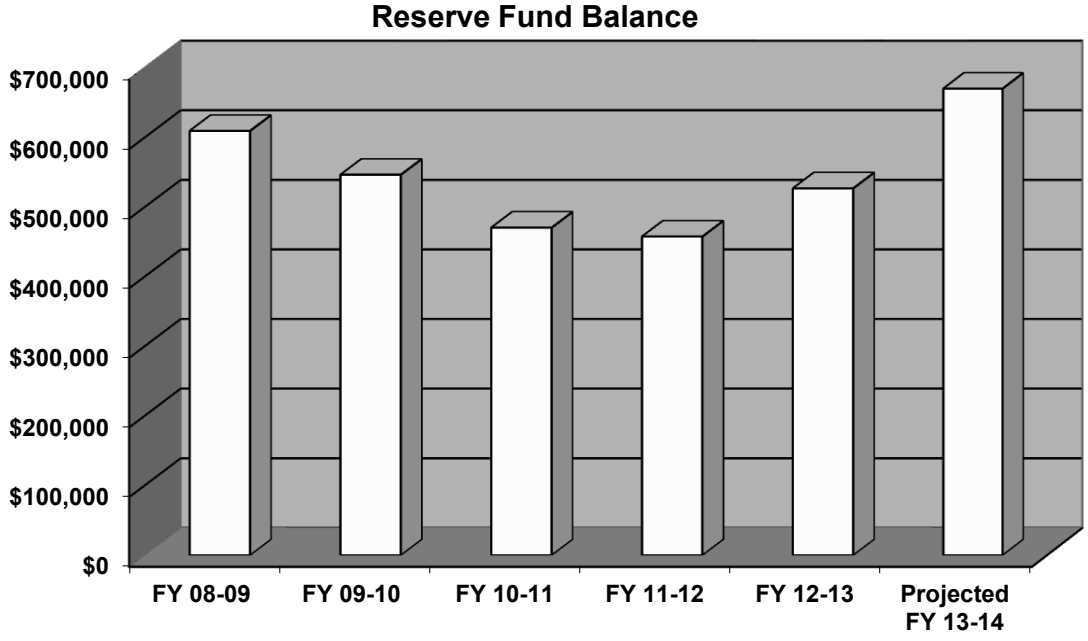
Personal Services	$	4,141,900	77%
Operating	$	490,703	9%
Leased Space	$	163,590	3%
Legal	$	91,080	2%
ADP / Indirect Other	$	493,412	9%
Total	**$**	**5,380,685**	**100%**





Reserve Fund Balance

State fiscal laws allow the Division to maintain a cash fund of uncommitted reserves of up to 16.5 percent of approved expenditures. The Division utilizes its reserve fund to dampen assessment fluctuations and strives to maintain a balance of approximately ten percent. The Division's projected reserve fund balance for the fiscal year ending June 30, 2014, and actual fiscal year-end balances for the preceding five fiscal years, are reflected in the following chart:



Fiscal Year	Balance
FY08-09	609,524
FY09-10	546,546
FY10-11	470,430
FY11-12	457,682
FY12-13	526,892
Projected FY13-14	670,268

INDUSTRY CONDITION

The Colorado economy continued to improve during 2013 reflecting significant improvement from the slowdown that began in 2008 with the national economy. The information regarding the 2013 economic conditions is outlined in the March 18, 2014 Focus Colorado: Economic and Revenue Forecast, authored by the Colorado Legislative Council Staff Economics Section, (Colorado Economic Forecast). Colorado's unemployment rate declined to 6.5 percent compared to 7.2 percent in 2012, and 7.8 percent in 2011. Although there was an overall decline in the unemployment rate, labor market conditions varied across the state. Overall, Colorado experienced positive job growth over the past year at a rate of 3.0 percent; while nationwide job growth was 1.7 percent.

The construction segment of the economy generally improved during 2013. According to the Colorado Economic Forecast, total housing permits increased for the fourth year in a row, and housing permits increased 26.5 percent over the previous year. Most of the increase was in multi-family permits. However, non-residential construction activity declined 6.9 percent from the previous year and is attributable to the completion of several large hospitals as noted in the Colorado Economic Forecast.

According to the Colorado Economic Forecast, oil and natural gas production is an important segment of Colorado's economy. Colorado's rig count rose by nine rigs or 17 percent in 2012, all of which were located in Weld County. Agriculture reported declines in crop production and cattle herds from 2012 levels primarily related to drought conditions around the State and the fall 2013 floods.

Due to the foregoing overall positive economic factors, bank balance sheets and earnings continued to improve in 2013. While total assets grew very modestly, net loans and leases grew 6 percent in the prior twelve months, suggesting improved loan demand. Another sign of the improved condition of Colorado financial institutions, bank owned real estate declined 37 percent from 2012 levels. Bank deposit volume grew modestly at $364 million but interest bearing deposits actually declined in 2013. The prolonged accommodative interest rate environment may be one reason for this decline, and the current interest rate environment will be a challenge for the industry.

Earnings continued to improve as net income for all state-chartered banks in 2013 was $400 million, or a 1.07 percent return on average assets (ROAA) compared to $363 million or a 1.01 ROAA at December 31, 2012. Bank capital levels were down slightly for the year. The total equity capital to total assets ratio was reported at 9.46 percent in 2013 compared to 9.83 percent in 2012, but capital levels remained satisfactory overall. The industry appears to have emerged from the "great recession" and is expected to continue to improve in 2014.

Trust activities at state-chartered trust companies were also affected by the volatility of the financial markets during the "great recession", but the industry continued to remain profitable in Colorado.

INDUSTRY CONDITION

Commercial Banks

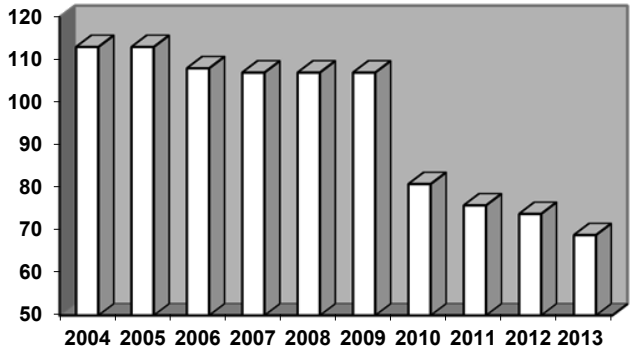
As a major sign of improvement in the financial condition of the state-chartered banks, there were no bank closures in Colorado in 2013 or 2012. Banks have taken significant corrective measures to improve their balance sheets. The decline in the number of charters reflects consolidation in the industry.

In 2013, total assets held by state-chartered banks increased very modestly by .18 percent over the previous year. Total deposits also increased at a much slower pace than previous years at 3.76 percent.

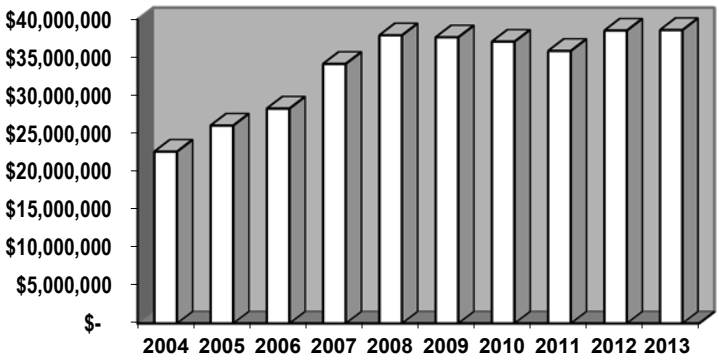
Overall, increased net income resulted in an improved return on average assets of 1.07 percent. Improved earnings results were due to significant reductions in losses on the disposition of foreclosed properties and decreased loan loss provisions. Finally, equity capital to total assets ratio of 9.46 percent as of December 31, 2013 represents a small decline from previous years but continues to provide adequate protection for Colorado banks.

The three charts on this page depict the changes in number of state chartered commercial banks, total assets, and total equity over a ten-year period ending December 31, 2013.

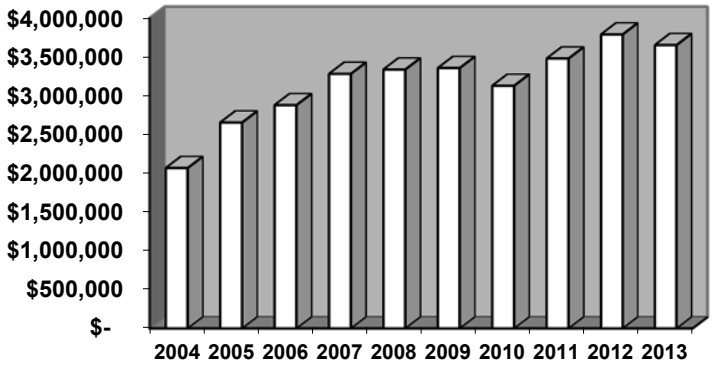
Number of State Chartered Commercial Banks



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



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



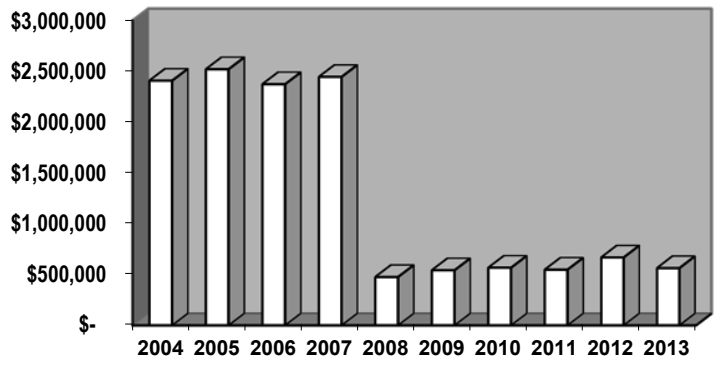
INDUSTRY CONDITION

Trust Companies

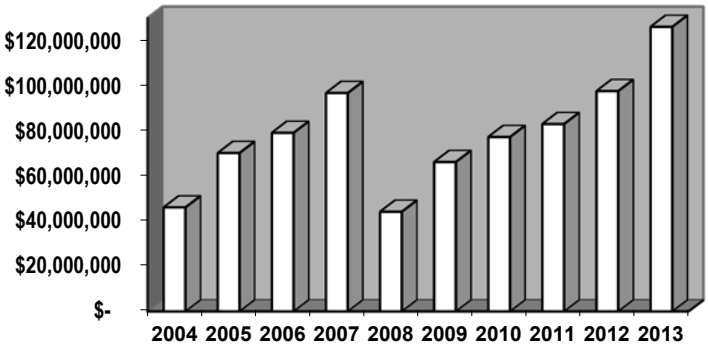
State-chartered trust companies provide a variety of fiduciary services, including traditional managed trust business, administering self-directed IRA or pension funds, and administration of collective investment funds. Trust companies are authorized to invest in loans, but are prohibited from originating loans. Trust companies are permitted to apply to the FDIC for federal deposit insurance and if approved, are authorized to accept and maintain savings deposits, time deposits, and certificates of deposit. As of December 31, 2013, there was one depository trust company and seven non-depository trust companies chartered under the Colorado Division of Banking.

Corporate trust company assets decreased by 15.67 percent, and equity decreased by 40.23 percent during the year, while total fiduciary, or trust assets, held by Colorado trust companies increased by $28.4 billion, or 29.07 percent, to $126.1 billion.

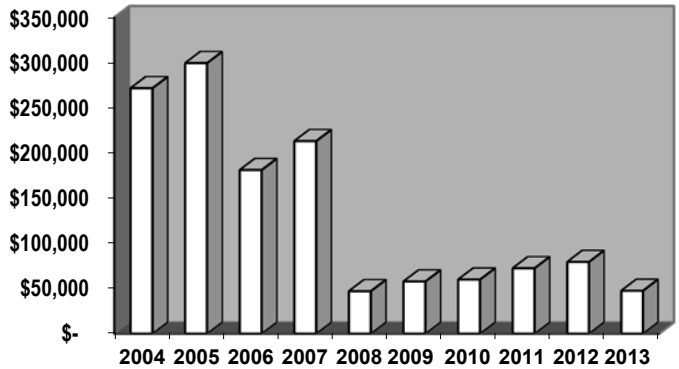
Total Assets of Trust Companies
(000s omitted)



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



Total Equity of Trust Companies
(000s omitted)

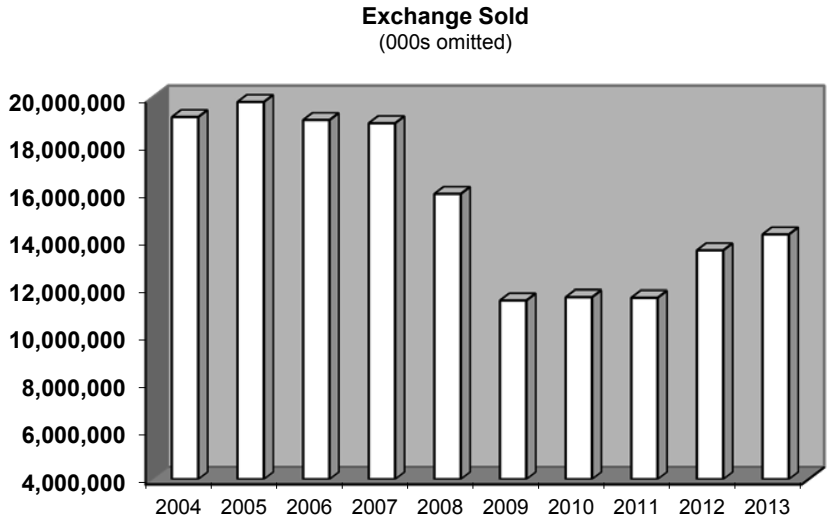


INDUSTRY CONDITION

Money Transmitter Companies

As of December 31, 2013, there were sixty-one organizations licensed under the Colorado Money Transmitters Act. With the exception of governmental organizations and insured financial institutions, licensing is required of any organization selling money orders, or travelers checks, or transmitting money electronically or by any means, in Colorado. The Division continues to aggressively monitor money transmission advertisements and other information sources to identify entities that may be conducting unlicensed money services business in Colorado. Three licensees turned in their license in 2013, and the Division licensed eight new money transmitters during the year. As of December 31, 2013, the Division had eight applications for money transmitter licenses in process.

With the continued economic recovery in 2013, transmission volume increased from 2012 to 2013. The total dollar amount of money transmitted and exchange sold or issued in Colorado during 2013, by Colorado licensed money transmitters, was slightly over $14.2 billion compared to $13.6 billion in 2012. Total revenue earned increased by 51.64 percent to $55.5 billion as a result of the increase in transmission volume and a significant increase in revenue by one licensee. Absent that one licensee, revenues for all other licenses increased by 8.29 percent. Overall profitability of Colorado licensed money transmitters increased by 10.53 percent in 2013, reporting total net income of approximately $8.4 billion. Again, removal of the one licensee referenced in the revenue area, would reveal an overall decline in licensee profitability in 2013 by 5.07 percent. As of December 31, 2013, fifteen, or 29.14 percent, of the active licensees reported net losses, compared to 30.36 percent of licensees in 2012.



COMMERCIAL BANK – COMPARATIVE ABSTRACT

(000s Omitted)

ASSETS	69 Banks 12/31/13	Percent to Total	74 Banks 12/31/12	Increase (Decrease)	Percent Change
Cash and Balances Due From Depository Institutions	2,476,819	6.42%	3,207,655	(730,836)	-22.78%
Securities					
- Held to Maturity	2,844,630	7.37%	3,667,148	(822,518)	-22.43%
- Available for Sale	8,877,033	22.99%	8,335,831	541,202	6.49%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	113,918	0.30%	234,336	(120,418)	-51.39%
Loans and Leases, Net of Unearned Income	22,606,220	58.56%	21,306,476	1,299,744	6.10%
Less: Allowance for Loan and Lease Losses	366,078	0.95%	395,391	(29,313)	-7.41%
Loans and Leases, Net	22,240,142	57.61%	20,911,085	1,329,057	6.36%
Assets Held in Trading Accounts	14,164	0.04%	1,983	12,181	100.00%
Premises and Fixed Assets	872,071	2.26%	870,030	2,041	0.23%
Other Real Estate Owned	242,865	0.63%	384,441	(141,576)	-36.83%
Investments in Unconsolidated Subsidiaries	6,454	0.02%	7,382	(928)	-12.57%
Direct and indirect investments in real estate ventures	28,011	0.07%	26,859	1,152	0.00%
Intangible Assets	165,338	0.43%	175,441	(10,103)	-5.76%
Other Assets	725,132	1.88%	715,883	9,249	1.29%
Total Assets	38,606,577	100.00%	38,538,074	68,503	0.18%

LIABILITIES					
Deposits					
Noninterest Bearing	8,390,636	21.73%	8,026,114	364,522	4.54%
Interest Bearing	25,170,079	65.20%	25,368,815	(198,736)	-0.78%
Federal Funds Purchased/Securities Sold	641,251	1.66%	558,036	83,215	14.91%
Demand Notes Issued to U.S. Treasury	0	0.00%	0	0	0.00%
Trading Liabilities	10,591	0.03%	0	0	0.00%
Other Borrowed Money	551,409	1.43%	479,834	71,575	14.92%
Mortgage Indebtedness and Obligations Under Capitalized Leases	0	0.00%	0	0	0.00%
Banks' Liability on Acceptances	0	0.00%	0	0	0.00%
Subordinated Notes and Debentures	0	0.00%	0	0	0.00%
Other Liabilities	191,302	0.50%	317,403	(126,101)	-39.73%
Total Liabilities	34,955,268	90.54%	34,750,202	205,066	0.59%

EQUITY CAPITAL					
Perpetual Preferred Stock	11,766	0.03%	11,766	0	0.00%
Common Stock	115,426	0.30%	117,944	(2,518)	-2.13%
Surplus	2,136,818	5.53%	2,204,495	(67,677)	-3.07%
Undivided Profits/Capital Reserves	1,420,753	3.68%	1,288,298	132,455	10.28%
Accumulated other income	(34,287)	-0.09%	165,939	(200,226)	-120.66%
Other Equity Capital Components	0	0.00%	(1,504)	1,504	2.20%
Total Bank Equity Capital	3,650,476	9.46%	3,786,938	(136,462)	-3.60%
Noncontrolling (minority) interest in consolidated subsidiaries	833	0.00%	934	(101)	-10.81%
Total Equity Capital	3,651,309	9.46%	3,787,872	(136,563)	-3.61%
Total Liabilities and Equity Capital	38,606,577	100.00%	38,538,074	68,503	0.18%

COMMERCIAL BANK – INCOME STATEMENT

(000s Omitted)

Interest Income:			
Interest and fees on loans	1,081,655		
Income from lease financing receivables	4,080		
Interest income on balance due from depository institution	5,912		
Interest and dividend income on securities	291,986		
Interest income from assets held in trading	0		
Interest income of federal funds sold and securities purchased under agreement to resell	458		
Other Interest Income	5,353		
Total Interest Income	1,389,444		
Interest Expense:			
Interest on deposits	88,423		
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	0		
Interest on federal funds purchased and securities sold under agreements to repurchase	1,506		
Interest on trading liabilities and other borrowed money	11,151		
Interest on subordinated notes and debentures	0		
Total Interest Expense	101,080		
Net Interest Income		1,288,364	
Provision for Loan Losses		13,119	
Noninterest Income:			
Income from fiduciary activities	27,625		
Service charges on deposit accounts	88,018		
Trading Revenue	1,269		
Investment banking, advisory, brokerage, and underwriting fees and commissions	6,614		
Venture capital revenue	448		
Net servicing fees	3,910		
Net securitization income	0		
Insurance commission and fees	1,536		
Net gains (losses) on sales of loans and leases	24,740		
Net gains (losses) on sales of other real estate owned	(7,281)		
Net gains (losses) on sales of other assets (excluding securities)	(1,032)		
Other Noninterest Income	138,301		
Total Noninterest Income		284,148	
Gain (Loss) on Securities not Held in Trading Accounts		(1,215)	
Noninterest Expense:			
Salaries	544,765		
Expenses of premises and fixed assets	148,142		
Amortization expense of intangible assets (including goodwill)	6,653		
Other noninterest expense	344,268		
Total Noninterest Expense		1,043,828	
Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments	514,350		
Applicable Income Taxes	114,037		
Income (Loss) before extraordinary items and other adjustments	400,313		
Extraordinary Items and Other Adjustments, Net of Income Taxes	0		
Net Income (loss) attributable to bank and noncontrolling (minority) interests	400,313		
LESS: Net income (loss) attributable to noncontrolling (minority) interest	(180)		
Net Income			400,493
Return on Average Assets			1.07%

COMMERCIAL BANK – DETAIL

City	Institution Name	Cash & Due from Banks	Total Securities	Total Loans	Loan Loss Reserve	Fixed Assets	Total Assets	Total Deposits	Total Liabilities	Total Equity Capital	ROAA
ALAMOSA	Alamosa State Bank	$45,216	$47,337	$94,398	$1,544	$2,564	$189,210	$170,825	$171,724	$17,486	1.64
ALAMOSA	First Southwest Bank	$22,684	$35,508	$157,224	$2,484	$6,730	$239,268	$205,467	$212,011	$27,258	0.41
AULT	Farmers Bank	$41,690	$1,999	$177,996	$2,510	$1,227	$236,275	$204,858	$205,232	$31,043	1.88
AURORA	Citywide Banks	$190,274	$199,387	$742,679	$16,563	$18,619	$1,183,547	$1,047,245	$1,079,144	$104,403	0.82
BAYFIELD	Pine River Valley Bank	$7,634	$46,520	$66,965	$1,665	$3,974	$137,602	$122,115	$123,586	$14,016	-0.32
BOULDER	Flatirons Bank	$8,786	$32,549	$78,465	$1,845	$737	$121,249	$104,422	$109,952	$11,297	0.87
BRIGHTON	Valley Bank & Trust	$26,115	$106,427	$122,056	$1,965	$6,586	$275,009	$253,097	$254,526	$20,483	-0.07
BROOMFIELD	Summit Bank & Trust	$2,081	$24,428	$74,146	$1,334	$8,133	$113,718	$101,446	$102,637	$11,081	-0.54
BRUSH	The Farmers State Bank of Brush	$6,407	$37,608	$63,707	$759	$411	$109,864	$93,356	$94,019	$15,845	1.14
BUENA VISTA	Collegiate Peaks Bank	$84,829	$37,289	$199,833	$2,582	$7,762	$337,447	$285,105	$301,872	$35,575	0.93
BURLINGTON	The Bank of Burlington	$25,347	$39,173	$11,078	$138	$170	$80,196	$74,145	$74,192	$6,004	0.67
CALHAN	Farmers State Bank of Calhan	$3,088	$97,329	$102,507	$1,319	$3,433	$212,780	$170,165	$191,537	$21,243	1.51
CASTLE ROCK	Castle Rock Bank	$15,242	$31,856	$58,997	$2,348	$4,994	$115,521	$103,796	$104,849	$10,672	1.16
CENTENNIAL	Centennial Bank	$11,664	$63,520	$359,583	$3,997	$11,445	$459,613	$391,406	$412,451	$47,162	1.19
CENTENNIAL	Redstone Bank	$4,735	$1,533	$47,572	$767	$4,242	$71,450	$62,114	$62,347	$9,103	1.33
CHEYENNE WELLS	The Eastern Colorado Bank	$7,205	$94,502	$201,391	$2,540	$5,027	$321,104	$258,158	$290,549	$30,555	1.54
COLORADO SPRINGS	5Star Bank	$3,107	$48,615	$99,746	$1,417	$4,393	$174,526	$136,813	$137,581	$36,944	0.51
DENVER	ANB Bank	$92,700	$1,049,612	$777,793	$11,462	$113,344	$2,057,632	$1,687,095	$1,879,683	$177,949	0.58
DENVER	Bankers' Bank of the West	$49,818	$53,009	$155,519	$5,381	$101	$316,713	$262,126	$276,078	$40,635	1.28
DENVER	CoBiz Bank	$74,150	$548,399	$2,075,659	$36,497	$4,013	$2,764,606	$2,305,717	$2,470,449	$294,157	1.21
DENVER	First Western Trust Bank	$63,091	$75,484	$484,707	$4,839	$7,592	$658,902	$562,586	$587,996	$70,906	0.53
DENVER	Guaranty Bank and Trust Company	$28,069	$425,176	$1,320,424	$21,005	$47,343	$1,904,311	$1,534,064	$1,700,090	$204,221	0.85
DENVER	Premier Bank	$6,148	$10,764	$22,761	$829	$1,363	$42,569	$40,047	$41,219	$1,350	-1.14
DENVER	Steele Street Bank & Trust	$71,203	$76,336	$370,572	$4,177	$17,720	$544,297	$489,357	$491,814	$52,483	1.85
DENVER	The Bank of Denver	$69,178	$17,349	$110,939	$1,255	$6,493	$207,089	$187,731	$188,233	$18,856	0.67
DENVER	Young Americans Bank	$13,408	$375	$27	$4	$65	$15,250	$14,072	$14,180	$1,070	-6.80
DOLORES	The Dolores State Bank	$11,496	$48,261	$71,414	$1,099	$5,819	$140,948	$121,037	$123,919	$17,029	1.18
ESTES PARK	Bank of Estes Park	$11,637	$42,146	$49,316	$1,280	$710	$111,949	$101,397	$101,958	$9,992	0.49
FLAGLER	High Plains Bank	$16,156	$13,294	$82,880	$1,423	$727	$115,207	$95,780	$104,202	$11,005	1.35
FLORENCE	Rocky Mountain Bank & Trust Florence	$5,871	$43,265	$26,184	$854	$2,728	$82,248	$76,753	$77,121	$5,127	-3.26

COMMERCIAL BANK – DETAIL

City	Institution Name	Cash & Due from Banks	Total Securities	Total Loans	Loan Loss Reserve	Fixed Assets	Total Assets	Total Deposits	Total Liabilities	Total Equity Capital	ROAA
FORT COLLINS	Bank of Colorado	$112,760	$796,021	$1,547,826	$28,739	$43,718	$2,527,421	$2,057,175	$2,284,086	$243,335	1.67
FORT COLLINS	Verus Bank of Commerce	$18,561	$0	$243,000	$3,930	$321	$266,021	$217,340	$228,609	$37,413	2.12
FORT MORGAN	FMS Bank	$5,455	$42,875	$90,755	$1,572	$4,607	$148,260	$118,022	$135,784	$12,476	0.86
FOWLER	The Fowler State Bank	$11,983	$24,315	$31,669	$1,173	$40	$68,505	$59,013	$59,168	$9,337	0.87
GLENWOOD SPRINGS	Alpine Bank	$129,285	$524,178	$1,501,480	$33,383	$70,886	$2,321,723	$1,991,349	$2,061,260	$260,462	1.15
GRAND JUNCTION	Home Loan State Bank	$1,197	$39,059	$23,660	$452	$5,707	$70,636	$57,363	$64,423	$6,213	0.14
GRAND JUNCTION	Timberline Bank	$26,421	$14,243	$121,004	$2,382	$6,194	$167,861	$145,165	$150,360	$17,501	0.53
GREELEY	Cache Bank & Trust	$21,084	$72,181	$58,105	$474	$3,483	$158,611	$146,188	$146,503	$12,108	0.03
GREELEY	First FarmBank	$7,638	$19,942	$81,879	$837	$2,870	$113,720	$100,241	$103,949	$9,771	0.66
GREENWOOD VILLAGE	First American State Bank	$3,249	$61,646	$166,448	$1,836	$232	$249,029	$180,965	$231,858	$17,171	0.21
GUNNISON	The Gunnison Bank and Trust Company	$13,790	$11,090	$47,938	$846	$2,799	$76,076	$67,886	$69,034	$7,042	0.82
HIGHLANDS RANCH	Northstar Bank of Colorado	$131,970	$80,413	$343,903	$3,006	$25,690	$665,412	$556,452	$563,421	$101,991	-0.05
HOTCHKISS	First State Bank of Colorado	$12,567	$35,120	$120,174	$1,763	$3,662	$182,379	$157,637	$158,312	$24,067	0.32
JULESBURG	Points West Community Bank	$7,741	$80,753	$111,575	$2,047	$3,677	$207,829	$173,159	$187,609	$20,220	2.37
LA JUNTA	The Colorado Bank and Trust Company of La Junta	$19,878	$28,770	$47,995	$1,999	$2,873	$99,883	$90,726	$91,793	$8,090	0.35
LA JUNTA	The State Bank	$31,062	$9,359	$44,861	$986	$4,374	$95,540	$78,327	$83,422	$12,118	0.76
LAKEWOOD	FirstBank	$537,879	$5,208,563	$7,275,660	$86,240	$285,788	$13,354,191	$12,141,052	$12,298,705	$1,055,485	1.38
LAKEWOOD	Front Range Bank	$4,350	$86,715	$97,835	$1,005	$4,610	$197,327	$154,294	$182,486	$14,841	1.12
LAMAR	Colorado East Bank & Trust	$82,363	$221,415	$417,269	$12,248	$19,825	$775,802	$685,974	$689,519	$86,283	0.18
LAMAR	Community State Bank	$9,529	$15,261	$51,501	$1,329	$200	$86,840	$76,487	$76,676	$10,164	1.06
LAMAR	Frontier Bank	$10,555	$107,872	$140,268	$2,756	$3,096	$264,951	$233,482	$233,962	$30,989	1.32
LOVELAND	Advantage Bank	$31,194	$26,911	$182,539	$5,226	$2,828	$256,811	$249,508	$250,566	$6,245	-2.43
LOVELAND	The Home State Bank	$13,361	$292,589	$414,253	$8,230	$15,850	$739,503	$649,101	$676,840	$62,663	1.10
MANCOS	Mancos Valley Bank	$8,049	$30,932	$32,176	$1,374	$2,550	$73,301	$64,969	$65,154	$8,147	0.73
MCCLAVE	McClave State Bank	$1,893	$3,760	$17,716	$323	$469	$24,177	$21,238	$21,277	$2,900	1.10
MONTROSE	MontroseBank	$12,327	$120,516	$88,418	$1,773	$4,387	$227,746	$203,785	$204,051	$23,695	1.45
MONUMENT	Integrity Bank & Trust	$25,144	$11,355	$79,261	$1,384	$6,532	$126,393	$110,309	$114,498	$11,895	0.61
OURAY	The Citizens State Bank of Ouray	$19,596	$42,805	$25,683	$422	$441	$89,381	$79,312	$79,921	$9,460	1.24

COMMERCIAL BANK – DETAIL

City	Institution Name	Cash & Due from Banks	Total Securities	Total Loans	Loan Loss Reserve	Fixed Assets	Total Assets	Total Deposits	Total Liabilities	Total Equity Capital	ROAA
PAGOSA SPRINGS	Citizens Bank of Pagosa Springs	$15,112	$24,083	$32,021	$1,535	$1,886	$72,483	$65,341	$65,446	$7,037	0.72
PARKER	Champion Bank	$5,032	$989	$50,497	$1,963	$3,076	$62,958	$56,010	$56,801	$6,157	-0.20
PUEBLO	The Pueblo Bank and Trust Company	$32,393	$109,907	$144,168	$5,854	$7,669	$313,968	$277,112	$280,559	$33,409	0.54
SALIDA	High Country Bank	$20,374	$27,162	$135,644	$1,326	$6,028	$195,849	$173,021	$174,041	$21,808	0.97
STEAMBOAT SPRINGS	Yampa Valley Bank	$12,605	$45,306	$125,644	$2,897	$7,877	$191,053	$170,886	$172,956	$18,098	1.26
THORNTON	North Valley Bank	$13,034	$16,192	$102,393	$1,956	$4,039	$138,132	$123,062	$124,091	$14,041	1.23
WALDEN	Mountain Valley Bank	$14,399	$49,241	$85,286	$1,303	$2,749	$157,119	$141,845	$143,114	$14,004	0.75
WESTMINSTER	Mountain View Bank of Commerce	$12,003	$0	$45,822	$836	$323	$59,361	$47,162	$51,439	$7,922	0.29
WILEY	Legacy Bank	$14,126	$42,136	$160,714	$2,482	$4,764	$246,874	$207,760	$212,793	$34,081	0.48
WOODLAND PARK	Park State Bank & Trust	$2,764	$20,196	$46,984	$956	$4,338	$85,945	$78,948	$79,137	$6,808	-0.60
WRAY	Wray State Bank	$5,067	$28,742	$65,658	$1,353	$3,148	$107,406	$90,754	$96,494	$10,912	0.48
		$2,476,819	**$11,721,663**	**$22,606,220**	**$366,078**	**$872,071**	**$38,606,577**	**$33,560,715**	**$34,955,268**	**$3,651,309**	

TRUST COMPANY – INCOME STATEMENT

(000s Omitted)

ASSETS	8 Trust 12/31/2013	Percent to Total	8 Trust 12/31/2012	Increase (Decrease)	Percent Change
Cash and Balances Due From Banks	28,528	5.07%	47,091	-18,563	-39.42%
Securities	503,182	89.35%	591,254	-88,072	-14.90%
Fees Receivable, Expenses, Fixed/Other Assets	31,430	5.58%	29,465	1,965	0.29%
Total Assets	**563,140**	**100.00%**	**667,810**	**-104,670**	**-15.67%**
LIABILITIES					
Deposits	491,187	87.22%	566,764	-75,577	-13.33%
Accounts Payable	5,845	1.04%	2,705	3,140	116.08 %
Notes Payable, Other Liabilities	18,558	3.30%	18,771	-213	-1.13%
Total Liabilities	**515,590**	**91.56%**	**588,240**	**-72,650**	**-12.35%**
CAPITAL					
Common Stock	3,046	0.54%	3,320	-274	-8.25%
Surplus and Retained Earnings	64,500	11.45%	87,302	-22,802	-26.12%
Accumulated other income	-18,841	-3.35%	-11,052	-7,789	70.48%
Other Equity capital components	-1,155	-0.21%	0	-1155	0.00%
Total Capital	**47,550**	**8.44%**	**79,570**	**-32,020**	**-40.24%**
Total Liabilities and Equity Capital	**563,140**	**100.00%**	**667,810**	**-104,670**	**-15.67%**
TRUST ACCOUNTS					
Total Trust Assets	126,095,204		97,677,229	28,417,975	29.09%
Number of Trust Accounts (Actual)	281,519		262,193	19,326	7.37%
Trust Account Average	447,910		372,539	75,371	20.23%

TRUST COMPANY – COMPARATIVE ABSTRACT

(000s Omitted)

Income		
Trust administrative fee income	50,037	
Interest and dividend income earned	14,404	
Total Income		64,441
Expenses		
Interest expense	119	
Salaries and employee benefits	26,251	
Expenses of premises and fixed assets	5,733	
Other expenses	17,823	
Provision for Loan Losses	92	
Total Expenses		50,018
Net Income Before Taxes	14,423	
Gain (Loss) on Securities not Held in Trading Accounts		(419)
Applicable Income Taxes		2,219
Extraordinary Items and Other Adjustments, Net of Income Taxes		0
Net Income		11,785

FINANCIAL INSTITUTION ACTIVITY

ACTIVITY	EFFECTIVE DATE

- **Licensing**

Money Transmitter

Facebook Payments Inc., Palo Alto, CA	01/06/2013
IPS Nevada, Inc., Henderson, NV	02/27/2013
Square, Inc., San Francisco, CA	05/30/2013
Payoneer Inc., New York, NY	09/01/2013
Associated Foreign Exchange, Inc., Woodland Hills, CA	09/19/2013
TouchPay Holdings, LLC, Irving, TX	11/01/2013
Swanson Services Corporation, Denver, Denver County	11/21/2013
Moneydart Global Services Inc., Woodbridge, NJ	12/19/2013

Trust Company

FPS Trust Company, LLC, Centennial, Arapahoe County	04/15/2013

Electronic Data Processing

Jack Henry & Associates, Inc. – Texas, Allen, TX	09/19/2013
Jack Henry & Associates, Inc. – North Carolina, Charlotte, NC	10/09/2013

- **New Branch/Facility/Office**

State-chartered Commercial Bank Branch

Far Northeast Branch, Denver, Denver County *(Young Americans Bank)*	01/14/2013
Bank of Colorado Downtown Denver Branch, Denver, Denver County	01/21/2013
Summit Bank & Trust, Greenwood Village Branch, Greenwood Village, Arapahoe County	02/04/2013
Home State Bank Lafayette Branch, Lafayette, Boulder County	02/25/2013
High Plains Bank, Longmont, Boulder County	03/11/2013
First State Bank of Colorado, Delta Branch, Delta, Delta County	04/01/2013
Cook Street Banking Center, Denver, Denver County *(Steele Street Bank & Trust)*	04/18/2013

FINANCIAL INSTITUTION ACTIVITY

ACTIVITY	EFFECTIVE DATE

- **New Branch/Facility/Office** (cont.)

  State-chartered Commercial Bank Branch (cont.)

  Frontier Bank, Alamosa, Alamosa County 05/01/2013

  First FarmBank Yuma Branch, Yuma, Yuma County, ... 05/06/2013

  Summit Bank & Trust – DTC Branch, Denver, Denver County 05/08/2013

  FirstBank – Litchfield and McDowell Branch, Goodyear, AZ 05/22/2013

  ANB Bank – Castle Rock, Castle Rock, Douglas County 06/24/2013

  ANB Bank – Castle Rock Mobile, Castle Rock, ... 06/24/2013
  Douglas County

  Akron Branch, Akron, Washington County 08/09/2013
  (Northstar Bank of Colorado)

  Castle Rock Branch, Castle Rock, Douglas County 08/09/2013
  (Northstar Bank of Colorado)

  Castle Rock North Branch, Castle Rock, Douglas County 08/09/2013
  (Northstar Bank of Colorado)

  Centennial Branch, Centennial, Arapahoe County 08/09/2013
  (Northstar Bank of Colorado)

  Briargate Branch, Colorado Springs, El Paso County 08/09/2013
  (Northstar Bank of Colorado)

  Colorado Springs Downtown Branch, Colorado Springs, ... 08/09/2013
  El Paso County, *(Northstar Bank of Colorado)*

  Lake Avenue Branch, Colorado Springs, El Paso County 08/09/2013
  (Northstar Bank of Colorado)

  Westside Branch, Colorado Springs, El Paso County 08/09/2013
  (Northstar Bank of Colorado)

  Evans Branch, Evans, Weld County 08/09/2013
  (Northstar Bank of Colorado)

  Firestone Branch, Firestone, Weld County 08/09/2013
  (Northstar Bank of Colorado)

  Greeley Branch, Greeley, Weld County 08/09/2013
  (Northstar Bank of Colorado)

FINANCIAL INSTITUTION ACTIVITY

ACTIVITY **EFFECTIVE DATE**

- **New Branch/Facility/Office** (cont.)

  State-chartered Commercial Bank Branch (cont.)

  Highlands Ranch Branch, Highlands Ranch, Douglas County 08/09/2013
  (Northstar Bank of Colorado)

  Johnstown Branch, Johnstown, Weld County 08/09/2013
  (Northstar Bank of Colorado)

  Longmont Branch, Longmont, Boulder County 08/09/2013
  (Northstar Bank of Colorado)

  Loveland Branch, Loveland, Larimer County 08/09/2013
  (Northstar Bank of Colorado)

  Milliken Branch, Milliken, Weld County 08/09/2013
  (Northstar Bank of Colorado)

  Northglenn Branch, Northglenn, Adams County 08/09/2013
  (Northstar Bank of Colorado)

  Otis Branch, Otis, Washington County 08/09/2013
  (Northstar Bank of Colorado)

  Sterling Branch, Sterling, Logan County 08/09/2013
  (Northstar Bank of Colorado)

  Yuma Branch, Yuma, Yuma County 08/09/2013
  (Northstar Bank of Colorado)

  Kent Denver School Financial Education Banking Center, ... 08/26/2013
  Englewood, Arapahoe County *(Steele Street Bank & Trust)*

  ANB Bank Lenexa Mobile, Lenexa, KS 08/29/2013

  First FarmBank Sterling Branch, Sterling, Logan County 09/03/2013

  First FarmBank Downtown Greeley, Greeley, Weld County 10/01/2013

  Collegiate Peaks Bank – River North Branch, Denver, ... 10/21/2013
  Denver County

  Bank of Colorado – Loveland Branch, Loveland, Larimer County 11/13/2013

  CCB – Private Banking, Denver, Denver County 10/01/2013
  (CoBiz Bank)

FINANCIAL INSTITUTION ACTIVITY

ACTIVITY	EFFECTIVE DATE

- **New Branch/Facility/Office** (cont.)

State-chartered Commercial Bank Branch (cont.)

FirstBank – Aspen Branch, Aspen, Pitkin County	11/27/2013
FirstBank – Bell Branch, Glendale, AZ	12/11/2013

Loan Production Office (LPO)

Northstar Bank of Texas, Denton, TX (Colorado Springs, CO)	01/07/2013
Northstar Bank of Texas, Denton, TX (Castle Rock, CO)	02/14/2013
Northstar Bank of Texas, Denton, TX (Highlands Ranch, CO)	02/14/2013
CapitalSource Bank, Chevy Chase, MD (Denver, CO)	04/16/2013
Champion Bank, Parker, Douglas County (Centennial, CO)	04/29/2013
Northstar Bank of Texas, Denton, TX (Colorado Springs, CO)	05/28/2013
Northstar Bank of Texas, Denton, TX (Centennial, CO)	05/28/2013
First FarmBank, Greeley, Weld County (Sterling, CO)	07/01/2013
Mountain View Bank of Commerce, Westminster, Adams County, (Boulder, CO)	09/05/2013
Northstar Bank of Colorado, Highlands Ranch, Douglas County, (Denver, CO)	09/16/2013
Northstar Bank of Texas, Denton, TX (Greeley, CO)	10/15/2013
Northstar Bank of Colorado, Highlands Ranch, Douglas County, (Denver, CO)	11/18/2013

- **Name Changes**

Commercial Bank State Charter

The Bank at Broadmoor, Colorado Springs, El Paso County **To:** Northstar Bank of Colorado	08/09/2013

Money Transmitter Company

Travelex Global Business Payments, Inc., Washington, DC **To:** Western Union Business Solutions (USA), LLC	03/17/2013

FINANCIAL INSTITUTION ACTIVITY

ACTIVITY **EFFECTIVE DATE**

- **Name Changes** (cont.)

  Electronic Data Processor (EDP)

  Jack Henry - Texas, Allen, TX 10/09/2013
  To: Jack Henry & Associates, Inc. – Texas

  Jack Henry - North Carolina, Charlotte, NC 10/09/2013
  To: Jack Henry & Associates, Inc. – North Carolina

- **Mergers**

  Commercial State Bank Charter into Commercial State Bank Charter

  New West Bank, Greeley, Weld County 05/01/2013
  Into: Bank of Colorado, Fort Collins, Larimer County

  Colorado Community Bank, Highlands Ranch, Douglas County 08/09/2013
  Into: The Bank at Broadmoor, Colorado Springs, El Paso County

  Colorado State Bank of Walsh, Walsh, Baca County 10/01/2013
  Into: Frontier Bank, Lamar, Prowers County

  Commercial State Bank Charter into Out-of-state Bank Charter

  The Citizens State Bank of Cortez, Cortez, Montezuma County 10/01/2013
  Into: Four Corners Commercial Bank, Farmington, NM

  Mile High Banks, Longmont, Boulder County 11/01/2013
  Into: First National Bank of Santa Fe, Santa Fe, NM

- **Relocations**

  State-chartered Commercial Bank Main Office

  First Western Trust Bank, Denver, Denver County 04/24/2013
  From: 1200 17th Street, Suite 2650
  To: 1900 16th Street Building - Tower One, Suite 1200

  Northstar Bank of Colorado 08/09/2013
  From: 155 Lake Avenue, Colorado Springs, El Paso County
  To: 6654 Timberline Road, Highlands Ranch, Douglas County

  Steele Street Bank & Trust, Denver, Denver County 09/03/2013
  From: 55 Adams Street
  To: 101 Cook Street

  First FarmBank, Greeley, Weld County 10/01/2013
  From: 127 22nd Street
  To: 2939 65th Street

ACTIVITY **EFFECTIVE DATE**

- **Relocations** (cont.)

State-chartered Commercial Bank Branch

Bank of Colorado – Eaton Branch 05/01/2013
From: 312 Collins Street, Eaton, Weld County
To: 55 South Elm Street, Eaton, Weld County

Bank of Colorado – Greeley Branch 05/01/2013
From: 3459 West 20th Street, Greeley, Weld County
To: 3640 West 10th Street, Greeley, Weld County

FirstBank – Cherry Creek Branch 09/14/2013
From: 100 St. Paul Street, Denver, Denver County
To: 149 Steele Street, Denver, Denver County

Bank of Colorado – Fort Morgan Branch 09/28/2013
From: 401 Main Street, Fort Morgan, Morgan County
To: 100 East Platte Avenue, Fort Morgan, Morgan County

Steele Street Bank & Trust – Cherry Creek Banking Center 10/01/2013
From: 44 Cook Street, Denver, Denver County
To: 101 Cook Street, Denver, Denver County

Steele Street Bank & Trust – Mobile Branch..... 10/01/2013
From: 55 Adams Street, Denver, Denver County
To: 101 Cook Street, Denver, Denver County

FirstBank – I-10 and Washington Branch 11/22/2013
From: 39757 Washington Street, Palm Desert, CA
To: 39580 Washington Street, Palm Desert, CA

Money Transmitter

SGS Corporation..... 03/01/2013
From: 14849 Firestone Boulevard, La Mirada, CA
To: 13291 Ralston Avenue, Sylmar, CA

Custom House (USA) Ltd. 04/30/2013
From: 517 Fort Street, Victoria, BC, Canada
To: 12500 East Belford Avenue, Englewood, Arapahoe County

Cambridge Mercantile Corp..... 06/21/2013
From: 902 Carnegie Center, Princeton, NJ
To: 1359 Broadway, New York, NY

Amazon Payments, Inc..... 08/20/2013
From: 410 Terry Avenue North, Seattle, WA
To: 2201 Westlake Avenue, Seattle, WA

FINANCIAL INSTITUTION ACTIVITY

ACTIVITY	EFFECTIVE DATE

- **Ceased Operations in Colorado**

State-chartered Commercial Bank *(All Mergers)*

New West Bank, Greeley, Weld County	05/01/2013
Colorado Community Bank, Highlands Ranch, Douglas County	08/09/2013
Colorado State Bank of Walsh, Walsh, Baca County	10/01/2013
The Citizens State Bank of Cortez, Cortez, Montezuma County	10/01/2013
Mile High Banks, Longmont, Boulder County	11/01/2013

Money Transmitter Company

Obopay, Inc., Redwood City, CA	01/01/2013
PRODIRA, Inc., Zacatecas, ZC, Mexico	01/01/2013
Meracord, LLC, Tacoma, WA	12/10/2013

Trust Company

Sentinel Trust Company, Denver, Denver County	04/01/2013

Electronic Data Payment Company

Capitol Bancorp, Ltd., Lansing, MI	07/01/2013
Jack Henry & Associates, Inc., Englewood, Arapahoe County	09/19/2013

Loan Production Office (LPO)

First FarmBank, Greeley, Weld County (Imperial, NE)	07/01/2013
Colorado Community Bank, Highlands Ranch, Douglas County (Brush, CO)	08/09/2013
First FarmBank, Greeley, Weld County (Sterling, CO)	08/26/2013
Celtic Bank, Salt Lake City, UT (Parker, CO)	10/25/2013

State-chartered Commercial Bank Branch

Citywide Banks – Metro North, Northglenn, Adams County	03/08/2013
First Southwest Bank, Del Norte, Rio Grande County	04/30/2013
New West Bank of Eaton, Eaton, Weld County	05/01/2013
Fort Morgan Bank – Burlington Avenue, Fort Morgan, Morgan County	06/03/2013

FINANCIAL INSTITUTION ACTIVITY

ACTIVITY	EFFECTIVE DATE

- **Ceased Operations in Colorado** (cont.)

  State-chartered Commercial Bank Branch (cont.)

  FirstBank – Loveland Branch, Loveland, Larimer County 07/23/2013

  Colorado Community Bank of Severance, Severance, Weld County 08/09/2013

  Colorado Community Bank of Yuma, Yuma, Yuma County 08/09/2013

  Cache Bank & Trust – Downtown Fort Collins Branch, Fort Collins, Larimer County 09/06/2013

  Guaranty Bank and Trust Company-Del Camino, Longmont, Boulder County 09/19/2013

  Colorado Business Bank - Eagle, Eagle, Eagle County 09/20/2013

  Mile High Banks – South Metro, Littleton, Arapahoe County 09/27/2013

  Mile High Banks – Uptown, Denver, Denver County 09/27/2013

  The Citizens State Bank of Cortez – Wal-Mart Supercenter Branch, Cortez, Montezuma County 10/01/2013

  Valley Bank & Trust – Lyons Branch, Lyons, Boulder County 10/31/2013

  Mile High Banks – Boulder, Boulder, Boulder County 11/01/2013

  Mile High Banks – Cherry Creek, Denver, Denver County 11/01/2013

  Mile High Banks – Denver Tech Center, Greenwood Village, Arapahoe County 11/01/2013

  Mile High Banks – Limon, Limon, Lincoln County 11/01/2013

  Mile High Banks – LoDo, Denver, Denver County 11/01/2013

  Mile High Banks – Loveland, Loveland, Larimer County 11/01/2013

  Mile High Banks – North Longmont, Longmont, Boulder County 11/01/2013

  Mile High Banks – North Metro, Westminster, Adams County 11/01/2013

  Mile High Banks – Parker, Parker, Douglas County 11/01/2013

  Mile High Banks – South Longmont, Longmont, Boulder County 11/01/2013

  Mile High Banks – West Metro, Golden, Jefferson County 11/01/2013

  Valley Bank & Trust – East Branch, Brighton, Adams County 12/27/2013

FINANCIAL INSTITUTION DIRECTORY

COMMERCIAL BANKS

5Star Bank
Peterson Air Force Base
455 West Paine Street,
Building 1485
Colorado Springs 80914
719-475-7827

5Star Bank - Downtown
101 South Sahwatch,
Suite 100
Colorado Springs 80903
719-475-7827

5Star Bank - Mobile Branch
Downtown
101 South Sahwatch,
Suite 100
Colorado Springs 80903
719-475-7827

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

A

Advantage Bank
1475 North Denver Avenue
Loveland 80538
970-613-1982

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

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

Alamosa State Bank
2225 Main Street
Alamosa 81101
719-589-2564

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

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

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

Alpine Bank - Aspen Airport Business Center
119 D AABC, Unit D
Aspen 81611
970-429-2125

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

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

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

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

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

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

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

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

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

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

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

Alpine Bank - Dillon Branch
252 Dillon Ridge Road
Dillon 80435
970-468-4701

Alpine Bank, Durango Branch
1099 Main Avenue
Durango 81301
970-375-7689

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

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

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

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

FINANCIAL INSTITUTION DIRECTORY

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

Alpine Bank, Fruita Branch
125 North Park Square
Fruita 81521
970-858-7473

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

Alpine Bank - West Glenwood
50891 Highway 6 & 24
Glenwood Springs 81601
970-384-4330

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

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

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

Alpine Bank, Mall Branch
2424 F Road
Grand Junction 81505
970-243-5200

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

Alpine Bank, East Montrose
1400 East Main Street
Montrose 81401
970-249-0400

Alpine Bank, Montrose Branch
2770 Alpine Drive
Montrose 81401
970-240-0900

Alpine Bank, New Castle Branch
810 Castle Valley Boulevard
New Castle 81647
970-984-2600

Alpine Bank, Ouray
917 Main Street
Ouray 81427
970-325-4200

Alpine Bank, Ouray Mobile Branch
917 Main Street
Ouray 81427
970-325-4200

Alpine Bank - Battlement Mesa Branch
82 Sipprelle Drive
Parachute 81635
970-285-7100

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

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

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

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

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

Alpine Bank, Steamboat Springs
1901 Pine Grove Road,
Suite 101
Steamboat Springs 80487
970-871-1901

Alpine Bank, Telluride
120 South Pine Street
Telluride 81435
970-728-5050

Alpine Bank - Vail
141 East Meadow Drive,
Unit 210
Vail 81657
970-476-8700

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

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

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

ANB Bank - Boulder
1360 Walnut Street
Boulder 80302
303-394-5437

ANB Bank - Carbondale
409 Dolores Way
Carbondale 81623
970-704-1012

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

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

ANB Bank - SouthGlenn
2241 East Arapahoe Road
Centennial 80122
303-394-5100

ANB Bank - Academy
3485 North Academy Boulevard
Colorado Springs 80917
719-381-5602

FINANCIAL INSTITUTION DIRECTORY

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

ANB Bank - Cascade
102 North Cascade Avenue
Colorado Springs 80903
719-381-5600

ANB Bank - Circle
1130 North Circle Drive
Colorado Springs 80909
719-473-0111

ANB Bank - Garden of the Gods
1095 Garden of the Gods Road
Colorado Springs 80907
719-381-5747

ANB Bank - Pine Creek
4194 Royal Pine Drive
Colorado Springs 80920
719-447-3350

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

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

ANB Bank - North Denver
4799 Colorado Boulevard
Denver 80216
303-394-5309

ANB Bank - Eagle
0050 Chambers Avenue
Eagle 81631
970-328-7333

ANB Bank - Glenwood Springs
2624 Grand Avenue
Glenwood Springs 81601
970-945-8511

ANB Bank - 24 & F Road
2399 F Road
Grand Junction 81505
970-245-5211

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

ANB Bank - Grand Junction
131 North 6th Street
Grand Junction 81501
970-245-5211

ANB Bank - Patterson
1199 Patterson Road
Grand Junction 81506
970-245-5211

ANB Bank - Meridian
9949 South Oswego Street
Parker 80134
303-394-5364

ANB Bank - Meridian Mobile Branch
10001 South Oswego Street
Parker 80134

ANB Bank - Rifle
429 Railroad Avenue
Rifle 81650
970-625-2895

ANB Bank - Telluride
101 East Colorado Avenue
Telluride 81435
970-728-8060

ANB Bank - Lenexa
15301 West 87th Street Parkway, Unit 100
Lenexa KS 66219
913-888-8490

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

ANB Bank - Quivira
11900 West 87th Street Parkway
Lenexa KS 66215
913-888-8490

ANB Bank - South Overland Park
11830 West 135th Street
Overland Park KS 66221
913-541-6180

ANB Bank - Buffalo
99 South Main Street
Buffalo WY 82834
307-684-2201

ANB Bank - Casper
400 East 1st Street
Casper WY 82601
307-234-5300

ANB Bank - Cheyenne
1912 Capitol Avenue
Cheyenne WY 82001
307-634-2121

ANB Bank - Pershing
3355 East Pershing Boulevard
Cheyenne WY 82001
307-778-5238

ANB Bank - Yellowstone
6020 Yellowstone Road
Cheyenne WY 82009
307-773-7050

ANB Bank - Gillette
800 East 7th Street
Gillette WY 82716
307-682-5161

ANB Bank - Laramie
3908 Grand Avenue
Laramie WY 82070
307-745-3619

ANB Bank - Worland
700 Big Horn Avenue
Worland WY 82401
307-347-4241

B

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

FINANCIAL INSTITUTION DIRECTORY

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

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

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

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

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

Bank of Colorado
421 North Tejon Street, Suite 200
Colorado Springs 80903
719-227-0100

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

Bank of Colorado - Delta
145 West Fourth Street
Delta 81416
970-874-4979

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

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

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

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

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

Bank of Colorado - North City Market Branch
3130 North Main Avenue
Durango 81301
970-247-5151

Bank of Colorado - Eaton Branch
55 South Elm Street
Eaton 80615
970-454-1414

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

Bank of Colorado (Mobile Branch/Larimer & Weld Counties)
1609 East Harmony Road
Fort Collins 80525
970-206-1160

Bank of Colorado - Fort Collins Branch
1102 Lincoln Avenue
Fort Collins 80524
970-223-8200

Bank of Colorado - Fort Lupton Branch
605 Fourth Street
Fort Lupton 80621
303-857-3400

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

Bank of Colorado - Ft. Morgan Branch
100 East Platte Avenue
Fort Morgan 80701
970-867-9497

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

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

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

Bank of Colorado - Greeley Branch
3459 West 20th Street
Greeley 80634
970-506-0100

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

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

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

FINANCIAL INSTITUTION DIRECTORY

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

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

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

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

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

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

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

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

Bank of Colorado
1041 Main Street
Windsor 80550
970-686-7631

Bank of Colorado - Yuma Branch
320 South Main
Yuma 80759
970-848-5447

Pinnacle Bank
1804 East Aztec Avenue
Gallup NM 87301
505-722-0300

Pinnacle Bank
307 West Aztec Avenue
Gallup NM 87301
505-722-4411

Pinnacle Bank
1650 West Maloney Avenue
Gallup NM 87301
505-863-3442

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

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

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

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

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

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

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

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

C

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

Cache Bank & Trust Denver Mobile Branch
410 17th Street, Suite 100
Denver 80202
303-572-8600

Cache Bank & Trust - Downtown Denver Branch
410 17th Street, Suite 100
Denver 80202
303-572-8600

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

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

Castle Rock Bank at Castle Pines
506 Castle Pines Parkway
Castle Rock 80108
303-688-5191

Centennial Bank
13700 East Arapahoe Road
Centennial 80112
303-680-1600

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

FINANCIAL INSTITUTION DIRECTORY

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

Centennial Bank - Breckenridge Mobile Branch
116 Lincoln Avenue
Breckenridge 80424

Centennial Bank - Downtown Denver Branch
717 Seventeenth Street, Suite 100
Denver 80202
303-680-1600

Centennial Bank - Edwards Branch
105 Edwards Village Boulevard, Suite D107
Edwards 81632
970-569-3633

Centennial Bank - Edwards Mobile Branch
105 Edwards Village Boulevard
Edwards 81632

Centennial Bank - Englewood Branch
209 West Hampden Avenue
Englewood 80110
303-762-9933

Centennial Bank - Englewood Mobile Branch
209 West Hampden Avenue
Englewood 80110

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

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

Centennial Bank of Steamboat Springs
635 Marketplace Plaza
Steamboat Springs 80487
970-870-9990

Centennial Bank - Steamboat Springs Mobile Branch
635 Marketplace Plaza
Steamboat Springs 80487

Centennial Bank - Vail Branch
2111 North Frontage Road West, Suite A
Vail 81657
970-790-2265

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

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

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

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

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

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

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

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

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

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

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

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

Citywide Banks - Centennial
10637 East Briarwood Circle
Centennial 80112
303-365-3850

Citywide Banks - DTC Branch
4600 South Syracuse Street, Suite 150
Denver 80237
303-365-4080

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

Citywide Banks - Downtown
1800 Larimer, Suite 100
Denver 80202
303-365-3800

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

FINANCIAL INSTITUTION DIRECTORY

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

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

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

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

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

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

Colorado Business Bank - Cherry Creek
301 University Boulevard
Denver 80206
303-291-2940

Colorado Business Bank - DTC
4582 South Ulster Street, Suite 100
Denver 80237
720-264-5630

Colorado Business Bank - Northeast
4695 Quebec Street
Denver 80216
303-322-6467

Colorado Business Bank - Tremont
1275 Tremont Place
Denver 80204
303-893-5501

Colorado Business Bank - Vail Valley
0056 Edwards Village Boulevard, Suite 130
Edwards 81632
970-926-6801

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

Colorado Business Bank - Littleton
1600 West Mineral Avenue
Littleton 80120
303-292-1555

Colorado Business Bank - Prince
2409 West Main Street
Littleton 80120
303-734-1757

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

Arizona Business Bank - Chandler
2727 West Frye Road, Suite 100
Chandler AZ 85224
480-821-2510

Arizona Business Bank - East Valley
1757 East Baseline Road, Suite 101
Gilbert AZ 85233
480-633-3045

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

Arizona Business Bank – Fashion Square
7150 East Camelback Road
Scottsdale AZ 80516
480-990-1070

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

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

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

Collegiate Peaks Bank - Fitzsimons
2101 North Ursula, Unit 25
Aurora 80045
303-481-1360

Collegiate Peaks Bank - Belcaro
885 South Colorado Boulevard
Denver 80246
303-481-1301

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

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

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

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

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

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

Colorado East Bank & Trust -
Buena Vista
725 US Highway 24 South
Buena Vista 81211
719-395-8648

Colorado East Bank & Trust
Dacono Branch
801 Flying Circle Boulevard
Dacono 80514
303-833-9972

Colorado East Bank & Trust -
Fairplay
351 Highway 285
Fairplay 80440
719-836-2797

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

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

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

Colorado East Bank & Trust -
La Junta Branch
310 East 3rd Street
La Junta 81050
719-384-2000

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

Colorado East Bank & Trust -
Mead
141 Main Street
Mead 80542
970-535-6200

Colorado East Bank & Trust -
Pueblo Branch
1515 Fortino Boulevard
Pueblo 81006
719-584-2000

Colorado East Bank & Trust -
Pueblo South
1219 South Prairie Avenue
Pueblo 81005
719-561-5000

Colorado East Bank & Trust -
Pueblo West Branch
94 South Tiffany Drive
Pueblo West 81007
719-547-4488

Colorado East Bank & Trust -
Severance
399 West 4th Avenue
Severance 80546
970-674-9444

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

Colorado East Bank & Trust -
Stratton
141 Colorado Avenue
Stratton 80836
719-348-5364

Colorado East Bank & Trust -
Elkhart
432 Morton Street
Elkhart, KS 67950
620-697-2101

Colorado East Bank & Trust -
Tribune
423 Broadway
Tribune, KS 67879
620-376-4228

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

D

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

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

E

The Eastern Colorado Bank
10 South First Street
Cheyenne Wells 80810
719-767-5652

The Eastern Colorado Bank -
Burlington
2121 Rose Avenue
Burlington 80807
719-346-5433

The Eastern Colorado Bank -
Cheyenne Wells
10 South First Street
Cheyenne Wells 80810
719-767-5652

The Eastern Colorado Bank
444 East Pikes Peak Avenue,
Suite 300
Colorado Springs 80903
719-955-0633

The Eastern Colorado Bank - Express Banking
444 East Pikes Peak Avenue
Suite 300
Colorado Springs 80903
719-955-0633

The Eastern Colorado Bank – Kit Carson
113 Main Street
Kit Carson 80825
719-962-3273

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

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

F

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

First Southwest Bank - Pagosa Springs
249 Navajo Trail Drive
Pagosa Springs 81147
970-731-1300

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

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

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

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

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

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

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

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

First State Bank of Colorado,
Westcliffe Branch
1000 Main Street
Westcliffe 81252
719-783-9211

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

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

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

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

First Western Trust Bank - DTC/Cherry Hills
6501 East Belleview Avenue,
Suite 200
Englewood 80111
303-640-2400

First Western Trust Bank - Phoenix
2425 East Camelback Road,
Suite 100
Phoenix AZ 85016
602-224-7600

First Western Trust Bank - Scottsdale
7025 North Scottsdale Road,
Suite 100
Scottsdale AZ 85253
480-596-1800

First Western Trust Bank - Downtown Los Angeles Branch
515 South Figueroa Street,
Suite 1200
Los Angeles CA 90071
232-624-4600

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

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

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

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

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

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

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

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

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

FirstBank - Havana and Iliff Branch
2300 South Havana Street
Aurora 80014
303-337-2000

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

FirstBank - Saddle Rock Branch
7460 South Gartrell Road
Aurora 80016
303-690-6000

FirstBank - Smoky Hill/Buckley Branch
17100 East Smoky Hill Road
Aurora 80015
303-680-9000

FirstBank - Avon Branch
0011 West Beaver Creek Boulevard
Avon 81620
970-949-0100

FirstBank - 28th and Pearl Branch
2835 Pearl Street, Suite A
Boulder 80301
720-406-8800

FirstBank - Broadway and Rosewood Branch
4520 North Broadway, Unit D
Boulder 80304
720-565-1400

FirstBank - Broadway and Spruce Branch
2100 North Broadway Street
Boulder 80302
303-440-6500

FINANCIAL INSTITUTION DIRECTORY

FirstBank - Gunbarrel Branch
6500 Lookout Road
Boulder 80301
303-530-1000

FirstBank - South Boulder Branch
4770 Baseline Road
Boulder 80303
303-499-2200

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

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

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

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

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

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

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

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

FirstBank - Arapahoe and Yosemite Branch
8600 East Arapahoe Road
Centennial 80112
303-694-9000

FirstBank - Holly Branch
8280 South Holly Street
Centennial 80122
303-773-6000

FirstBank - Southglenn Branch
2323 East Arapahoe Road
Centennial 80122
303-347-9000

FirstBank - Briargate and Union Branch
2790 Briargate Boulevard
Colorado Springs 80920
719-535-9000

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

FirstBank - Cascade and Pikes Peak Branch
2 North Cascade Avenue, Suite 130
Colorado Springs 80903
719-447-9000

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

FirstBank - Monument Branch
1010 West Baptist Road
Colorado Springs 80921
719-487-7500

FirstBank - Powers and Constitution Branch
5815 Constitution Avenue
Colorado Springs 80915
719-573-5000

FirstBank - Rockrimmon Branch
817 Village Center Drive
Colorado Springs 80919
719-532-1000

FirstBank - 104th & Chambers Branch
15250 East 104th Avenue
Commerce City 80022
303-288-8300

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

FirstBank - 26th and Federal Branch
2660 Federal Boulevard
Denver 80211
303-561-1000

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

FirstBank - 38th and Wolff Branch
4700 West 38th Street
Denver 80212
303-477-6700

FirstBank - Cherry Creek Branch
149 Steele Street
Denver 80206
303-333-1000

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

FirstBank - Evans and Downing Branch
1316 East Evans
Denver 80210
303-778-8300

FirstBank - Federal and Alameda Branch
275 South Federal Boulevard
Denver 80219
303-934-3900

FINANCIAL INSTITUTION DIRECTORY

FirstBank - Green Valley Ranch and Tower Branch
18521 Green Valley Ranch Boulevard
Denver 80249
303-307-8600

FirstBank - Hampden & Yosemite Branch
8901 East Hampden Avenue
Denver 80231
303-337-5400

FirstBank - Republic Plaza Branch
370 17th Street
Denver 80202
303-623-2000

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

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

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

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

FirstBank - Erie Branch
512 Briggs
Erie 80516
303-828-3393

FirstBank - El Rancho Branch
29240 U.S. Highway 40
Evergreen 80437
303-526-7700

FirstBank - Evergreen Branch
30770 Stagecoach Boulevard
Evergreen 80439
303-679-1000

FirstBank - Firestone Branch
6080 Firestone Boulevard
Firestone 80504
303-682-1800

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

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

FirstBank - Timberline and Drake Branch
2644 South Timberline Road
Fort Collins 80525
970-267-9500

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

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

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

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

FirstBank - Golden Branch
17171 South Golden Road
Golden 80401
303-279-4200

FirstBank - 47th and 10th Branch
4322 West 9th Street Road
Greeley 80634
970-352-3600

FirstBank - Highway 34 & 23rd Avenue Branch
2901 23rd Avenue
Greeley 80631
970-339-9000

FirstBank - Tech Center Branch
5105 South DTC Parkway, Suite 100
Greenwood Village 80111
303-694-1000

FirstBank - Broadway and Highlands Ranch Branch
9205 South Broadway
Highlands Ranch 80129
303-798-3000

FirstBank - Highlands Ranch Branch
9409 South University Boulevard
Highlands Ranch 80126
303-347-5956

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

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

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

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

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

FINANCIAL INSTITUTION DIRECTORY

FirstBank - Kipling & Jewell Branch
1940 South Kipling Parkway
Lakewood 80227
303-987-1000

FirstBank - Broadway and County Line Branch
101 West County Line Road
Littleton 80129
303-798-3000

FirstBank - Chatfield Branch
7403 West Chatfield, Unit C
Littleton 80128
720-981-3000

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

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

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

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

FirstBank - 17th and Main Branch
1707 North Main Street
Longmont 80501
303-772-5500

FirstBank - Twin Peaks Branch
1270 South Hover Street
Longmont 80501
303-678-7000

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

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

FirstBank - Lincoln and Jordan Branch
16530 Keystone Boulevard
Parker 80134
720-842-0100

FirstBank - Lincoln and Oswego Branch
11961 Lioness Way
Parker 80134
303-792-5900

FirstBank - Parker and Mainstreet Branch
10961 South Parker Road
Parker 80134
303-840-9000

FirstBank - Falcon Branch
11695 Meridian Market View
Peyton 80970
719-495-6600

FirstBank - Silverthorne Branch
160 U.S. Highway 6
Silverthorne 80498
970-468-8000

FirstBank - 104th and Colorado Branch
3990 East 104th Avenue
Thornton 80233
303-452-3000

FirstBank - 136th & Colorado Branch
13600 Colorado Boulevard
Thornton 80233
303-920-0300

FirstBank - Lionshead Facility
555 East Lionshead Circle
Vail 81657
970-476-5686

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

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

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

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

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

FirstBank - 32nd and Youngfield Branch
3190 Youngfield Street
Wheat Ridge 80215
303-232-5000

FirstBank - 44th and Wadsworth Branch
4350 Wadsworth Boulevard
Wheat Ridge 80033
303-423-1400

FirstBank - Windsor Branch
1510 Main Street
Windsor 80550
970-674-2900

FirstBank - Alma School & Warner Road Branch
2025 North Alma School Road
Chandler AZ 85254
480-917-5100

FirstBank - German and Alma School Branch
2020 South Alma School Road
Chandler AZ 85286
602-508-4600

FINANCIAL INSTITUTION DIRECTORY

FirstBank - Chandler Heights and Higley Branch
6440 South Higley Road
Gilbert AZ 85297
480-988-5400

FirstBank - Gilbert and Baseline Branch
1550 North Gilbert Road
Gilbert AZ 85233
602-912-4261

FirstBank - Gilbert and Williams Field Branch
2425 South Gilbert Road
Gilbert AZ 85295
602-952-4001

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

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

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

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

FirstBank - 25th & Camelback Branch
2525 East Camelback Road
Suite 115
Phoenix AZ 85016
602-667-6900

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

FirstBank - Indian School Road and Miller Road Branch
7602 East Indian School Road
Scottsdale AZ 85251
602-954-4840

FirstBank - Greenway and Cotton Branch
17063 West Greenway Road
Surprise AZ 85388
602-778-5740

FirstBank - 42nd and Jackson Branch
82900 Avenue 42, Unit C
Indio CA 92203
760-775-4800

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

FirstBank - 42nd/Washington Branch
42035 Washington Street
Palm Desert CA 92211
760-345-5000

FirstBank - I-10 and Washington Branch
39580 Washington Street
Palm Desert CA 92211
760-772-2200

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

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

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

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

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

Mobile Branch of Fort Morgan State Bank
520 Sherman Street
Fort Morgan 80701
970-867-3319

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

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

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

Front Range Bank - Centennial Branch
7006 South Alton Way,
Building B
Centennial 80112
303-694-2265

Front Range Bank - Englewood Branch
3594 South Logan Street
Englewood 80113
303-783-2265

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

Frontier Bank
1307 Main Street
Alamosa 81101
719-589-6838

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

Frontier Bank - Lamar
200 South Main Street
Lamar 80807
719-346-4351

Frontier Bank - Pueblo
4115 Outlook Boulevard
Pueblo 81008
719-296-1225

Frontier Bank - Pueblo West
18 East Spaulding Avenue
Pueblo West 81007
719-547-9992

Frontier Bank - Springfield
808 Main Street
Springfield 81073
719-523-4541

G

Guaranty Bank and Trust Company
1331 17th Street
Denver 80202
303-296-5500

Guaranty Bank and Trust Company - Arvada
5025 Kipling Street
Arvada 80033
720-898-2247

Guaranty Bank and Trust Company - Bennett
101 West Centennial Drive
Bennett 80102
303-622-2554

Guaranty Bank and Trust Company - Berthoud
807 Mountain Avenue
Berthoud 80513
970-532-8135

Guaranty Bank and Trust Company - Boulder
1300 Walnut Street, Suite 100
Boulder 80302
303-298-6820

Guaranty Bank and Trust Company - Brighton
2707 East Bromley Lane
Brighton 80601
303-622-2533

Guaranty Bank and Trust Company - Byers
538 North Highway 36
Byers 80103
303-622-2538

Guaranty Bank and Trust Company - Castle Pines
856 Happy Canyon Road
Castle Rock 80108
303-298-6825

Guaranty Bank and Trust Company - Castle Rock
120 South Wilcox
Castle Rock 80104
720-733-5222

Guaranty Bank and Trust Company - Cherry Creek
3301 East First Avenue
Denver 80206
303-298-6830

Guaranty Bank and Trust Company - Eaton
100 Oak Avenue
Eaton 80615
970-454-4115

Guaranty Bank and Trust Company - Denver Tech Center - Belleview
6501 East Belleview Avenue
Englewood 80111
303-298-6835

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

Guaranty Bank and Trust Company - College
2900 South College Drive
Fort Collins 80525
970-266-2044

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

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

Guaranty Bank and Trust Company - Golden
16800 West Colfax Avenue
Golden 80401
303-298-6850

Guaranty Bank and Trust Company - West Greeley
2700 47th Avenue
Greeley 80634
970-454-4133

Guaranty Bank and Trust Company - Downtown Greeley
930 11th Avenue
Greeley 80631
970-454-4122

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

Guaranty Bank and Trust Company - Downtown Longmont
401 Main Street
Longmont 80501
303-678-4140

Guaranty Bank and Trust Company - Fox Creek
1650 Pace Street
Longmont 80501
303-651-5646

Guaranty Bank and Trust Company - Twin Peaks
1050 South Hover Street
Longmont 80501
303-678-4144

Guaranty Bank and Trust Company - North Loveland
3151 North Garfield Avenue
Loveland 80538
970-267-6844

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

FINANCIAL INSTITUTION DIRECTORY

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

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

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

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

H

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

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

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

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

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

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

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

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

Home Loan State Bank
205 North 4th Street
Grand Junction 81501
970-203-6100

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

Berthoud Branch of Home State Bank
310 Mountain Avenue
Berthoud 80513
970-292-0681

Home State Bank - Mountain
303 East Mountain Avenue
Fort Collins 80524
970-292-0147

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

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

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

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

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

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

Home State Bank - East
1355 East Eisenhower Boulevard
Loveland 80537
970-62-2376

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

I

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

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

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

L

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

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

FINANCIAL INSTITUTION DIRECTORY

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

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

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

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

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

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

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

M

Mancos Valley Bank
138 North Main
Mancos 81328
970-533-7736

Mancos Valley Bank - Cortez Branch
27880 Highway 160
Cortez 81321
970-565-5432

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

MontroseBank
200 North Townsend Avenue
Montrose 81401
970-249-3408

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

DeltaBankCenter - MontroseBank
1443 Mesa View Drive
Delta 81416
970-874-8600

NorthForkBank Center - MontroseBank
394 East Bridge Street
Hotchkiss 81419
970-872-4900

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

NorthForkBank Center - MontroseBank
218 Grand Avenue
Paonia 81428
970-527-5488

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

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

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

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

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

N

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

North Valley Bank - Broomfield Town Centre
1210 East First Avenue
Broomfield 80020
303-452-5500

North Valley Bank - Federal Heights Branch
8410 Umatilla Street
Federal Heights 80260
303-452-5500

Northstar Bank of Colorado
6654 Timberline Road
Highlands Ranch 80130
719-633-2695

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

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

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

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

Briargate Branch
440 Chapel Hills Drive
Colorado Springs 80920
719-633-2695

Colorado Springs – Downtown Branch
501 South Tejon Street
Colorado Springs 80903
719-633-2695

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

Westside Branch
3216 West Colorado Avenue
Colorado Springs 80904
719-633-2695

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

Firestone Branch
5855 Firestone Boulevard
Firestone 80504
720-652-7255

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

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

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

Loveland Branch
1050 Eagle Drive
Loveland 80537
970-278-0040

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

Northglenn Branch
10693 Melody Drive
Northglenn 80234
303-452-7200

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

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

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

P

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

Pine River Valley Bank
301 North Commerce Drive
Bayfield 81122
970-884-9583

Miners & Merchants Bank - a branch of Pine River Valley Bank, Creede Branch
117 North Main Street
Creede 81130
719-658-0700

Pine River Valley Bank - Durango Office
1701 Main Street
Durango 81301
970-385-9583

Miners & Merchants Bank - a branch of Pine River Valley Bank, Lake City Branch
231 Silver Street
Lake City 81235
970-944-2242

Points West Community Bank
100 East Third Street
Julesburg 80737
970-474-3341

Points West Community Bank - Greeley
6801 West 20th Street
Greeley 80634
970-330-1200

Points West Community Bank, Haxtun
128 South Colorado
Haxtun 80731
970-774-6141

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

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

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

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

Premier Bank
2480 West Alameda Avenue
Denver 80223
303-623-8888

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

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

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

The Pueblo Bank & Trust Company - Colorado Springs Downtown Branch
415 East Pikes Peak Avenue
Colorado Springs 80903
719-630-3113

FINANCIAL INSTITUTION DIRECTORY

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

Pueblo Bank and Trust Company - Leadville Branch
600 Harrison Avenue
Leadville 80461
719-486-0886

The Pueblo Bank and Trust Company
325 West Sixth Street
Pueblo 81003
719-585-2382

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

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

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

R

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

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

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

S

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

The State Bank, Falcon Branch
7495 McLaughlin Road
Falcon 80831
719-494-2265

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

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

Steele Street Bank & Trust
101 Cook Street
Denver 80206
303-376-3800

Cherry Creek Banking Center
101 Cook Street
Denver 80206
303-376-3804

Kent Denver School Financial Education Banking Center
4000 East Quincy Avenue
Englewood 80113
303-376-5468

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

Steele Street Bank & Trust - Mobile Branch
101 Cook Street
Denver 80206
303-376-3800

Steele Street Bank & Trust - UHills Banking Center
2805 South Colorado Boulevard
Denver 80222
303-376-3840

Summit Bank & Trust
2002 East Coalton Road
Broomfield 80027
303-460-4700

Summit Bank & Trust - DTC
8055 East Tufts Avenue, Suite 740
Denver 80237
303-446-7400

Summit Bank & Trust - Erie Office
199 South Briggs Street
Erie 80516
303-439-4850

Summit Bank & Trust - Greenwood Village
5340 South Quebec Street, Suite 375N
Greenwood Village 80111
303-595-2555

Summit Bank & Trust - Larkridge Branch
16501 Washington Street
Thornton 80020
303-439-4800

T

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

Timberline Bank
720 East Hyman Avenue
Aspen 81611
970-920-0112

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

V

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

Valley Bank & Trust - Main Branch
30 North 4th Avenue
Brighton 80601
303-659-5450

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

Valley Bank & Trust, Carbon Valley Branch
418 8th Street
Dacono 80514
303-833-2290

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

Valley Bank & Trust - Hudson Branch
580 Dahlia Street
Hudson 80642
303-536-9259

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

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

Verus Bank of Commerce
3700 South College Avenue, Unit 102
Fort Collins 80525
970-204-1010

Verus Bank of Commerce - Loveland Branch
102 East 29th Street
Loveland 80538
970-679-7150

W

Wray State Bank
300 Clay Street
Wray 80758
970-332-4111

Windsor State Bank a branch of Wray State Bank
1130 Main Street
Windsor 80550
970-674-1488

Y

Yampa Valley Bank
600 South Lincoln Avenue
Steamboat Springs 80487
970-879-3600

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

Yampa Valley Bank - Mobile Branch
600 South Lincoln Avenue
Steamboat Springs 80487
970-879-2993

Yampa Valley Bank - Steamboat Springs Mobile Branch One
600 South Lincoln Avenue
Steamboat Springs 80487
970-879-2993

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

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

MONEY TRANSMITTERS

A

Ace Cash Express, Inc.
1231 Greenway Drive, Suite 600
Irving TX 75038
972-550-5000

ADP Payroll Services, Inc.
One ADP Boulevard,
Mail Stop A437
Roseland NJ 07068
909-592-6411

Amazon Payments, Inc.
2201 Westlake Avenue
Seattle WA 98121
866-216-1075

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

American Express Travel Related Services Company, Inc.
200 Vesey Street
UMC: MY4902
New York NY 10285
800-221-7282

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

B

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

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

FINANCIAL INSTITUTION DIRECTORY

C

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

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

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

Commonwealth Foreign Exchange, Inc.
56 Pine Street, Suite 600
Providence RI 02903
401-274-9009

Continental Exchange Solutions, Inc.
6565 Knott Avenue
Buena Park CA 90620
562-345-2100

Custom House (USA) Ltd.
12500 East Belford Avenue, M12K3
Englewood 80012
778-224-3000

D

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

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

E

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

F

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

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

G

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

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

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

I

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

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

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

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

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

J

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

K

Kaah Express F S Inc.
611 Cedar Avenue South
Minneapolis MN 55454
612-338-2116

Keefe Commissary Network, L.L.C.
10880 Lin Page Place
St. Louis MO 63132
800-864-5986

L

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

M

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

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

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

FINANCIAL INSTITUTION DIRECTORY

N

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

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

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

O

Official Payments Corporation
3550 Engineering Drive,
Suite 400
Norcross GA 30092
571-382-1000

Olympic Financial Group, Inc.
325 Cedar Avenue South,
Suite 7
Minneapolis MN 55454
612-481-4446

Omnex Group, Inc.
580 Sylvan Avenue, Suite LL-A
Englewood Cliffs NJ 07632
866-614-1670

Order Express, Inc.
685 West Ohio Street
Chicago IL 60654
312-235-5200

P

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

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

PayPal, Inc.
2211 North First Street
San Jose CA 95131
402-935-2050

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

S

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

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

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

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

Softgate Systems, Inc.
330 Passaic Avenue, Suite 100
Fairfield NJ 07004
973-830-1575

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

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

T

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

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

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

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

U

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

V

Viamericas Corporation
4641 Montgomery Avenue
Bethesda MD 20814
800-401-7626

W

Western Union Business Solutions (USA), LLC
1152 15th Street NW, 7th Floor
Washington DC 20005
202-408-1200

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

X

Xoom Corporation
100 Bush Street, Suite 300
San Francisco CA 94104
415-777-4800

FINANCIAL INSTITUTION DIRECTORY

TRUST COMPANIES

F

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

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

G

Great-West Trust Company, LLC
8525 East Orchard Road
Greenwood Village 80111
303-737-3000

I

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

Investors Independent Trust Company
507 Canyon Boulevard
Boulder 80302
303-444-9060

L

Lincoln Trust Company
717 17th Street, Suite 2100
Denver 80202
303-658-3000

M

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

T

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

Cover Photo

Photo Title – The Great Sand Dunes with the Sangre de Cristo Mountains in the background
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Colorado Division of Banking
1560 Broadway, Suite 975
Denver, Colorado 80202
303.894.7575 telephone
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Working to Preserve Public Trust in Colorado Banking