

# Colorado Division of Banking



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

of the State Bank Commissioner  
of the State of Colorado



January 1, 2019 to December 31, 2019



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

# DECLARATION OF POLICY

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

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

## PRESERVE AND PROMOTE

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

## SEEK

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

*Working to Preserve Public Trust in Colorado Banking*

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

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

**To The Honorable**

**JARED POLIS**

**The Governor of Colorado**

**For the Period January 1, 2019  
through December 31, 2019**

# COLORADO STATE BANKING BOARD

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## ***Commercial Bank Representatives***

Glen Jammaron - Board Chairman  
President, Alpine Bank

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

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

G. Timothy Laney, President/CEO  
NBH Bank

Ronald K. Tilton, President  
FirstBank

## ***Money Transmitter Representative***

Timothy Daly, Senior Vice President  
The Western Union Company

## ***Trust Company Representative***

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

## ***Public Members***

Sarah J. Auchterlonie

Taylor McLemore

May 29, 2020

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

Dear Governor Polis:

I'm honored to submit the 2019 Annual Report (Report) on behalf of the Colorado Division of Banking (Division) regarding Colorado state-chartered commercial banks and trust companies, as required by the provisions of Section 11-102-304, C.R.S. In addition, the Report includes information about other regulated entities and programs supervised by the Division.

The financial condition of Division-regulated institutions during 2019 was sound. Colorado state-chartered banks realized continued positive earnings and continued reduction in problem assets. Earnings totaled \$716 million or a return on average assets of 1.47 percent. Nonperforming bank assets are at one of its lowest levels since the financial crises.

Due to the decrease of four state-chartered banks, total assets decreased 9.67 percent to \$50.7 billion as of December 31, 2019, while total deposits held by state chartered banks also decreased 17.35 percent to \$44 billion. Total equity capital of Colorado state-chartered banks decreased by 18.25 percent to \$5.1 billion. Looking ahead, the financial condition of Colorado's state-chartered banks will likely reflect the economic upheaval caused by the coronavirus pandemic.

Colorado chartered trust companies' assets increased to \$268 million, or 63 percent from the previous year, and total fiduciary assets held by Colorado trust companies increased by 36 percent to \$553 billion. In addition, the Division now licenses and regulates 99 money transmitters, a 7.6 percent increase from 2018. Finally the Division also supervises 101 certified eligible public depositories. Further information regarding the regulated entities and the Division is outlined in the body of the Report.

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



Kenneth Boldt  
State Banking Commissioner



# DIVISION OF BANKING PERSONNEL

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**State Bank Commissioner**  
Kenneth Boldt

**Deputy Commissioner**  
Kara Hunter

**Director of Examinations**  
Mary Stanfield

**Operations Manager**  
Vacant

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

**Training Director/Scheduler**  
Cassandra Radcliffe

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

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

**IT Examiners**  
Paul Ehizuelen  
Ricardo Giardiello

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

**Financial Institution Analyst**  
Allison Rothermel

**Complaints**  
Jennifer Kim

**Office Manager**  
Sheryn Greene

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

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# DIVISION OVERVIEW

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## Division Mission and Structure

The Division of Banking is a unit of the Colorado Department of Regulatory Agencies (DORA). The Division is responsible for the regulation of state-chartered commercial banks, trust companies, and money transmitters. The Division holds charter and license application hearings, issues rules and regulations, and investigates consumer complaints involving regulated institutions. Division staff conducts examinations of state-chartered institutions and licensees. The Division works closely with other state regulators to supervise money transmitters, and works closely with the Federal Reserve Bank of Kansas City and the Federal Deposit Insurance Corporation to regulate commercial banks. The Division is also responsible for the enforcement of the Public Deposit Protection Act to protect public entity deposits held by state and national banks.

The nine-member Colorado State Banking Board (Banking Board) is the policy and rule-making authority for the Division. The Banking Board consists of five members who are executive officers of commercial banks, an executive officer of a money transmitter company, an executive officer of a trust company, and two public members. The Governor appoints Banking Board members to staggered four-year terms. At least two of the commercial bank members must be from institutions with less than \$150 million in total assets and one member must be from the Western Slope. The Banking Board conducts monthly meetings that are open to the public, and the public is encouraged to attend.

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

As of December 31, 2019, the Division had 47.5 authorized positions, 38 of which were in the Financial Credit Examiner (FCE) category. The 38 FCE classifications consists of a Director of Examinations, four Caseload Managers, 30 field examiners, a training/examination scheduler, a financial institution analyst, and a consumer complaints person. The Division also has two information technologies (IT) auditors to conduct IT examinations of financial institutions and data centers that provide IT services to Division-regulated institutions. The remaining positions include the State Bank Commissioner, Deputy State Bank Commissioner, Operations Manager, Banking Board Secretary, Communication specialist, and administrative support staff.



# DIVISION OVERVIEW

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

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

## Accreditation, Audit and Sunset Process

The Division's operations are independently reviewed through an accreditation process administered by the Conference of State Bank Supervisors (CSBS). The accreditation program involves annual self-evaluations in accordance with a CSBS-developed questionnaire and rating system, complemented by an on-site review, conducted by the CSBS every five years, at which the Division's processes, products, and personnel are evaluated and rated. The most recent on-site review was conducted in October 2016, with the review team recommending continuation of the Division's accredited status to October 2021. The accreditation process not only provides an independent review of Division operations, but also identifies areas for improvement and provides comparisons to other state banking departments. In addition, CSBS accreditation is one factor used by federal regulatory agencies in determining the acceptability of state examinations pursuant to interagency agreements and alternating state/federal examinations.

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

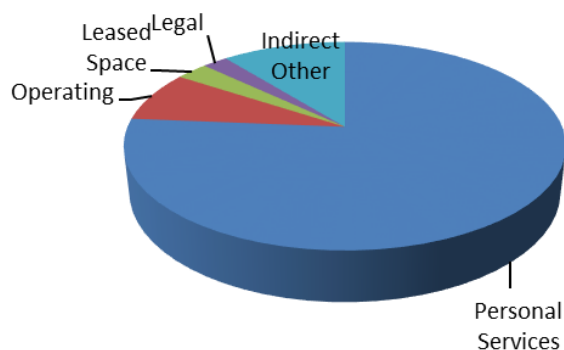
As required by statute, DORA performs Sunset reviews of the functions of the Division and the Banking Board, with respect to regulatory programs. The results of the review and recommendations are provided to the Colorado General Assembly. If the General Assembly does not pass legislation extending such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

# DIVISION OVERVIEW

## Division Budget and Funding

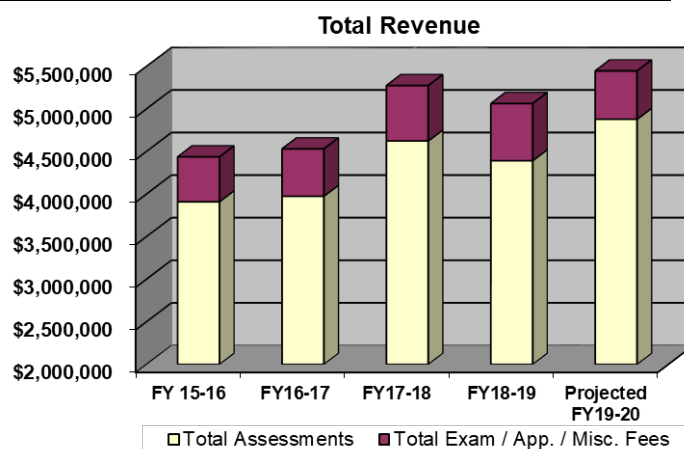
The Division operates on a July 1 to June 30 fiscal-year and is cash funded in advance through semi-annual institution assessments, specialty examination charges, and receipt of application and licensing fees. The Division's approved budget for the 2019-2020 fiscal year is \$6,213,116.

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.



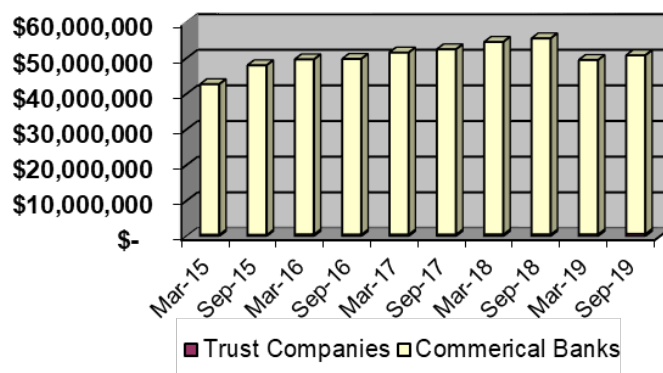
**2019/2020 Appropriations**

Personal Services	\$ 4,740,761	76%
Operating	\$ 490,733	8%
Leased Space	\$ 173,635	3%
Legal	\$ 135,876	2%
Indirect Other	\$ 672,111	11%
<b>Total</b>	<b>\$ 6,213,116</b>	<b>100%</b>



**Assessment Base**

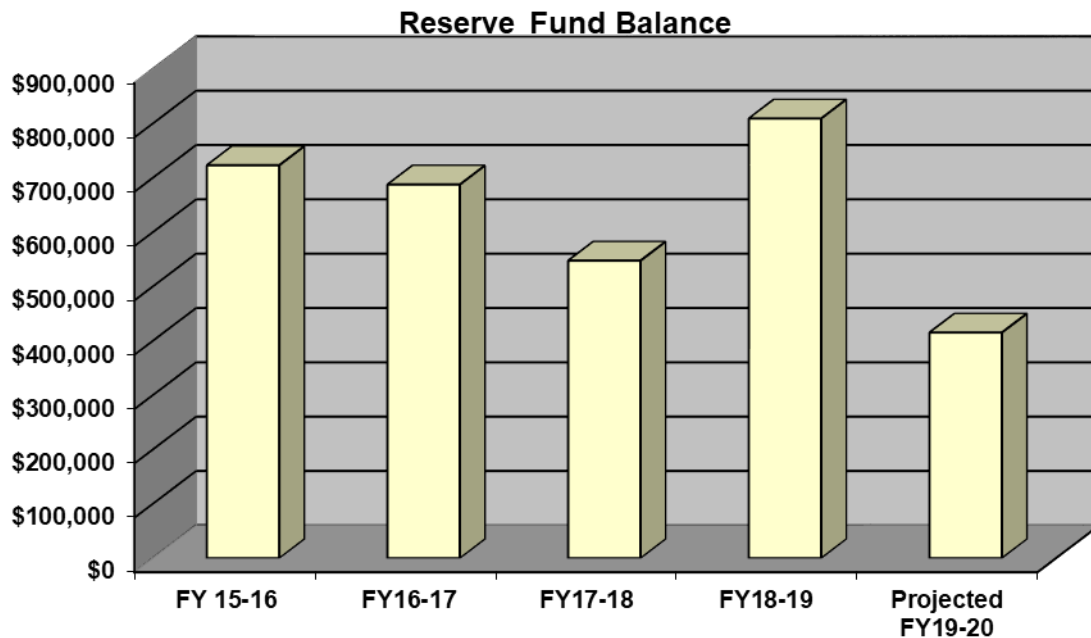
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# DIVISION OVERVIEW

## Reserve Fund Balance

State fiscal laws allow the Division to maintain a cash fund of uncommitted reserves of up to 16.5 percent of approved expenditures. The Division utilizes its reserve fund to dampen assessment fluctuations and strives to maintain a balance of approximately ten percent. The Division's projected reserve fund balance for the fiscal year ending June 30, 2020, and actual fiscal year-end balances for the preceding four fiscal years, are reflected in the following chart:



# INDUSTRY CONDITION

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Colorado state-chartered commercial banks were financially sound in 2019. The vast majority of state chartered banks recorded satisfactory earnings performance, maintained satisfactory capital levels, and reduced the volume of problem assets. However, due to a loss of four state-chartered banks, commercial banks' total assets, loans, deposits, and equity capital declined as noted below.

- Total assets declined 9.67 percent;
- Net loans and leases decreased 11.38 percent;
- Total deposits decreased 17.4 percent;
- Noncurrent loans levels declined to .36 percent of total loans from .52 percent\*;
- Bank owned real estate declined 34 percent\*.

Bank earnings declined 14.6 percent, with net income for all state-chartered banks equaling approximately \$716 million, compared to \$768 million at year-end 2018. However, the composite return on average assets was a robust 1.47 percent an increase from the 1.37 percent recorded for the prior year. Bank capital levels also declined modestly during 2019, as the Tier 1 Leverages ratio equaled 9.45 percent, compared to 9.50 percent at year-end 2018.\*

As of December 31, 2019, there were 11 state-chartered trust companies in Colorado, which is unchanged from 2018. Profitability and capital levels remain satisfactory for state-chartered trust companies. As of January 1, 2020, there were 99 licensed money transmitters operating in Colorado, a net increase of seven from year-end 2018. While profitable overall, five Colorado licensed money transmitters account for 94 percent of the profitability reported in 2019.

\*FDIC Quarterly Bank Performance, Colorado, FDIC Insured Commercial Banks, Fourth Quarter 2019

# INDUSTRY CONDITION

## Commercial Banks

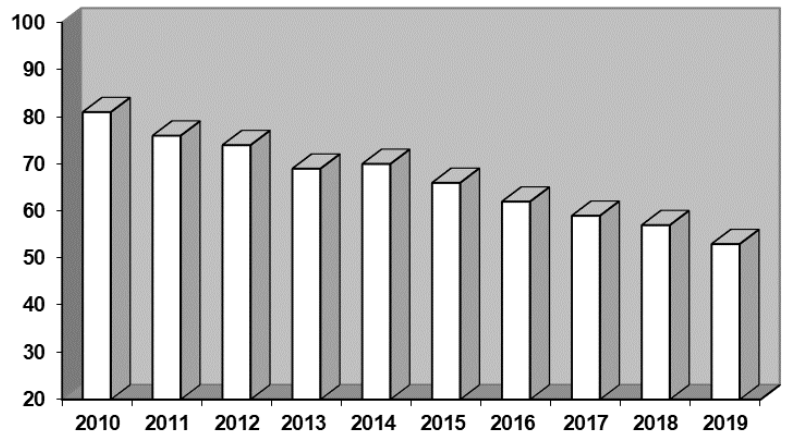
Consolidation in the banking industry continued in 2019 as the total number of state-chartered banks declined to 53. Four Colorado state-chartered commercial banks ceased operations during the year due to mergers into other banks, and the transactions are detailed on page 16 of the report.

Due to the aforementioned decline in the number of state-chartered banks, total assets decreased 9.67 percent under the previous year and total deposits decreased 17.4 percent. Net income also decreased 14.6 percent from the previous year, but state-chartered banks reported a consolidated return on average assets of 1.47 percent.

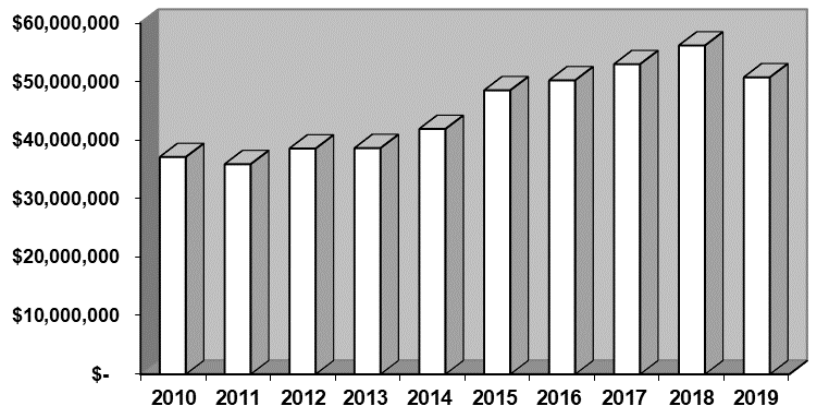
Bank capital ratios reflect a modest decline from the previous year. However, the average leverage ratio equaled a satisfactory 9.45 percent, and the average total risk-based capital ratio equaled 14.93 percent.

The three charts on this page depict the changes in number, total assets, and total equity over a ten-year period ending December 31, 2019.

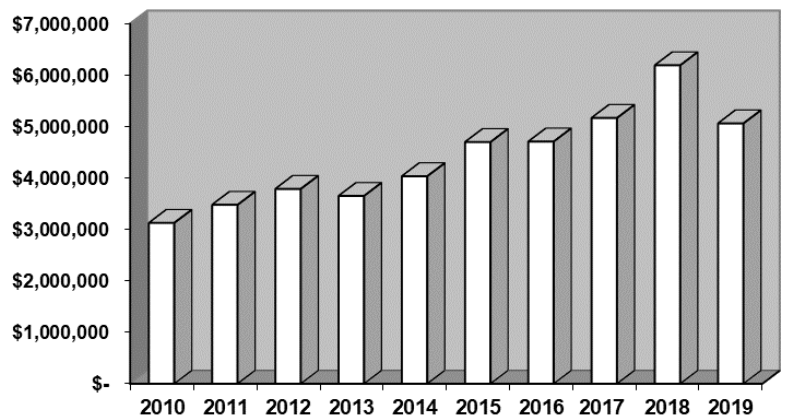
Number of State Chartered Commercial Banks



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



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



# INDUSTRY CONDITION

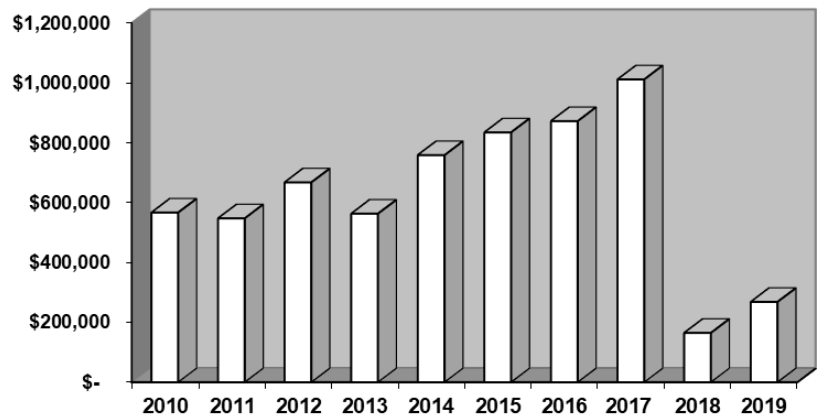
## Trust Companies

State chartered trust companies provide a variety of fiduciary services, including traditional managed trust business, administration of self-directed IRA or pension funds, and administration of collective investment funds. Trust companies are authorized to invest in loans, but are prohibited from originating loans. Trust companies are permitted to apply to the FDIC for federal deposit insurance and if approved, are authorized to accept and maintain savings deposits, time deposits, and certificates of deposit.

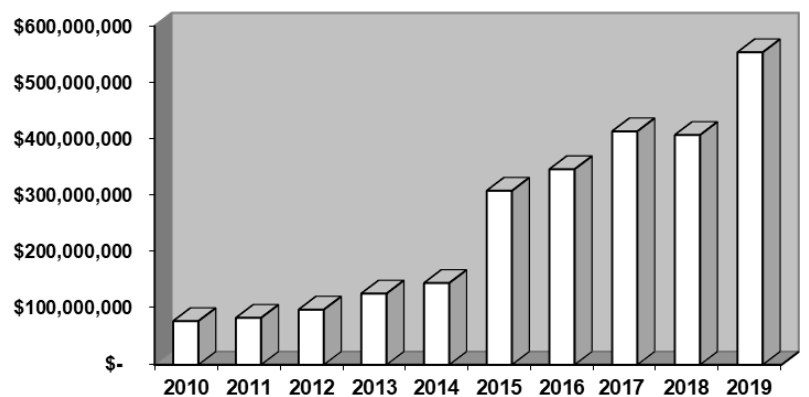
As of December 31, 2019, there were eleven state-chartered non-depository trust companies operating in Colorado. The total is the same as the year previous.

Total trust company assets increased 63%. In addition, total fiduciary assets held by Colorado trust companies increased by \$146 billion to \$553.2 billion. Colorado chartered trust companies remain well-capitalized and profitable.

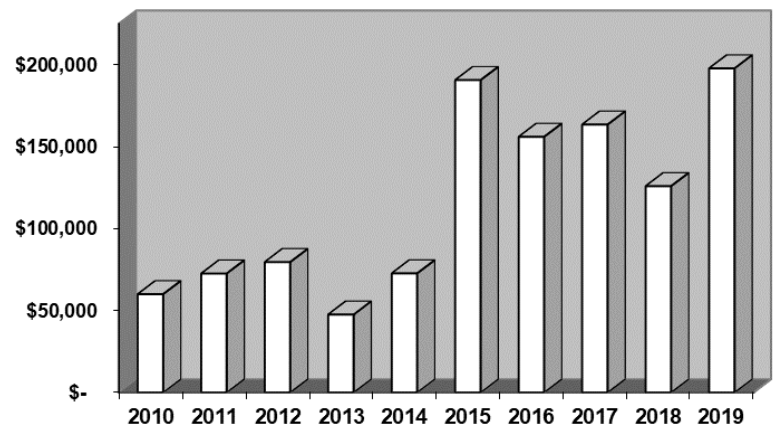
**Total Assets of Trust Companies**  
(000s omitted)



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



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



# INDUSTRY CONDITION

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## Money Transmitter Companies

As of December 31, 2019 there were 99 organizations licensed under the Colorado Money Transmitters Act, a net increase of seven from 2018. Licensing is required of any organization selling money orders, travelers checks, or transmitting money electronically or by any means, with the exception of governmental organizations and insured financial institutions.

Total transmission volume increased to \$25.5 billion and total revenue equaled \$88.9 billion. Net income equaled \$13.6 billion with five licensed entities accounting for 94 percent of the profitability reported in 2019. Overall profitability for licensees operating in Colorado declined as 26 percent of active licensees reported net losses compared to 20 percent in 2018.

## Public Deposit Protection Act

The Division is responsible for the implementation and oversight of the Public Deposit Protection Act (PDPA). As of December 31, 2019, there were 101 certified Eligible Public Depositories and 21 certified Escrow Institutions under the Public Deposit Protection Act, unchanged from the previous year. Eligible Public Depository certification is required of any commercial, inter-state, or national bank located in the state of Colorado that will hold Colorado public deposits. Additionally, certification is required of any Escrow Institution that will hold collateral in safekeeping for the protection of Colorado public deposits.

Colorado public deposits are protected by two methods. First, the Federal Deposit Insurance Corporation insures Colorado public deposits up to the established limits. Second, the remaining uninsured portions of these deposits are protected by eligible collateral held in safekeeping. As of December 31, 2019, Colorado uninsured public deposits totaled \$5,239,984,793 with collateral pledged to protect these deposits totaling \$6,638,737,624. These amounts are slightly higher compared to December 31, 2018, with uninsured deposits totaling \$5,175,299,166 and collateral totaling \$6,531,391,949.

# COMMERCIAL BANK – COMPARATIVE ABSTRACT

(000s Omitted)					
	53 Banks 12/31/19	Percent to Total	57 Banks 12/31/18	Increase (Decrease)	Percent Change
<b>ASSETS</b>					
Cash and Balances Due From Depository Institutions	3,330,905	6.57%	2,666,917	663,988	24.90%
<b>Securities</b>					
Held to Maturity	2,267,476	4.47%	3,472,901	(1,205,425)	-34.71%
Available for Sale	10,226,544	20.17%	9,660,587	565,957	5.86%
Equity securities with readily determinable fair values not held for trading	34,598	0.07%	0	0	0.00%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	142,453	0.28%	595,560	(453,107)	-76.08%
Loans and Leases, Net of Unearned Income	32,466,144	64.04%	36,598,866	(4,132,722)	-11.29%
Less: Allowance for Loan and Lease Losses	340,396	0.67%	348,205	(7,809)	-2.24%
Loans and Leases, Net	32,125,748	63.37%	36,250,661	(4,124,913)	-11.38%
Assets Held in Trading Accounts	18,091	0.04%	7,956	10,135	127.39%
Premises and Fixed Assets	1,007,872	1.99%	978,537	29,335	3.00%
Other Real Estate Owned	29,879	0.06%	45,324	(15,445)	-34.08%
Investments in Unconsolidated Subsidiaries	2,632	0.01%	6,230	(3,598)	-57.75%
Direct and indirect investments in real estate ventures	26,058	0.05%	7,420	18,638	251.19%
Intangible Assets	382,524	0.75%	1,173,535	(791,011)	-67.40%
Other Assets	1,100,556	2.17%	1,257,335	(156,779)	-12.47%
<b>Total Assets</b>	<b>50,695,336</b>	<b>100.00%</b>	<b>56,122,963</b>	<b>(5,427,627)</b>	<b>-9.67%</b>
<b>LIABILITIES</b>					
<b>Deposits:</b>					
Noninterest Bearing	8,754,199	17.27%	10,652,847	(1,898,648)	-17.82%
Interest Bearing	35,264,346	69.56%	37,420,109	(2,155,763)	-5.76%
Federal Funds Purchased/Securities Sold	540,921	1.07%	599,254	(58,333)	-9.73%
Trading Liabilities	18,144	0.04%	8,270	9,874	119.40%
Other Borrowed Money	706,986	1.39%	831,950	(124,964)	-15.02%
Subordinated Notes and Debentures	2,500	0.00%	67,500	(65,000)	-96.30%
Other Liabilities	346,963	0.68%	351,941	(4,978)	-1.41%
<b>Total Liabilities</b>	<b>45,634,059</b>	<b>90.02%</b>	<b>49,931,871</b>	<b>(4,297,812)</b>	<b>-8.61%</b>
<b>EQUITY CAPITAL</b>					
Perpetual Preferred Stock	3,000	0.01%	3,000	0	0.00%
Common Stock	95,442	0.19%	102,460	(7,018)	-6.85%
Surplus	2,029,580	4.00%	3,856,665	(1,827,085)	-47.37%
Undivided Profits/Capital Reserves	2,873,227	5.67%	2,296,076	577,151	25.14%
Accumulated other income	60,929	0.12%	(67,145)	128,074	-190.74%
Other Equity Capital Componets	(1,350)	0.00%	(330)	(1,020)	309.09%
<b>Total Bank Equity Capital</b>	<b>5,060,828</b>	<b>9.98%</b>	<b>6,190,726</b>	<b>(1,129,898)</b>	<b>-18.25%</b>
Noncontrolling (minority) interest in consolidated subsidiaries	449	0.00%	366	83	22.68%
<b>Total Equity Capital</b>	<b>5,061,277</b>	<b>9.98%</b>	<b>6,191,092</b>	<b>(1,129,815)</b>	<b>-18.25%</b>
<b>Total Liabilities and Equity Capital</b>	<b>50,695,336</b>	<b>100.00%</b>	<b>56,122,963</b>	<b>(5,427,627)</b>	<b>-9.67%</b>



# COMMERCIAL BANK – INCOME STATEMENT

(000s Omitted)			
Interest Income:			
Interest and fees on loans	1,620,373		
Income from lease financing receivables	90,096		
Interest income on balance due from depository institution	47,663		
Interest and dividend income on securities	252,682		
Interest income of federal funds sold and securities purchased under agreement to resell	3,002		
Other Interest Income	5,845		
Total Interest Income	2,019,661		
Interest Expense:			
Interest on deposits	240,704		
Interest on federal funds purchase and securities sold under agreements to repurchase	5,156		
Interest on trading liabilities and other borrowed money	15,486		
Total Interest Expense	261,346		
Net Interest Income		1,758,315	
Provision for Loan Losses		36,055	
Noninterest Income:			
Income from fiduciary activities	26,171		
Service charges on deposit accounts	109,726		
Trading Revenue	1,615		
Other Noninterest Income	290,592		
Total Noninterest Income		428,104	
Gain (Loss) on Securities not Held in Trading Accounts		3,833	
Noninterest Expense:			
Salaries	730,679		
Expenses of premises and fixed assets	153,933		
Amortization expense of intangible assets (including goodwill)	6,782		
Other noninterest expense	386,122		
Total Noninterest Expense		1,277,516	
Income (Loss) before Income Tax and discontinued operations	876,681		
Applicable Income Taxes	160,637		
Income (Loss) before discontinued operations	716,044		
Discontinued operations	0		
Net Income (loss) attributable to bank and noncontrolling (minority) interests	716,044		
Net Income			716,044
Return on Average Assets			1.47%

# 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	\$47,764	\$70,629	\$132,489	\$2,255	\$2,125	\$253,177	\$224,894	\$226,015	\$27,162	1.99
ALAMOSA	First Southwest Bank	\$53,446	\$46,589	\$220,774	\$2,905	\$5,359	\$332,974	\$282,719	\$299,852	\$33,122	0.98
AULT	Farmers Bank	\$43,504	\$19,935	\$187,312	\$2,769	\$971	\$255,768	\$221,911	\$222,425	\$33,343	2.50
BOULDER	Flatirons Bank	\$14,141	\$56,766	\$118,539	\$1,426	\$757	\$191,909	\$171,000	\$171,825	\$20,083	1.06
BRUSH	The Farmers State Bank of Brush	\$9,350	\$31,559	\$63,418	\$921	\$558	\$112,165	\$89,588	\$90,977	\$21,188	1.86
BURLINGTON	The Bank of Burlington	\$20,052	\$7,657	\$34,095	\$500	\$1,402	\$66,518	\$52,665	\$57,889	\$8,629	1.29
CALHAN	Farmers State Bank of Calhan	\$4,823	\$129,103	\$134,296	\$1,403	\$5,396	\$283,869	\$208,721	\$252,723	\$31,146	1.24
CENTENNIAL	Redstone Bank	\$13,100	\$30,236	\$105,060	\$1,550	\$5,430	\$159,771	\$127,224	\$133,576	\$26,195	0.91
CHEYENNE WELLS	The Eastern Colorado Bank	\$12,296	\$74,654	\$321,824	\$3,981	\$8,323	\$456,801	\$386,240	\$404,672	\$52,130	1.90
COLORADO SPRINGS	5Star Bank	\$4,987	\$2,000	\$234,577	\$3,015	\$2,250	\$271,474	\$230,059	\$231,088	\$40,386	1.12
COLORADO SPRINGS	Stockmen's Bank	\$21,670	\$39,784	\$272,313	\$3,344	\$8,675	\$353,533	\$304,654	\$316,875	\$36,658	1.03
DENVER	ANB Bank	\$39,503	\$835,810	\$1,597,053	\$15,332	\$165,807	\$2,646,243	\$2,254,963	\$2,433,783	\$212,460	1.51
DENVER	Bank of Denver	\$18,186	\$51,388	\$150,376	\$1,669	\$5,779	\$237,277	\$213,184	\$213,600	\$23,677	1.08
DENVER	Bankers' Bank of the West	\$107,158	\$31,521	\$250,715	\$4,619	\$1,370	\$402,964	\$275,997	\$352,732	\$50,232	1.12
DENVER	Citywide Banks	\$48,119	\$595,372	\$1,428,612	\$9,639	\$45,950	\$2,295,239	\$1,829,217	\$1,927,169	\$368,070	1.25
DENVER	First Western Trust Bank	\$78,639	\$59,617	\$1,042,981	\$7,875	\$14,254	\$1,241,291	\$1,097,242	\$1,126,872	\$114,419	0.82
DENVER	Guaranty Bank and Trust Company	\$21,038	\$67,398	\$167,341	\$2,355	\$6,674	\$267,141	\$224,121	\$228,320	\$38,821	1.81
DENVER	Young Americans Bank	\$18,310	\$110	\$58	\$11	\$80	\$20,535	\$18,902	\$19,045	\$1,490	-6.20

# COMMERCIAL BANK – DETAIL

City	Institution Name	Cash&Due from Banks	Total Securities	Total Loans	Loan Loss Reserve	Fixed Assets	Total Assets	Total Deposits	Total Liabilities	Total Equity Capital	ROAA
DOLORES	The Dolores State Bank	\$13,712	\$8	\$163,028	\$1,723	\$2,671	\$179,550	\$155,759	\$157,803	\$21,747	2.84
ESTES PARK	Bank of Estes Park	\$14,955	\$32,480	\$61,553	\$1,350	\$831	\$133,881	\$118,964	\$119,638	\$14,243	1.51
FLAGLER	High Plans Bank	\$18,952	\$12,427	\$150,043	\$2,731	\$2,802	\$193,763	\$163,415	\$173,688	\$20,075	1.57
FLORENCE	Rocky Mountain Bank and Trust	\$10,158	\$17,125	\$42,502	\$545	\$2,175	\$73,895	\$65,585	\$66,027	\$7,868	1.78
FORT COLLINS	Bank of Colorado	\$428,888	\$1,368,218	\$2,618,765	\$38,952	\$79,202	\$4,520,376	\$3,818,527	\$4,072,574	\$447,802	1.43
FORT COLLINS	Verus Bank of Commerce	\$22,157	\$0	\$248,640	\$1,971	\$46	\$274,886	\$210,862	\$240,692	\$34,194	2.04
FORT MORGAN	FMS Bank	\$5,965	\$27,281	\$152,061	\$2,135	\$3,820	\$197,150	\$168,704	\$176,535	\$20,615	1.15
FOWLER	The Fowler State Bank	\$13,876	\$28,327	\$42,457	\$1,002	\$34	\$87,413	\$74,417	\$74,709	\$12,704	0.86
GLENWOOD SPRINGS	Alpine Bank	\$315,230	\$669,676	\$2,681,898	\$26,072	\$83,220	\$3,864,092	\$3,373,117	\$3,468,728	\$395,364	1.63
GRAND JUNCTION	Home Loan State Bank	\$8,315	\$48,008	\$69,682	\$808	\$5,514	\$131,823	\$117,070	\$120,872	\$10,951	0.95
GRAND JUNCTION	Timberline Bank	\$25,584	\$48,180	\$224,618	\$2,626	\$22,391	\$320,221	\$290,371	\$291,308	\$28,913	0.55
GREELEY	Cache Bank & Trust	\$36,048	\$22,127	\$47,775	\$424	\$5,390	\$112,140	\$97,210	\$97,660	\$14,480	0.24
GREELEY	First Farm Bank	\$17,783	\$44,634	\$183,351	\$2,398	\$9,745	\$257,126	\$223,954	\$234,525	\$22,601	0.96
GREENWOOD VILLAGE	First American State Bank	\$16,614	\$37,167	\$203,022	\$1,931	\$84	\$263,125	\$225,994	\$240,068	\$23,057	0.55
GREENWOOD VILLAGE	NBH Bank	\$111,562	\$820,665	\$4,532,850	\$39,064	\$141,336	\$5,893,793	\$4,856,096	\$5,239,286	\$654,508	1.44
GUNNISON	The Gunnison Bank & Trust Company	\$25,229	\$6,366	\$86,388	\$1,097	\$2,575	\$122,893	\$110,523	\$111,181	\$11,712	1.70
LA JUNTA	The Colorado Bank & Trust Company of La Junta	\$13,437	\$37,967	\$85,817	\$3,154	\$2,233	\$142,296	\$126,043	\$127,443	\$14,853	1.90
LA JUNTA	The State Bank	\$11,911	\$21,775	\$62,443	\$820	\$3,974	\$105,310	\$87,434	\$89,217	\$16,093	1.17

# 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
LAKEWOOD	FirstBank	\$1,314,912	\$6,421,286	\$11,518,315	\$109,093	\$270,289	\$19,904,290	\$18,005,145	\$18,192,675	\$1,711,615	1.58
LAKEWOOD	Fortis Private Bank	\$58,319	\$151,090	\$631,851	\$3,299	\$7,003	\$875,437	\$763,108	\$802,954	\$72,483	0.45
LAMAR	Community State Bank	\$7,176	\$11,412	\$102,709	\$2,764	\$2,951	\$132,224	\$114,323	\$114,671	\$17,553	2.01
LAMAR	Frontier Bank	\$24,261	\$138,604	\$153,405	\$4,038	\$2,306	\$318,327	\$283,014	\$283,497	\$34,830	1.88
MCCLAVE	McClave State Bank	\$697	\$4,618	\$38,863	\$487	\$454	\$45,503	\$37,386	\$39,644	\$5,859	1.16
MONUMENT	Integrity Bank & Trust	\$10,523	\$22,851	\$158,629	\$1,673	\$8,581	\$207,242	\$184,149	\$188,215	\$19,027	1.11
OURAY	The Citizens State Bank of Ouray	\$14,179	\$26,797	\$62,990	\$495	\$9,252	\$115,903	\$103,854	\$104,301	\$11,602	1.05
PARKER	Champion Bank	\$42,050	\$0	\$21,212	\$435	\$2,911	\$66,436	\$51,172	\$51,396	\$15,040	2.07
PUEBLO	The Pueblo Bank and Trust Company	\$53,471	\$117,857	\$250,454	\$3,292	\$9,241	\$433,958	\$374,584	\$381,073	\$52,885	1.20
SALIDA	High Country Bank	\$7,611	\$30,222	\$242,043	\$1,684	\$6,145	\$292,656	\$252,626	\$264,656	\$28,000	1.72
STEAMBOAT SPRINGS	Yampa Valley Bank	\$15,912	\$41,402	\$258,690	\$5,055	\$6,898	\$319,985	\$286,866	\$288,650	\$31,336	2.50
WALDEN	Mountain Valley Bank	\$36,594	\$25,805	\$160,012	\$2,116	\$11,306	\$237,706	\$212,549	\$214,067	\$23,639	1.00
WESTMINSTER	Mountain View Bank of Commerce	\$17,674	\$0	\$113,976	\$1,593	\$626	\$132,492	\$99,427	\$120,836	\$11,656	0.40
WILEY	Legacy Bank	\$13,793	\$56,091	\$267,508	\$3,592	\$8,029	\$368,896	\$308,195	\$310,701	\$58,195	1.97
WINDSOR	Points West Community Bank	\$9,686	\$65,801	\$171,809	\$3,671	\$5,861	\$259,886	\$212,724	\$232,355	\$27,531	1.96
WOODLAND PARK	Park State Bank & Trust	\$3,354	\$10,599	\$71,251	\$769	\$3,535	\$102,695	\$91,511	\$91,780	\$10,915	1.16
WRAY	Wray State Bank	\$14,231	\$11,624	\$123,701	\$1,968	\$3,281	\$159,318	\$140,566	\$141,198	\$18,120	1.14
TOTALS		\$3,330,905	\$12,528,618	\$32,466,144	\$340,396	\$1,007,872	\$50,695,336	\$44,018,545	\$45,634,059	\$5,061,277	

# TRUST COMPANY – COMPARATIVE ABSTRACT

(000s Omitted)					
	11 Trust 12/31/2019	Percent to Total	11 Trust 12/31/2018	Increase (Decrease)	Percent Change
<b>ASSETS</b>					
Cash and Balances Due From Banks	70,740	26.36%	37,850	32,890	86.90%
Securities	26,569	9.90%	25,048	1,521	6.07%
Fees Receivable, Expenses, Fixed/Other Assets	171,048	63.74%	101,865	69,183	41.99%
<b>Total Assets</b>	<b>268,357</b>	<b>100.00%</b>	<b>164,763</b>	<b>103,594</b>	<b>62.87%</b>
<b>LIABILITIES</b>					
Accounts Payable	497	0.19%	565	-68	-12.04%
Notes Payable, Other Liabilities	70,103	26.12%	38,287	31,816	83.10%
<b>Total Liabilities</b>	<b>70,600</b>	<b>26.31%</b>	<b>38,852</b>	<b>31,748</b>	<b>81.72%</b>
<b>CAPITAL</b>					
Perpetual preferred stock	4,900	1.83%			
Common Stock	9,539	3.55%	8,587	952	11.09%
Surplus and Retained Earnings	180,544	67.28%	114,803	65,741	57.26%
Accumulated other income	0	0.00%	-	0	#DIV/0!
Other Equity capital componets	2,774	1.03%	2,521	253	10.04%
<b>Total Capital</b>	<b>197,757</b>	<b>73.69%</b>	<b>125,911</b>	<b>71,846</b>	<b>57.06%</b>
<b>Total Liabilities and Equity Capital</b>	<b>268,357</b>	<b>100.00%</b>	<b>164,763</b>	<b>103,594</b>	<b>62.87%</b>
<b>TRUST ACCOUNTS</b>					
Total Trust Assets	553,244,596		406,771,454	146,473,142	36.01%
Number of Trust Accounts (Actual)	518,345		436,400	81,945	18.78%
Trust Account Average	1,067,329		932,107	135,222	14.51%

# TRUST COMPANY – INCOME STATEMENT

(000s Omitted)			
<b>Income</b>			
Trust administrative fee income	169,066		
Interest and dividend income earned	26,619		
Total Income			195,685
<b>Expenses</b>			
Salaries and employee benefits	34,381		
Expenses of premises and fixed assets	1,745		
Other expenses	110,577		
Provision for Loan Losses	81		
Total Expenses			146,784
Net Income Before Taxes	48,901		
Gain (Loss) on Securities not Held in Trading Accounts			0
Applicable Income Taxes			9,478
Extraordinary Items and Other Adjustments, Net of Income Taxes			(1,517)
Net Income			40,940

# FINANCIAL INSTITUTION ACTIVITY

ACTIVITY	EFFECTIVE DATE
<b>Mergers / Acquisitions</b>	
<u>Other Commercial State Charter Bank into Colorado State Charter Bank</u>	
Points West Community Bank, Sidney, Nebraska.....	12/31/2019
<b>Into:</b> Points West Community Bank, Windsor, Colorado	
<u>Colorado State Bank Charter into Other Bank Charter</u>	
Guaranty Bank and Trust Company, Denver, Colorado.....	01/01/2019
<b>Into:</b> Independent Bank, McKinney, Texas	
CoBiz Bank, Denver, Colorado.....	03/25/2019
<b>Into:</b> BOKF, Tulsa, Oklahoma	
Advantage Bank, Loveland, Colorado .....	08/01/2019
<b>Into:</b> First National Bank, Fort Pierre, South Dakota	
First State Bank of Colorado, Hotchkiss, Colorado.....	10/22/2019
<b>Into:</b> United Business Bank, Walnut Creek, California	
<u>Money Transmitter</u>	
CoinX, Inc., Fairmount, Georgia .....	09/20/2019
<b>By:</b> AU Card, LLC, Lehi, Utah	
<b>License</b>	
<u>Money Transmitter</u>	
GSC Enterprises, Inc., Sulphur Springs, Texas.....	01/18/2019
LVC USA INC., Palo Alto, California .....	02/01/2019
Apple Payments Inc., Cupertino, California .....	02/18/2019
Taaj Services US LLC, Minneapolis, Minnesota .....	05/20/2019
MSB USA Inc., Atlanta, Georgia .....	06/05/2019
The Currency Cloud Inc., New York, New York.....	07/01/2019
Grey, Inc., Dallas, Texas.....	08/16/2019
Tilia Inc., San Francisco, California .....	08/16/2019
EncoreFX Ltd, Seattle, Washington .....	08/27/2019
Ebury Partners US LLC, Washington, DC.....	09/25/2019
<b>New Facility</b>	
<u>Branch</u>	
ANB Bank, Denver, Colorado .....	03/12/2019
(Loveland, Colorado)	
Champion Bank, Parker, Colorado.....	04/09/2019
(Centennial, Colorado)	
Grand Valley Bank, Heber City, Utah .....	04/29/2019
(Palisade, Colorado)	

# FINANCIAL INSTITUTION ACTIVITY

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The Pueblo Bank and Trust Company, Pueblo, Colorado .....	05/02/2019
(Castle Rock, Colorado)	
Legacy Bank, Wiley, Colorado.....	06/10/2019
(Buena Vista, Colorado)	
ANB Bank, Denver, Colorado .....	07/22/2019
(Basalt, Colorado)	
Bank of Colorado, Fort Collins, Colorado.....	09/09/2019
(Littleton, Colorado)	
FirstBank, Lakewood, Colorado.....	10/04/2019
(Carbondale, Colorado)	
Points West Community Bank, Windsor, Colorado .....	10/18/2019
(Fort Collins, Colorado)	
Pacific Western Bank, Beverly Hills, California .....	11/04/2019
(Denver, Colorado)	
The Pueblo Bank and Trust Company, Pueblo, Colorado .....	11/07/2019
(Longmont, Colorado)	
Points West Community Bank, Windsor, Colorado .....	11/12/2019
(Greeley, Colorado)	
InBank, Raton, New Mexico.....	11/27/2019
(Greenwood Village, Colorado)	
RNB State Bank, Rawlins, Wyoming .....	12/04/2019
(Longmont, Colorado)	
Points West Community Bank, Windsor, Colorado .....	12/31/2019
(Loveland, Colorado)	

## Loan Production Office (LPO)

Open Bank, Los Angeles, California .....	01/15/2019
(Aurora, Colorado)	
Bank of England, England, Arkansas .....	03/05/2019
(Lakewood, Colorado)	
Bank of England, England, Arkansas .....	03/05/2019
(Longmont, Colorado)	
The Pueblo Bank and Trust Company, Pueblo, Colorado .....	03/21/2019
(Castle Rock, Colorado)	
Legacy Bank, Wiley, Colorado.....	04/01/2019
(Buena Vista, Colorado)	
Independent Bank, McKinney, Texas.....	04/05/2019
(Colorado Springs, Colorado)	
Western States Bank, Laramie, Wyoming .....	04/16/2019
(Denver, Colorado)	
Gateway First Bank, Jenks, Oklahoma.....	05/08/2019
(Westminster, Colorado)	
Gateway First Bank, Jenks, Oklahoma.....	05/08/2019
(Englewood, Colorado)	
Gateway First Bank, Jenks, Oklahoma.....	05/08/2019
(Denver, Colorado)	



# FINANCIAL INSTITUTION ACTIVITY

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Bank of Colorado, Fort Collins, Colorado.....	06/03/2019
(Denver, Colorado) .....	
Branch Banking and Trust Company, Winston-Salem, North Carolina .....	06/07/2019
(Denver, Colorado)	
NBH Bank, Greenwood Village, Colorado.....	06/14/2019
(Colorado Springs, Colorado)	
Signature Bank, New York, New York .....	06/19/2019
(Denver, Colorado)	
Gateway First Bank, Jenks, Oklahoma.....	06/26/2019
(Greenwood Village, Colorado)	
Gateway First Bank, Jenks, Oklahoma.....	06/26/2019
(Greeley, Colorado)	
Parkside Financial Bank & Trust, Clayton, Missouri .....	07/05/2019
(Denver, Colorado)	
Gateway First Bank, Jenks, Oklahoma.....	07/09/2019
(Berthoud, Colorado)	
Farmers & Stockmens Bank, Clayton, New Mexico .....	07/10/2019
(Greenwood Village, Colorado)	
First Western Trust Bank, Denver, Colorado.....	07/22/2019
(Avon, Colorado)	
The Pueblo Bank and Trust Company, Pueblo, Colorado .....	08/29/2019
(Longmont, Colorado)	
Woori America Bank, New York, New York .....	09/01/2019
(Aurora, Colorado)	
NBH Bank, Greenwood Village, Colorado.....	10/10/2019
(Colorado Springs, Colorado)	
Farmers & Stockmens Bank, Clayton, New Mexico .....	12/12/2019
(Littleton, Colorado)	

## Name Changes

NOA Bank, Duluth, Georgia .....	06/10/2019
To: PromiseOne Bank, Duluth, Georgia	

# FINANCIAL INSTITUTION ACTIVITY

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## Relocations

### Bank Branch

Timberline Bank, Grand Junction, Colorado..... 08/21/2019

From: 720 E. Hyman Avenue, Aspen, Colorado

To: 122 W Main St., Aspen, Colorado

ANB Bank, Denver, Colorado ..... 07/01/2019

From: 2624 Grand Avenue, Glenwood Springs, Colorado

To: 910 Grand Avenue, Glenwood Springs, Colorado

Bank of Colorado, Fort Collins, Colorado..... 12/03/2019

From: 2624 Grand Avenue, Glenwood Springs, Colorado

To: 910 Grand Avenue, Glenwood Springs, Colorado

### Loan Production Office (LPO)

The Central Trust Bank, Jefferson City, Missouri ..... 12/16/2019

From: 450 Lewis Street Unit 2A, Pagosa Springs, Colorado

To: 262 Pagosa Street, Unit 120A, Pagosa Springs, Colorado

UBS Bank USA, Salt Lake City, Utah..... 08/21/2019

From: 4600 S Ulster Street, 7<sup>th</sup> Floor, Denver, Colorado

To: 205 Detroit Street, 5<sup>th</sup> Floor, Denver, Colorado

## Ceased Operations in Colorado

### State-chartered Commercial Bank

Guaranty Bank and Trust Company, Denver, Colorado ..... 01/01/2019

CoBiz Bank, Denver, Colorado ..... 03/25/2019

Advantage Bank, Loveland, Colorado ..... 08/01/2019

First State Bank of Colorado, Hotchkiss, Colorado ..... 10/22/2019

### Money Transmitter

CoinX, Inc., Fairmount, Georgia ..... 09/20/2019

Grey, Inc., Dallas, Texas..... 12/16/2019

# FINANCIAL INSTITUTION DIRECTORY

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## COMMERCIAL BANKS

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### 5Star Bank

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

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

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

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

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

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### Alamosa State Bank

2225 Main Street  
Alamosa 81101  
719-589-2564

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

### Alpine Bank

2200 Grand Avenue  
Glenwood Springs 81601  
970-945-2424

Alpine Bank - Aspen  
600 East Hopkins Avenue,  
Suite 001  
Aspen 81611  
970-920-4800

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

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

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

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

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

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

Alpine Bank - Boulder Branch  
2375 Canyon Blvd  
Boulder 80302

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

# FINANCIAL INSTITUTION DIRECTORY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

ANB Castle Rock  
3851 Sol Danza Drive  
Castle Rock 80109  
303-394-5670

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

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

ANB Bank Cimarron Branch  
15 West Cimarron Street  
Colorado Springs 80903  
719-381-5600

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

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

ANB Bank - Downtown  
444 17th Street  
Denver 80202  
303-394-5100

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

ANB Bank - Fort Collins  
Branch  
2108 Milestone Drive  
Fort Collins 80525  
970-282-2400

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

# FINANCIAL INSTITUTION DIRECTORY

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

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

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

ANB Bank - Loveland  
808 W Eisenhower Boulevard  
Loveland, CO 80537  
970-744-2330

ANB Bank - Patterson  
2608 N 12<sup>th</sup> St  
Grand Junction 81506  
970-245-5211

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

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

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

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

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

ANB Bank - Casper  
485 East 2nd Street  
Casper WY 82601  
307-234-5300

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

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

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

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

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

## B

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

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

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

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

Bank of Colorado - Brighton  
435 S 4th Ave Unit A  
Brighton, CO 80601  
303-637-7111

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

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

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

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

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

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

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

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

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

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

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

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

# FINANCIAL INSTITUTION DIRECTORY

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

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

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

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

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

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

Bank of Colorado - Ft. Morgan  
529 Main St Ste 101  
Fort Morgan 80701  
970-867-9497

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

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

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

Bank of Colorado - Greeley  
3459 West 20th St Ste 114  
Greeley 80634  
970-378-1800

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

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

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

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

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

Bank of Colorado - Denver  
Metro Branch  
300 Union Blvd Ste 100  
Lakewood 80228  
303-989-8600

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

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

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

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

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

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

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

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

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

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

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

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

Pinnacle Bank  
107 East Aztec Avenue  
Gallup NM 87301  
505-722-4411

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

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## Bank of Denver

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

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

# FINANCIAL INSTITUTION DIRECTORY

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

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

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**Bank of Estes Park**

225 Park Lane  
Estes Park 80517  
970-586-4485

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

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

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

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## C

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Englewood Mobile Branch  
209 West Hampden Avenue  
Englewood 80110

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

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

# FINANCIAL INSTITUTION DIRECTORY

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

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

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

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

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

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

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

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

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

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

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

## D

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

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

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

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

## E

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

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

The Eastern Colorado Bank -  
Colorado Springs  
444 E Pikes Peak Ave Ste 300  
Colorado Springs 80903  
719-955-0633

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

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

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

## F

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

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

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

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

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

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**Farmers State Bank of Calhan**  
1500 8th Street  
Calhan 80808  
719-347-2727

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

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

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



# FINANCIAL INSTITUTION DIRECTORY

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

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

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

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

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

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

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

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

First Southwest Bank -  
Durango  
600 East 2nd Avenue  
Durango 81301  
970-375-1100

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

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

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

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

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

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

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

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

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

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

First Western Trust Bank  
Jackson Hole  
690 South US Highway 89,  
Suite 260  
Jackson WY 83001  
307-739-3900

**FirstBank**  
12345 West Colfax Avenue  
Lakewood 80215  
303-232-1503

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

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

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

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

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

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

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

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

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

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

# FINANCIAL INSTITUTION DIRECTORY

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FirstBank - Smoky Hill and  
Arapahoe Branch  
25541 East Smoky Hill Road  
Aurora 80016  
720-870-4800

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

FirstBank - 38<sup>th</sup> & Federal  
3801 Federal Boulevard  
Denver 80211  
303-477-6700

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

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

# FINANCIAL INSTITUTION DIRECTORY

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

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

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

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

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

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

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

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

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

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

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

FirstBank - El Rancho Branch  
29240 U.S. Highway 40  
Evergreen 80439  
303-526-7700

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

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

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

FirstBank - College and  
Mountain Branch  
100 South College Avenue  
Fort Collins 80524  
970-493-2600

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

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

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

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

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

FirstBank - 12<sup>th</sup> and Jackson  
701 12<sup>th</sup> St Ste 111  
Golden 80401  
303.252.1000

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

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

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

FirstBank - Tech Center  
5105 S DTC Pkwy, Ste 100  
Greenwood Village 80111  
303-694-1000

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

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

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

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

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

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

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

# FINANCIAL INSTITUTION DIRECTORY

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

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

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

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

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

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

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

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

FirstBank - Eisenhower and  
Taft Branch  
1352 W Eisenhower Blvd  
Loveland 80537  
970-669-4000

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

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

FirstBank - Falcon Branch  
11695 Meridian Market View  
Peyton 80831  
719-495-6600

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

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

FirstBank - 136th & Colorado  
13600 Colorado Boulevard  
Thornton 80602  
303-920-0300

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

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

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

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

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

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

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

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

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

FirstBank - Germann and Alma  
School Branch  
2020 South Alma School Road  
Chandler AZ 85286  
480-963-0600

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

FirstBank - Gilbert and  
Baseline Branch  
1550 North Gilbert Road  
Gilbert AZ 85233  
480-726-2900

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

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

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

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

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

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

# FINANCIAL INSTITUTION DIRECTORY

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

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

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

FirstBank - Sundome Branch  
19309 N RH Johnson Blvd  
Sun City West AZ 85375  
623-584-9200

FirstBank - Greenway and  
Cotton Branch  
17063 West Greenway Road  
Surprise AZ 85388  
623-546-0200

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Frontier Bank  
1307 Main Street, Unit D  
Alamosa 81101  
719-589-6838

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

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

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

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

Frontier Bank - Walsh  
501 North Colorado  
Walsh 81090  
719-324-5206

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## G

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### The Gunnison Bank and Trust Company

232 West Tomichi Avenue  
Gunnison 81230  
970-641-0320

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

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## H

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### High Country Bank

7360 West Highway 50  
Salida 81201  
719-539-2516

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

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

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

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### High Plains Bank

329 Main Avenue  
Flagler 80815  
719-765-4000

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

# FINANCIAL INSTITUTION DIRECTORY

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

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

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

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

## I

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

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

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

## L

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

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

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

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

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

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

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

Legacy Bank - Pueblo West  
7 Spaulding Avenue  
Pueblo West 81007  
719-647-1313

## M

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

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

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

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

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

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

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

## N

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**NBH Bank**  
7800 E Orchard Rd Ste 300  
Greenwood Village 80111  
720-529-3336

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

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

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

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

Avon dba Community Banks of  
Colorado  
70 W Benchmark Rd Ste 101  
Avon 81620  
970-748-9309

Basalt dba Community Banks  
of Colorado  
255 Gold Rivers Ct Ste 140  
Basalt 81621  
970-927-0404

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

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

# FINANCIAL INSTITUTION DIRECTORY

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

Gleneagle dba Community  
Banks of Colorado  
13725 Struthers Rd Ste 200  
Colorado Springs 80921  
719-488-3058

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

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

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

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

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

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

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

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

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

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

Elizabeth dba Community  
Banks of Colorado  
120 South Elizabeth Street  
Elizabeth 80107  
303-646-5000

Englewood dba Community  
Banks of Colorado  
3501 South Broadway  
Englewood 80113  
303-761-1052

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

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

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

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

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

West Greeley dba Community  
Banks of Colorado  
7251 W 20th St Bldg A  
Greeley 80634  
970-339-5600

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

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

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

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

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

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

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

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

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

# FINANCIAL INSTITUTION DIRECTORY

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

Platteville dba Community  
Banks of Colorado  
385 Justine Avenue  
Platteville 80651  
970-785-2000

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

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

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

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

Telluride dba Community  
Banks of Colorado  
100 W Colorado Ave Unit C  
Telluride 81435  
970-728-2038

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

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

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

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

Lawrence - 31st & Iowa dba  
Bank Midwest  
3045 Iowa Street  
Lawrence, KS 66046  
785-842-5566

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



# FINANCIAL INSTITUTION DIRECTORY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Taos Plaza  
219 Paseo del Pueblo Norte  
Taos, NM 87571  
575-758-4211

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

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

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

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

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

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

## P

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

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

Points West Community Bank  
- Fort Collins  
3227 S Timberline` Road  
Fort Collins 80525  
970-546-0170

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

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

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

# FINANCIAL INSTITUTION DIRECTORY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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## **The Pueblo Bank and Trust Company**

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

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

Pueblo Bank & Trust Company  
- Castle Rock  
360 Perry Street  
Castle Rock 80104  
303-688-3587

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

Pueblo Bank & Trust Company  
- Denver Colorado Boulevard  
2351 South Colorado Blvd  
Denver 80222  
303-758-5617

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

Pueblo Bank & Trust Company  
- Longmont  
351 Coffman St Ste 100  
Longmont 80501  
303-776-0620

Pueblo Bank & Trust Company  
325 West Sixth Street  
Pueblo 81003  
719-545-1834

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

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

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

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## **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  
755 Cheyenne Meadows Road  
Colorado Springs 80906  
719-579-7628

---

## **S**

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

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

# FINANCIAL INSTITUTION DIRECTORY

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

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

---

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

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

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

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

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

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

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

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

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

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

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

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

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

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

---

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

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

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

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## Y

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

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

Yampa Valley Bank -  
Steamboat Springs Mobile  
Branch One  
600 S Lincoln Ave Ste 100  
Steamboat Springs 80487

---

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

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

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

# FINANCIAL INSTITUTION DIRECTORY

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## MONEY TRANSMITTERS

### A

---

**ACE Cash Express, Inc.**  
300 E John Carpenter Ste 900  
Irving, TX 75062  
972-550-5000

---

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

---

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

---

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

---

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

---

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

---

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

---

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

---

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

---

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

### B

---

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

---

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

---

**Bill.com, Inc.**  
1810 Embarcadero Road  
Palo Alto CA 94303  
650-621-7700

---

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

### C

---

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

---

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

---

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

---

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

---

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

---

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

---

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

---

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

---

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

---

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

### D

---

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

---

**DolEx Dollar Express, Inc.**  
700 Highlander Blvd Ste 450  
Arlington TX 76015  
817-548-4700

### E

---

**EncoreFX Ltd**  
601 Union St Ste 4100  
Seattle, WA 98101-1368  
250-412-5253

---

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

---

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

# FINANCIAL INSTITUTION DIRECTORY

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## F

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

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

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

## G

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

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

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

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

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

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

**GSC Enterprises, Inc.**  
1301 Main Street  
Sulphur Springs TX 75482-3806  
903-885-1283

## H

**HSI USA Inc.**  
7400 W Parmer Ln Bldg D Flr 3  
Austin, TX 78729  
877-546-8220

## I

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

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

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

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

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

**Internet Escrow Service**  
180 Montgomery St Ste 650  
San Francisco CA 94104  
415-801-2270

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

## J

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

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

## K

**Kaah Express, F.S., Inc.**  
2429 East Franklin Ave South  
Minneapolis MN 55406  
612-338-2116

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

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

**Kwik Dollar LLC**  
5851 San Felipe St Ste 400  
Houston TX 77057  
888-993-4639

## L

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

**LVC USA INC.**  
366 Cambridge Ave Ste 100  
Palo Alto, CA 94306  
650-272-6813

## M

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

# FINANCIAL INSTITUTION DIRECTORY

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---

**Moneycorp US Inc.**  
1 Park Row Ste 403  
Providence RI 02903  
401-274-9009

---

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

---

**MoneyGram Payment Systems, Inc.**  
1550 Utica Avenue S Ste 100  
Minneapolis MN 55416  
952-591-3000

---

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

## N

---

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

---

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

## O

---

**Olympic Financial Group, Inc.**  
325 Cedar Ave S Ste 7  
Minneapolis MN 55454  
612-481-4446

---

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

## P

---

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

---

**PayNearMe MT, Inc.**  
5201 Great America Pkwy  
Suite 510  
Santa Clara, CA 95054-1129  
650-930-1030

---

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

---

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

---

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

## R

---

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

---

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

---

**Remitly, Inc.**  
1111 3rd Ave Ste 2100  
Seattle, WA 98101  
206-535-6152

## S

---

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

---

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

---

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

---

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

---

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

---

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

## T

---

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

---

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

---

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

---

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

---

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

---

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

---

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

---

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

# FINANCIAL INSTITUTION DIRECTORY

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**Travelex Currency Services Inc.**  
355 Lexington Ave Floor 3  
New York, NY 10017  
877-843-7778

## U

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

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

## V

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

**Viamerica Corporation**  
7910 Woodmont Ave Ste 220  
Bethesda, MD 20814  
800-401-7626

## W

**Western Union Business Solutions (USA), LLC**  
1152 15th Street NW, 7th Floor  
Washington DC 20005  
800-424-2923

**Western Union Financial Services, Inc.**  
MailStop DTC 3  
7001 E Belleview Avenue  
Denver 80237  
866-959-9898

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

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

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

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

## Y

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

## Z

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

## TRUST COMPANIES

## F

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

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

## G

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

## I

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

**Investment Trust Company**  
3200 Cherry Creek Dr S Ste 730  
Denver 80209  
303-778-6800

## L

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

## M

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

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

## P

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

## R

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

## S

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

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**Colorado Division of Banking**

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*Working to Preserve Public Trust in Colorado Banking*