

COMMERCIAL AND RETAIL BANKING ASSOCIATIONS, ORGANIZATIONS, AND COMPANY INFORMATION

ASSOCIATIONS AND ORGANIZATIONS

Colorado Bankers Association – <http://www.coloradobankers.org>

Colorado Mortgage Lender Association (CMLA) – <http://cmla.com>

Independent Bankers of Colorado (IBC) – <http://www.ibcbanks.org>

BANKS – RETAIL AND COMMERCIAL

ANB Bank – <https://www.anbbank.com/>

ANB Bank has 30 banking centers located throughout Colorado, Wyoming, and the Kansas City metro area. The Bank is a true community bank with an unwavering commitment to excellence. The banking centers proudly serve their communities offering quality banking products, exceptional customer service via teams of local bankers. Their parent company, Sturm Financial Group, Inc. maintains financial strength embodied in \$2.5 billion in assets. The bank continues to be recognized for its safety and soundness as a Blue Ribbon Bank from Veribanc, Inc., an independent rating firm for financial institutions.

Bank of America– <https://www.bankofamerica.com/>

Our clear purpose is to help make financial lives better for the three groups of customers we serve – people, companies and institutional investors. We listen to what our customers want and connect across our company to deliver the solutions they need. We are focused on making customer interactions easier, our expertise more accessible, and our relationships more human. And, as we experience success, it is shared with those we serve, our communities and our shareholders. Bank of America strives to be a workplace that attracts talented people; one in which our teammates work collaboratively to achieve results; in which employees act responsibly and are empowered to make the right decisions for our customers, clients and each other; in which individuals are respected and people of diverse backgrounds can succeed; in which every employee has the opportunity to achieve his or her full potential.

Bank of the West – <https://www.bankofthewest.com/>

Founded in 1874, \$63 billion-asset Bank of the West, Member FDIC and Equal Housing Lender, offers a full range of personal, commercial, wealth management and international banking services. The bank operates more than 700 retail and commercial banking locations in 19 Western and Midwestern states. Bank of the West is a subsidiary of BNP Paribas, which has a presence in 80 countries with nearly 200,000 employees.

BBVA Compass Bank - <http://www.bbvacompass.com>

BBVA Compass is a leading U.S. banking franchise located in the Sunbelt region. BBVA Compass ranks among the top 20 largest U.S. commercial banks based on deposit market share and ranks as the third largest bank in Alabama, fourth largest bank in Texas and fifth largest bank in Arizona. Headquartered in Birmingham, Alabama, we operate more than 716 branches throughout Texas, Alabama, Arizona, California, Florida, Colorado and New Mexico. In addition, BBVA Compass has been recognized as one of the nation's leading Small Business Administration (SBA) lenders, earning 'Lender of the Year' honors in 2009 and 2010.

Citywide Banks – <https://www.citywidebanks.com/>

Citywide Banks is a Colorado focused, community bank committed to delivering responsive service, local expertise, and comprehensive financial tools for local businesses and families. For more than 50 years, our bank has been dedicated to finding ways we can impact our local community and move Colorado forward. On July 7, 2017, Citywide Banks became a subsidiary of Heartland Financial USA, Inc., and simultaneously merged with Centennial Bank and Trust. Our resulting organization expands the Citywide Banks team, services, and community commitments to more than 25 locations across Denver, Boulder, the foothills, and the mountains. We want to see Colorado companies grow and local families thrive. Our shared values coupled with Heartland's powerful services bring our customers the personal attention they deserve backed by the products and services that make Great Things Happen!™ Our community commitment also reaches beyond banking through a long history of passionate support for mental health wellness, breast cancer prevention, and other Colorado cause.

Colorado State Bank and Trust – <https://www.csbt.com>

At Colorado State Bank and Trust, our clients enjoy the advantages of banking locally with a community partner. But they also experience the breadth of products, resources and expertise only a regional powerhouse can offer. As part of BOK Financial Corporation, we're backed by the strength of a regional financial leader with more than \$30 billion in assets, so you can bank with confidence. We offer commercial and consumer banking, investment and trust services, mortgage origination and servicing, and an electronic funds transfer network.

Commerce Bank – <http://www.commercebank.com>

Commerce Bancshares, Inc. operates as a super-community bank offering an array of sophisticated financial products delivered with high-quality, personal customer service. Commerce provides a full range of financial products to consumer and commercial customers including lending, payment processing, trust, brokerage and capital markets services. At Commerce Bank, our customers are at the center of all that we do. And we do a lot, from helping families plan for their future to giving businesses more room to grow. We get excited about people's goals – almost as excited as they do. Fortunately we have over 150 years of experience and many strong, established products to back us up. From Bloomington, Illinois to Denver, Colorado, and at 184 branches in between, we serve individuals, families, businesses and communities at the local branch, the ATM, online and through our 24/7 customer service line.

FirstBank – <https://www.efirstbank.com/>

FirstBank began its journey in Lakewood, Colorado, in 1963, with a commitment to superior customer service, convenience and loyalty to its employees. FirstBank has grown through consumer and commercial lending, superior banking services and a remarkable standard for community investment. FirstBank is now Colorado's second largest depository institution and Colorado's largest locally owned bank. We have over \$17 billion in assets and over 115 locations. We expanded into California in 1985 and Arizona in 2007 and plan to add even more locations. 50 years later, our commitment to providing a high level of service for our customers and in the community has not changed.

Great Western Bank – <https://www.greatwesternbank.com/>

Great Western Bank (NYSE: GWB) is a regional financial services company with \$11.8 billion in assets. Founded over 80 years ago, Great Western Bank provides full-service banking through 173 locations, more than 25,000 surcharge-free ATMs, online (GreatWesternBank.com), and mobile devices. Headquartered in Sioux Falls, South Dakota, our banking model seeks to balance the best of being a "big enough" & "small enough" bank, providing capabilities typical of a much larger bank, with a customer-focused culture usually associated with smaller banks. Great Western Bank has more than 1,500 employees in nine states who focus on business and agribusiness banking and are recognized within their markets for local, efficient decision making. Great Western Bank's mission is to Make Life Great by taking outstanding care of our customers and creating long-term relationships. Our values: be authentic and respectful, do the right thing, drive performance and results, put the customer first, get the basics right, and empower locally, think globally.

Guaranty Bank and Trust Company – <https://www.guarantybankco.com>

Guaranty Bank and Trust is a Colorado community bank with over 60 years of experience serving the Front Range. We provide relationship-based banking with an unmatched level of personal service to help you find the right solutions to meet your financial goals. Our focus remains on building strong relationships with our customers and communities by offering a full complement of lending, treasury management, private banking, and depository services to individuals and businesses in the state of Colorado. Practical advice, personalized solutions and local decision making exactly what you need from your financial partner.

JP Morgan Chase & Co – <http://www.jpmorganchase.com/>

For over 200 years, JPMorgan Chase & Co has provided innovative financial solutions for consumers, small businesses, corporations, governments and institutions around the world. Today, we're a leading global financial services firm with operations servicing clients in more than 100 countries. Whether we are serving customers, helping small businesses, or putting our skills to work with partners, we strive to identify issues and propose solutions that will propel the future and strengthen both our clients and our communities.

Key Bank – <https://www.key.com>

At KeyBank, we've made a promise to our clients that they will always have a champion in us. To deliver on our promise, we're committed to building a team of engaged employees who do the right thing for our clients and shareholders, and help them achieve financial wellness each and every day. Headquartered in Cleveland, Ohio, KeyCorp is one of the nation's largest financial services companies. Key Companies provide investment management, retail and commercial banking, consumer finance and investment banking products to individuals and companies throughout the United States and, for certain businesses, internationally.

Northern Trust – <http://www.northerntrustbank.com>

Northern Trust Corporation (Nasdaq: NTRS) is a leading provider of wealth management, asset servicing, asset management and banking to corporations, institutions, affluent families and individuals. Founded in Chicago in 1889, Northern Trust has offices in the United States in 19 states and Washington, D.C., and 20 international locations in Canada, Europe, the Middle East and the Asia-Pacific region. For over 129 years, Northern Trust has earned distinction as an industry leader for exceptional service, financial expertise, integrity and innovation. We seek qualified people for a wide range of challenging positions and who are interested in building a career with a global growth company, excel in a team-oriented environment, yet respect others and have strong values and principles.

TCF Banks and Savings, F.A. – <https://www.tcfbank.com/>

TCF is a Wayzata, Minnesota-based national bank holding company. As of September 30, 2017, TCF had \$23.0 billion in total assets and 321 bank branches in Illinois, Minnesota, Michigan, Colorado, Wisconsin, Arizona, and South Dakota, providing retail and commercial banking services. TCF, through its subsidiaries, also conducts commercial leasing, equipment finance, and auto finance business in all 50 states and commercial inventory finance business in all 50 states and Canada.

US Bank – <https://www.usbank.com/>

We believe in putting people first, and our dedication to making ethical decisions and doing the right thing is at the heart of what we do. We're proud to be named by Ethisphere as a 2017 World's Most Ethical Company. We work to meet our customers' business and personal banking needs with competitive products and services, convenient access to their accounts, and proven stability backed by industry-leading financial metrics. With more than 4,800 ATMS, 3,088 branch locations, 24-hour phone support and mobile and online banking, we make it easy for our customers to manage their money any time.

Wells Fargo – <https://www.wellsfargo.com/>

Wells Fargo & Company (NYSE: WFC) is a diversified, community-based financial services company with \$1.9 trillion in assets. Founded in 1852 and headquartered in San Francisco, Wells Fargo provides banking, insurance, investments, mortgage, and consumer and commercial finance through more than 8,600 locations, 13,000 ATMs, the internet (wellsfargo.com) and mobile banking, and has offices in 36 countries and territories to support customers who conduct business in the global economy. With approximately 268,000 team members, Wells Fargo serves one in three households in the United States. Wells Fargo & Company was ranked No. 27 on Fortune's 2016 rankings of America's largest corporations. Wells Fargo's vision is to satisfy our customers' financial needs and help them succeed financially. Wells Fargo perspectives are also available on Wells Fargo Blogs and Wells Fargo Stories.

BANKS – COMMERCIAL BANKS

Chase – <https://www.chase.com/>

In Colorado, Chase Commercial Bank employs more than 2,000 Colorado residents serving customers throughout the state and the U.S. We paid more than \$170 million in wages and benefits to Colorado employees in 2011 and paid more than \$10.5 million in state and local taxes. Chase provided more than \$125 million in community development loans and investments and volunteered in multiple community efforts.

CoBank – <http://www.cobank.com>

CoBank is a cooperative bank serving vital industries across rural America. The bank provides loans, leases, export financing and other financial services to agribusinesses and rural power, water and communications providers in all 50 states. The bank also provides wholesale loans and other financial services to affiliated Farm Credit associations serving more than 70,000 farmers, ranchers and other rural borrowers in 23 states around the country. CoBank is a member of the Farm Credit System, a nationwide network of banks and retail lending associations chartered to support the borrowing needs of U.S. agriculture, rural infrastructure, and rural communities. Headquartered outside Denver, Colorado, CoBank serves customers from regional banking centers across the U.S. and also maintains an international representative office in Singapore.

Colorado Business Bank – <https://www.cobizbank.com/Pages/home.aspx>

Colorado Business Bank has locations throughout the Denver metro area focused on the financial needs of the community, and staffed with banking professionals empowered to make decisions and deliver personalized products and services. Colorado Business Bank is part of CoBiz Financial, a multi-billion financial holding company (Nasdaq: COBZ). Our customers can take advantage of the COBIZ family of financial services to guide them through all stages of their financial lifecycle – both personally and professionally. Employees at Colorado Business Bank will tell you they are proud to work for a company that offers a comprehensive benefits plan; a friendly, fun environment; and that gives generously to our local communities.

Colorado Federal Savings Bank – <http://coloradofederalbank.com/>

Colorado Federal Savings Bank is a federally insured bank serving communities across Colorado and the United States. Originally chartered in 1990 as a savings institution, but acquired by new ownership in 2008, today Colorado Federal operates as a non-branch direct banking platform. In addition to offering traditional consumer banking savings products, we provide unique real estate lending solutions to a variety of commercial clients nationwide. To help us achieve our goal of becoming a leading real estate oriented financial institution, we have built a close affiliation with Provident Funding Associates L.P., one of the largest and most highly respected non-bank mortgage originators and servicers in the nation. Colorado Federal Savings Bank and Provident Funding Associates, Provident Mortgage Trust and PointServ are separate companies under common ownership and control. By leveraging Provident's expertise and 20+ year track record of success we have created a banking institution capable of serving the varied needs of real estate borrowers, investors and developers. We are entrepreneurial, proactive and growth oriented and we look to serve customers of a similar mindset.

MidFirst Bank – <https://www.midfirst.com/>

MidFirst Bank occupies a rare position within the banking industry. With nearly \$15 billion in assets, MidFirst Bank ranks as one of the largest privately owned banks in the United States and this combination of size and private ownership provides our customers with a special brand of banking. MidFirst Bank offers a full range of personal, commercial, trust, private banking and mortgage banking products and services. MidFirst is a strong commercial real estate lender and a major servicer of mortgage loans nationally. MidFirst has banking centers in Oklahoma, Arizona, California and Texas, and provides commercial lending, wealth management, private banking and mortgage service nationally. Additionally, the bank operates 1st Century Bank of Los Angeles as a division of MidFirst Bank and Presidential Financial Corporation as a subsidiary of MidFirst Bank. While our services compete with those of larger banks, our people and culture truly define the MidFirst Bank difference. MidFirst Bank received the highest ranking in the southwest region in the J.D. Power 2018 U.S. Retail Banking Satisfaction Study. With an index score of 877, MidFirst Bank achieved the highest overall score of any bank in the nation.

NBH Bank – <https://www.nbhbank.com/>

NBH Bank is a subsidiary of National Bank Holdings Corporation (NYSE: NBHC). NBH Bank provides clients with a full range of financial products and services throughout Colorado, Kansas, Missouri and Texas. With over 1,100 associates and more than 100 convenient banking center locations and ATMs, we focus on consumer, small business and commercial banking relationships. At NBH Bank, we believe that banks have an obligation to deliver common sense banking—smart banking solutions and exceptional service that put our clients first. NBH Bank Common Sense Banking is delivered in a locally relevant way—the way banking should be provided—through our family of community banks: Bank Midwest, Community Banks of Colorado and Hillcrest Bank.

Trust Company of America (TCA) – <http://trustamerica.com/>

Since 1972, Trust Company of America (TCA) has been a champion of Registered Investment Advisors, dedicated to helping them realize their full potential. TCA is the only independent RIA custodian offering fully integrated real-time technology, consultative services and back office support built exclusively for RIAs. Here at TCA, we firmly believe that you should be in charge — of your practice, your growth and your clients' financial futures. That's why we give you the technology and support you need to run your business your way. And because we only work with RIAs, we never compete for your clients. Instead, we're committed to helping you work more efficiently on their behalf.

UMB Financial Corporation Bank – <https://www.umb.com/>

For the sixth straight year, UMB was ranked as one of America's Best Banks, based on eight financial measures of asset quality, capital adequacy and profitability, according to studies by Forbes and SNL Financial. The sum of who we are forms a strong and enduring culture that is recognizable as UMB. It is about having the integrity to do the right thing and the wisdom not to go chasing after the herd – this is a strength ingrained in our culture.

Vectra Bank Colorado – <https://www.vectrabank.com>

At Vectra Bank, we practice “proactive relationship banking.” Which means we get to know our clients well, and we use that knowledge to vigorously discover opportunities to grow their business. We’re passionate about helping clients who are passionate about their business, and our expert bankers serve them in 39 bank locations across the Rocky Mountain region. Vectra combines sophistication with personalization to offer a truly unique service experience. As a division of ZB, N.A., Vectra offers every client – personal or business – the best of both worlds: a broad reach and depth of resources alongside an unparalleled one-to-one attention. We like to say we are big enough to count and yet small enough to care. The Rocky Mountain air is a part of who we are, and we understand why families and businesses choose to grow, play and work here, and what they are all about. From day one, our mission has been to provide products and services designed to cultivate a healthy, thriving community throughout Colorado and New Mexico. Our bankers think creatively to shape custom financial solutions for those raising a family or creating the next great local business.