





# SBA loans double; banks thank economy



JONATHAN CASTNER

Mark Siffring, left, and his partner Tom Hecox, used an SBA Loan to launch Loveland-based Freddy's Frozen Custard and Steakburgers, a move that allowed them to use their cash to open two more locations.

## BY MOLLY ARMBRISTER

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An improving economy and flood-relief efforts contributed to a 108 percent increase in Small Business Administration lending in Northern Colorado in fiscal 2013, with total SBA loans jumping to \$68 million from \$32.5 million in fiscal 2012.

Northern Colorado's increase dwarfed the increase seen on the state level, even though Colorado saw a record amount of SBA loans in fiscal 2013. The federal government's fiscal year begins Oct. 1.

Statewide, SBA lending increased 11.5 percent from the previous year to \$622.5 million.

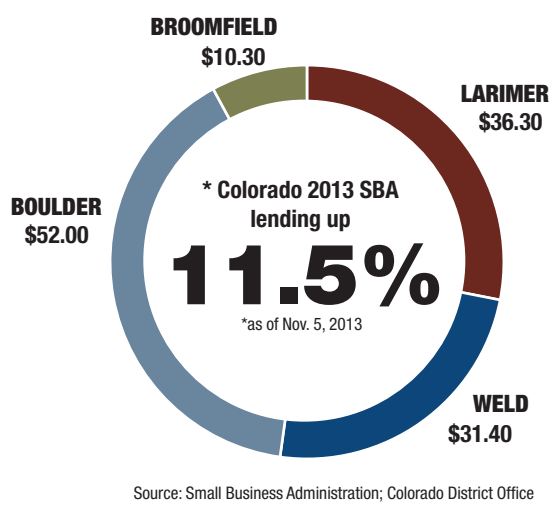
In Larimer and Weld counties, 2013 loan levels also were much higher than even those levels reached in 2011, when incentives offered by the federal government pushed SBA lending up to \$59 million.

The SBA offered several programs to help businesses and residents affected by September's historic flooding, which contributed to the increase both locally and statewide, according to Mark Bower, chief financial officer of Home State Bank.

After the flood, the SBA opened disaster centers in Estes Park, Longmont, Loveland and Greeley, providing counseling and low-interest

## SBA Loans

Total SBA loans in fiscal 2013 (amounts in millions).



loan programs to those hurt by flooding. In the last three weeks of September following the floods, nearing the end of the fiscal year, a rush of residents and businesses applied for SBA loans.

Business loans were available for as low as 4 percent, for up to \$2 million for the repair or replacement of real estate, inventory, machinery and equipment. Nonprofit organizations were

able to get loans for as low as 2.8 percent.

The SBA also offers economic-injury disaster loans for those who did not suffer physical damage but who lost money because of the floods.

In Larimer County, the SBA provided \$16 million to help pay for disaster losses, including residential, personal property, businesses and private nonprofit organizations, according to a tally by the Federal Emergency Management Administration.

Improvements in the economy also contributed to the increase, said Mark Driscoll, chief executive of First National Bank, which loaned \$1.3 million in SBA 7(a) money to businesses in Colorado.

"I'm not surprised," Driscoll said. "That reflects an improving economy and business confidence."

Standard SBA loans come in two different types: 7(a) and 504. SBA 7(a) loans provide working capital, while 504 loans help businesses acquire real estate and major fixed assets.

Typically, businesses use just one type of SBA loan, but in some cases, a 504 loan is used to acquire or build real estate and then a 7(a) loan is used to provide working capital for other expenses.

This tactic was used to open Freddy's Frozen Custard and Steakburgers in Loveland, according to Keith Dickelman of Home State Bank,

► See **SBA, 20B**





JONATHAN CASTNER

Small businesses, such as the Pateros Creek Brewing Company in Fort Collins, say the simplicity of mobile-payment systems fits well with their operating approach.

# Remote point-of-sale? There's an app for that

BY MELISSA SCHAAF  
reporter@ncbr.com

One beer flight, one snack bowl and a growler refill at Pateros Creek Brewing Co. in Fort Collins comes to \$25.50. Taproom manager Brian Gilbert slides the customer's credit card through the company's Square

credit card reader and, in doing so, pays Square 70 cents.

Headquartered in San Francisco, Square Inc. created an app that plugs into iPhones, iPads and Android devices to process credit-card and debit-card transactions and deposits money into individual or business bank accounts.

Twitter co-founder Jack Dorsey developed Square in 2009 as a way for anyone to conduct business anywhere at any time. The product hit the market in 2010 and has been popular among small-business owners, despite charging a 2.75 percent transaction fee per credit card swipe or 3.5 percent for entering a card

number manually.

Square Inc. is among several companies offering mobile card-processing devices. Two other popular brands have followed suit, including Intuit, known for QuickBooks and TurboTax, and PayPal, an internationally used service for online payment

► See **Point-of-sale, 4B**


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**POINT-OF-SALE** from 3B

processing. These companies have released Intuit GoPayment reader and the PayPal Here reader, respectively.

Some local businesses, such as Pateros Creek, elected to use Square above other point-of-sale systems for its efficiency, mobilization, easy-to-use technology and static fees.

"Other POS systems could beat (Square) percent-wise, but we found that they would nickel and dime us in other areas," Gilbert said. "We would find things in our batch-outs that would come to be way over the Square percent and charge us closer to 7 or 8 percent per transaction."

A batch-out is a daily report that

incorporates all credit-card transactions throughout the day and identifies remaining and sold inventory.

Gilbert said the company pays approximately \$400 to \$500 in fees to Square per month, which translates to about \$14,000 to \$18,000 in credit-card sales per month. There is no fee for a cash-only transaction.

"Square is for everyone, and we have seen a wide range of users in various industries adopting Square across the country," said Square spokeswoman Catherine Ferdon, "from freelance photographers to hairstylists, restaurants, cafes and even Whole Foods. Individuals can use Square to hold a

garage sale, split the bill at dinner or run a business."

Mobile credit card processing can allow businesses on the go to accept credit cards as payment for customers. This is important since more consumers are expecting businesses and individual sellers to accept credit and debit cards as a form of payment, said Shelley Polansky, vice president for communications at the Better Business Bureau serving Northern Colorado and Wyoming.

Businesses can utilize Square through a variety of devices. The Square Reader is a small attachment that connects to the audio

jack of iPhone, Android and iPad devices, and the Square Stand turns an iPad into a fully functional POS system. These devices can operate with the company's three software designs, including Square Wallet for simple, in-person transactions, Square Market for online purchases and Square Cash for electronic money transfers.

McCabe Callahan founded Mugs Coffee Lounge in 2002 and currently operates two locations in Fort Collins. Prior to Square, Callahan said, he used a variety of POS systems. Square, however, has saved him thousands of dollars, which is significant for any business owner.

"I saved almost \$18,000 switching to Square last year," he said. "Small-ticket items add up quick for credit-card processing."

Such mobile payment systems eliminate the need for expensive software and equipment, which can save entrepreneurs technical and financial headaches.

"I was a Micros user before," Callahan said. "They were not my credit-card processor, however, they were my POS. It has saved me over \$30,000 a year making the switch. That is another shop assistant manager for me."

Square has targeted small businesses and entrepreneurs because they need simple, trouble-free sales and payment systems.

"The 23 million small businesses in America account for 54 percent of all U.S. sales," Ferdon said.

According to Square, more than 15,000 sellers in Boulder, Broomfield, Larimer and Weld counties use the device.

Although Square is gaining popularity among small businesses, there have been 868 complaints filed against the company since 2010, according to a Better Business Bureau report. Of those, 498 are attributed directly to problems with the product or service and 298 pertain to billing or collection issues.

Still, Square retains an "A" rating with the BBB on a scale from A+ to F. One of the reasons for its good standing is its response to and resolution of the complaints, according to the BBB. In the past 12 months, the company has closed 428 complaints.

Despite good standing and product proficiency, users say they'd like to see some improvements. Pateros' Gilbert said he cannot open multiple tabs under the system. If patrons elect to "start a tab" at the bar, a credit card is given to the bartender and kept behind the bar with a sticky note detailing what was ordered until the customer is ready to pay.

Implementing the ability to open several transactions at once potentially could attract larger retailers and restaurant businesses.

"If they did that, they could reach anyone," Gilbert said. "It wouldn't matter how small or big the business is."

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Communities stricken by September's flood such as Glen Haven are still waiting on new federal flood maps that will determine where rebuilding can occur.

# Flood-zone remap may affect premiums

BY MELISSA SCHAAF  
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Colorado residents and business owners may see changes to flood-insurance premiums because of the remapping of flood zones in the wake of September's disaster and National Flood Insurance Program legislative reforms.

"Anybody that was affected by the September flood is likely to be mapped in a flood Zone A," said Char-ee Voelz, personal lines director for Greeley-based insurance company Flood & Peterson.

"This directly impacts the market value of a house," Voelz said. "Even if the owner could get regular flood coverage, I don't see anybody in a Zone A paying less than \$1,000 per year."

And that's not just for first-time flood insurance buyers.

A Zone A is identified on the Flood Insurance Rate Map as a Special Flood Hazard Area, defined as having a 1 percent chance of experiencing a flood event in any given year equal or exceeding a previous disaster. The 1 percent flood also is referred to as the "base flood" or "100-year flood."

Moderate flood-hazard areas are labeled Zone B or Zone X, and minimal-hazard areas are known as Zone C or Zone X.

The National Flood Insurance Program run by the Federal Emergency Management Agency assesses



BUSINESS REPORT FILE PHOTO

Flooding was so severe that rivers jumped their banks and created new channels, causing federal officials to re-evaluate flood plain maps.

property flood risk and determines insurance premiums. From Aug. 31 through Dec. 31, the number of policies increased by more than 1,000, bringing the total to 22,987 in Colorado. The average annual premium rate was \$809.

Boulder, Weld and Larimer coun-

ties are expecting amended flood mapping to occur in the next few years.

"Larimer County is eagerly awaiting a flood model that is being prepared by the state," said Eric Tracy, a development services engineer with Larimer County. "This model will

give us a rough idea of where the risks stand in the post-flood condition. These maps are not intended to be used to tell people if they can or cannot rebuild but rather to inform those who can rebuild as to what elevation they should build to in order

► See **Flood, 6B**



**FLOOD** from 5B

to provide a higher level of protection to their home.”

Although the maps are intended to give residents beneficial information about home and business flood-prevention components, the reorganization of the maps could put people in higher-risk zone areas, which directly translates to higher premiums.

“If you live in a high-risk area, you are required to have flood insurance if you have a (home or business) loan,” said Amy Bach, co-founder and executive director of United Policyholders, a nonprofit organization that advocates for individuals with insurance. “Those who aren’t

in a high risk area often think that they don’t need it; they don’t want to spend that kind of money if it’s unnecessary. The problem is that if only high-risk people are buying insurance, it is prohibitively expensive.”

Remapping zones is not the only catalyst to more expensive flood insurance, however.

Since 2012, the NFIP has been in and out of Congress with changes to its policies and legislative reforms intended to alleviate some of the \$25 million in debt the program has sustained.

“There have been a lot of changes

to the flood program in the past two years,” Bach said. “There is a lot of political unrest.”

The changes began with initiation of the Biggert-Waters Reform Act of 2012. The act cut some of the subsidies that allowed for lower premiums. In some cases, premium costs tripled as a result.

“People in certain areas got it very hard,” Bach said. “Congress went too far and used an ax instead of a surgical knife. The subsidy reductions were only supposed to affect 20 percent in the NFIP.”

Advocates and insurance agents alike are seeing the effects of these

**FLOOD FACTS**

According to the National Flood Insurance Program:

- A 1-inch flood can cause \$10,000 worth of damage to a 1,000-square-foot home. That amount approximately doubles for a 2,000-square-foot home.
- More than 5.5 million people currently hold flood-insurance policies in more than 21,800 communities across the United States.
- NFIP caps payouts at \$250,000.
- NFIP was created in 1968.

reforms.

“Before the law changed, I quoted a gentleman a premium of \$1,000 for his home,” Voelz said. “When I quoted him after law changed, I had to amend his premium because his house was determined to sit at a foot below flood elevation. His premium now is almost \$5,000.”

Voelz said she has seen several cases with a similar outcome because of the amendments.

FEMA officials responded to questions about the debt crisis and Biggert-Waters with a statement:

“The National Flood Insurance Program’s actuarial rates reflect expected future losses and expenses of policy holders and are not loaded for past losses or debt.”

For many, however, that’s not good enough. As a result, the NFIP reforms are far from over.

On March 13, 2014, the Homeowner Flood Insurance Affordability Act (HR 3370) was passed by Congress and is awaiting President Obama’s signature. The legislation caps annual rate increases at 15 percent, among other directives.

According to the Coalition for Sustainable Flood Insurance, the rate cap decreases FEMA’s authority to raise premiums within a single property class beyond a 15 percent average per year, with an individual cap of 18 percent per year. Before Biggert-Waters, the class average cap was 10 percent. Currently, the class average cap is 20 percent.

The bill requires a 5 percent minimum annual increase on pre-FIRM primary residence policies that are not at full risk. The updated legislation also states that FEMA shall strive to minimize the number of policies with premium increases that exceed 1 percent of the total coverage of the policy. For example, if the total coverage is \$250,000, 1 percent would equal \$2,500.

Sens. Mark Udall and Michael Bennet, both D-Colo., voted in favor of HR 3370.

“The flood insurance program is far from perfect, but it’s still better than nothing in terms of a safety net,” Bach said. “The ball is still in play in Congress. People need to try and stay calm and evaluate options and know there are Colorado public officials going to bat for the flood-insurance reforms.”



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**Phone:** 303-732-0100  
**Fax:** 303-732-9284  
**Email:** [rpippin@coloeast.com](mailto:rpippin@coloeast.com)  
**Website:** [www.coloeast.com](http://www.coloeast.com)

**Products/services:** Loans and banking services, including services for the agricultural community.

**Colorado East Bank & Trust**

207 First Ave.  
LaSalle, CO 80645  
**Phone:** 970-284-0211  
**Fax:** 970-284-0136  
**Website:** [www.coloeast.com](http://www.coloeast.com)

**Products/services:** Banking, loan and deposit accounts.

**Colorado East Bank & Trust**

141 Main St.  
Mead, CO 80542  
**Phone:** 970-535-6200  
**Fax:** 970-535-6205  
**Website:** [www.coloeast.com](http://www.coloeast.com)

**Products/services:** Banking, loan and deposit accounts.



**Products/services:** Banking, loan and deposit products.

**Colorado East Bank & Trust**

399 W. Fourth Ave.  
Severance, CO 80550  
**Phone:** 970-674-9444  
**Fax:** 970-674-9450

**Email:** sbailey@coloeast.com  
**Website:** www.coloeast.com

**Products/services:** Banking, loans and deposit products.



**Community Banks of Colorado**

3635 23rd Ave.  
Evans, CO 80620  
**Phone:** 970-378-7709

**Website:** www.cobnks.com

**Products/services:** Full-service banking.



**Community Banks of Colorado**

4532 Boardwalk Drive  
Fort Collins, CO 80525  
**Phone:** 970-266-0200

**Website:** www.cobnks.com

**Products/services:** Full-service banking.



**Community Banks of Colorado**

1044 W. Drake Road  
Fort Collins, CO 80526  
**Phone:** 970-224-5100

**Website:** www.cobnks.com

**Products/services:** Full-service banking.



**Community Banks of Colorado**

7251 W. 20th St.  
Greeley, CO 80634

**Phone:** 970-339-5600

**Fax:** 970-339-5848

**Website:** www.cobnks.com

**Products/services:** Full-service banking.



**Community Banks of Colorado**

3780 W. 10th St.  
Greeley, CO 80634

**Phone:** 970-352-6400

**Website:** www.cobnks.com

**Products/services:** Full-service banking.



**Community Banks of Colorado**

365 Justin Ave.  
Platteville, CO 80651

**Phone:** 970-785-2000

**Website:** www.cobnks.com

**Products/services:** Full-service banking.



**Community Banks of Colorado**

1270 Automation Drive  
Windsor, CO 80550

**Phone:** 970-674-3434

**Website:** www.cobnks.com

**Products/services:** Full-service banking.

**Equitable Savings & Loan**

**Association**

300 E. Horsetooth Road, Suite 102

Fort Collins, CO 80525

**Phone:** 970-223-1963

**Fax:** 970-223-1965

**Website:** www.equitable-savings.com

**Products/services:** Mortgage loans, conforming, non-conforming, portfolio lender, checking and savings accounts.

**Person in charge:** Donald "Skip" Koenig Jr., president



**Farmers Bank**

713 S. Lemay Ave.

Fort Collins, CO 80524

**Phone:** 970-221-2020

**Website:** www.farmersbank-weld.com

**Products/services:** Full-service bank.

**Person in charge:** Fred Bauer, president



**Farmers Bank**

119 First St.

Ault, CO 80610

**Phone:** 970-834-2121

**Fax:** 970-834-1351

**Email:** info@farmersbank-weld.com

**Website:** www.farmersbank-weld.com

**Products/services:** Full-service bank.

**Person in charge:** Fred Bauer, president



**First Farm Bank**

127 22nd St.

Greeley, CO 80631

**Phone:** 970-346-7900

**Fax:** 970-304-0458

**Email:** info@firstfarmbank.com

**Website:** www.firstfarmbank.com

**Products/services:** Full consumer, commercial and agricultural deposit and loan products.

**Person in charge:** Daniel Allen, CEO/president

**First National Bank**

1600 E. Bridge St.

Brighton, CO 80601

**Phone:** 800-883-8773

**Website:** www.1stnationalbank.com

**Products/services:** Full-service bank.

**Person in charge:** Mark Driscoll, president

**First National Bank**

1600 N. College Ave.

Fort Collins, CO 80524

**Phone:** 970-495-9450

**Website:** www.1stnationalbank.com

**Products/services:** Full-service bank.

**Person in charge:** Mark Driscoll, president

**First National Bank**

155 E. Boardwalk Drive

Fort Collins, CO 80525

**Phone:** 970-494-6020

**Website:** www.1stnationalbank.com

**Person in charge:** Mark Driscoll, president

president

**First National Bank**

Lory Student Center

Fort Collins, CO 80523

**Phone:** 970-494-5213

**Website:** www.1stnationalbank.com

**Products/services:** Full-service bank.

**Person in charge:** Mark Driscoll, president

**First National Bank**

4603 S. Timberline Road

Fort Collins, CO 80523

**Phone:** 970-495-9450

**Website:** www.1stnationalbank.com

**Products/services:** Full-service bank.

**Person in charge:** Mark Driscoll, president

**First National Bank**

205 W. Oak St.

Fort Collins, CO 80521

**Phone:** 970-495-9450

**Email:** fjacobs@1stnationalbank.com

**Website:** www.1stnationalbank.com

**Products/services:** Full-service bank offering financial services and products for businesses and consumers.

**Person in charge:** Mark Driscoll, president

**First National Bank**

2100 W. Drake Road

Fort Collins, CO 80526

**Phone:** 970-495-9450

**Website:** www.1stnationalbank.com

**Products/services:** Full-service bank.

**Person in charge:** Mark Driscoll, president

**First National Bank**

112 S. Denver Ave.

Fort Lupton, CO 80621

**Phone:** 800-883-8773

**Website:** www.1stnationalbank.com

**Products/services:** Full-service bank.

**Person in charge:** Mark Driscoll, president

**First National Bank**

920 54th Ave.

Greeley, CO 80634

**Phone:** 970-495-9450

**Website:** www.1stnationalbank.com

**Products/services:** Full-service bank.

**Person in charge:** Mark Driscoll, president

**First National Bank**

1701 23rd Ave.

Greeley, CO 80634

**Phone:** 970-495-9450

**Website:** www.1stnationalbank.com

**Products/services:** Full-service bank.

**Person in charge:** Mark Driscoll, president

**First National Bank**

100 Johnstown Center Drive

Johnstown, CO 80534

**Phone:** 970-495-9450

**Website:** www.1stnationalbank.com

**Products/services:** Full-service bank.

**Person in charge:** Mark Driscoll, president

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**First National Bank**  
301 First St.  
Kersey, CO 80644  
**Phone:** 970-346-5023  
**Website:** www.1stnationalbank.com  
**Products/services:** Full-service bank.  
**Person in charge:** Mark Driscoll, president

**First National Bank**  
750 N. Lincoln Ave.  
Loveland, CO 80537  
**Phone:** 970-495-9450  
**Website:** www.1stnationalbank.com  
**Products/services:** Full-service bank.  
**Person in charge:** Mark Driscoll, president

**First National Bank**  
1450 N. Boyd Lake Ave.  
Loveland, CO 80530  
**Phone:** 970-495-9450  
**Website:** www.1stnationalbank.com  
**Products/services:** Full-service bank.  
**Person in charge:** Mark Driscoll, president

**First National Bank**  
390 Justin Ave.  
Platteville, CO 80651  
**Phone:** 970-495-9450  
**Website:** www.1stnationalbank.com  
**Products/services:** Full-service bank.  
**Person in charge:** Mark Driscoll, president

**First National Bank**  
4100 Harrison  
Wellington, CO 80549  
**Phone:** 970-494-5220

**Website:** www.1stnationalbank.com  
**Person in charge:** Mark Driscoll, president

**First National Bank**  
1505 Main St.  
Windsor, CO 80550  
**Phone:** 970-495-9450  
**Website:** www.1stnationalbank.com  
**Products/services:** Full-service bank.  
**Person in charge:** Mark Driscoll, president

**First Western Trust**  
3003 E. Harmony Road, Suite 200  
Fort Collins, CO 80528  
**Phone:** 970-484-9222  
**Fax:** 970-229-4760  
**Email:** jim.sprout@myfw.com  
**Website:** www.myfw.com  
**Products/services:** Full-service banking, investment and wealth management, trust and fiduciary services, estate planning, insurance and retirement services.  
**Person in charge:** Kristi Benningsdorf, president

**First-Citizens Bank & Trust Co.**  
2420 E. Harmony Road  
Fort Collins, CO 80528  
**Phone:** 970-226-8460  
**Website:** www.firstcitizens.com  
**Products/services:** Full-service banking.

**FirstBank**  
410 E. Bromley Lane  
Brighton, CO 80601  
**Phone:** 720-685-3300

**Website:** www.efirstbank.com  
**Products/services:** Full-service banking.

**FirstBank**  
512 Briggs  
Erie, CO 80516  
**Phone:** 303-828-3393  
**Website:** www.efirstbank.com  
**Products/services:** Full-service banking.

**FirstBank**  
6080 Firestone Blvd.  
Firestone, CO 80504  
**Phone:** 303-682-1800  
**Website:** www.efirstbank.com  
**Products/services:** Full-service banking.

**FirstBank**  
2315 S. College Ave.  
Fort Collins, CO 80525  
**Phone:** 970-493-1700  
**Website:** www.efirstbank.com  
**Products/services:** Full-service consumer and commercial banking.

**FirstBank**  
1013 E. Harmony Road  
Fort Collins, CO 80525  
**Phone:** 970-223-4000  
**Website:** www.efirstbank.com  
**Products/services:** Full-service consumer and commercial banking.

**FirstBank**  
2644 S. Timberline Road  
Fort Collins, CO 80525  
**Phone:** 970-267-9500

**Website:** www.efirstbank.com  
**Products/services:** Full-service consumer and commercial banking.

**FirstBank**  
4322 W. Ninth Street Road  
Greeley, CO 80634  
**Phone:** 970-352-3600  
**Website:** www.efirstbank.com  
**Products/services:** Full-service consumer and commercial banking.

**FirstBank**  
2901 23rd Ave.  
Greeley, CO 80631  
**Phone:** 970-339-9000  
**Fax:** 970-339-2795  
**Products/services:** Full-service consumer and commercial banking.

**FirstBank**  
225 E. 29th St.  
Loveland, CO 80538  
**Phone:** 970-669-4000  
**Website:** www.efirstbank.com  
**Products/services:** Full-service consumer and commercial banking.

**FirstBank**  
1352 W. Eisenhower Blvd.  
Loveland, CO 80537  
**Phone:** 970-669-4000  
**Website:** www.efirstbank.com  
**Products/services:** Full-service banking.

**FirstBank**  
1510 Main St.  
Windsor, CO 80550  
**Phone:** 970-674-2900

**Website:** www.efirstbank.com  
**Products/services:** Full-service consumer and commercial banking.

**FMS Bank**  
2425 35th Ave.  
Greeley, CO 80634  
**Phone:** 970-673-4501  
**Fax:** 970-330-2850  
**Email:** fmsbank@fmsbank.com  
**Website:** www.fmsbank.com  
**Products/services:** Full-service banking including agricultural loans.

**Great Western Bank**  
785 Cheeseman St.  
Erie, CO 80516  
**Phone:** 303-828-0888  
**Website:** www.greatwesternbank.com

**Great Western Bank**  
151 S. College Ave.  
Fort Collins, CO 80524  
**Phone:** 970-226-1080  
**Fax:** 970-225-4905  
**Website:** www.greatwesternbank.com

**Great Western Bank**  
3800 E. 15th St.  
Johnstown, CO 80534  
**Phone:** 970-624-0550  
**Website:** www.greatwesternbank.com

**Great Western Bank**  
3711 JFK Parkway, Suite 100  
Fort Collins, CO 80525  
**Phone:** 970-206-4585

**Website:** www.greatwesternbank.com

**Guaranty Bank & Trust Co.**  
807 Mountain Ave.  
Berthoud, CO 80513  
**Phone:** 970-532-8135  
**Website:** www.guarantybankco.com

**Guaranty Bank & Trust Co.**  
2707 E. Bromley Lane  
Brighton, CO 80601  
**Phone:** 303-622-2533  
**Website:** www.guarantybankco.com

**Guaranty Bank & Trust Co.**  
100 Oak Ave.  
Eaton, CO 80615  
**Phone:** 970-454-4115  
**Website:** www.guarantybankco.com  
**Products/services:** Full-service banking and loans.

**Guaranty Bank & Trust Co.**  
2900 S. College Ave., No. 204  
Fort Collins, CO 80525  
**Phone:** 970-266-2044  
**Fax:** 970-266-2040  
**Website:** www.guarantybankco.com  
**Products/services:** Full-service banking and loans.

**Guaranty Bank & Trust Co.**  
1210 E. Mulberry St.  
Fort Collins, CO 80524  
**Phone:** 970-267-6888  
**Website:** www.guarantybankco.com  
**Products/services:** Deposits, loans and trust services.

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**Guaranty Bank & Trust Co.**

1550 E. Harmony Road  
Fort Collins, CO 80525

**Phone:** 970-267-6877

**Website:** www.guarantybankco.com  
**Products/services:** Full-service banking and loans.

**Person in charge:** Rory Mill, branch manager

**Guaranty Bank & Trust Co.**

930 11th Ave.  
Greeley, CO 80631

**Phone:** 970-454-4122

**Website:** www.guarantybankco.com  
**Products/services:** Full-service banking and loans.

**Guaranty Bank & Trust Co.**

2700 47th Ave.  
Greeley, CO 80634

**Phone:** 970-454-4133

**Website:** www.guarantybankco.com  
**Products/services:** Full-service banking and loans.

**Guaranty Bank & Trust Co.**

1650 Pace St.  
Longmont, CO 80504

**Phone:** 303-651-5646

**Website:** www.guarantybankco.com  
**Products/services:** Full-service banking and loans.

**Guaranty Bank & Trust Co.**

1401 S. Taft Ave.  
Loveland, CO 80537

**Phone:** 970-267-6866

**Website:** www.guarantybankco.com  
**Products/services:** Full-service banking and loans.

**Guaranty Bank & Trust Co.**

3151 N. Garfield Ave.  
Loveland, CO 80538

**Phone:** 970-267-6844

**Website:** www.guarantybankco.com  
**Products/services:** Financial services, commercial loans, cash management, agricultural loans, construction loans.

**Home State Bank**

310 Mountain Ave.  
Berthoud, CO 80513

**Phone:** 970-203-6100

**Fax:** 970-669-6228

**Email:** bank@homestatebank.com  
**Website:** www.homestatebank.com

**Products/services:** Banking and loans.

**Person in charge:** Harry Devereaux, president

**Home State Bank**

2337 S. Shields St.  
Fort Collins, CO 80526

**Phone:** 970-203-6100

**Email:** bank@homestatebank.com  
**Website:** www.homestatebank.com

**Products/services:** Banking, loans, trust, cash management, merchant services, mortgages and small business administration loans.

**Person in charge:** Harry Devereaux, president

**Home State Bank**

303 E. Mountain Ave.  
Fort Collins, CO 80524

**Phone:** 970-203-6100

**Fax:** 970-224-4180

**Email:** bank@homestatebank.com

**Website:** www.homestatebank.com

**Products/services:** Banking, loans, trust, merchant services, cash management, investments, mortgage.

**Person in charge:** Harry Devereaux, president

**Home State Bank**

3227 Timberline Road  
Fort Collins, CO 80525

**Phone:** 970-203-6100

**Fax:** 970-669-6228

**Website:** www.homestatebank.com

**Products/services:** Banking and loans.

**Person in charge:** Harry Devereaux, president

**Home State Bank**

11040 Colorado Blvd.  
Firestone, CO 80504

**Phone:** 303-485-6894

**Website:** www.chase.com

**Products/services:** Full-service banking.

**Person in charge:** Harry Devereaux, president

**Home State Bank**

1275 E. Magnolia St.  
Fort Collins, CO 80524

**Phone:** 970-472-6149

**Fax:** 970-472-6167

**Website:** www.chase.com

**Products/services:** Full bank services.

**Person in charge:** Harry Devereaux, president

**Home State Bank**

1864 N. College Ave.  
Fort Collins, CO 80524

**Phone:** 970-416-7341

**Website:** www.chase.com

**Products/services:** Full bank services.

**Person in charge:** Harry Devereaux, president

**Home State Bank**

1275 E. Magnolia St.  
Fort Collins, CO 80524

**Phone:** 970-416-7341

**Website:** www.chase.com

**Products/services:** Full bank services.

**Person in charge:** Harry Devereaux, president

**Home State Bank**

731 S. Lemay Ave.  
Fort Collins, CO 80524

**Phone:** 970-622-7702

**Fax:** 970-224-9601

**Website:** www.chase.com

**Products/services:** Full bank services.

**Person in charge:** Harry Devereaux, president

**Home State Bank**

2695 W. Eisenhower Blvd.  
Loveland, CO 80537

**Phone:** 970-203-6100

**Fax:** 970-669-6228

**Email:** bank@homestatebank.com

**Website:** www.homestatebank.com

**Products/services:** Banking and loans.

**Person in charge:** Harry Devereaux, president

**Home State Bank**

2695 W. Eisenhower Blvd.  
Loveland, CO 80537

**Phone:** 970-203-6100

**Fax:** 970-669-6228

**Email:** bank@homestatebank.com

**Website:** www.homestatebank.com

**Products/services:** Banking and loans.

**Person in charge:** Harry Devereaux, president

Loveland, CO 80538

**Phone:** 970-203-6100

**Fax:** 970-669-1491

**Email:** bank@homebank.com

**Website:** www.homestatebank.com

**Products/services:** Banking and loans.

**Person in charge:** Harry Devereaux, president

**Home State Bank**

7499 Westgate Drive  
Windsor, CO 80528

**Phone:** 970-203-6100

**Email:** bank@homestatebank.com

**Website:** www.homestatebank.com

**Products/services:** Banking and loans.

**Person in charge:** Harry Devereaux, president

**JPMorgan Chase Bank, National Association**

11040 Colorado Blvd.  
Firestone, CO 80504

**Phone:** 303-485-6894

**Website:** www.chase.com

**Products/services:** Full-service banking.

**Person in charge:** Harry Devereaux, president

**JPMorgan Chase Bank, National Association**

1275 E. Magnolia St.  
Fort Collins, CO 80524

**Phone:** 970-472-6149

**Fax:** 970-472-6167

**Website:** www.chase.com

**Products/services:** Full bank services.

**Person in charge:** Harry Devereaux, president

**JPMorgan Chase Bank, National Association**

1864 N. College Ave.  
Fort Collins, CO 80524

**Phone:** 970-416-7341

**Website:** www.chase.com

**Products/services:** Full bank services.

**Person in charge:** Harry Devereaux, president

**JPMorgan Chase Bank, National Association**

2820 E. Harmony Road  
Fort Collins, CO 80528

**Phone:** 970-377-9599

**Website:** www.chase.com

**Products/services:** Banking, loans, mortgages, cash management, merchant services, trust.

**Person in charge:** Harry Devereaux, president

**JPMorgan Chase Bank, National Association**

731 S. Lemay Ave.  
Fort Collins, CO 80524

**Phone:** 970-622-7702

**Fax:** 970-224-9601

**Website:** www.chase.com

**Products/services:** Full bank services.

**Person in charge:** Harry Devereaux, president

**JPMorgan Chase Bank, National Association**

2695 W. Eisenhower Blvd.  
Loveland, CO 80537

**Phone:** 970-203-6100

**Fax:** 970-669-6228

**Email:** bank@homestatebank.com

**Website:** www.homestatebank.com

**Products/services:** Banking and loans.

**Person in charge:** Harry Devereaux, president

**JPMorgan Chase Bank, National Association**

2695 W. Eisenhower Blvd.  
Loveland, CO 80537

**Phone:** 970-203-6100

**Fax:** 970-669-6228

**Email:** bank@homestatebank.com

**Website:** www.homestatebank.com

**Products/services:** Banking and loans.

**Person in charge:** Harry Devereaux, president

**JPMorgan Chase Bank, National Association**

4603 Boardwalk Drive  
Fort Collins, CO 80525

**Phone:** 970-282-8626

**Website:** www.chase.com

**Products/services:** Banking and loans.

**Person in charge:** Harry Devereaux, president

**JPMorgan Chase Bank, National Association**

4719 W. 29th St.  
Greeley, CO 80634

**Phone:** 970-339-3238

**Website:** www.chase.com

**Products/services:** Banking and loans.

**Person in charge:** Harry Devereaux, president

**JPMorgan Chase Bank, National Association**

822 Seventh St.  
Greeley, CO 80631

**Phone:** 970-392-3203

**Fax:** 970-395-7359

**Website:** www.chase.com

**Products/services:** Full-service banking.

**Person in charge:** Harry Devereaux, president

**JPMorgan Chase Bank, National Association**

2600 W. 10th St.  
Greeley, CO 80631

**Phone:** 970-392-3330

**Fax:** 970-353-0109

**Website:** www.chase.com

**Products/services:** Full-service banking.

**Person in charge:** Harry Devereaux, president

**JPMorgan Chase Bank, National Association**

2614 Main St.  
Longmont, CO 80504

**Phone:** 303-774-7516

**Website:** www.chase.com

**Products/services:** Full-service banking.

**Person in charge:** Harry Devereaux, president

**JPMorgan Chase Bank, National Association**

200 E. Seventh St.  
Loveland, CO 80537

**Phone:** 970-622-7444

**Fax:** 970-622-7466

**Website:** www.chase.com

**Products/services:** Full-service banking.

**Person in charge:** Harry Devereaux, president

**JPMorgan Chase Bank, National Association**

1905 W. Eisenhower Blvd.  
Loveland, CO 80537

**Phone:** 970-622-7679

**Website:** www.chase.com

**Products/services:** Full-service banking.

**Person in charge:** Harry Devereaux, president

**JPMorgan Chase Bank, National Association**

160 W. 65th St.  
Loveland, CO 80538

**Phone:** 970-663-9251

**Website:** www.chase.com

**Products/services:** Full-service banking.

**Person in charge:** Harry Devereaux, president

**JPMorgan Chase Bank, National Association**

975 N. Lincoln Ave.  
Loveland, CO 80537

**Phone:** 970-622-7444

**Fax:** 970-635-5700

**Website:** www.chase.com

**Products/services:** Full-service banking.

**Person in charge:** Harry Devereaux, president

**JPMorgan Chase Bank, National Association**

1375 Eagle Drive  
Loveland, CO 80537

**Phone:** 970-663-1357

**Website:** www.chase.com

**Products/services:** Full-service banking.

**Person in charge:** Harry Devereaux, president

**JPMorgan Chase Bank, National Association**

1595 Main St.  
Windsor, CO 80550

**Phone:** 970-686-2867



**U.S. Bank, National Association**  
6110 Firestone Blvd.  
Firestone, CO 80504  
**Phone:** 720-652-6691  
**Website:** www.usbank.com  
**Products/services:** Banking.

**U.S. Bank, National Association**  
2602 S. Timberline Road  
Fort Collins, CO 80525  
**Phone:** 970-206-0947  
**Website:** www.usbank.com  
**Products/services:** Banking.

**U.S. Bank, National Association**  
4503 JFK Parkway  
Fort Collins, CO 80525  
**Phone:** 970-266-8591  
**Website:** www.usbank.com  
**Products/services:** Banking.

**U.S. Bank, National Association**  
400 S. Howes St.  
Fort Collins, CO 80521  
**Phone:** 970-493-5506  
**Website:** www.usbank.com  
**Products/services:** Banking.

**U.S. Bank, National Association**  
1842 N. College Ave.  
Fort Collins, CO 80524  
**Phone:** 970-484-1237  
**Website:** www.usbank.com  
**Products/services:** Banking.

**U.S. Bank, National Association**  
2160 W. Drake Road  
Fort Collins, CO 80526  
**Phone:** 970-407-1352  
**Website:** www.usbank.com

**Products/services:** Banking.  
**U.S. Bank, National Association**  
301 E. Horsetooth Road  
Fort Collins, CO 80525  
**Phone:** 970-207-0799  
**Fax:** 970-223-8628  
**Website:** www.usbank.com  
**Products/services:** Banking.

**U.S. Bank, National Association**  
4548 Centerplace Drive  
Greeley, CO 80634  
**Phone:** 970-330-5146  
**Website:** www.usbank.com  
**Products/services:** Banking.

**U.S. Bank, National Association**  
3690 W. 10th St.  
Greeley, CO 80634  
**Phone:** 970-392-9717  
**Fax:** 970-352-7087  
**Website:** www.usbank.com  
**Products/services:** Banking.

**U.S. Bank, National Association**  
6922 W. 10th St.  
Greeley, CO 80634  
**Phone:** 970-353-5101  
**Fax:** 970-353-5082  
**Website:** www.usbank.com  
**Products/services:** Banking.

**U.S. Bank, National Association**  
4949 Larimer Parkway  
Johnstown, CO 80534  
**Phone:** 970-624-3620  
**Website:** www.usbank.com  
**Products/services:** Banking.

**U.S. Bank, National Association**  
2845 Linden Court  
Loveland, CO 80538  
**Phone:** 970-669-5172  
**Fax:** 970-669-0553  
**Website:** www.usbank.com  
**Products/services:** Full-service, all-encompassing consumer and business banking.

**U.S. Bank, National Association**  
1275 Eagle Drive  
Loveland, CO 80537  
**Phone:** 970-461-0115  
**Website:** www.usbank.com  
**Products/services:** Banking.

**U.S. Bank, National Association**  
1520 Main St.  
Windsor, CO 80550  
**Phone:** 970-686-0754  
**Website:** www.usbank.com  
**Products/services:** Banking.

**Valley Bank & Trust**  
30 N. Fourth Ave.  
Brighton, CO 80601  
**Phone:** 303-659-5450  
**Fax:** 303-659-4183  
**Website:** www.valleybankandtrust.com  
**Products/services:** Full-service banking.

**Valley Bank & Trust**  
4900 E. Bromley Lane  
Brighton, CO 80601  
**Phone:** 303-659-5450  
**Fax:** 303-659-4183  
**Email:** contact@valleybankandtrust.com

com  
**Website:** www.valleybankandtrust.com  
**Products/services:** Loans and banking services for the agriculture community.

**Valley Bank & Trust**  
418 Eighth St.  
Dacono, CO 80514  
**Phone:** 303-833-2290  
**Fax:** 303-833-6604  
**Website:** www.valleybankandtrust.com

**Valley Bank & Trust**  
580 Dahlia St.  
Hudson, CO 80524  
**Phone:** 303-536-9259  
**Fax:** 303-536-9308  
**Website:** www.valleybankandtrust.com  
**Products/services:** Full-service banking.  
**Person in charge:** Donna Petrocco, CEO/president



**Verus Bank of Commerce**  
3700 S. College Ave., Unit 102  
Fort Collins, CO 80525  
**Phone:** 970-267-6564  
**Fax:** 970-204-1590  
**Email:** gnalezny@verusboc.com  
**Website:** www.verusboc.com  
**Products/services:** Banking and financial services.  
**Person in charge:** Gerard Nalezny Mark Kross, CEOs



**Verus Bank of Commerce**  
102 E. 29th St.  
Loveland, CO 80538  
**Phone:** 970-679-7150  
**Fax:** 970-679-7169  
**Email:** gnalezny@verusboc.com  
**Website:** www.verusboc.com  
**Products/services:** Full-service banking.  
**Person in charge:** Gerard Nalezny Mark Kross, CEOs

**Wells Fargo**  
3500 JFK Parkway  
Fort Collins, CO 80525  
**Phone:** 970-233-3600  
**Fax:** 970-224-0433  
**Website:** www.wellsfargo.com  
**Products/services:** Banking, insurance, wealth management and estate planning, investments, mortgage and consumer finance.  
**Person in charge:** Eric Adams, market president

**Wells Fargo**  
401 S. College Ave.  
Fort Collins, CO 80524  
**Phone:** 970-490-6275  
**Website:** www.wellsfargo.com  
**Products/services:** Banking, insurance, investments, mortgage, consumer and commercial finance.  
**Person in charge:** Eric Adams, market president

**Wells Fargo**  
3600 S. College Ave.  
Fort Collins, CO 80525  
**Phone:** 970-226-4545  
**Website:** www.wellsfargo.com  
**Person in charge:** Eric Adams, market president

**Wells Fargo**  
320 E. Harmony Road  
Fort Collins, CO 80525  
**Phone:** 970-493-3300  
**Fax:** 970-416-8610  
**Website:** www.wellsfargo.com  
**Person in charge:** Eric Adams, market president

**Wells Fargo**  
2827 E. Harmony Road  
Fort Collins, CO 80528  
**Phone:** 970-266-4420  
**Website:** www.wellsfargo.com  
**Products/services:** Banking, insurance, wealth management and estate planning, investments and consumer finance.  
**Person in charge:** Eric Adams, market president

**Wells Fargo**  
5801 W. 11th St.  
Greeley, CO 80634  
**Phone:** 970-336-6315  
**Website:** www.wellsfargo.com  
**Products/services:** Full-service banking.  
**Person in charge:** Daryl Moellenberg, market president



# When does 1+1=3

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4635 Centerplace Drive  
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**Phone:** 970-330-2940

**Fax:** 970-515-0112

**Website:** www.wellsfargo.com

**Person in charge:** Daryl Moellenberg, market president

**Wells Fargo**

1025 Ninth Ave.  
Greeley, CO 80631

**Phone:** 970-378-3104

**Fax:** 970-378-3137

**Website:** www.wellsfargo.com

**Products/services:** Full-service bank.

**Person in charge:** Daryl Moellenberg, market president

**Wells Fargo**

2164 35th Ave.  
Greeley, CO 80634

**Phone:** 970-336-6243

**Fax:** 970-330-1004

**Website:** www.wellsfargo.com

**Products/services:** Financial services.

**Person in charge:** Daryl Moellenberg, market president

**Wells Fargo**

2045 10th Ave.  
Greeley, CO 80631

**Phone:** 970-351-4724

**Website:** www.wellsfargo.com

**Products/services:** Full-service bank.

**Person in charge:** Daryl Moellenberg, market president

**Wells Fargo**

2300 W. 16th St.  
Greeley, CO 80634

**Phone:** 970-378-2362

**Fax:** 970-353-9143

**Website:** www.wellsfargo.com

**Products/services:** Full-service bank.

**Person in charge:** Daryl Moellenberg, market president

**Wells Fargo**

1645 Pace St.  
Longmont, CO 80504

**Phone:** 303-651-6214

**Website:** www.wellsfargo.com

**Products/services:** Full-service banking.

**Wells Fargo**

1412 Hahns Peak Drive  
Loveland, CO 80538

**Phone:** 970-461-6360

**Website:** www.wellsfargo.com

**Products/services:** Full-service bank.

**Person in charge:** Eric Adams, market president

**Wells Fargo**

3710 Grant Ave.  
Loveland, CO 80538

**Phone:** 970-203-2540

**Website:** www.wellsfargo.com

**Products/services:** Full-service bank.

**Person in charge:** Eric Adams, market president

**Wells Fargo**

1069 Main St.  
Windsor, CO 80550

**Phone:** 970-686-7900

**Website:** www.wellsfargo.com

**Products/services:** Full-service bank.

**Person in charge:** Eric Adams, market president

**Western States Bank**

1520 E. Mulberry St.  
Fort Collins, CO 80524

**Phone:** 970-530-1500

**Fax:** 970-530-1555

**Website:** www.westernstatesbank.com

**Products/services:** Full-service banking.

**Western States Bank**

1298 N. College Ave.  
Fort Collins, CO 80524

**Phone:** 970-224-1300

**Fax:** 970-224-1355

**Website:** www.westernstatesbank.com

**Products/services:** Full-service banking.

**Western States Bank**

808 W. Eisenhower Blvd.  
Loveland, CO 80537

**Phone:** 970-593-1600

**Fax:** 970-593-3290

**Email:** verna.jara@westernstatesbank.com

**Website:** www.westernstatesbank.com

**Products/services:** Full-service banking.

**Wray State Bank dba Windsor State Bank**

1130 Main St.  
Windsor, CO 80550

**Phone:** 970-674-1488

**Website:** www.wraystatebank.com

**CPAS****Alexander Broughton & Co. CPAs PC**

903 N. Cleveland Ave., Suite B  
Loveland, CO 80537

**Phone:** 970-669-7200

**Fax:** 970-669-7211

**Email:** emacpa@frii.com

**Website:** www.alexanderbroughton.com

**Products/services:** Auditing, tax preparation and consulting.

**Person in charge:** Mike Alexander, president

**Anderson & Whitney PC**

5801 W. 11th St., Suite 300  
Greeley, CO 80634

**Phone:** 970-352-7990

**Fax:** 970-352-1855

**Email:** larry@awhitney.com

**Website:** www.awhitney.com

**Products/services:** Certified public accounting firm.

**Person in charge:** Larry Atchison, president

**Angeli, Delinger, Dye & Kercher**

4703 Broadway, Bldg B, Suite 2  
Fort Collins, CO 80525

**Phone:** 970-229-0500

**Fax:** 970-229-0592

**Email:** adk@adkcpa.com

**Person in charge:** John Angeli, Steven Delinger, CPAs

**Anton Collins Mitchell LLP**

3545 W. 12th St., Suite 201  
Greeley, CO 80634

**Phone:** 970-352-1700

**Fax:** 970-352-1708

**Email:** rwatkins@acmlp.com

**Website:** www.acmlp.com

**Products/services:** Comprehensive audit, tax, consulting services to individuals and growing companies.

**Person in charge:** Randy Watkins, partner

**B. Sue Wood and Associates PC**

527 Remington St.  
Fort Collins, CO 80524

**Phone:** 970-482-5626

**Fax:** 970-482-5629

**Email:** bswpc@bswpc.com

**Website:** www.bswpc.com

**Products/services:** Tax and accounting services.

**Person in charge:** B. Sue Wood, owner

**Bartels & Co. LLC CPAs**

7251 20th St., Building D-1  
Greeley, CO 80634

**Phone:** 970-352-7500

**Fax:** 970-352-2281

**Email:** rich@bartelscpa.com

**Website:** www.bartelscpa.com

**Products/services:** Full-service CPA firm including tax preparation and planning, auditing, bookkeeping and accounting, expert witness services, business consulting.

**Person in charge:** Richard Bartels, managing partner

**Bates & Bishop CPA Inc.**

234 Elder Drive  
Loveland, CO 80538

**Phone:** 970-669-7400

**Fax:** 720-889-9705

**Email:** rex@bbcpa.pro

**Website:** www.bbcpa.pro

**Products/services:** Tax preparation and payroll services.

**Person in charge:** Rex Bates, president

**Brock and Company CPAs PC**

3711 JFK Parkway, Suite 315  
Fort Collins, CO 80525

**Phone:** 970-223-7855

**Fax:** 970-223-3926

**Email:** sjohnson@brockcpas.com

**Website:** www.brockcpas.com

**Products/services:** Public accounting services, small business consulting, business and estate planning, construction, industry, professionals, audits, reviews and compilations; tax planning and preparation.

**Person in charge:** Susan Johnson, director

**Capital Accounting & Finance Inc.**

1015 37th Avenue Court, Suite 101  
Greeley, CO 80634

**Phone:** 970-352-8118

**Fax:** 970-353-6690

**Email:** heidi@capitalafi.com

**Website:** www.capitalafi.com

**Products/services:** Individual and business income-tax preparation, full-payroll and bookkeeping service, QuickBooks consulting, installation and training.

**Person in charge:** Heidi Klepper, president

**Carl Henderson CPA**

5455 U.S. Highway 36  
Estes Park, CO 80517

**Phone:** 970-586-5008

**Fax:** 970-586-5009

**Email:** estesparkcpa@aol.com

**Products/services:** Accounting services.

**Person in charge:** Carl Henderson, owner

**ClearPath Accountants LLC**

702 W. Drake Road, Building D  
Fort Collins, CO 80526

**Phone:** 970-206-1435

**Fax:** 970-251-7235

**Email:** rshinn@clearpathaccountants.com

**Website:** www.clearpathaccountants.com

**Products/services:** Individual, business, estate, retirement, taxes and financial planning.

**Person in charge:** Ralph Shinn, managing partner

**Cole and Crosier PC**

210 Sunset Drive  
LaSalle, CO 80645

**Phone:** 970-284-5545

**Fax:** 970-284-5546

**Email:** bcrosierpc@qwestoffice.net

**Website:** www.colecrosier.com

**Products/services:** Accounting services.

**Person in charge:** Brian Crosier, David Cole, partners

**Cowles Tax Service**

1625 Eighth Ave.  
Greeley, CO 80631

**Phone:** 970-353-1515

**Products/services:** Tax return preparation.

**Person in charge:** James Cowles, vice president

**Crona & Associates**

1350 Graves Ave.  
Estes Park, CO 80517

**Phone:** 970-586-2328

**Fax:** 970-586-6771

**Email:** jeff@cronaandassociatescpas.com

**Products/services:** CPA.

**Person in charge:** Jeff Crona, owner

**CW Decker & Company, CPAs PC**

215 W. Magnolia St., No. 201  
Fort Collins, CO 80521

**Phone:** 970-482-2179

**Fax:** 970-221-9405

**Email:** chuck@cwdeckercpa.com

**Website:** www.cwdeckercpa.com

**Products/services:** Tax planning and compliance. Accounting and business consulting. Financial statements. Bookkeeping and payroll services.

**Person in charge:** Chuck Decker, president

**Dryg & Associates CPAs PC**

2105 Maple Drive  
Loveland, CO 80538

**Phone:** 970-663-2020

**Fax:** 970-669-6317

**Email:** kevin@drygcpas.com

**Website:** www.drygcpas.com

**Products/services:** Tax planning and compliance for businesses and individuals, business valuations, bookkeeping.

**Person in charge:** Kevin Dryg, president

**Dye & Whitcomb LLC**

4115 Boardwalk Drive, Suite 108  
Fort Collins, CO 80525

**Phone:** 970-207-9724

**Fax:** 970-207-9750

**Email:** jkdye@dyewhitcomb.com

**Website:** www.dyewhitcomb.com

**Products/services:** Accounting and bookkeeping services, including payroll and tax preparation.

**Person in charge:** James Dye, principal

**Eads & Associates Inc.**

3003 E. Harmony Road, Suite 310  
Fort Collins, CO 80528

**Phone:** 970-221-1477

**Fax:** 970-221-8506

**Email:** eads@eadscpa.com

**Website:** www.eadscpa.com

**Products/services:** CPA.

**Person in charge:** Brad Eads, president

**EKS&H**

1321 Oakridge Drive  
Fort Collins, CO 80525

**Phone:** 970-282-5400

**Fax:** 970-282-5499

**Email:** cotto@eksh.com

**Website:** www.eksh.com

**Products/services:** Offers audit, tax planning and a variety of business-advisory services, including specialized expertise.

**Person in charge:** Chris Otto, partner

**Frayer & Associates CPA PC**

501 Stover St.  
Fort Collins, CO 80524

**Phone:** 970-419-3200

**Fax:** 970-419-3201

**Email:** mfrayercpa@yahoo.com

**Website:** www.frayerandassociates.com

**Products/services:** Payroll, formal financial statements, employee benefits and certified QuickBooks adviser, health insurance and retirement plans.

**Person in charge:** Mona Frayer, CPA

**Freelance Bean Counter LLC**

3242 Pepperwood Lane  
Fort Collins, CO 80525

**Phone:** 970-682-2466

**Fax:** 970-682-2466

**Email:** molly@freelancebeancounter.com

**Website:** www.freelancebeancounter.com</



**Phone:** 970-667-5316  
**Fax:** 970-667-2269  
**Website:** www.hayniecpas.com  
**Products/services:** Tax planning and preparation, estate tax planning, auditing and financial statement preparation.  
**Person in charge:** Dennis Hogsett, CPA

**Hoover Harris & Co.**  
 4075 W. 11th St.  
 Greeley, CO 80634  
**Phone:** 970-352-1642  
**Fax:** 970-352-0284  
**Email:** nward@hooverharriscpa.com  
**Website:** www.hooverharriscpa.com  
**Products/services:** Complete payrolls processed, direct deposit available, payroll reports completed. After the fact payroll processes and reporting.  
**Person in charge:** Wayne Hoover, principal

**Hunt, Spillman & Associates PC**  
 125 S. Howes St., Seventh Floor  
 Fort Collins, CO 80521  
**Phone:** 970-482-2272  
**Fax:** 970-482-3231  
**Email:** bobhunt@huntspillman.com  
**Website:** www.huntspillman.com  
**Products/services:** Accounting, auditing, all tax preparation and planning, estate planning and tax preparation, financial planning, litigation support, business consulting and forensic services.  
**Person in charge:** Robert Hunt, director



**Kennedy and Coe LLC**  
 6125 Sky Pond Drive, Suite 200  
 Loveland, CO 80528  
**Phone:** 970-685-3500  
**Fax:** 970-663-0223  
**Email:** jtamburr@kcoe.com  
**Website:** www.kcoe.com  
**Products/services:** Business consulting, accounting and audit services, tax planning, tax preparation, estate and retirement planning.  
**Person in charge:** Jeff Wald, member

**Key2 Accounting**  
 375 E. Horsetooth Road, Building 2, No. 101  
 Fort Collins, CO 80525  
**Phone:** 970-682-6600  
**Fax:** 970-616-6700  
**Email:** info@key2accounting.com  
**Website:** www.key2accounting.com  
**Products/services:** Tax preparation and planning, accounting services, QuickBooks consulting, business consulting and payroll services.  
**Person in charge:** Melissa Clary, president

**Knezovich and Williams CPAs LLC**  
 109 Coronado Court  
 Fort Collins, CO 80525  
**Phone:** 970-224-9900  
**Fax:** 970-377-6767  
**Email:** paul@kwcpallc.com  
**Website:** www.kwcpallc.com  
**Products/services:** Accounting services, income tax preparation, bookkeeping, business valuations and audits.  
**Person in charge:** Paul Williams, managing member

**Linda Holdredge & Associates CPA PC**  
 365 E. 27th St.  
 Loveland, CO 80538  
**Phone:** 970-667-2555  
**Fax:** 970-669-9494  
**Email:** info@lovelandcpas.com  
**Website:** www.lovelandcpas.com  
**Products/services:** Accounting, tax

preparation, payroll services and QuickBooks consulting.  
**Mueller & Associates CPA LLC**  
 762 W. Eisenhower Blvd.  
 Loveland, CO 80537  
**Phone:** 970-667-1070  
**Fax:** 970-667-1316  
**Email:** info@mueller-cpa.com  
**Website:** www.mueller-cpa.com  
**Products/services:** Tax, accounting, entity selection, tax elections, wealth and business succession planning, tax consulting services, non-profit consulting, and QuickBooks setup, training and utilization reviews.  
**Person in charge:** Paul Mueller, managing director, Teresa Mueller, director of accounting

**NorCo CPAs LLC**  
 6500 W. 29th St., Suite 260  
 Greeley, CO 80634  
**Phone:** 970-351-7480  
**Fax:** 970-351-8990  
**Email:** d.spencer@norcocpas.com  
**Website:** www.norcocpas.com  
**Products/services:** CPAs.  
**Person in charge:** Dianne Spencer, owner

**Odstrcil & Meis CPAs PC**  
 1750 25th Ave., Suite 204  
 Greeley, CO 80634  
**Phone:** 970-352-0661  
**Fax:** 970-304-6850  
**Email:** anita@meiscpas.com  
**Website:** www.meiscpas.com  
**Products/services:** Tax preparation, financial statement preparation.  
**Person in charge:** Anita Meis, president



**Pisacka, Baker & Associates LLC**  
 375 E. Horsetooth Road Shores, Building 2, Suite 201  
 Fort Collins, CO 80525  
**Phone:** 970-488-1888  
**Fax:** 866-895-4377  
**Email:** cody@pisackabaker.com  
**Website:** www.pisackabaker.com  
**Products/services:** Certified public accountant.  
**Person in charge:** Cody Pisacka, managing member

**Richards & Richards**  
 1136 E. Stuart St., Suite 4203  
 Fort Collins, CO 80525  
**Phone:** 970-493-5494  
**Fax:** 970-416-5798  
**Email:** gary@richardscpa.com  
**Website:** www.richardscpa.com  
**Person in charge:** Gary Richards, Karen Richards, co-owners

**Rickards & Co. LLP**  
 3711 JFK Parkway, Suite 240  
 Fort Collins, CO 80525  
**Phone:** 970-493-6869  
**Fax:** 970-416-0040  
**Email:** info@rickardscpas.com  
**Website:** www.rickardscpas.com  
**Products/services:** Tax preparation and tax planning. Accounting services including audits, reviews and compilations. Consulting services, bookkeeping and payroll services.  
**Person in charge:** Jill Rickards, partner

**RLR LLP**  
 4631 W. 20th Street Road, No. 101  
 Greeley, CO 80634  
**Phone:** 970-304-9420  
**Fax:** 970-304-9421

**Website:** www.rlrpcas.com  
**Products/services:** CPA firm, tax planning and preparation, business consultants, payroll, bookkeeping, audit and attestation.  
**Person in charge:** Robert Dickerson, A. Rulon, partners  
**RLR LLP**  
 1235 Riverside Ave.  
 Fort Collins, CO 80524  
**Phone:** 970-692-5300  
**Fax:** 970-692-5301  
**Email:** info@rlrpcas.com  
**Website:** www.rlrpcas.com  
**Products/services:** CPA firm, tax planning and preparation, business consultants, payroll, bookkeeping, audit and attestation.  
**Person in charge:** Robert Dickerson, A. Rulon, partners

**Rodahl & Co. LLC CPAs**  
 2038 Vermont Drive, No. 101  
 Fort Collins, CO 80525  
**Phone:** 970-207-0747  
**Fax:** 970-207-0753  
**Email:** info@rodahlcpa.com  
**Website:** www.rodahlcpa.com  
**Person in charge:** Dean Rodahl, CPA, manager

**Ruesch, Biddle, Larson & Ratliff CPAs LLC**  
 3535 W. 12th St., Suite D  
 Greeley, CO 80634  
**Phone:** 970-353-1798  
**Fax:** 970-353-1799  
**Email:** lance@co-cpa.com  
**Website:** www.co-cpa.com  
**Products/services:** CPA firm.  
**Person in charge:** Lance Larson, managing partner

**Sample & Bailey CPA PC**  
 375 E. Horsetooth Road, Building 4, Suite 200  
 Fort Collins, CO 80525  
**Phone:** 970-223-8825  
**Fax:** 970-223-0817  
**Email:** sfischer@sampleandbailey.com  
**Website:** www.sampleandbailey.com  
**Products/services:** Accounting, payroll, tax, financial services.  
**Person in charge:** Roger Sample, president

**Schulz and Leonard PC**  
 200 First St.  
 Eaton, CO 80615  
**Phone:** 970-454-3371  
**Fax:** 970-454-3465  
**Email:** roger@schulzandleonard.com  
**Website:** www.schulzandleonard.com  
**Products/services:** Accounting and income tax services.  
**Person in charge:** Roger Schulz, president

**Shaw & Assoc. CPAs**  
 1044 W. Drake Road, Suite 201  
 Fort Collins, CO 80526  
**Phone:** 970-223-0792  
**Fax:** 970-223-6509  
**Email:** kevin@kevinshawcpa.com  
**Website:** www.kevinshawcpa.com  
**Products/services:** Tax services, accounting and bookkeeping  
**Person in charge:** Kevin Shaw, CPA, CEO

**Soukup, Bush & Associates CPAs PC**  
 2032 Caribou Drive, Suite 200  
 Fort Collins, CO 80525  
**Phone:** 970-223-2727  
**Fax:** 970-226-0813  
**Email:** scott@soukupbush.com  
**Website:** www.soukupbush.com  
**Products/services:** CPA firm. Areas of

specialty include tax, cost segregation, business valuation, audits, 401(k) audits, consulting to dental practices.  
**Person in charge:** Scott Bush, president  
**Thill & Associates CPA PC**  
 712 Whalers Way, Suite 300  
 Fort Collins, CO 80525  
**Phone:** 970-484-2755  
**Fax:** 970-206-4556  
**Email:** denice@thillcpa.com  
**Products/services:** Full-service bookkeeping and tax-accounting firm.  
**Person in charge:** Cindy Thill, CPA

**Tim Chavies & Associates**  
 1707 61st Ave., Suite 101  
 Greeley, CO 80634-7997  
**Phone:** 970-356-2284  
**Fax:** 970-353-9701  
**Email:** info@chaviescpas.com  
**Person in charge:** Tim Chavies, president, owner

**Unify CPAs PC**  
 185 N. College Ave., Second Floor  
 Fort Collins, CO 80524  
**Phone:** 970-484-9655  
**Fax:** 970-232-1475  
**Email:** info@unifycpa.com  
**Website:** www.unifycpa.com  
**Products/services:** Full-service accounting, business consulting.  
**Person in charge:** Stephanie Kimak, partner

## CREDIT UNIONS

**Anheuser-Busch Employees Credit Union**  
 1520 E. Mulberry St., Suite 100  
 Fort Collins, CO 80524  
**Phone:** 970-221-4541  
**Fax:** 970-221-4543  
**Website:** www.abecu.org  
**Person in charge:** John Osborn, CEO

**Big Thompson Federal Credit Union**  
 746 N. Cleveland Ave.  
 Loveland, CO 80537  
**Phone:** 970-669-4747  
**Fax:** 970-669-6888  
**Website:** www.bigthompsonfcu.org  
**Products/services:** Financial services.  
**Person in charge:** Anne T. Hrdlicka, CEO

**Boulder Valley Credit Union**  
 453 E. Wonderview Ave.  
 Estes Park, CO 80517  
**Phone:** 970-577-0750  
**Fax:** 970-577-0756  
**Website:** www.bvcu.org  
**Person in charge:** Rick Allen, CEO

**College Credit Union of Greeley**  
 2901 S. 27th Ave.  
 Greeley, CO 80631  
**Phone:** 970-330-3900  
**Fax:** 970-330-3609  
**Email:** info@collegecu.org  
**Website:** www.collegecu.org  
**Products/services:** Banking, auto loans, mortgages, home equity loans, credit cards, CD's, money markets.  
**Person in charge:** Walter Marx, CEO

**College Credit Union of Greeley**  
 1503 Ninth Ave.  
 Greeley, CO 80631  
**Phone:** 970-330-3900  
**Fax:** 970-352-5121  
**Email:** wmarx@collegecu.org  
**Website:** www.collegecu.org  
**Products/services:** Auto loans, mortgages, home

equity lines, green checking, online banking.  
**Person in charge:** Walter Marx, CEO  
**Credit Union of Colorado**  
 2510 E. Harmony Road  
 Fort Collins, CO 80528  
**Phone:** 970-353-4819  
**Website:** www.cuofco.org  
**Products/services:** Financial services.  
**Person in charge:** Terry Leis, CEO

**Credit Union of Colorado**  
 2505 11th Ave.  
 Greeley, CO 80631  
**Phone:** 970-353-4819  
**Fax:** 970-304-4916  
**Website:** www.cuofco.org  
**Products/services:** Financial services.  
**Person in charge:** Terry Leis, CEO

**Elevations Credit Union**  
 2495 E. 13th St.  
 Loveland, CO 80538  
**Phone:** 970-667-8585  
**Fax:** 970-461-4548  
**Website:** www.elevationscu.com  
**Person in charge:** Gerry Agnes, CEO

**ENT Federal Credit Union**  
 11211 E. Interstate 25 Frontage Road  
 Longmont, CO 80504  
**Phone:** 719-574-1100  
**Website:** www.ent.com

**First Tech Federal Credit Union**  
 4380 Ziegler Road  
 Fort Collins, CO 80525  
**Phone:** 855-855-8805  
**Website:** www.firsttechfed.com  
**Products/services:** Financial services.  
**Person in charge:** Greg Mitchell, CEO/president

**First Tech Federal Credit Union**  
 1371 Sculptor Drive  
 Loveland, CO 80537  
**Phone:** 855-855-8805  
**Website:** www.firsttechfed.com  
**Products/services:** Financial services.  
**Person in charge:** Greg Mitchell, CEO/president

**Premier Members**  
 8080 Colorado Blvd.  
 Firestone, CO 80504  
**Phone:** 303-657-7000  
**Fax:** 303-657-7370  
**Website:** www.premiermembers.org  
**Person in charge:** Carlos Pacheco, CEO

**Public Service Credit Union**  
 195 S. Kuner Road  
 Brighton, CO 80601  
**Phone:** 303-691-2345  
**Website:** www.pscu.org  
**Products/services:** Full-service financial institution.  
**Person in charge:** Dave Maus, CEO

**Public Service Credit Union**  
 2503 Research Blvd.  
 Fort Collins, CO 80526  
**Phone:** 970-416-5000  
**Website:** www.pscu.org  
**Products/services:** Full-service financial institution.  
**Person in charge:** David Maus, CEO

**Public Service Credit Union**  
 319 S. Meldrum St.  
 Fort Collins, CO 80521  
**Phone:** 970-416-5000  
**Website:** www.pscu.org  
**Products/services:** Full-service financial institution.



**Person in charge:** David Maus, CEO

#### Public Service Credit Union

700 Whalers Way  
Fort Collins, CO 80525

**Phone:** 970-416-5000

**Website:** www.pscu.org

**Products/services:** Full-service financial institution.

**Person in charge:** David Maus, CEO

#### Public Service Credit Union

900 S. Lemay Ave.  
Fort Collins, CO 80524

**Phone:** 970-416-5000

**Website:** www.pscu.com

**Products/services:** Full-service financial institution.

**Person in charge:** David Maus, CEO

#### Public Service Credit Union

3532 W. 10th St., Unit B  
Greeley, CO 80634

**Phone:** 970-416-5000

**Website:** www.pscu.org

**Products/services:** Full-service financial institution.

**Person in charge:** Dave Maus, CEO

#### Public Service Credit Union

2529 N. Lincoln Ave.  
Loveland, CO 80538

**Phone:** 970-416-5000

**Website:** www.pscu.org

**Products/services:** Full-service financial institution.

**Person in charge:** David Maus, CEO

#### Public Service Credit Union

422 Main St.  
Windsor, CO 80550

**Phone:** 970-416-5000

**Website:** www.pscu.org

**Products/services:** Full-service financial institution.

**Person in charge:** David Maus, CEO

#### Security Service Federal Credit Union

1025 E. Swallow Road  
Fort Collins, CO 80525

**Phone:** 970-207-2049

**Website:** www.ssfcu.org

**Person in charge:** David Reynolds, CEO

#### Security Service Federal Credit Union

1220 Ninth Ave.  
Greeley, CO 80631

**Phone:** 800-527-7328

**Website:** www.ssfcu.org

**Person in charge:** David Reynolds, CEO

#### Security Service Federal Credit Union

1531 N. Lincoln Ave.  
Loveland, CO 80538

**Phone:** 970-207-2029

**Website:** www.ssfcu.org

**Person in charge:** David Reynolds, CEO

#### State Farm Insurance Co. Credit Union

1555 Promontory Circle  
Greeley, CO 80638

**Phone:** 888-521-5209

**Fax:** 970-395-5408

**Website:** www.statefarmfcu.com

**Person in charge:** Tom DeWitt, CEO

#### Warren Federal Credit Union

181 W. Boardwalk Drive  
Fort Collins, CO 80525

**Phone:** 970-204-8000

**Fax:** 970-223-4177

**Website:** www.warrenfcu.com

**Person in charge:** Stephanie Teubner, CEO

#### Warren Federal Credit Union

7670 Fifth St.  
Wellington, CO 80549

**Phone:** 970-568-7111

**Fax:** 970-568-7965

**Website:** www.warrenfcu.com

**Person in charge:** Stephanie Teubner, CEO

#### Weld Schools Credit Union

2555 47th Ave.  
Greeley, CO 80634

**Phone:** 970-330-9728

**Fax:** 970-330-1668

**Email:** admin@weldschoolsfcu.com

**Website:** www.weldschoolsfcu.com

**Products/services:** Financial services.

**Person in charge:** Steven Sanborn, president

### INSURANCE

#### AAA Colorado

3636 S. College Ave., Unit 2  
Fort Collins, CO 80525

**Phone:** 970-223-1111

**Fax:** 970-223-2788

**Website:** www.aaa.com

**Products/services:** Full-service insurance and travel agency.

**Person in charge:** Kit Millsaps, manager

#### Advantage Insurance - Barry Gustafson Agency Inc.

4308 N. Garfield Ave.  
Loveland, CO 80538

**Phone:** 970-669-9390

**Fax:** 970-669-9704

**Email:** barry@advantageinsllc.com

**Website:** www.advantageinsllc.com

**Products/services:** Full line of insurance products, home, auto, life, business, bonds and long-term care.

#### Aigean Financial

3465 Lochwood Drive, Unit T96  
Fort Collins, CO 80525

**Phone:** 970-229-0930

**Fax:** 970-229-0212

**Email:** afinancial12@msn.com

**Website:** www.aigeanfinancial.com

**Products/services:** Insurance provider.

**Person in charge:** Robert Deakin, owner

#### Allstate Financial Services

816 S. College Ave.  
Fort Collins, CO 80524

**Phone:** 970-482-2200

**Fax:** 970-482-2427

**Website:** agent.allstate.com/RodneyOlsen/Welcome

**Products/services:** Financials, life insurance, IRAs.

**Person in charge:** Rodney Olsen, personal financial representative

#### Allstate Insurance - Michalka Agency

363 W. Drake Road, Garden Level  
Fort Collins, CO 80526

**Phone:** 970-223-1332

**Fax:** 970-226-6991

**Email:** jamesmichalka@allstate.com

**Website:** www.allstateagencies.com/jamesmichalka

**Products/services:** Insurance, retirement, life and family protection.

**Person in charge:** James Michalka, Agency principal

#### Ameri Quote Insurance & Financial Services

1015 W. Horsetooth Road, Suite 204  
Fort Collins, CO 80526

**Phone:** 970-221-1141

**Fax:** 970-416-8390

**Email:** jkrier5555@aol.com

**Website:** www.ameriquoteinsurance.com

**Products/services:** Independent brokerage.

**Person in charge:** Jack Krier, president

#### AXA Advisors LLC

702 W. Drake Road, Building D  
Fort Collins, CO 80526

**Phone:** 970-224-2800

**Fax:** 970-224-2787

**Email:** john.heddens@axa-adviser.com

**Website:** www.axaonline.com

**Products/services:** Financial planning, asset management and insurance.

**Person in charge:** John Heddens, financial professional

#### Bank of Colorado

1609 E. Harmony Road  
Fort Collins, CO 80525

**Phone:** 970-206-1160

**Fax:** 970-206-1156

**Email:** customerservice@bankofcolorado.com

**Website:** www.bankofcolorado.com

**Products/services:** Banking, mortgage, investment and insurance services.

**Person in charge:** Cody Fullmer, branch president

#### Bischoff Insurance Agency Inc.

151 S. Main St.  
Brighton, CO 80601

**Phone:** 303-659-3603

**Fax:** 303-659-3605

**Email:** blake.bischoff.abxy@statefarm.com

**Website:** www.statefarm.com

**Products/services:** Insurance.

**Person in charge:** Blake Bischoff, owner

#### Bob Snyder Insurance Agency Inc.

1135 N. Lincoln Ave., No. 2  
Loveland, CO 80537

**Phone:** 970-461-5060

**Fax:** 970-461-5061

**Email:** bob@lovelandinsurance.com

**Website:** www.lovelandinsurance.com

**Products/services:** Auto, home, life, health, business insurance and employee benefits.

**Person in charge:** Robert Snyder

#### Bode Financial Services

4645 W. 18th St., Suite 300  
Greeley, CO 80634

**Phone:** 970-356-4990

**Email:** brb@bodeagency.com

**Website:** www.bodeagency.com

**Products/services:** Comprehensive financial planning.

**Person in charge:** Barry Bode, managing partner

#### Brown and Brown Insurance

4532 Boardwalk Drive, Suite 200  
Fort Collins, CO 80525

**Phone:** 970-482-7747

**Fax:** 970-484-4165

**Email:** gsoden@bbcolorado.com

**Website:** www.bbcolorado.com

**Products/services:** Full lines property, casualty and employee benefits.

**Person in charge:** Greg Soden, executive vice president

#### Clay Insurance & Financial Services LLC

421 Main St.  
Windsor, CO 80550

**Phone:** 970-686-6839

**Fax:** 970-686-6859

**Email:** clay\_insurance@yahoo.com

**Website:** www.farmersagent.com/cclay

**Products/services:** Insurance and financial services.

**Person in charge:** Christopher Clay, agent

#### ClearPath Accountants LLC

702 W. Drake Road, Building D  
Fort Collins, CO 80526

**Phone:** 970-206-1435

**Fax:** 970-251-7235

**Email:** rshinn@clearpathaccountants.com

**Website:** www.clearpathaccountants.com

**Products/services:** Individual, business, estate, retirement, taxes and financial planning.

**Person in charge:** Ralph Shinn, managing partner

#### ColoHealth

1001-A E. Harmony Road, No. 519  
Fort Collins, CO 80525

**Phone:** 866-749-2045

**Fax:** 866-284-0082

**Email:** wileylong@colohealth.com

**Website:** www.colohealth.com

**Products/services:** Individual and family health insurance plans, including plans qualified to work with health savings accounts.

#### Colorado BW Insurance Agency Inc.

1075 W. Horsetooth Road, Suite 106  
Fort Collins, CO 80526

**Phone:** 970-223-0924

**Fax:** 970-267-2231

**Website:** www.bwinsuranceagency.com

**Products/services:** Adviser for commercial insurance including workers' compensation, life, disability and personal lines.

#### Colorado Farm Bureau Insurance - Greeley Office

5312 W. Ninth Street Drive, Suite 140  
Greeley, CO 80634

**Phone:** 970-353-8000

**Fax:** 970-353-8010

**Email:** dan.ecker@cfbmic.com

**Website:** www.cfbinsurance.com

**Products/services:** Home, farm, auto,

business and life insurance.

**Person in charge:** Dan Becker, general manager

#### Colorado Insurance Advisors LLC

323 W. Drake Road, No. 104  
Fort Collins, CO 80526

**Phone:** 970-204-0044

**Fax:** 970-282-8848

**Email:** info@ciadv.com

**Website:** www.coloradoinsuranceadvisors.com

**Products/services:** Auto, home, life, business, workers compensation and many other insurance products for the individual and business owner.

**Person in charge:** Sue Lacock, Bill Lacock, Josh Fyhrie, partners

#### Complete Spectrum Financial Services

1635 Foxtrail Drive  
Loveland, CO 80538

**Phone:** 970-391-0462

**Fax:** 970-587-4009

**Email:** bobbiezink@msn.com

**Website:** www.complete-spectrum.com

**Products/services:** Financial planning with a focus on safe money. Plans include solutions for savings, investing, insurance and long-term care.

**Person in charge:** Bobbie Zink, vice chairman

#### Country Financial

2625 Redwing Road, Suite 170  
Fort Collins, CO 80526

**Phone:** 970-416-5889

**Fax:** 970-416-5890

**Email:** david.wiegand@countryfinancial.com

**Website:** www.countryfinancial.com

**Products/services:** Financial services and insurance.

#### Country Financial

4190 N. Garfield Ave., Suite 1  
Loveland, CO 80538

**Phone:** 970-667-0038

**Fax:** 970-221-1372

**Website:** www.countryfinancial.com

**Products/services:** Financial services.

#### Daniel Insurance Agency

2627 Redwing Road, Suite 330  
Fort Collins, CO 80526

**Phone:** 970-223-5902

**Email:** danielinsurance@aol.com





**Flood and Peterson**  
4687 W. 18th St.  
Greeley, CO 80634  
**Phone:** 970-356-0123  
**Fax:** 970-506-6836  
**Website:** www.floodpeterson.com  
**Products/services:** Employee benefits, personal insurance, corporate 401(k) retirement planning, commercial insurance, surety bonding.  
**Person in charge:** Mike Butler, CEO

**Frayer & Associates CPA PC**  
501 Stover St.  
Fort Collins, CO 80524  
**Phone:** 970-419-3200  
**Fax:** 970-419-3201  
**Email:** mfrayercpa@yahoo.com  
**Website:** www.frayerandassociates.com  
**Products/services:** Payroll, formal financial statements, employee benefits and certified QuickBooks adviser, health insurance and retirement plans.  
**Person in charge:** Mona Frayer, CPA

**Front Range Insurance Group LLC**  
1100 Haxton Drive, Suite 100  
Fort Collins, CO 80525  
**Phone:** 970-223-1804  
**Fax:** 970-225-6596  
**Email:** info@frig.net  
**Website:** www.frig.net  
**Products/services:** Home, auto, RV, commercial, business and employee benefits, life and health insurance.  
**Person in charge:** Steven Smith, partner

**Glen Wall Insurance Services Inc.**  
1013 37th Ave. Court, No. 101  
Greeley, CO 80634  
**Phone:** 970-353-2020  
**Fax:** 970-353-9224  
**Products/services:** Personal and business insurance.  
**Person in charge:** Jeff Wall, owner

**Golden Age Financial**  
2009 Ninth St.  
Greeley, CO 80631  
**Phone:** 970-356-6595  
**Fax:** 970-356-9832  
**Email:** jim@goldenagefinancial.net  
**Website:** goldenagefinancial.net  
**Products/services:** Senior insurance.  
**Person in charge:** Jim Gabel, owner

**Goodwin Financial Service Inc.**  
2038 Vermont Drive  
Fort Collins, CO 80525  
**Phone:** 970-223-2377  
**Fax:** 970-223-7040  
**Email:** harryg@gfs01.com  
**Website:** www.goodwinfinancialservices.com  
**Products/services:** Managed money investments, annuities and life insurance.  
**Person in charge:** Harry Goodwin, CEO/president

**GrowSecure Inc. dba Layman Lewis Financial Group**  
5401 Stone Creek Circle, Suite 201  
Loveland, CO 80538

**Phone:** 970-669-1225  
**Fax:** 866-835-5966  
**Email:** info@laymanlewis.com  
**Website:** www.laymanlewis.com  
**Products/services:** Insurance and financial services; life insurance and annuities.  
**Person in charge:** Chuck Layman, Alicia Lewis, co-owners

**GW Wealth Management**  
955 52nd Avenue Court, Suite 100A  
Greeley, CO 80634  
**Phone:** 970-330-4660  
**Fax:** 970-346-6122  
**Email:** jason@gwwealth.com  
**Website:** www.gwwealth.com  
**Products/services:** Employer and individual retirement plans, mutual funds, annuities, professionally managed money, life insurance, college planning, long-term care, group health, individual health, substandard life.  
**Person in charge:** Jason Gollhofer, Cortney Walker, partners

**Helfrich & Associates Inc./ Allstate Insurance Co.**  
1120 38th Ave., Suite 2  
Greeley, CO 80634  
**Phone:** 970-353-8572  
**Fax:** 970-353-9733  
**Email:** suehelfrich@allstate.com  
**Website:** allstateagency.com/suehelfrich  
**Products/services:** Allstate insurance and financial products.  
**Person in charge:** Sue Helfrich, principal agent

**Horsetooth Financial LLC**  
2500 Bedford Court  
Fort Collins, CO 80526  
**Phone:** 970-377-3570  
**Fax:** 970-377-3575  
**Email:** mhall@1stallied.com  
**Website:** www.horsetoothfinancialllc.com  
**Products/services:** Comprehensive wealth management planning, money management, estate planning.  
**Person in charge:** Michael Hall, branch manager, registered principal

**Investment Centers of America located in Home State Bank**  
3227 Timberline Road  
Fort Collins, CO 80525  
**Phone:** 970-292-0115  
**Fax:** 970-266-8539  
**Email:** denise.martz@investmentcenters.com  
**Website:** www.denisemartz.com  
**Products/services:** Financial advising, investments, retirement planning.  
**Person in charge:** Denise Martz, CFP

**J-9 Crop Insurance Agency LLC**  
217 First St.  
Ault, CO 80610  
**Phone:** 970-834-1160  
**Fax:** 970-834-0348  
**Email:** janine@j9crop.com  
**Website:** www.j9crop.com  
**Products/services:** Crop insurance.  
**Person in charge:** Janine Freeman, Mike Freeman, owners

**JBA Wealth Management Group**

155 W. Harvard St., Suite 401  
Fort Collins, CO 80525  
**Phone:** 970-223-1921  
**Fax:** 970-223-2875  
**Email:** chuck@johnsonbruen.com  
**Website:** www.jbawealth.com  
**Products/services:** Comprehensive retirement planning.  
**Person in charge:** Charles Rutenberg, Dan Johnson, principal partners

**Jody J. Roth CFP**  
4025 Automation Way, Suite B4  
Fort Collins, CO 80525  
**Phone:** 970-407-0039  
**Fax:** 970-672-8804  
**Email:** jroth@tfamail.com  
**Website:** www.rothretirementstrategies.com  
**Products/services:** Retirement and income planning.  
**Person in charge:** Jody Roth, certified financial planner

**John C. Beckett & Associates Inc.**  
220 Smith St.  
Fort Collins, CO 80524  
**Phone:** 970-484-2805  
**Fax:** 970-484-2885  
**Email:** tim@beckettinsurance.com  
**Website:** www.beckettinsurance.com  
**Products/services:** Insurance and bonds.  
**Person in charge:** Tim Beckett, president

**L.L. Financial Group**  
200 E. Seventh St., Suite 312  
Loveland, CO 80537  
**Phone:** 970-613-1553  
**Fax:** 970-613-1173  
**Email:** lissr@ceteranetworks.com  
**Website:** www.lifinancialgroup.com  
**Products/services:** Comprehensive fee-based personal financial planning, investment advisory services.  
**Person in charge:** Rey Liss, certified financial planner

**Mountain Wealth Management LLC**  
515 S. Howes St.  
Fort Collins, CO 80521  
**Phone:** 970-530-1018  
**Fax:** 970-797-6458  
**Email:** sigrid@mountainwealth.com  
**Website:** www.mountainwealth.com  
**Products/services:** Financial planning and wealth management; business, individual and family comprehensive financial planning.  
**Person in charge:** Mitch O'Hare, CFP, president/founder  
Sigrid Daugaard, certified financial planner

**Navigation Wealth Management Inc.**  
3500 JFK Parkway, Suite 300  
Fort Collins, CO 80525  
**Phone:** 970-672-1236  
**Fax:** 970-672-1236  
**Email:** adam@navwm.com  
**Website:** www.navwm.com  
**Products/services:** Investment management.  
**Person in charge:** Adam Brunin, president

**New York Life**  
3003 E. Harmony Road, No. 110

Fort Collins, CO 80528  
**Phone:** 970-266-7520  
**Fax:** 970-266-1085  
**Website:** www.newyorklifecolorado.com  
**Products/services:** Insurance and financial services.  
**Person in charge:** Mark Biren, managing partner

**Northwestern Mutual Financial Network**  
3665 JFK Parkway, Building 1, Suite 100  
Fort Collins, CO 80525  
**Phone:** 970-225-3440  
**Fax:** 970-226-5036  
**Email:** krista.dunlap@nm.com  
**Website:** www.fortcollins.nm.com  
**Products/services:** Life, disability and long-term care insurance, group benefits, retirement planning, investment management, mutual funds, annuities, financial, estate and business planning.  
**Person in charge:** Ryan Yoder, managing director, wealth management adviser

**Northwestern Mutual Financial Network**  
507 N. Garfield Ave.  
Loveland, CO 80537  
**Phone:** 970-669-5688  
**Fax:** 970-669-2728  
**Email:** karl.hagman@nm.com  
**Website:** www.nm.com/karlhagman  
**Products/services:** Financial representative.  
**Person in charge:** Karl Hagman, financial representative

**PFS Insurance Group LLC**  
4848 Thompson Parkway, Suite 200  
Johnstown, CO 80534  
**Phone:** 970-635-9400  
**Fax:** 970-635-9401  
**Email:** info@mypfsinsurance.com  
**Website:** www.mypfsinsurance.com  
**Products/services:** Property and casual, personal lines and health benefits.  
**Person in charge:** Dave Janssen, agency principal

**Phillips Financial**  
3003 E. Harmony Road, Suite 310  
Fort Collins, CO 80528  
**Phone:** 970-204-9276  
**Fax:** 970-221-8506  
**Email:** matt@mattphillipsfinancial.com  
**Website:** www.mattphillipsfinancial.com  
**Products/services:** Financial planning, wealth management, investment planning, life, disability, long term care insurance solutions.  
**Person in charge:** Matt Phillips

**RBC Wealth Management**  
3003 E. Harmony Road, Suite 400  
Fort Collins, CO 80528  
**Phone:** 970-206-1174  
**Fax:** 970-206-1464  
**Email:** michael.trinen@rbc.com  
**Website:** www.rbc.com  
**Products/services:** Wealth management services. Registered investment adviser, retirement planning, 401(k) management, capital markets.

**Person in charge:** Michael Trinen, branch director  
**Renaissance Insurance Group LLC**  
101 E. Main St.  
Windsor, CO 80550  
**Phone:** 970-674-8825  
**Fax:** 970-674-8826  
**Email:** jhelzer@reninsurance.com  
**Website:** www.reninsurance.com  
**Products/services:** Commercial, personal and farm/ranch insurance.  
**Person in charge:** Jay Helzer, Ryan Hicks, managing members

**Retirement Planning Center of the Rockies**  
750 W. Eisenhower Blvd., Suite 300  
Loveland, CO 80537  
**Phone:** 970-663-3211  
**Fax:** 970-663-3216  
**Email:** info@rpcenter.com  
**Website:** www.rpcenter.com  
**Products/services:** Life insurance and annuities. Retirement income planning.  
**Person in charge:** Gary Hansen, owner

**Roy Christman Agency - American Family Insurance**  
2903 Aspen Drive, Unit D  
Loveland, CO 80538  
**Phone:** 970-669-0007  
**Fax:** 970-669-0008  
**Email:** rchristm@amfam.com  
**Website:** www.roychristmanagency.com  
**Products/services:** Health and life insurance. Free personal and business insurance reviews.  
**Person in charge:** Roy Christman, owner

**Sanders Benefit Advisors Inc.**  
3944 John F. Kennedy Parkway, Unit A  
Fort Collins, CO 80525  
**Phone:** 970-223-8809  
**Fax:** 970-223-6763  
**Email:** csanders@mstar.net  
**Website:** www.healthandlifequote.com  
**Products/services:** Health, life, fixed annuities, Medicare supplements, long-term care, Part D for Medicare, tax free retirement planning, group disability, dental plans, group and individual.  
**Person in charge:** Craig Sanders, president

**Shirazi Benefits**  
8205 W. 20th St.  
Greeley, CO 80634  
**Phone:** 970-356-5151  
**Fax:** 970-356-5154  
**Email:** info@shirazibenefits.com  
**Website:** www.shirazibenefits.com  
**Products/services:** Specializing in employee benefits, financial planning, life, health and disability insurance.  
**Person in charge:** Ty Miller Hossein Shirazi, Masoud Shirazi, principals

**The Craig C. Campbell Insurance Agency Inc.**  
262 E. Mountain Ave., No. 100  
Fort Collins, CO 80524  
**Phone:** 970-484-1400  
**Fax:** 970-484-9018  
**Email:** ccampbell1@farmersagent.com

com  
**Website:** www.farmersagent.com/cccampbell1  
**Products/services:** Property and casualty, life, commercial, variable products.  
**Person in charge:** Craig Campbell, president

**The Investment Center**  
1821 56th Ave., Suite A  
Greeley, CO 80634  
**Phone:** 970-475-1500  
**Fax:** 970-373-1569  
**Email:** ljspenc@aol.com  
**Products/services:** Financial services.  
**Person in charge:** Douglas Lyons, registered principal

**Thrivent - Paul A. Caylor, CFP, RICP**  
323 W. Drake Road, Suite 120  
Fort Collins, CO 80526  
**Phone:** 970-225-6169  
**Email:** paul.caylor@thrivent.com  
**Website:** www.thrivent.com/fr/paul.caylor  
**Products/services:** Financial services.  
**Person in charge:** Paul Caylor, financial consultant

**Thrivent Investment Management - Mountain Plains Group**  
4848 Thompson Parkway, Suite 340  
Johnstown, CO 80534  
**Phone:** 970-667-7340  
**Fax:** 970-667-1863  
**Email:** dan.austin@thrivent.com  
**Website:** www.thrivent.com  
**Products/services:** Life insurance, health insurance, long-term care insurance, mutual funds, annuities, investments, financial planning, estate planning, retirement distribution planning.  
**Person in charge:** Daniel Austin, wealth adviser

**TLC Payroll & Insurance**  
201 S. College Ave., Suite 215  
Fort Collins, CO 80524  
**Phone:** 970-568-8613  
**Email:** info@tlcpayroll.com  
**Website:** www.tlcpayroll.com  
**Products/services:** Payroll and health insurance services for businesses with one to 2,500 employees.  
**Person in charge:** Kevin Welch, CEO/president

**Trozan Insurance Agency Inc.**  
421 Stover St.  
Fort Collins, CO 80524  
**Phone:** 970-224-5500  
**Fax:** 970-224-1730  
**Website:** www.trozaninsurance.com  
**Products/services:** Medicare supplements; individual, family and group insurance; life insurance; disability and long term care, dental and vision insurance.  
**Person in charge:** Peter Trozan, owner

**U.S. Bank, National Association**  
2845 Linden Court  
Loveland, CO 80538  
**Phone:** 970-669-5172  
**Fax:** 970-669-0553  
**Website:** www.usbank.com  
**Products/services:** Full-service, all-



encompassing consumer and business banking.

#### Unified Title Co. of Northern Colorado

4745 Boardwalk Drive, Suite D101  
Fort Collins, CO 80525  
**Phone:** 970-282-8711  
**Fax:** 970-282-8717

**Email:** title@unifiedtitle.com  
**Website:** www.unifiedtitle.com

**Products/services:** Title insurance. Offices in Fort Collins, Fort Lupton and Greeley.

**Person in charge:** Christy Harras, operations manager

#### Union Colony Insurance

1218 Eighth Ave.  
Greeley, CO 80631  
**Phone:** 970-352-9500

**Fax:** 970-352-9206

**Email:** lori@unioncolonyins.com

**Website:** www.unioncolonyins.com

**Products/services:** Full-service insurance agency specializing in farms including crop insurance, commercial, home, auto and umbrella insurance.

**Person in charge:** R. Mark Granberg, owner

#### United Capital Private Wealth Counseling

412 W. Mountain Ave.  
Fort Collins, CO 80521  
**Phone:** 970-484-8806

**Fax:** 970-682-6444

**Email:** thad.dunn@unitedcp.com

**Website:** ftcollins.unitedcp.com

**Products/services:** Private wealth counseling, institutional and non-profit investment management, corporate retirement benefit solutions.

**Person in charge:** Thad Dunn, Jerald Dunn, CFP, managing directors

#### US Reports Inc.

5819 Lockheed Ave.  
Loveland, CO 80538  
**Phone:** 800-223-2310

**Fax:** 970-593-9881

**Email:** steve@us-reports.com

**Website:** www.us-reports.com

**Products/services:** Audits, loss control inspections and risk services, personal lines products for the insurance and financial industries in the United States and Canada.

**Person in charge:** Steven Hitz, CEO/founder

#### Vision Financial Group

1336 Oakridge Drive  
Fort Collins, CO 80525  
**Phone:** 970-482-2000

**Fax:** 970-484-9271

**Email:** denise@visionfinancialgroup.net

**Website:** www.visionfinancialgroup.net

**Products/services:** Financial services, retirement planning, tax-savings strategies, full-brokerage service, mutual funds, stocks, bonds and life insurance.

**Person in charge:** Rodney Wilson, Gregory Anderson, partners

#### VolkBell

1100 Haxton, Suite 100  
Fort Collins, CO 80525  
**Phone:** 970-223-1804

**Fax:** 970-225-2296

**Email:** info@volkbell.com

**Website:** www.volkbell.com

**Products/services:** Employee benefits, wellness, human resources and property and casualty.

**Person in charge:** John Bell, agency principal

#### Weedin Agency Inc.

235 Welch Ave.  
Berthoud, CO 80513  
**Phone:** 970-532-3131

**Fax:** 970-532-3100

**Email:** eric@weedagency.com

**Website:** www.weedinagency.com

**Products/services:** Auto, home, life, workers compensation, commercial, motorcycle, boat, umbrella, professional, errors and omissions, directors and officers.

**Person in charge:** Lawrence Weedin, owner

#### Weedin Agency Inc.

1601 E. Eisenhower Blvd.  
Loveland, CO 80537-3929  
**Phone:** 970-667-2145

**Fax:** 970-669-9295

**Email:** lawrence@weedagency.com

**Website:** www.weedinagency.com

**Products/services:** Auto, home, life, workers compensation, commercial, motorcycle, boat, umbrella, professional, errors and omissions, directors and officers.

**Person in charge:** Lawrence Weedin, owner

#### Welch Insurance Agency

2627 Redwing Road, No. 260  
Fort Collins, CO 80526  
**Phone:** 970-377-9420

**Fax:** 888-532-8031

**Email:** jwelch@farmersagent.com

**Website:** www.farmersagent.com/jwelch

**Person in charge:** Jason Welch, agent

#### Wells Fargo

401 S. College Ave.  
Fort Collins, CO 80524  
**Phone:** 970-490-6275

**Website:** www.wellsfargo.com

**Products/services:** Banking, insurance, investments, mortgage, consumer and commercial finance.

**Person in charge:** Eric Adams, market president

#### Wells Fargo Advisors LLC

4532 McMurry Ave., Suite 210  
Fort Collins, CO 80525  
**Phone:** 970-223-4800/800-967-2596

**Fax:** 970-223-2851

**Website:** www.wellsfargoadvisors.com

**Products/services:** Financial planning and full-service investment firm.

**Person in charge:** Dan Campbell, branch manager

#### Welsh Insurance Agency Inc.

1310 E. Eisenhower Blvd.  
Loveland, CO 80537  
**Phone:** 970-663-5404

**Fax:** 970-663-7183

**Email:** jeff@wiainsurance.com

**Website:** www.wiainsurance.com

**Products/services:** Broker and agent. All types of business insurance.

**Person in charge:** Jeffery Welsh, president

### INVESTMENT ADVISERS

#### Ameriprise Financial

333 W. Drake Road, Suite 130  
Fort Collins, CO 80526  
**Phone:** 970-223-4400

**Email:** karl.w.harman@ampf.com

**Website:** www.ameripriseadvisors.com

**Products/services:** Certified financial planning, retirement strategies, income strategies, investment strategies.

**Person in charge:** Karl Harman, financial adviser chartered retirement planning counselor CFP,CLU,ChFC,CRPC,REBC,RHU

#### AXA Advisors LLC

702 W. Drake Road, Building D  
Fort Collins, CO 80526  
**Phone:** 970-224-2800

**Fax:** 970-224-2787

**Email:** john.heddens@axa-adviser.com

**Website:** www.axaonline.com

**Products/services:** Financial planning, asset management and insurance.

**Person in charge:** John Heddens, financial professional

#### Bank of Colorado

1609 E. Harmony Road  
Fort Collins, CO 80525  
**Phone:** 970-206-1160

**Fax:** 970-206-1156

**Email:** customerservice@bankofcolorado.com

**Website:** www.bankofcolorado.com

**Products/services:** Banking, mortgage, investment and insurance services.

**Person in charge:** Cody Fullmer, branch president

#### Bank of Colorado

605 Fourth St.  
Fort Lupton, CO 80621  
**Phone:** 303-857-3400

**Fax:** 303-857-3401

**Website:** www.bankofcolorado.com

#### BBVA Compass Bank

3501 W. 12th St.  
Greeley, CO 80634  
**Phone:** 970-356-3760

**Fax:** 970-356-7313

**Website:** www.bbvacompass.com

**Products/services:** Full-service banking for both consumer and small business needs.

**Person in charge:** Valerie Briseno, branch manager

#### Beall Investment Services LLC

14605 Weld County Road 21  
Platteville, CO 80651  
**Phone:** 970-785-1101

**Fax:** 970-785-2890

**Email:** rbeall@beallinvestments.com

**Website:** www.beallinvestments.com

**Products/services:** Full-service brokerage firm. Customized services, including market information, fundamental research and technical analysis.

**Person in charge:** Rex Beall, owner

#### Bode Financial Services

4645 W. 18th St., Suite 300  
Greeley, CO 80634  
**Phone:** 970-356-4990

**Email:** brb@bodeagency.com

**Website:** www.bodeagency.com

**Products/services:** Comprehensive financial planning.

**Person in charge:** Barry Bode, managing partner

#### Chapel & Collins LLC

215 W. Oak St., Suite 901  
Fort Collins, CO 80521  
**Phone:** 970-204-1376

**Fax:** 970-207-9701

**Email:** donna.chapel@raymondjames.com

**Website:** www.chapelcollins.com

**Products/services:** Holistic financial planning services for families, including retirement, education, investments, estate planning and risk management issues.

**Person in charge:** Donna Chapel, owner

#### Charles Schwab & Co. Inc.

2733 Council Tree Ave., Suite 113  
Fort Collins, CO 80525  
**Phone:** 970-223-5520

**Fax:** 970-482-5496

**Website:** www.schwab.com

**Products/services:** Financial services, online trading, advice and banking.

**Person in charge:** Stuart Olsen, branch manager

#### ClearPath Accountants LLC

702 W. Drake Road, Building D  
Fort Collins, CO 80526  
**Phone:** 970-206-1435

**Fax:** 970-251-7235

**Email:** rshinn@clearpathaccountants.com

**Website:** www.clearpathaccountants.com

**Products/services:** Individual, business, estate, retirement, taxes and financial planning.

**Person in charge:** Ralph Shinn, managing partner

#### Colorado Financial Management Inc.

4848 Thompson Parkway, Suite 320  
Johnstown, CO 80534  
**Phone:** 970-613-1392

**Fax:** 970-667-6406

**Email:** info@colofin.com

**Website:** www.colofin.com

**Products/services:** Wealth management, investment strategy and retirement planning.

**Person in charge:** Joshua Miller, president

#### Complete Spectrum Financial Services

1635 Foxtrail Drive  
Loveland, CO 80538  
**Phone:** 970-391-0462

**Fax:** 970-587-4009

**Email:** bobbiezink@msn.com

**Website:** www.complete-spectrum.com

**Products/services:** Financial planning with a focus on safe money. Plans include solutions for savings, investing, insurance and long-term care.

**Person in charge:** Bobbie Zink, vice chairman

#### Cornerstone Wealth Management

4645 Ziegler Road, Suite 200

Fort Collins, CO 80528

**Phone:** 970-225-0296

**Fax:** 970-225-0297

**Email:** craig@cornerstonewmnc.com

**Website:** www.cornerstonewmnc.com

**Products/services:** Comprehensive wealth management.

**Person in charge:** Craig Moddelmog, president/owner

#### Cosner Financial Group LLC

204 Maple St., Suite 104  
Fort Collins, CO 80521  
**Phone:** 970-482-3922

**Fax:** 800-879-1548

**Email:** rcosner@cosnerfg.com

**Website:** www.cosnerfinancialgroup.com

**Products/services:** Financial advising, financial planning, insurance and investments.

**Person in charge:** James Cosner, owner, Ryan Cosner, chief commercial officer

#### Credit Union of Colorado

2505 11th Ave.  
Greeley, CO 80631  
**Phone:** 970-353-4819

**Fax:** 970-304-4916

**Website:** www.cuofco.org

**Products/services:** Financial services.

**Person in charge:** Terry Leis, CEO

#### Edward Jones Investments

1700 W. Mulberry St.  
Fort Collins, CO 80521  
**Phone:** 970-491-9970

**Fax:** 888-723-8438

**Email:** ned.balmer@edwardjones.com

**Website:** www.edwardjones.com

**Products/services:** Financial advising.

**Person in charge:** Ned Balmer, financial adviser

#### Edward Jones Investments

172 N. College Ave., Suite B  
Fort Collins, CO 80524  
**Phone:** 970-484-2280

**Fax:** 866-444-6170

**Email:** laura.snodgrass@edwardjones.com

**Website:** www.edwardjones.com

**Products/services:** Financial planning, stocks, bonds, mutual funds, privately managed accounts, CDs.

**Person in charge:** Laura Snodgrass, financial adviser

#### Edward Jones Investments

150 Main St., Suite 1  
Fort Lupton, CO 80621  
**Phone:** 303-857-3983

**Fax:** 303-857-3983

**Email:** tony.merritt@edwardjones.com

**Website:** www.edwardjones.com

**Products/services:** Financial advising.

**Person in charge:** Tony Merritt, financial adviser

#### Edward Jones Investments

910 54th Ave., Suite 220  
Greeley, CO 80634  
**Phone:** 970-352-4549

**Fax:** 888-339-6571

**Email:** brian.larson@edwardjones.com

**Website:** www.edwardjones.com

**Products/services:** Insurance, bonds, stocks.

**Person in charge:** Kim Larson, Brian Larson, financial advisers

#### Edward Jones Investments

3760 E. 15th St., Suite 101A  
Loveland, CO 80538  
**Phone:** 970-669-6733

**Fax:** 888-831-4120

**Email:** james.scott.wilson@edwardjones.com

**Website:** www.edwardjones.com

**Products/services:** Financial advising.

**Person in charge:** Scott Wilson, financial adviser, regional leader

#### Edward Jones Investments

3025 N. Taft Ave., Suite B  
Loveland, CO 80538  
**Phone:** 970-663-2352

**Website:** www.edwardjones.com

**Products/services:** Individual retirement plans, business retirement plans, annuities, educational savings, fixed income investments, insurance, mutual funds, equity investments and financial calculators.

**Person in charge:** Michael Christiansen, financial adviser

#### Finance by Design Inc.

123 N. College Ave., Suite 200  
Fort Collins, CO 80524  
**Phone:** 970-212-4720



Greeley, CO 80634  
**Phone:** 800-495-1293  
**Email:** wealthmanagement@fnni.com  
**Website:** www.firstnationalwealth.com  
**Products/services:** Financial planning, investment management, trust and estate services, private banking, retirement plan services.  
**Person in charge:** Dale Cloud, managing director/market manager

**First Tech Federal Credit Union**  
 1371 Sculptor Drive  
 Loveland, CO 80537  
**Phone:** 855-855-8805  
**Website:** www.firsttechfed.com  
**Products/services:** Financial services.  
**Person in charge:** Greg Mitchell, CEO/president

**First Western Trust**  
 3003 E. Harmony Road, Suite 200  
 Fort Collins, CO 80528  
**Phone:** 970-484-9222  
**Fax:** 970-229-4760  
**Email:** jim.sprout@myfw.com  
**Website:** www.myfw.com  
**Products/services:** Full-service banking, investment and wealth management, trust and fiduciary services, estate planning, insurance and retirement services.  
**Person in charge:** Kristi Benningsdorf, president



#### Flood and Peterson

4821 Wheaton Drive  
 Fort Collins, CO 80525  
**Phone:** 970-356-0123  
**Fax:** 970-506-6836  
**Email:** mbutler@floodpeterson.com  
**Website:** www.floodpeterson.com  
**Products/services:** Employee benefits, personal insurance, corporate 401(k) retirement planning, commercial insurance, surety bonding.  
**Person in charge:** Mike Butler, CEO



**Flood and Peterson**  
 4687 W. 18th St.  
 Greeley, CO 80634  
**Phone:** 970-356-0123  
**Fax:** 970-506-6836  
**Website:** www.floodpeterson.com  
**Products/services:** Employee benefits, personal insurance, corporate 401(k) retirement planning, commercial insurance, surety bonding.  
**Person in charge:** Mike Butler, CEO

**Frayer & Associates CPA PC**  
 501 Stover St.  
 Fort Collins, CO 80524  
**Phone:** 970-419-3200  
**Fax:** 970-419-3201  
**Email:** mfrayercpa@yahoo.com  
**Website:** www.frayerandassociates.com  
**Products/services:** Payroll, formal financial statements, employee benefits and certified QuickBooks adviser, health insurance and retirement plans.  
**Person in charge:** Mona Frayer, CPA

**Goodwin Financial Service Inc.**  
 2038 Vermont Drive

Fort Collins, CO 80525  
**Phone:** 970-223-2377  
**Fax:** 970-223-7040  
**Email:** harr yg@gfs01.com  
**Website:** www.goodwinfinancialservices.com  
**Products/services:** Managed money investments, annuities and life insurance.  
**Person in charge:** Harry Goodwin, CEO/president

**Guidepost Financial Planning Inc.**  
 409 Mason Court, Suite 129  
 Fort Collins, CO 80524  
**Phone:** 970-419-8212  
**Email:** info@guidepostfinancialplanning.com  
**Website:** www.guidepostfinancialplanning.com  
**Products/services:** Fee-only financial planning, investment management, financial consulting.  
**Person in charge:** Arlen Olberding, founder

**GW Wealth Management**  
 955 52nd Avenue Court, Suite 100A  
 Greeley, CO 80634  
**Phone:** 970-330-4660  
**Fax:** 970-346-6122  
**Email:** jason@gwwealth.com  
**Website:** www.gwwealth.com  
**Products/services:** Employer and individual retirement plans, mutual funds, annuities, professionally managed money, life insurance, college planning, long-term care, group health, individual health, substandard life.  
**Person in charge:** Jason Gollhofer, Cortney Walker, partners

**Horsetooth Financial LLC**  
 2500 Bedford Court  
 Fort Collins, CO 80526  
**Phone:** 970-377-3570  
**Fax:** 970-377-3575  
**Email:** mhall@1stallied.com  
**Website:** www.horsetoothfinancialllc.com  
**Products/services:** Comprehensive wealth management planning, money management, estate planning.  
**Person in charge:** Michael Hall, branch manager, registered principal

**Investment Centers of America located in Home State Bank**  
 3227 Timberline Road  
 Fort Collins, CO 80525  
**Phone:** 970-292-0115  
**Fax:** 970-266-8539  
**Email:** denise.martz@investmentcenters.com  
**Website:** www.denisemartz.com  
**Products/services:** Financial advising, investments, retirement planning.  
**Person in charge:** Denise Martz, CFP

**Investment Centers of America located in Home State Bank**  
 2695 W. Eisenhower Blvd.  
 Loveland, CO 80537  
**Phone:** 970-622-7408  
**Fax:** 970-461-2299  
**Email:** tyler.rusch@investmentcenters.com  
**Website:** www.investmentcenters.com

**Investment Centers of America located in Home State Bank**  
 300 E. 29th St.  
 Loveland, CO 80538  
**Phone:** 970-622-2366  
**Fax:** 970-622-2395  
**Email:** kevin.dunnigan@investmentcenters.com  
**Website:** www.helpwithmyinvestments.com  
**Products/services:** Financial planning, investments, insurance, tax-free investments. IRA rollovers, retirement planning.  
**Person in charge:** Kevin Dunnigan, certified financial planner

**Products/services:** Comprehensive financial planning and investment management.  
**Person in charge:** Tyler Rusch, financial planner

**Investment Centers of America located in Home State Bank**  
 300 E. 29th St.  
 Loveland, CO 80538  
**Phone:** 970-622-2366  
**Fax:** 970-622-2395  
**Email:** kevin.dunnigan@investmentcenters.com  
**Website:** www.helpwithmyinvestments.com  
**Products/services:** Financial planning, investments, insurance, tax-free investments. IRA rollovers, retirement planning.  
**Person in charge:** Kevin Dunnigan, certified financial planner

**Investment Centers of America located in Home State Bank**  
 935 N. Cleveland Ave.  
 Loveland, CO 80537  
**Phone:** 970-613-2185  
**Fax:** 970-613-2181  
**Email:** paul.hummel@investmentcenters.com  
**Website:** www.paulhummel.com  
**Products/services:** Investment advising.  
**Person in charge:** Paul Hummel, investment representative  
 Paul Hummel, Andrew Moore, investment representative

**IRASpecialist.com**  
 323 W. Drake Road, Suite 212  
 Fort Collins, CO 80526  
**Phone:** 970-226-2983  
**Fax:** 970-797-2900  
**Email:** kevin@iraspecialist.com  
**Website:** www.iraspecialist.com  
**Products/services:** Retirement funding specialists.  
**Person in charge:** Kevin Conroy, president

**JBA Wealth Management Group**  
 155 W. Harvard St., Suite 401  
 Fort Collins, CO 80525  
**Phone:** 970-223-1921  
**Fax:** 970-223-2875  
**Email:** chuck@johnsonbruen.com  
**Website:** www.jbawealth.com  
**Products/services:** Comprehensive retirement planning.  
**Person in charge:** Charles Rutenberg, Dan Johnson, principal partners

**Jim Saulnier CFP**  
 506 E. Mulberry St.  
 Fort Collins, CO 80524  
**Phone:** 970-530-0556  
**Email:** Jim@JimSaulnier.com  
**Website:** www.jimhelps.com  
**Products/services:** Retirement planning, investment management, income planning.  
**Person in charge:** Jim Saulnier, owner

**Jody J. Roth CFP**  
 4025 Automation Way, Suite B4  
 Fort Collins, CO 80525  
**Phone:** 970-407-0039  
**Fax:** 970-672-8804  
**Email:** jroth@tfamail.com  
**Website:** www.rothretirement

strategies.com  
**Products/services:** Retirement and income planning.  
**Person in charge:** Jody Roth, certified financial planner

**JPMorgan Chase Bank, National Association**  
 1275 E. Magnolia St.  
 Fort Collins, CO 80524  
**Phone:** 970-472-6149  
**Fax:** 970-472-6167  
**Website:** www.chase.com  
**Products/services:** Full bank services.

**L.L. Financial Group**  
 200 E. Seventh St., Suite 312  
 Loveland, CO 80537  
**Phone:** 970-613-1553  
**Fax:** 970-613-1173  
**Email:** lissr@ceteranetworks.com  
**Website:** www.lifinancialgroup.com  
**Products/services:** Comprehensive fee-based personal financial planning, investment advisory services.  
**Person in charge:** Rey Liss, certified financial planner

**Long Green Planning Group**  
 375 E. Horsetooth Road, Shores 3, Suite 203  
 Fort Collins, CO 80525  
**Phone:** 970-282-7526  
**Fax:** 970-223-6990  
**Email:** dan@longgreenplanning.com  
**Website:** www.longgreenplanning.com  
**Products/services:** Financial planning and investment advice.  
**Person in charge:** Ty Bailey, Dan Burnett, Joe Lloyd, partners

**LPL Financial/Hisey & Associates**  
 316 W. Olive St.  
 Fort Collins, CO 80521  
**Phone:** 970-498-644  
**Fax:** 970-232-9343  
**Email:** thomas.hisey@lpl.com  
**Website:** www.lpl.com  
**Products/services:** Complete investment services and financial planning.

**Macdonald Financial Services**  
 4025 St. Cloud Drive, Suite 250  
 Loveland, CO 80538  
**Phone:** 970-667-2950  
**Fax:** 970-667-3397  
**Email:** andrew.macdonald@lpl.com  
**Website:** www.macdonaldfinancialservices.com  
**Products/services:** Wealth management and creation.  
**Person in charge:** A.J. Macdonald, owner

**Master's Financial Group Inc.**  
 6500 29th St., Suite 210  
 Greeley, CO 80634  
**Phone:** 970-351-7466  
**Fax:** 970-351-7428  
**Email:** chuck@mastersfinancialgroup.com  
**Website:** www.mastersfinancialgroup.com  
**Products/services:** Retirement and estate planning.  
**Person in charge:** Charles Cooper, president, John Roessig, vice president

**Merrill Lynch Wealth**

**Management**  
 3555 Stanford Road, Suite 101  
 Fort Collins, CO 80525  
**Phone:** 970-266-4800  
**Fax:** 970-372-5676  
**Email:** dale\_gorsky@ml.com  
**Website:** www.ml.com  
**Products/services:** Wealth management, estate planning, insurance, retirement planning, lending, banking services.  
**Person in charge:** Dale Gorsky, manager

**Morgan Stanley Wealth Management**  
 6125 Sky Pond Drive, Suite 100  
 Loveland, CO 80538  
**Phone:** 970-776-5501  
**Fax:** 970-776-5502  
**Website:** www.morganstanley.com  
**Products/services:** Financial services.  
**Person in charge:** Howard Hissrich, branch manager

**Mountain Wealth Management LLC**  
 515 S. Howes St.  
 Fort Collins, CO 80521  
**Phone:** 970-530-1018  
**Fax:** 970-797-6458  
**Email:** sigrid@mountainwealth.com  
**Website:** www.mountainwealth.com  
**Products/services:** Financial planning and wealth management; business, individual and family comprehensive financial planning.  
**Person in charge:** Mitch O'Hare, CFP, president/founder  
 Sigrid Daugaard, certified financial planner

**Navigation Wealth Management Inc.**  
 3500 JFK Parkway, Suite 300  
 Fort Collins, CO 80525  
**Phone:** 970-672-1236  
**Fax:** 970-672-1236  
**Email:** adam@navwm.com  
**Website:** www.navwm.com  
**Products/services:** Investment management.  
**Person in charge:** Adam Brunin, president

**Northwestern Mutual Financial Network**  
 3665 JFK Parkway, Building 1, Suite 100  
 Fort Collins, CO 80525  
**Phone:** 970-225-3440  
**Fax:** 970-226-5036  
**Email:** krista.dunlap@nm.com  
**Website:** www.fortcollins.nm.com  
**Products/services:** Life, disability and long-term care insurance, group benefits, retirement planning, investment management, mutual funds, annuities, financial, estate and business planning.  
**Person in charge:** Ryan Yoder, managing director, wealth management adviser

**Northwestern Mutual Financial Network**  
 507 N. Garfield Ave.  
 Loveland, CO 80537  
**Phone:** 970-669-5688  
**Fax:** 970-669-2728  
**Email:** karl.hagman@nm.com  
**Website:** www.nm.com/karlhagman

**Products/services:** Financial representative.  
**Person in charge:** Karl Hagman, financial representative

**Oppenheimer & Co. Inc.**  
 501 St. Vrain Lane, Suite 202  
 Estes Park, CO 80517  
**Phone:** 970-586-1895  
**Fax:** 970-586-1892  
**Website:** www.opco.com  
**Products/services:** Investment brokerage.  
**Person in charge:** Mike Eitzen, senior director - investments

**Paragon Investment Group**  
 6432 Grand Tree Blvd.  
 Timnath, CO 80547  
**Phone:** 970-416-0202  
**Products/services:** Investments in real estate and land development.  
**Person in charge:** Byron Collins, manager

**Phillips Financial**  
 3003 E. Harmony Road, Suite 310  
 Fort Collins, CO 80528  
**Phone:** 970-204-9276  
**Fax:** 970-221-8506  
**Email:** matt@mattphillipsfinancial.com  
**Website:** www.mattphillipsfinancial.com  
**Products/services:** Financial planning, wealth management, investment planning, life, disability, long term care insurance solutions.  
**Person in charge:** Matt Phillips

**Public Service Credit Union**  
 195 S. Kuner Road  
 Brighton, CO 80601  
**Phone:** 303-691-2345  
**Website:** www.pscu.org  
**Products/services:** Full-service financial institution.  
**Person in charge:** Dave Maus, CEO

**Public Service Credit Union**  
 2503 Research Blvd.  
 Fort Collins, CO 80526  
**Phone:** 970-416-5000  
**Website:** www.pscu.org  
**Products/services:** Full-service financial institution.  
**Person in charge:** David Maus, CEO

**Public Service Credit Union**  
 319 S. Meldrum St.  
 Fort Collins, CO 80521  
**Phone:** 970-416-5000  
**Website:** www.pscu.org  
**Products/services:** Full-service financial institution.  
**Person in charge:** David Maus, CEO

**Public Service Credit Union**  
 700 Whalers Way  
 Fort Collins, CO 80525  
**Phone:** 970-416-5000  
**Website:** www.pscu.org  
**Products/services:** Full-service financial institution.  
**Person in charge:** David Maus, CEO

**Public Service Credit Union**  
 900 S. Lemay Ave.  
 Fort Collins, CO 80524  
**Phone:** 970-416-5000  
**Website:** www.pscu.com  
**Products/services:** Full-service



financial institution.

**Person in charge:** David Maus, CEO

#### Public Service Credit Union

3532 W. 10th St., Unit B  
Greeley, CO 80634

**Phone:** 970-416-5000

**Website:** www.pscu.org

**Products/services:** Full-service financial institution.

**Person in charge:** Dave Maus, CEO

#### Public Service Credit Union

2529 N. Lincoln Ave.  
Loveland, CO 80538

**Phone:** 970-416-5000

**Website:** www.pscu.org

**Products/services:** Full-service financial institution.

**Person in charge:** David Maus, CEO

#### Public Service Credit Union

422 Main St.  
Windsor, CO 80550

**Phone:** 970-416-5000

**Website:** www.pscu.org

**Products/services:** Full-service financial institution.

**Person in charge:** David Maus, CEO

#### Q4 Wealth Management Inc.

5 Old Town Square, Suite 205  
Fort Collins, CO 80524

**Phone:** 970-237-3380

**Fax:** 970-484-4141

**Email:** jclagett@q4wm.com

**Website:** www.q4wm.com

**Products/services:** Wealth management, investment advising, financial planning consultation.

**Person in charge:** John Clagett, Kristine Clagett, owners

#### Rabo AgriFinance

4045 Saint Cloud Drive, Suite 200  
Loveland, CO 80538

**Phone:** 970-613-4860

**Fax:** 855-631-1548

**Website:** www.raboag.com

**Products/services:** Lender dedicated exclusively to agricultural loans and crop insurance.

**Person in charge:** Shawn Kemp, regional vice president

#### Raymond James Financial Services

323 College Ave., Unit 6  
Fort Collins, CO 80524

**Phone:** 970-224-2193

**Fax:** 970-224-2194

**Website:** www.raymondjames.com

**Products/services:** Financial services, stock brokers, IRAs, money market accounts.

**Person in charge:** Jeffrey Dunn, branch manager

#### RBC Wealth Management

3003 E. Harmony Road, Suite 400  
Fort Collins, CO 80528

**Phone:** 970-206-1174

**Fax:** 970-206-1464

**Email:** michael.trinen@rbc.com

**Website:** www.rbc.com

**Products/services:** Wealth management services. Registered investment adviser, retirement planning, 401(k) management, capital markets.

**Person in charge:** Michael Trinen, branch director

#### REA Capital Management LLC

4703-B Boardwalk Drive, Suite 1  
Fort Collins, CO 80525

**Phone:** 970-223-0907

**Fax:** 970-223-2615

**Email:** jvf@reagroup.us

**Website:** www.reagroup.us

**Products/services:** Retirement and financial planning.

**Person in charge:** Jeffery Fanning, managing member

#### Sanders Benefit Advisors Inc.

3944 John F. Kennedy Parkway, Unit A  
Fort Collins, CO 80525

**Phone:** 970-223-8809

**Fax:** 970-223-6763

**Email:** csanders@mstar.net

**Website:** www.healthandlifequote.com

**Products/services:** Health, life, fixed annuities, Medicare supplements, long-term care, Part D for Medicare, tax free retirement planning, group disability, dental plans, group and individual.

**Person in charge:** Craig Sanders, president

#### Stifel

2809 E. Harmony Road, Suite 330  
Fort Collins, CO 80528

**Phone:** 970-267-9666

**Fax:** 970-267-9055

**Website:** www.stifel.com

**Products/services:** Financial services.

**Person in charge:** Donald Yohon, vice president/investments, branch manager

#### Stifel

2015 Clubhouse Drive, Suite 202  
Greeley, CO 80634

**Phone:** 970-350-7200

**Website:** www.stifel.com

**Products/services:** Financial services.

**Person in charge:** Donald Yohon, vice president/investments, branch manager

#### The Craig C. Campbell Insurance Agency Inc.

262 E. Mountain Ave., No. 100  
Fort Collins, CO 80524

**Phone:** 970-484-1400

**Fax:** 970-484-9018

**Email:** ccampbell1@farmersagent.com

**Website:** www.farmersagent.com/ccampbell1

**Products/services:** Property and casualty, life, commercial, variable products.

**Person in charge:** Craig Campbell, president

#### The Investment Center

1821 56th Ave., Suite A  
Greeley, CO 80634

**Phone:** 970-475-1500

**Fax:** 970-373-1569

**Email:** ljspenc@aol.com

**Products/services:** Financial services.

**Person in charge:** Douglas Lyons, registered principal

#### The Planning & Investment Center

760 Whalers Way, Building A, Suite 201  
Fort Collins, CO 80525

**Phone:** 970-267-3500

**Fax:** 970-663-1506

**Email:** steve@the-pic.com

**Website:** www.theplanningandinvestmentcenter.net

**Products/services:** Specializing in retirement planning, investments and real estate alternatives.

**Person in charge:** Stephen Everett, OSJ manager

#### Thrivent - Paul A. Caylor, CFP, RICP

323 W. Drake Road, Suite 120  
Fort Collins, CO 80526

**Phone:** 970-225-6169

**Email:** paul.caylor@thrivent.com

**Website:** www.thrivent.com/fr/paul.caylor

**Products/services:** Financial services.

**Person in charge:** Paul Caylor, financial consultant

#### Thrivent Investment Management - Mountain Plains Group

4848 Thompson Parkway, Suite 340  
Johnstown, CO 80534

**Phone:** 970-667-7340

**Fax:** 970-667-1863

**Email:** dan.austin@thrivent.com

**Website:** www.thrivent.com

**Products/services:** Life insurance, health insurance, long-term care insurance, mutual funds, annuities, investments, financial planning, estate planning, retirement distribution planning.

**Person in charge:** Daniel Austin, wealth adviser

#### U.S. Bank, National Association

2845 Linden Court  
Loveland, CO 80538

**Phone:** 970-669-5172

**Fax:** 970-669-0553

**Website:** www.usbank.com

**Products/services:** Full-service, all-encompassing consumer and business banking.

#### UBS Financial Services Inc.

3711 JFK Parkway, Suite 410  
Fort Collins, CO 80525

**Phone:** 970-498-4000

**Fax:** 970-498-4002

**Website:** www.ubs.com/financialservicesinc

**Products/services:** Complete financial services, including managed accounts, retirement plans, mutual funds, CDs, tax-exempt bonds, stocks, government securities.

**Person in charge:** Saul Guice, branch manager

#### UBS Financial Services Inc.

1901 56th Ave., Suite 300  
Greeley, CO 80634

**Phone:** 970-506-5800

**Fax:** 970-506-5858

**Website:** www.ubs.com/financialservicesinc

**Products/services:** Complete financial services, including managed accounts, retirement plans, mutual funds, CDs, tax-exempt bonds, stocks, government securities.

**Person in charge:** Richard Mollander, branch manager

#### United Capital Private Wealth Counseling

412 W. Mountain Ave.

Fort Collins, CO 80521

**Phone:** 970-484-8806

**Fax:** 970-682-6444

**Email:** thad.dunn@unitedcp.com

**Website:** ftcollins.unitedcp.com

**Products/services:** Private wealth counseling, institutional and non-profit investment management, corporate retirement benefit solutions.

**Person in charge:** Thad Dunn, Jerald Dunn, CFP, managing directors

#### Vision Financial Group

1336 Oakridge Drive  
Fort Collins, CO 80525

**Phone:** 970-482-2000

**Fax:** 970-484-9271

**Email:** denise@visionfinancialgroup.net

**Website:** www.visionfinancialgroup.net

**Products/services:** Financial services, retirement planning, tax-savings strategies, full-brokerage service, mutual funds, stocks, bonds and life insurance.

**Person in charge:** Rodney Wilson, Gregory Anderson, partners

#### Waddell & Reed Inc.

2850 McClelland Drive, Suite 3000  
Fort Collins, CO 80525-2186

**Phone:** 970-226-5800

**Fax:** 970-226-5802

**Email:** jbest71990@wradvisors.com

**Website:** www.waddell.com

**Products/services:** Asset management and financial planning firm.

**Person in charge:** Jared Best, managing principal

#### Wells Fargo

401 S. College Ave.  
Fort Collins, CO 80524

**Phone:** 970-490-6275

**Website:** www.wellsfargo.com

**Products/services:** Banking, insurance, investments, mortgage, consumer and commercial finance.

**Person in charge:** Eric Adams, market president

#### Wells Fargo Advisors LLC

4532 McMurry Ave., Suite 210  
Fort Collins, CO 80525

**Phone:** 970-223-4800/800-967-2596

**Fax:** 970-223-2851

**Website:** www.wellsfargoadvisors.com

**Products/services:** Financial planning and full-service investment firm.

**Person in charge:** Dan Campbell, branch manager

#### Wells Fargo Private Bank

401 S. College Ave.  
Fort Collins, CO 80525

**Phone:** 970-490-6264

**Website:** www.wellsfargo.com

**Products/services:** Banking, insurance, investments, mortgage, and consumer and commercial finance.

**Person in charge:** Joe Kruse, private banker

#### MORTGAGE LENDERS

##### 1st City Mortgage Group - A Division of Megastar Financial

3615 Mitchell Drive  
Fort Collins, CO 80525

**Phone:** 970-266-9111

**Fax:** 970-266-0498

**Email:** moao@frii.com

**Website:** www.ftcollinsloan.com

**Products/services:** Specializing in residential mortgages for single family and multi-family homes.

**Person in charge:** Mick Occhiato, senior mortgage planner

#### Academy Mortgage Corp.

3855 Precision Drive, Suite 150  
Loveland, CO 80537

**Phone:** 970-776-4336

**Fax:** 970-776-4304

**Website:** www.academymortgage.com

**Products/services:** Mortgage lending services.

**Person in charge:** Jennifer Higginson, branch manager

#### Bank of Colorado

533 Big Thompson Ave.  
Estes Park, CO 80517

**Phone:** 970-586-8185

**Fax:** 970-586-8006

**Website:** www.bankofcolorado.com

**Products/services:** Agricultural, commercial and personal banking.

**Person in charge:** Brad Sishc, branch president

#### Bank of Colorado

1609 E. Harmony Road  
Fort Collins, CO 80525

**Phone:** 970-206-1160

**Fax:** 970-206-1156

**Email:** customerservice@bankofcolorado.com

**Website:** www.bankofcolorado.com

**Products/services:** Banking, mortgage, investment and insurance services.

**Person in charge:** Cody Fullmer, branch president

#### Bank of Colorado

111 S. Rollie Ave.  
Fort Lupton, CO 80621

**Phone:** 303-857-3400

**Fax:** 303-857-3401

**Website:** www.bankofcolorado.com

**Products/services:** Agricultural, commercial and personal banking.

**Person in charge:** Don Tomoi, branch president

#### Bank of Colorado Mortgage Division

4848 Thompson Parkway  
Johnstown, CO 80534

**Phone:** 970-663-2999

**Fax:** 970-461-9777

**Website:** www.bankofcoloradomortgage.com

**Products/services:** Mortgage loans.

#### Bank of the West

1075 W. Horsetooth Road  
Fort Collins, CO 80526

**Phone:** 970-267-2200

**Fax:** 970-223-7438

**Website:** www.bankofthewest.com

**Products/services:** Banking services, including loans and banking services for the agriculture community.

**Person in charge:** Stefanie Johnson, branch manager

#### Bank of the West

303 E.



**Person in charge:** Mark Bostock, owner

**Citibank**

2803 E. Harmony Road  
Fort Collins, CO 80528  
**Phone:** 970-229-2512  
**Email:** stu.hoime@citi.com  
**Website:** www.citi.com

**Products/services:** New construction financing, home equity loans, first-time home buyers programs and upfront approval.

**Person in charge:** Stu Hoime, divisional executive

**College Credit Union of Greeley**

1503 Ninth Ave.  
Greeley, CO 80631  
**Phone:** 970-330-3900  
**Fax:** 970-352-5121  
**Email:** wmarx@collececu.org  
**Website:** www.collececu.org

**Products/services:** Auto loans, mortgages, home equity lines, green checking, online banking.

**Person in charge:** Walter Marx, CEO

**College Credit Union of Greeley**

2901 S. 27th Ave.  
Greeley, CO 80631  
**Phone:** 970-330-3900  
**Fax:** 970-330-3609  
**Email:** info@collececu.org  
**Website:** www.collececu.org

**Products/services:** Banking, auto loans, mortgages, home equity loans, credit cards, CD's, money markets.

**Person in charge:** Walter Marx, CEO

**Cornerstone Home Lending Inc.**

2809 E. Harmony Road, Second Floor  
Fort Collins, CO 80528  
**Phone:** 970-206-4663  
**Fax:** 866-378-8418  
**Email:** snowling@houseloan.com  
**Website:** www.cornerstonerockymountainregion.com

**Products/services:** Mortgage banking; conventional, government and first-time homebuyer financing and reverse mortgages. Refinance and purchase loans available.

**Person in charge:** Gene Humphries, division president, Rocky Mountain region

**Credit Union of Colorado**

2505 11th Ave.  
Greeley, CO 80631  
**Phone:** 970-353-4819  
**Fax:** 970-304-4916  
**Website:** www.cuofco.org  
**Products/services:** Financial services.  
**Person in charge:** Terry Leis, CEO

**Equitable Savings & Loan Association**

300 E. Horsetooth Road, Suite 102  
Fort Collins, CO 80525  
**Phone:** 970-223-1963  
**Fax:** 970-223-1965  
**Website:** www.equitable-savings.com  
**Products/services:** Mortgage loans, conforming, non-conforming, portfolio lender, checking and savings accounts.  
**Person in charge:** Donald "Skip" Koenig Jr., president

**Family Mortgage Co. Inc.**

505 E. Fourth St.

Loveland, CO 80537  
**Phone:** 970-203-0284  
**Fax:** 970-372-6432  
**Email:** john@familymtgco.com  
**Website:** www.familymtgco.com  
**Products/services:** Residential mortgage.

**Person in charge:** John Giroux, president

**First National Bank**

205 W. Oak St.  
Fort Collins, CO 80521  
**Phone:** 970-495-9450  
**Email:** fjacobs@1stnationalbank.com  
**Website:** www.1stnationalbank.com

**Products/services:** Full-service bank offering financial services and products for businesses and consumers.

**Person in charge:** Mark Driscoll, president

**First National Bank - Mortgage Division**

205 W. Oak St.  
Fort Collins, CO 80521  
**Phone:** 970-495-9501  
**Email:** fjacobs@1stnationalbank.com  
**Website:** www.1stnationalbank.com

**Products/services:** Full-service bank.  
**Person in charge:** Mark Driscoll, president

**FirstBank**

1013 E. Harmony Road  
Fort Collins, CO 80525  
**Phone:** 970-223-4000  
**Website:** www.efirstbank.com  
**Products/services:** Full-service consumer and commercial banking.

**FirstBank**

2315 S. College Ave.  
Fort Collins, CO 80525  
**Phone:** 970-493-1700  
**Website:** www.efirstbank.com  
**Products/services:** Full-service consumer and commercial banking.

**FirstBank**

225 E. 29th St.  
Loveland, CO 80538  
**Phone:** 970-669-4000  
**Website:** www.efirstbank.com  
**Products/services:** Full-service consumer and commercial banking.

**FirstBank**

1510 Main St.  
Windsor, CO 80550  
**Phone:** 970-674-2900  
**Website:** www.efirstbank.com  
**Products/services:** Full-service consumer and commercial banking.

**Fort Collins Mortgage LLC**

7785 Highland Meadows Parkway  
Fort Collins, CO 80528  
**Phone:** 970-484-5626  
**Fax:** 970-484-1180  
**Email:** scott@fcmoney.com  
**Website:** www.fortcollinsmortgage.com  
**Products/services:** Residential and commercial financing, private financing.  
**Person in charge:** Scott Charpentier, owner/founder

**Guaranty Bank & Trust Co.**

1650 Pace St.  
Longmont, CO 80504

**Phone:** 303-651-5646  
**Website:** www.guarantybankco.com  
**Products/services:** Full-service banking and loans.

**Harmony Brokers Real Estate & Lending**

2815 E. Harmony Road, No. 108  
Fort Collins, CO 80528  
**Phone:** 970-282-9488  
**Fax:** 970-797-2640

**Email:** jeff@harmonybrokers.com  
**Website:** www.harmonybrokers.com  
**Products/services:** Full-service real estate and lending.  
**Person in charge:** Jeff Theisen, owner



**Home State Bank**

303 E. Mountain Ave.  
Fort Collins, CO 80524  
**Phone:** 970-203-6100  
**Fax:** 970-224-4180  
**Email:** bank@homestatebank.com  
**Website:** www.homestatebank.com

**Products/services:** Banking, loans, trust, merchant services, cash management, investments, mortgage.  
**Person in charge:** Harry Devereaux, president



**Home State Bank**

2337 S. Shields St.  
Fort Collins, CO 80526  
**Phone:** 970-203-6100  
**Email:** bank@homestatebank.com  
**Website:** www.homestatebank.com

**Products/services:** Banking, loans, trust, cash management, merchant services, mortgages and small business administration loans.  
**Person in charge:** Harry Devereaux, president



**Home State Bank**

3227 Timberline Road  
Fort Collins, CO 80525  
**Phone:** 970-203-6100  
**Fax:** 970-669-6228  
**Website:** www.homestatebank.com

**Products/services:** Banking and loans.  
**Person in charge:** Harry Devereaux, president



**Home State Bank**

1355 E. Eisenhower Blvd.  
Loveland, CO 80538  
**Phone:** 970-203-6100  
**Email:** bank@homestatebank.com  
**Website:** www.homestatebank.com

**Products/services:** Banking, loans, cash management, trust, merchant services, mortgages, SBA loans.  
**Person in charge:** Harry Devereaux, president



**Home State Bank**

935 N. Cleveland Ave.  
Loveland, CO 80537  
**Phone:** 970-203-6100  
**Fax:** 970-669-6228

**Email:** bank@homestatebank.com  
**Website:** www.homestatebank.com  
**Products/services:** Banking, loans, mortgages, cash management, merchant services, trust.

**Person in charge:** Harry Devereaux, president



**Home State Bank**

2695 W. Eisenhower Blvd.  
Loveland, CO 80537  
**Phone:** 970-203-6100  
**Fax:** 970-669-6228  
**Email:** bank@homestatebank.com  
**Website:** www.homestatebank.com

**Products/services:** Banking and loans.  
**Person in charge:** Harry Devereaux, president



**Home State Bank**

7499 Westgate Drive  
Windsor, CO 80528  
**Phone:** 970-203-6100  
**Email:** bank@homestatebank.com  
**Website:** www.homestatebank.com

**Products/services:** Banking and loans.  
**Person in charge:** Harry Devereaux, president

**imortgage**

2721 Council Tree Ave., Suite 236  
Fort Collins, CO 80525  
**Phone:** 970-449-6600  
**Fax:** 877-385-6579  
**Email:** gene.gustafson@imortgage.com  
**Website:** www.imortgage.com

**Products/services:** Residential mortgage.  
**Person in charge:** Gene Gustafson, branch manager

**JPMorgan Chase Bank, National Association**

1275 E. Magnolia St.  
Fort Collins, CO 80524  
**Phone:** 970-472-6149  
**Fax:** 970-472-6167  
**Website:** www.chase.com  
**Products/services:** Full bank services.

**KeyBank, National Association**

541 Big Thompson Ave.  
Estes Park, CO 80517  
**Phone:** 970-586-2364  
**Website:** www.keybank.com  
**Products/services:** Banking services.

**KeyBank, National Association**

1130 Haxton Drive  
Fort Collins, CO 80525  
**Phone:** 970-226-3902  
**Website:** www.keybank.com  
**Products/services:** Banking services.

**KeyBank, National Association**

300 W. Oak St.  
Fort Collins, CO 80521  
**Phone:** 970-482-3216  
**Fax:** 970-221-2811

**Website:** www.keybank.com  
**Products/services:** Full-service banking.

**KeyBank, National Association**

100 E. Drake Road  
Fort Collins, CO 80525  
**Phone:** 970-494-2480  
**Website:** www.keybank.com  
**Products/services:** Banking services.

**KeyBank, National Association**

125 E. Seventh St.  
Loveland, CO 80537  
**Phone:** 970-667-3083  
**Website:** www.keybank.com  
**Products/services:** Banking services.

**Merrill Lynch Wealth Management**

3555 Stanford Road, Suite 101  
Fort Collins, CO 80525  
**Phone:** 970-266-4800  
**Fax:** 970-372-5676  
**Email:** dale\_gorsky@ml.com  
**Website:** www.ml.com

**Products/services:** Wealth management, estate planning, insurance, retirement planning, lending, banking services.

**Person in charge:** Dale Gorsky, manager

**Prime Lending Group LLC**

1130 Grayhawk Road  
Eaton, CO 80615  
**Phone:** 970-454-0100  
**Fax:** 970-454-1166  
**Email:** kemah@primemountain.com  
**Website:** www.primemountain.com

**Products/services:** Residential mortgage broker with conventional and FHA loan options.  
**Person in charge:** Kemah Thomas, owner

**Public Service Credit Union**

195 S. Kuner Road  
Brighton, CO 80601  
**Phone:** 303-691-2345  
**Website:** www.pscu.org  
**Products/services:** Full-service financial institution.  
**Person in charge:** Dave Maus, CEO

**Public Service Credit Union**

900 S. Lemay Ave.  
Fort Collins, CO 80524  
**Phone:** 970-416-5000  
**Website:** www.pscu.com  
**Products/services:** Full-service financial institution.  
**Person in charge:** David Maus, CEO

**Public Service Credit Union**

2503 Research Blvd.  
Fort Collins, CO 80526  
**Phone:** 970-416-5000  
**Website:** www.pscu.org  
**Products/services:** Full-service financial institution.  
**Person in charge:** David Maus, CEO

**Public Service Credit Union**

319 S. Meldrum St.  
Fort Collins, CO 80521  
**Phone:** 970-416-5000  
**Website:** www.pscu.org  
**Products/services:** Full-service financial institution.  
**Person in charge:** David Maus, CEO

**Public Service Credit Union**

300 W. Oak St.  
Fort Collins, CO 80521  
**Phone:** 970-482-3216  
**Fax:** 970-221-2811

**Public Service Credit Union**

700 Whalers Way  
Fort Collins, CO 80525  
**Phone:** 970-416-5000

**Website:** www.pscu.org  
**Products/services:** Full-service financial institution.

**Person in charge:** David Maus, CEO

**Public Service Credit Union**

3532 W. 10th St., Unit B  
Greeley, CO 80634  
**Phone:** 970-416-5000

**Website:** www.pscu.org  
**Products/services:** Full-service financial institution.

**Person in charge:** Dave Maus, CEO

**Public Service Credit Union**

2529 N. Lincoln Ave.  
Loveland, CO 80538  
**Phone:** 970-416-5000

**Website:** www.pscu.org  
**Products/services:** Full-service financial institution.

**Person in charge:** David Maus, CEO

**Public Service Credit Union**

422 Main St.  
Windsor, CO 80550  
**Phone:** 970-416-5000

**Website:** www.pscu.org  
**Products/services:** Full-service financial institution.

**Person in charge:** David Maus, CEO

**U.S. Bank, National Association**

6110 Firestone Blvd.  
Firestone, CO 80504  
**Phone:** 720-652-6691

**Website:** www.usbank.com  
**Products/services:** Banking.

**U.S. Bank, National Association**

4503 JFK Parkway  
Fort Collins, CO 80525  
**Phone:** 970-266-8591

**Website:** www.usbank.com  
**Products/services:** Banking.

**U.S. Bank, National Association**

1275 Eagle Drive  
Loveland, CO 80537  
**Phone:** 970-461-0115

**Website:** www.usbank.com  
**Products/services:** Banking.

**U.S. Bank, National Association**

2845 Linden Court  
Loveland, CO 80538  
**Phone:** 970-669-5172  
**Fax:** 970-669-0553

**Website:** www.usbank.com  
**Products/services:** Full-service, all-encompassing consumer and business banking.

**U.S. Bank, National Association**

4900 E. Bromley Lane  
Brighton, CO 80601  
**Phone:** 303-659-5450  
**Fax:** 303-659-4183

**Email:** contact@valleybankandtrust.com  
**Website:** www.valleybankandtrust.com

**Products/services:** Loans and banking services for the agriculture community.

**Wells Fargo**

401 S. College Ave.



Fort Collins, CO 80524  
**Phone:** 970-490-6275  
**Website:** www.wellsfargo.com  
**Products/services:** Banking, insurance, investments, mortgage, consumer and commercial finance.  
**Person in charge:** Eric Adams, market president

**Wells Fargo**  
 3500 JFK Parkway  
 Fort Collins, CO 80525  
**Phone:** 970-233-3600  
**Fax:** 970-224-0433  
**Website:** www.wellsfargo.com  
**Products/services:** Banking, insurance, wealth management and estate planning, investments, mortgage and consumer finance.  
**Person in charge:** Eric Adams, market president

**Wells Fargo Home Mortgage**  
 3500 JFK Parkway, Suite 110  
 Fort Collins, CO 80525  
**Phone:** 970-223-1856  
**Fax:** 970-229-1930  
**Email:** mark.hensler@wellsfargo.com  
**Website:** www.wellsfargo.com  
**Products/services:** Mortgages.  
**Person in charge:** Mark Hensler, branch manager

**MUTUAL FUNDS**

**BBVA Compass Bank**  
 3501 W. 12th St.  
 Greeley, CO 80634  
**Phone:** 970-356-3760  
**Fax:** 970-356-7313

**Website:** www.bbvacompass.com  
**Products/services:** Full-service banking for both consumer and small business needs.  
**Person in charge:** Valerie Briseno, branch manager

**Charles Schwab & Co. Inc.**  
 2733 Council Tree Ave., Suite 113  
 Fort Collins, CO 80525  
**Phone:** 970-223-5520  
**Fax:** 970-482-5496  
**Website:** www.schwab.com  
**Products/services:** Financial services, online trading, advice and banking.  
**Person in charge:** Stuart Olsen, branch manager

**ClearPath Accountants LLC**  
 702 W. Drake Road, Building D  
 Fort Collins, CO 80526  
**Phone:** 970-206-1435  
**Fax:** 970-251-7235  
**Email:** rshinn@clearpathaccountants.com  
**Website:** www.clearpathaccountants.com  
**Products/services:** Individual, business, estate, retirement, taxes and financial planning.  
**Person in charge:** Ralph Shinn, managing partner

**Colorado Financial Management Inc.**  
 4848 Thompson Parkway, Suite 320  
 Johnstown, CO 80534  
**Phone:** 970-613-1392  
**Fax:** 970-667-6406

**Email:** info@colofin.com  
**Website:** www.colofin.com  
**Products/services:** Wealth management, investment strategy and retirement planning.  
**Person in charge:** Joshua Miller, president

**Complete Spectrum Financial Services**  
 1635 Foxtrail Drive  
 Loveland, CO 80538  
**Phone:** 970-391-0462  
**Fax:** 970-587-4009  
**Email:** bobbiezink@msn.com  
**Website:** www.complete-spectrum.com  
**Products/services:** Financial planning with a focus on safe money. Plans include solutions for savings, investing, insurance and long-term care.  
**Person in charge:** Bobbie Zink, vice chairman

**First National Wealth Management**  
 215 W. Oak St., Fourth Floor  
 Fort Collins, CO 80521  
**Phone:** 800-495-1293  
**Email:** wealthmanagement@fnni.com  
**Website:** www.firstnationalwealth.com  
**Products/services:** Financial planning, investment management, trust and estate services, private banking, retirement plan services.  
**Person in charge:** Dale Cloud, managing director/market manager

**Frayer & Associates CPA PC**

501 Stover St.  
 Fort Collins, CO 80524  
**Phone:** 970-419-3200  
**Fax:** 970-419-3201  
**Email:** mfrayercpa@yahoo.com  
**Website:** www.frayrandassociates.com  
**Products/services:** Payroll, formal financial statements, employee benefits and certified QuickBooks adviser, health insurance and retirement plans.  
**Person in charge:** Mona Frayer, CPA

**Goodwin Financial Service Inc.**  
 2038 Vermont Drive  
 Fort Collins, CO 80525  
**Phone:** 970-223-2377  
**Fax:** 970-223-7040  
**Email:** harryg@gfs01.com  
**Website:** www.goodwinfinancialservices.com  
**Products/services:** Managed money investments, annuities and life insurance.  
**Person in charge:** Harry Goodwin, CEO/president

**GW Wealth Management**  
 955 52nd Avenue Court, Suite 100A  
 Greeley, CO 80634  
**Phone:** 970-330-4660  
**Fax:** 970-346-6122  
**Email:** jason@gwwealth.com  
**Website:** www.gwwealth.com  
**Products/services:** Employer and individual retirement plans, mutual funds, annuities, professionally managed money, life insurance, college planning, long-term care,

group health, individual health, substandard life.  
**Person in charge:** Jason Gollhofer, Cortney Walker, partners

**Helfrich & Associates Inc./ Allstate Insurance Co.**  
 1120 38th Ave., Suite 2  
 Greeley, CO 80634  
**Phone:** 970-353-8572  
**Fax:** 970-353-9733  
**Email:** suehelfrich@allstate.com  
**Website:** allstateagency.com/suehelfrich  
**Products/services:** Allstate insurance and financial products.  
**Person in charge:** Sue Helfrich, principal agent

**Horsetooth Financial LLC**  
 2500 Bedford Court  
 Fort Collins, CO 80526  
**Phone:** 970-377-3570  
**Fax:** 970-377-3575  
**Email:** mhall@1stallied.com  
**Website:** www.horsetoothfinancialllc.com  
**Products/services:** Comprehensive wealth management planning, money management, estate planning.  
**Person in charge:** Michael Hall, branch manager, registered principal

**Investment Centers of America located in Home State Bank**  
 3227 Timberline Road  
 Fort Collins, CO 80525  
**Phone:** 970-292-0115  
**Fax:** 970-266-8539  
**Email:** denise.martz@

investmentcenters.com  
**Website:** www.denisemartz.com  
**Products/services:** Financial advising, investments, retirement planning.  
**Person in charge:** Denise Martz, CFP

**Investment Centers of America located in Home State Bank**  
 300 E. 29th St.  
 Loveland, CO 80538  
**Phone:** 970-622-2366  
**Fax:** 970-622-2395  
**Email:** kevin.dunnigan@investmentcenters.com  
**Website:** www.helpwithmyinvestments.com  
**Products/services:** Financial planning, investments, insurance, tax-free investments. IRA rollovers, retirement planning.  
**Person in charge:** Kevin Dunnigan, certified financial planner

**Investment Centers of America located in Home State Bank**  
 2695 W. Eisenhower Blvd.  
 Loveland, CO 80537  
**Phone:** 970-622-7408  
**Fax:** 970-461-2299  
**Email:** tyler.rusch@investmentcenters.com  
**Website:** www.investmentcenters.com  
**Products/services:** Comprehensive financial planning and investment management.  
**Person in charge:** Tyler Rusch, financial planner

**SBA from 2B**

who helped Freddy's owner Mark Siffring put together the financing package.

Using an SBA loan instead of a conventional loan enabled Freddy's to move forward with its business plan without injecting as much capital into the business up front, Dickelman said. SBA loans can provide higher ratios of financing than can traditional loans because the debt burden is carried by both the bank and the federal government.

Because Siffring was able to keep more cash in his pocket, he has been able to formulate a growth strategy that includes two more locations in Northern Colorado, specifically in the Loveland and Fort Collins area.

The extra capital he was able to retain makes that growth possible, he said.

"Without SBA, we wouldn't be able to grow as fast as we want," Siffring said.

Many businesses shy away from SBA loans because they require more paperwork and a different approval process, said Eric Adams, market president for Wells Fargo's Larimer County District.

"There's misunderstanding in the market about SBA," he said. Wells Fargo was the largest SBA lender in the state in fiscal 2013, with \$84.1 million in 7(a) loan production, which Adams said was an increase of about 7 percent over the previous year.

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 TOO SMALL



**VERUS** Bank of Commerce

3700 S. College Ave. Unit 102  
 Fort Collins, CO 80525

102 E. 29th St.  
 Loveland, CO 80538

www.verusboc.com





**JBA Wealth Management Group**

155 W. Harvard St., Suite 401  
Fort Collins, CO 80525  
**Phone:** 970-223-1921  
**Fax:** 970-223-2875  
**Email:** chuck@johnsonbruen.com  
**Website:** www.jbawealth.com  
**Products/services:** Comprehensive retirement planning.  
**Person in charge:** Charles Rutenberg Dan Johnson, principal partners

**Jody J. Roth CFP**

4025 Automation Way, Suite B4  
Fort Collins, CO 80525  
**Phone:** 970-407-0039  
**Fax:** 970-672-8804  
**Email:** jroth@tfamail.com  
**Website:** www.rothretirementstrategies.com  
**Products/services:** Retirement and income planning.  
**Person in charge:** Jody Roth, certified financial planner

**L.L. Financial Group**

200 E. Seventh St., Suite 312  
Loveland, CO 80537  
**Phone:** 970-613-1553  
**Fax:** 970-613-1173  
**Email:** lissr@ceteranetworks.com  
**Website:** www.lifinancialgroup.com  
**Products/services:** Comprehensive fee-based personal financial planning, investment advisory services.  
**Person in charge:** Rey Liss, certified financial planner

**Long Green Planning Group**

375 E. Horsetooth Road, Shores 3, Suite 203  
Fort Collins, CO 80525  
**Phone:** 970-282-7526  
**Fax:** 970-223-6990  
**Email:** dan@longgreenplanning.com  
**Website:** www.longgreenplanning.com  
**Products/services:** Financial planning and investment advice.  
**Person in charge:** Ty Bailey, Dan Burnett, Joe Lloyd, partners

**LPL Financial/Hisey & Associates**

316 W. Olive St.  
Fort Collins, CO 80521  
**Phone:** 970-498-644  
**Fax:** 970-232-9343  
**Email:** thomas.hisey@lpl.com  
**Website:** www.lpl.com  
**Products/services:** Complete investment services and financial planning.

**Merrill Lynch Wealth Management**

3555 Stanford Road, Suite 101  
Fort Collins, CO 80525  
**Phone:** 970-266-4800  
**Fax:** 970-372-5676  
**Email:** dale\_gorsky@ml.com  
**Website:** www.ml.com  
**Products/services:** Wealth management, estate planning, insurance, retirement planning, lending, banking services.  
**Person in charge:** Dale Gorsky, manager

**Mountain Wealth Management LLC**

515 S. Howes St.  
Fort Collins, CO 80521  
**Phone:** 970-530-1018  
**Fax:** 970-797-6458  
**Email:** sigrid@mountainwealth.com  
**Website:** www.mountainwealth.com  
**Products/services:** Financial planning and wealth management; business, individual and family comprehensive financial planning.  
**Person in charge:** Mitch O'Hare, CFP, president/founder Sigrid Daugaard, certified financial planner

**Navigation Wealth Management Inc.**

3500 JFK Parkway, Suite 300  
Fort Collins, CO 80525  
**Phone:** 970-672-1236  
**Fax:** 970-672-1236  
**Email:** adam@navwm.com  
**Website:** www.navwm.com  
**Products/services:** Investment management.  
**Person in charge:** Adam Brunin, president

**New York Life**

3003 E. Harmony Road, No. 110  
Fort Collins, CO 80528  
**Phone:** 970-266-7520  
**Fax:** 970-266-1085  
**Website:** www.newyorklifecolorado.com  
**Products/services:** Insurance and financial services.  
**Person in charge:** Mark Biren, managing partner

**Northwestern Mutual Financial Network**

3665 JFK Parkway, Building 1, Suite 100  
Fort Collins, CO 80525  
**Phone:** 970-225-3440  
**Fax:** 970-226-5036  
**Email:** krista.dunlap@nm.com  
**Website:** www.fortcollins.nm.com  
**Products/services:** Life, disability and long-term care insurance, group benefits, retirement planning, investment management, mutual funds, annuities, financial, estate and business planning.  
**Person in charge:** Ryan Yoder, managing director, wealth management adviser

**Northwestern Mutual Financial Network**

507 N. Garfield Ave.  
Loveland, CO 80537  
**Phone:** 970-669-5688  
**Fax:** 970-669-2728  
**Email:** karl.hagman@nm.com  
**Website:** www.nm.com/karlhagman  
**Products/services:** Financial representative.  
**Person in charge:** Karl Hagman, financial representative

**Raymond James Financial Services**

323 College Ave., Unit 6  
Fort Collins, CO 80524  
**Phone:** 970-224-2193  
**Fax:** 970-224-2194  
**Website:** www.raymondjames.com  
**Products/services:** Financial services, stock brokers, IRAs, money market accounts.

**Person in charge:** Jeffrey Dunn, branch manager

**RBC Wealth Management**

3003 E. Harmony Road, Suite 400  
Fort Collins, CO 80528  
**Phone:** 970-206-1174  
**Fax:** 970-206-1464  
**Email:** michael.trinen@rbc.com  
**Website:** www.rbc.com  
**Products/services:** Wealth management services. Registered investment adviser, retirement planning, 401(k) management, capital markets.  
**Person in charge:** Michael Trinen, branch director

**The Investment Center**

1821 56th Ave., Suite A  
Greeley, CO 80634  
**Phone:** 970-475-1500  
**Fax:** 970-373-1569  
**Email:** ljspenc@aol.com  
**Products/services:** Financial services.  
**Person in charge:** Douglas Lyons, registered principal

**Thrivent - Paul A. Caylor, CFP, RICP**

323 W. Drake Road, Suite 120  
Fort Collins, CO 80526  
**Phone:** 970-225-6169  
**Email:** paul.caylor@thrivent.com  
**Website:** www.thrivent.com/fr/paul.caylor  
**Products/services:** Financial services.  
**Person in charge:** Paul Caylor, financial consultant

**Thrivent Investment Management - Mountain Plains Group**

4848 Thompson Parkway, Suite 340  
Johnstown, CO 80534  
**Phone:** 970-667-7340  
**Fax:** 970-667-1863  
**Email:** dan.austin@thrivent.com  
**Website:** www.thrivent.com  
**Products/services:** Life insurance, health insurance, long-term care insurance, mutual funds, annuities, investments, financial planning, estate planning, retirement distribution planning.  
**Person in charge:** Daniel Austin, wealth adviser

**U.S. Bank, National Association**

2845 Linden Court  
Loveland, CO 80538  
**Phone:** 970-669-5172  
**Fax:** 970-669-0553  
**Website:** www.usbank.com  
**Products/services:** Full-service, all-encompassing consumer and business banking.

**Wells Fargo**

401 S. College Ave.  
Fort Collins, CO 80524  
**Phone:** 970-490-6275  
**Website:** www.wellsfargo.com  
**Products/services:** Banking, insurance, investments, mortgage, consumer and commercial finance.  
**Person in charge:** Eric Adams, market president

**Wells Fargo Advisors LLC**

4532 McMurry Ave., Suite 210  
Fort Collins, CO 80525

**Phone:** 970-223-4800/800-967-2596  
**Fax:** 970-223-2851  
**Website:** www.wellsfargoadvisors.com  
**Products/services:** Financial planning and full-service investment firm.  
**Person in charge:** Dan Campbell, branch manager

**PAYROLL COMPANIES****Anderson & Whitney PC**

5801 W. 11th St., Suite 300  
Greeley, CO 80634  
**Phone:** 970-352-7990  
**Fax:** 970-352-1855  
**Email:** larry@awhitney.com  
**Website:** www.awhitney.com  
**Products/services:** Certified public accounting firm.  
**Person in charge:** Larry Atchison, president

**Andrea J. Smith and Associates Inc.**

123 N. College Ave., Suite 200  
Fort Collins, CO 80524  
**Phone:** 970-232-3122  
**Fax:** 970-232-3123  
**Email:** andrea@fortcollinsaccounting.com  
**Website:** www.fortcollinsaccounting.com  
**Products/services:** Income tax services, payroll and bookkeeping services. QuickBooks Certified ProAdvisor.  
**Person in charge:** Andrea Smith

**Bates & Bishop CPA Inc.**

234 Elder Drive  
Loveland, CO 80538  
**Phone:** 970-669-7400  
**Fax:** 720-889-9705  
**Email:** rex@bbcpa.pro  
**Website:** www.bbcpa.pro  
**Products/services:** Tax preparation and payroll services.  
**Person in charge:** Rex Bates, president

**Dye & Whitcomb LLC**

4115 Boardwalk Drive, Suite 108  
Fort Collins, CO 80525  
**Phone:** 970-207-9724  
**Fax:** 970-207-9750  
**Email:** jkdye@dyewhitcomb.com  
**Website:** www.dyewhitcomb.com  
**Products/services:** Accounting and bookkeeping services, including payroll and tax preparation.  
**Person in charge:** James Dye, principal

**Employer Solutions Group**

3760 E. 15th St., Suite 201  
Loveland, CO 80538  
**Phone:** 970-612-2022  
**Fax:** 970-612-2021  
**Email:** mlunn@esghr.com  
**Website:** www.esghr.com  
**Products/services:** Human resources expertise, payroll and administrative services, creative benefit offerings and employer liability reduction.  
**Person in charge:** Meribeth Lunn, vice president

**First Priority Payroll**

2842 Claremont Drive  
Fort Collins, CO 80526  
**Phone:** 970-204-9449  
**Fax:** 970-204-9669

**Email:** firstprioritypayroll@fppnow.com  
**Website:** www.firstprioritypayroll.com  
**Products/services:** Accounting, auditing, bookkeeping and payroll services.  
**Person in charge:** Fred Martin, president

**Frayer & Associates CPA PC**

501 Stover St.  
Fort Collins, CO 80524  
**Phone:** 970-419-3200  
**Fax:** 970-419-3201  
**Email:** mfrayercpa@yahoo.com  
**Website:** www.frayrandassociates.com  
**Products/services:** Payroll, formal financial statements, employee benefits and certified QuickBooks adviser, health insurance and retirement plans.  
**Person in charge:** Mona Frayer, CPA

**Freelance Bean Counter LLC**

3242 Pepperwood Lane  
Fort Collins, CO 80525  
**Phone:** 970-682-2466  
**Fax:** 970-682-2466  
**Email:** molly@freelancebeancounter.com  
**Website:** www.freelancebeancounter.com  
**Products/services:** Professional bookkeeping and business services, including Quickbooks consulting and solutions, sales tax compliance, billing, GAAP compliance, non-profit accounting and merchant account integration.  
**Person in charge:** Molly Hoff, owner

**Hoover Harris & Co.**

4075 W. 11th St.  
Greeley, CO 80634  
**Phone:** 970-352-1642  
**Fax:** 970-352-0284  
**Email:** nward@hooverharriscpa.com  
**Website:** www.hooverharriscpa.com  
**Products/services:** Complete payrolls processed, direct deposit available, payroll reports completed. After the fact payroll processes and reporting.  
**Person in charge:** Wayne Hoover, principal

**Linda Holdredge & Associates CPA PC**

365 E. 27th St.  
Loveland, CO 80538  
**Phone:** 970-667-2555  
**Fax:** 970-669-9494  
**Email:** info@lovelandcpas.com  
**Website:** www.lovelandcpas.com  
**Products/services:** Accounting, tax preparation, payroll services and QuickBooks consulting.

**Sample & Bailey CPA PC**

375 E. Horsetooth Road, Building 4, Suite 200  
Fort Collins, CO 80525  
**Phone:** 970-223-8825  
**Fax:** 970-223-0817  
**Email:** sfischer@sampleandbailey.com  
**Website:** www.sampleandbailey.com  
**Products/services:** Accounting, payroll, tax, financial services.  
**Person in charge:** Roger Sample, president

**TLC Payroll & Insurance**

201 S. College Ave., Suite 215  
Fort Collins, CO 80524  
**Phone:** 970-568-8613  
**Email:** info@tlcpayroll.com  
**Website:** www.tlcpayroll.com  
**Products/services:** Payroll and health insurance services for businesses with one to 2,500 employees.  
**Person in charge:** Kevin Welch, CEO/president

**Universal Merchant Service**

2900 S. College Ave., Suite LC  
Fort Collins, CO 80525  
**Phone:** 970-472-4111  
**Fax:** 970-416-6846  
**Email:** lpinfo@ledgerplus.net  
**Website:** www.ledgerplus.net  
**Products/services:** Payroll, accounting, tax return preparation, credit-card services.  
**Person in charge:** Morgan Bolls, office manager

**SAVINGS & LOAN****Bank of the West**

4290 W. 10th St.  
Greeley, CO 80634  
**Phone:** 970-352-0077  
**Fax:** 970-353-1495  
**Website:** www.bankofthewest.com  
**Products/services:** Banking services, including loans and banking services for the agriculture community.

**College Credit Union of Greeley**

2901 S. 27th Ave.  
Greeley, CO 80631  
**Phone:** 970-330-3900  
**Fax:** 970-330-3609  
**Email:** info@collegecu.org  
**Website:** www.collegecu.org  
**Products/services:** Banking, auto loans, mortgages, home equity loans, credit cards, CD's, money markets.  
**Person in charge:** Walter Marx, CEO

**Credit Union of Colorado**

2505 11th Ave.  
Greeley, CO 80631  
**Phone:** 970-353-4819  
**Fax:** 970-304-4916  
**Website:** www.cuofco.org  
**Products/services:** Financial services.  
**Person in charge:** Terry Leis, CEO

**Equitable Savings & Loan Association**

300 E. Horsetooth Road, Suite 102  
Fort Collins, CO 80525  
**Phone:** 970-223-1963  
**Fax:** 970-223-1965  
**Website:** www.equitable-savings.com  
**Products/services:** Mortgage loans, conforming, non-conforming, portfolio lender, checking and savings accounts.  
**Person in charge:** Donald "Skip" Koenig Jr., president

**U.S. Bank, National Association**

2845 Linden Court  
Loveland, CO 80538  
**Phone:** 970-669-5172  
**Fax:** 970-669-0553  
**Website:** www.usbank.com  
**Products/services:** Full-service, all-encompassing consumer and business banking.



**SBA LENDERS****Adams Bank & Trust**

7800 S. College Ave.  
Fort Collins, CO 80525

**Phone:** 970-667-4308

**Fax:** 970-667-4398

**Email:** info@abtbank.com

**Website:** www.abtbank.com

**Products/services:** Full-service banking.

**Advantage Bank**

1475 N. Denver Ave.  
Loveland, CO 80538

**Phone:** 970-613-1982

**Fax:** 970-613-1853

**Email:** customerservice@advantagebanks.com

**Website:** www.advantagebanks.com

**Products/services:** Banking and financial services.

**Person in charge:** Tom Chinnock, CEO

**Bank of Colorado**

1609 E. Harmony Road  
Fort Collins, CO 80525

**Phone:** 970-206-1160

**Fax:** 970-206-1156

**Email:** customerservice@bankofcolorado.com

**Website:** www.bankofcolorado.com

**Products/services:** Banking, mortgage, investment and insurance services.

**Person in charge:** Cody Fullmer, branch president

**Bank of Colorado**

3459 W. 20th St., Suite 114  
Greeley, CO 80634

**Phone:** 970-378-1800

**Fax:** 970-378-1801

**Website:** www.bankofcolorado.com

**Products/services:** Financial services, full-service, locally owned community bank. Includes agricultural loan services.

**Person in charge:** Lonnie Ochsner, branch president

**Bank of Colorado**

1041 Main St.

Windsor, CO 80550

**Phone:** 970-686-7631

**Fax:** 970-686-9246

**Website:** www.bankofcolorado.com

**Products/services:** Agricultural, commercial and personal banking.

**Person in charge:** Tom Prenger, branch president

**Bank of the West**

1075 W. Horsetooth Road  
Fort Collins, CO 80526

**Phone:** 970-267-2200

**Fax:** 970-223-7438

**Website:** www.bankofthewest.com

**Products/services:** Banking services, including loans and banking services for the agriculture community.

**Person in charge:** Stefanie Johnson, branch manager

**Bank of the West**

4290 W. 10th St.  
Greeley, CO 80634

**Phone:** 970-352-0077

**Fax:** 970-353-1495

**Website:** www.bankofthewest.com

**Products/services:** Banking services, including loans and banking services for the agriculture community.

**BBVA Compass Bank**

3131 S. College Ave.  
Fort Collins, CO 80525

**Phone:** 970-266-9090

**Fax:** 970-266-1022

**Website:** www.bbvacompass.com

**Products/services:** Full-service banking.

**BBVA Compass Bank**

3501 W. 12th St.  
Greeley, CO 80634

**Phone:** 970-356-3760

**Fax:** 970-356-7313

**Website:** www.bbvacompass.com

**Products/services:** Full-service banking for both consumer and small business needs.

**Person in charge:** Valerie Briseno, branch manager

**Capital West Bank**

2108 Milestone Drive  
Fort Collins, CO 80525

**Phone:** 970-282-2400

**Fax:** 970-282-8945

**Email:** questions@capwestbank.com

**Website:** www.capwestbank.com

**Products/services:** Full-service community bank with emphasis on the business community.

**First National Bank**

205 W. Oak St.

Fort Collins, CO 80521

**Phone:** 970-495-9450

**Email:** fjacobs@1stnationalbank.com

**Website:** www.1stnationalbank.com

**Products/services:** Full-service bank offering financial services and products for businesses and consumers.

**Person in charge:** Mark Driscoll, president

**First National Bank**

155 E. Boardwalk Drive  
Fort Collins, CO 80525

**Phone:** 970-494-6020

**Website:** www.1stnationalbank.com

**Person in charge:** Mark Driscoll, president

**First National Bank**

750 N. Lincoln Ave.  
Loveland, CO 80537

**Phone:** 970-495-9450

**Website:** www.1stnationalbank.com

**Products/services:** Full-service bank.

**Person in charge:** Mark Driscoll, president

**First National Bank**

1450 N. Boyd Lake Ave.  
Loveland, CO 80530

**Phone:** 970-495-9450

**Website:** www.1stnationalbank.com

**Products/services:** Full-service bank.

**Person in charge:** Mark Driscoll, president

**First-Citizens Bank & Trust Co.**

2420 E. Harmony Road  
Fort Collins, CO 80528

**Phone:** 970-226-8460

**Website:** www.firstcitizens.com

**Products/services:** Full-service banking.

**FirstBank**

2315 S. College Ave.  
Fort Collins, CO 80525

**Phone:** 970-493-1700

**Website:** www.efirstbank.com

**Products/services:** Full-service consumer and commercial banking.

**FirstBank**

1013 E. Harmony Road  
Fort Collins, CO 80525

**Phone:** 970-223-4000

**Website:** www.efirstbank.com

**Products/services:** Full-service consumer and commercial banking.

**Great Western Bank**

151 S. College Ave.  
Fort Collins, CO 80524

**Phone:** 970-226-1080

**Fax:** 970-225-4905

**Website:** www.greatwesternbank.com

**Guaranty Bank & Trust Co.**

3151 N. Garfield Ave.  
Loveland, CO 80538

**Phone:** 970-267-6844

**Website:** www.guarantybankco.com

**Products/services:** Financial services, commercial loans, cash management, agricultural loans, construction loans.

**Home State Bank**

303 E. Mountain Ave.  
Fort Collins, CO 80524

**Phone:** 970-203-6100

**Fax:** 970-224-4180

**Email:** bank@homestatebank.com

**Website:** www.homestatebank.com

**Products/services:** Banking, loans, trust, merchant services, cash management, investments, mortgage.

**Person in charge:** Harry Devereaux, president

**Home State Bank**

2337 S. Shields St.  
Fort Collins, CO 80526

**Phone:** 970-203-6100

**Email:** bank@homestatebank.com

**Website:** www.homestatebank.com

**Products/services:** Banking, loans, trust, cash management, merchant services, mortgages and small business administration loans.

**Person in charge:** Harry Devereaux, president

**Home State Bank**

1355 E. Eisenhower Blvd.  
Loveland, CO 80538

**Phone:** 970-203-6100

**Email:** bank@homestatebank.com

**Website:** www.homestatebank.com

**Products/services:** Banking, loans, cash management, trust, merchant services, mortgages, SBA loans.

**Person in charge:** Harry Devereaux, president

**Home State Bank**

935 N. Cleveland Ave.  
Loveland, CO 80537

**Phone:** 970-203-6100

**Fax:** 970-669-6228

**Email:** bank@homestatebank.com

**Website:** www.homestatebank.com

**Products/services:** Banking, loans, mortgages, cash management, merchant services, trust.

**Person in charge:** Harry Devereaux, president

**Home State Bank**

2695 W. Eisenhower Blvd.  
Loveland, CO 80537

**Phone:** 970-203-6100

**Fax:** 970-669-6228

**Email:** bank@homestatebank.com

**Website:** www.homestatebank.com

**Products/services:** Banking and loans.

**Person in charge:** Harry Devereaux, president

**JPMorgan Chase Bank, National Association**

11040 Colorado Blvd.  
Firestone, CO 80504

**Phone:** 303-485-6894

**Website:** www.chase.com

**Products/services:** Full-service banking.

**JPMorgan Chase Bank, National Association**

2600 W. 10th St.  
Greeley, CO 80631

**Phone:** 970-392-3330

**Fax:** 970-353-0109

**Website:** www.chase.com

**Products/services:** Full-service banking.

**JPMorgan Chase Bank, National Association**

822 Seventh St.  
Greeley, CO 80631

**Phone:** 970-392-3203

**Fax:** 970-395-7359

**Website:** www.chase.com

**Products/services:** Full-service banking.

**KeyBank, National Association**

541 Big Thompson Ave.  
Estes Park, CO 80517

**Phone:** 970-586-2364

**Website:** www.keybank.com

**Products/services:** Banking services.

**KeyBank, National Association**

1130 Haxton Drive  
Fort Collins, CO 80525

**Phone:** 970-226-3902

**Website:** www.keybank.com

**Products/services:** Banking services.

**KeyBank, National Association**

300 W. Oak St.  
Fort Collins, CO 80521

**Phone:** 970-482-3216

**Fax:** 970-221-2811

**Website:** www.keybank.com

**Products/services:** Full-service banking.

**KeyBank, National Association**

100 E. Drake Road  
Fort Collins, CO 80525

**Phone:** 970-494-2480

**Website:** www.keybank.com

**Products/services:** Banking services.

**KeyBank, National Association**

125 E. Seventh St.  
Loveland, CO 80537

**Phone:** 970-667-3083

**Website:** www.keybank.com

**Products/services:** Banking services.

**Points West Community Bank**

1291 Main St.

Windsor, CO 80550

**Phone:** 970-686-0878

**Fax:** 970-686-0893

**Email:** mbrase@pwcbank.com

**Website:** www.pwcbank.com

**Products/services:** Banking services.

**Public Service Credit Union**

195 S. Kuner Road  
Brighton, CO 80601

**Phone:** 303-691-2345

**Website:** www.pscu.org

**Products/services:** Full-service financial institution.

**Person in charge:** Dave Maus, CEO

**Public Service Credit Union**

900 S. Lemay Ave.  
Fort Collins, CO 80524

**Phone:** 970-416-5000

**Website:** www.pscu.org

**Products/services:** Full-service financial institution.

**Person in charge:** David Maus, CEO

**Public Service Credit Union**

700 Whalers Way  
Fort Collins, CO 80525

**Phone:** 970-416-5000

**Website:** www.pscu.org

**Products/services:** Full-service financial institution.

**Person in charge:** David Maus, CEO

**Public Service Credit Union**

2503 Research Blvd.  
Fort Collins, CO 80526

**Phone:** 970-416-5000

**Website:** www.pscu.org

**Products/services:** Full-service financial institution.

**Person in charge:** David Maus, CEO

**Public Service Credit Union**

319 S. Meldrum St.  
Fort Collins, CO 80521

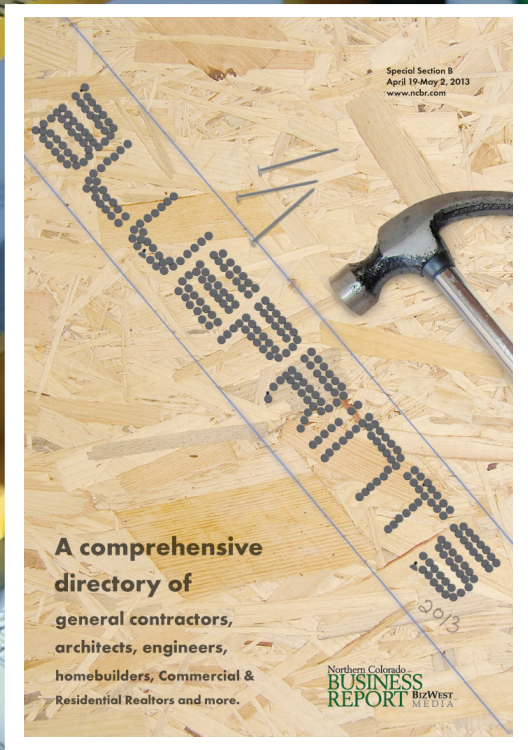
**Phone:** 970-416-5000

**Website:** www.pscu.org

**Products/services:** Full-service financial institution.



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