

*Finance & Insurance Directory*

# Portfolio

**Special Section B**  
March 26-April 8, 2010  
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Northern Colorado  
**BUSINESS  
REPORT**

# Finance & Insurance Directory

# Portfolio

Welcome to the 2010 edition of Portfolio, Northern Colorado's resource for the finance and insurance industries. This special section of The Northern Colorado Business Report includes listings of approximately 600 companies. We recommend you save this section, and look to this valuable directory when you're seeking financial services. To be considered for the next edition of Portfolio, e-mail [research@ncbr.com](mailto:research@ncbr.com) or call 221-5400 x227. To submit your company data online, visit [www.ncbr.com](http://www.ncbr.com). Thanks for your interest in Portfolio and the Business Report.

## Bank Branch Offices

### Academy Bank - Brighton

60 W. Bromley Lane  
Brighton, CO 80601  
Phone: 303-654-8288  
Web site: [www.academybankco.com](http://www.academybankco.com)  
Products/Services: Banking services.

### Academy Bank - Fort Collins

1250 E. Magnolia St.  
Fort Collins, CO 80524  
Phone: 970-221-9966  
Web site: [www.academybankco.com](http://www.academybankco.com)  
Products/Services: Banking services.

### Academy Bank - Greeley

3103 23rd Ave.  
Greeley, CO 80631  
Phone: 970-330-8421  
Web site: [www.academybankco.com](http://www.academybankco.com)  
Products/Services: Banking services.

### Academy Bank - Greeley North

920 47th Ave.  
Greeley, CO 80634  
Phone: 970-356-4592  
Web site: [www.academybankco.com](http://www.academybankco.com)

### Academy Bank - Loveland

1325 N. Denver Ave.  
Loveland, CO 80538  
Phone: 970-622-9528  
Web site: [www.academybankco.com](http://www.academybankco.com)

### Academy Bank - Loveland

250 W. 65th St.  
Loveland, CO 80538  
Phone: 970-663-5403  
Web site: [www.academybankco.com](http://www.academybankco.com)

### Adams Bank & Trust

1201 Lake Ave.  
Berthoud, CO 80513  
Phone: 970-532-1800  
Fax: 970-532-1802  
E-mail: [info@abtbank.com](mailto:info@abtbank.com)  
Web site: [www.abtbank.com](http://www.abtbank.com)  
Products/Services: Agricultural, commercial, consumer and real estate loans.  
Person In Charge: Nathan Ewert, Regional president

### Adams Bank & Trust

8308 Colorado Blvd.  
Firestone, CO 80520  
Phone: 303-833-3575  
Fax: 303-722-3488  
E-mail: [info@abtbank.com](mailto:info@abtbank.com)  
Web site: [www.abtbank.com](http://www.abtbank.com)  
Products/Services: Agricultural, commercial, consumer and real estate loans.  
Person In Charge: Nathan Ewert, Regional president

### Adams Bank & Trust

7800 S. US HWY 287  
Fort Collins, CO 80525  
Phone: 970-667-4301  
Fax: 970-667-4398  
E-mail: [info@abtbank.com](mailto:info@abtbank.com)  
Web site: [www.abtbank.com](http://www.abtbank.com)  
Products/Services: Commercial bank.  
Person In Charge: Nathan Ewert, Regional president

### Advantage Bank

4532 McMurry Ave., Suite 100  
Fort Collins, CO 80625  
Phone: 970-353-0047  
Fax: 970-353-0433  
E-mail: [customerservice@advantagebanks.com](mailto:customerservice@advantagebanks.com)  
Web site: [www.advantagebanks.com](http://www.advantagebanks.com)  
Products/Services: Banking and financial services.  
Person In Charge: Bryan Guest, Branch president

### Advantage Bank

1801 59th Ave.  
Greeley, CO 80634  
Phone: 970-353-0047  
Fax: 970-353-0433  
E-mail: [customerservice@advantagebanks.com](mailto:customerservice@advantagebanks.com)  
Web site: [www.advantagebanks.com](http://www.advantagebanks.com)  
Products/Services: Banking and financial services.  
Person In Charge: Chris Jeavons, Branch president

### Advantage Bank

1475 N. Denver Ave.  
Loveland, CO 80537  
Phone: 970-613-1982  
Fax: 970-613-1853  
E-mail: [customerservice@advantagebanks.com](mailto:customerservice@advantagebanks.com)  
Web site: [www.advantagebanks.com](http://www.advantagebanks.com)  
Products/Services: Banking and financial services.  
Person In Charge: Thomas Chinnock, President

### Bank of Choice

3635 23rd Ave.  
Evans, CO 80620  
Phone: 970-506-1000  
Fax: 970-506-1937  
Web site: [www.BankofChoiceOnline.com](http://www.BankofChoiceOnline.com)  
Products/Services: Loans and banking services.  
Person In Charge: Darrell D. McAllister, CEO

### Bank of Choice

4532 Boardwalk Drive  
Fort Collins, CO 80525  
Phone: 970-266-0200  
Fax: 970-266-1215  
Web site: [www.BankofChoiceOnline.com](http://www.BankofChoiceOnline.com)  
Products/Services: Loans and banking services.  
Person In Charge: Darrell D. McAllister, CEO

### Bank of Choice

1044 W. Drake Road  
Fort Collins, CO 80526  
Phone: 970-224-5100  
Fax: 970-494-3494  
Web site: [www.BankofChoiceOnline.com](http://www.BankofChoiceOnline.com)  
Products/Services: Loans and banking services.  
Person In Charge: Darrell D. McAllister, CEO

### Bank of Choice

7251 W. 20th St. Bldg. A  
Greeley, CO 80634  
Phone: 970-339-5600  
Fax: 970-339-5848  
Web site: [www.bankofchoiceonline.com](http://www.bankofchoiceonline.com)  
Products/Services: Loans and banking services.  
Person In Charge: Darrell D. McAllister, CEO

### Bank of Choice

370 Justin Ave.  
Platteville, CO 80651  
Phone: 970-785-2000  
Fax: 970-785-2590  
Web site: [www.BankofChoiceOnline.com](http://www.BankofChoiceOnline.com)  
Products/Services: Loans and banking services.  
Person In Charge: Darrell D. McAllister, CEO

### Bank of Choice

3780 W. 10th St.  
Greeley, CO 80634  
Phone: 970-352-5600  
Fax: 970-352-5282  
Web site: [www.bankofchoiceonline.com](http://www.bankofchoiceonline.com)  
Products/Services: Loans and banking services.  
Person In Charge: Darrell D. McAllister, CEO

### Bank of Choice

1270 Automation Drive  
Windsor, CO 80550  
Phone: 970-674-3434  
Fax: 970-674-3737  
Web site: [www.bankofchoiceonline.com](http://www.bankofchoiceonline.com)  
Products/Services: Loans and banking services.  
Person In Charge: Darrell D. McAllister, CEO

### Bank of Colorado

312 Collins St.  
Eaton, CO 80615  
Phone: 970-454-1414  
Fax: 970-454-1420  
Web site: [www.bankofcolorado.com](http://www.bankofcolorado.com)  
Products/Services: Agricultural, commercial and personal banking.  
Person In Charge: Matthew S. Pletcher, Branch president

### Bank of Colorado

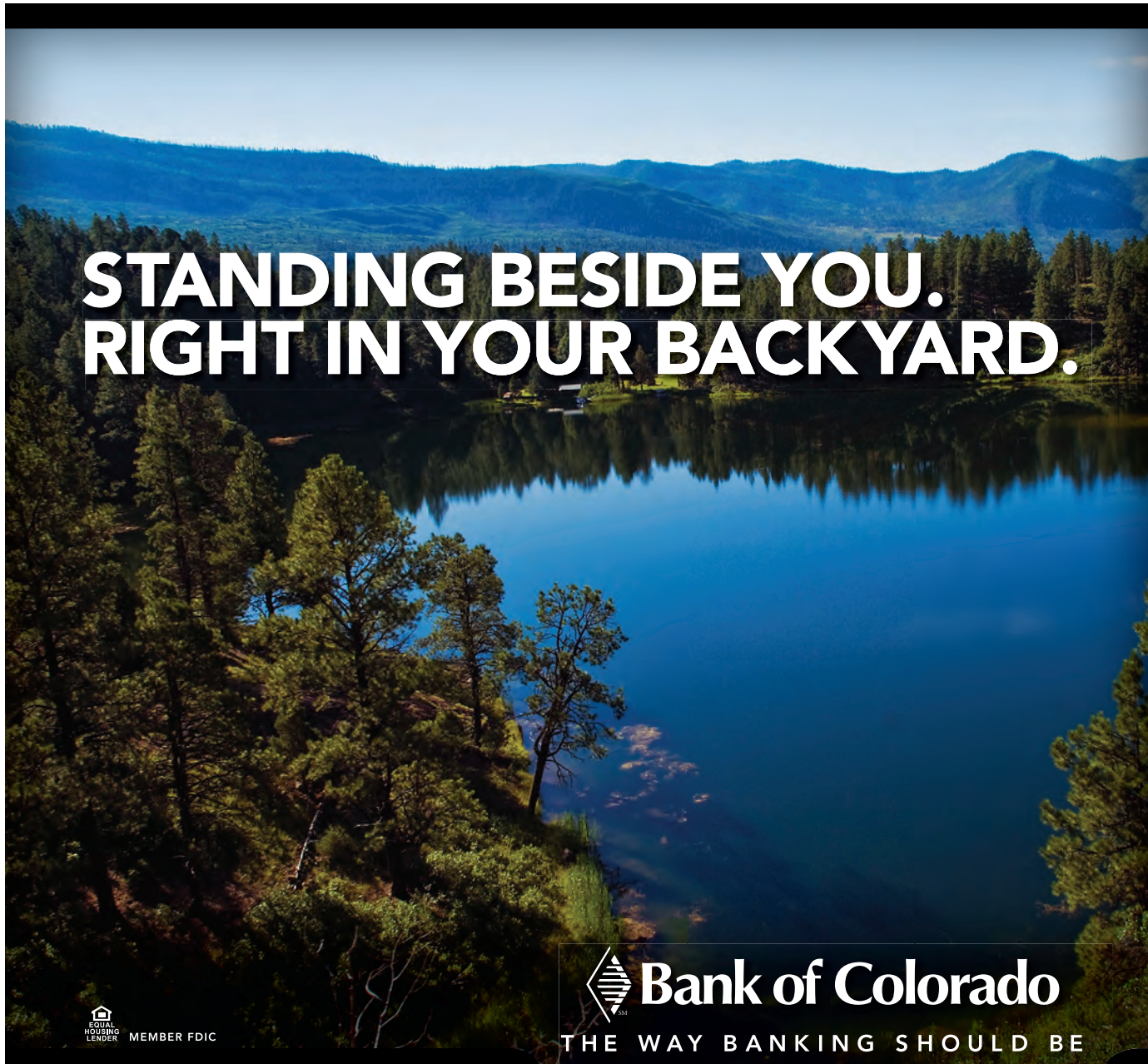
533 Big Thompson Ave.  
Estes Park, CO 80517  
Phone: 970-586-8185  
Fax: 970-586-8006  
Web site: [www.bankofcolorado.com](http://www.bankofcolorado.com)  
Products/Services: Agricultural, commercial and personal banking.  
Person In Charge: Brad Sishch, Branch president

### Bank of Colorado

1609 E. Harmony Road  
Fort Collins, CO 80525  
Phone: 970-206-1160  
Fax: 970-206-1156  
Web site: [www.bankofcolorado.com](http://www.bankofcolorado.com)  
Products/Services: Agricultural, commercial and personal banking.  
Person In Charge: Tom Goding, Branch president

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"RUBY LAKE"  
GARFIELD COUNTY, CO  
PHOTOGRAPHER:  
MOREY MILBRADT

A light frost faded from the grass, and the elks' song filled the air. As neighbors gathered to drink coffee and watch the herd descend upon the lake, they continued a tradition observed by generations of neighbors before them. At Bank of Colorado, we believe community is more than the place people come from. It's where they come together. And our strength comes from being there. Get the security of banking with a trusted neighbor, knowing that we'll always stand beside you.

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**First National Bank**  
112 Denver Ave.  
Fort Lupton, CO 80621  
**Phone:** 800-883-8773  
**Web site:**  
www.1stnationalbank.com  
**Products/Services:** Full-service bank.  
**Person In Charge:** Alex Craig, Branch manager

**1** First National Bank

**First National Bank**  
1701 23rd Ave.  
Greeley, CO 80634  
**Phone:** 970-495-9450  
**Web site:**  
www.1stnationalbank.com  
**Products/Services:** Full-service bank.  
**Person In Charge:** Alex Craig, Branch manager

**1** First National Bank

**First National Bank**  
301 First St.  
Kersey, CO 80644  
**Phone:** 970-495-9450  
**Web site:**  
www.1stnationalbank.com  
**Products/Services:** Full-service bank.  
**Person In Charge:** Alex Craig, Branch manager

**1** First National Bank

**First National Bank**  
1450 N. Boyd Lake Road  
Loveland, CO 80538  
**Phone:** 970-495-9450  
**Web site:**  
www.1stnationalbank.com  
**Products/Services:** Full-service bank.  
**Person In Charge:** Jane Sharp, Branch managers

**1** First National Bank

**First National Bank**  
4100 Harrison Ave.  
Wellington, CO 80549  
**Phone:** 970-495-9450  
**Web site:**  
www.1stnationalbank.com  
**Products/Services:** Full-service bank.  
**Person In Charge:** Kay Garcia, Branch manager

**1** First National Bank

**First National Bank**  
205 W. Oak St.  
Fort Collins, CO 80521  
**Phone:** 970-495-9450  
**Web site:**  
www.1stnationalbank.com  
**Products/Services:** Full-service community commercial bank.  
**Person In Charge:** Kay Garcia, Branch manager

**First National Bank of Wyoming dba Capital West National Bank**  
2108 Milestone Drive  
Fort Collins, CO 80525  
**Phone:** 970-282-2400  
**Fax:** 970-282-8945  
**E-mail:** questions@cwnbank.com  
**Web site:** www.cwnbank.com  
**Products/Services:** Full-service community commercial bank.  
**Person In Charge:** Steve Hogan, Colorado market president

**FirTier Bank**  
2695 Rocky Mountain Ave.  
Loveland, CO 80538  
**Phone:** 970-278-4278  
**Web site:** www.firtierbank.com  
**Products/Services:** Full-service consumer and commercial banking.  
**Person In Charge:** Timothy Wrens, CEO



**Fort Collins Commerce Bank**  
3700 S. College Ave., Unit 102  
Fort Collins, CO 80525  
**Phone:** 970-204-1010  
**Fax:** 970-204-1590  
**E-mail:** ebank@fortcollinscommercebank.com  
**Web site:** www.fortcollinscommercebank.com  
**Products/Services:** Banking and financial services.  
**Person In Charge:** Gerard Nalezny, President

**1** First National Bank

**First National Bank**  
920 54th Ave.  
Greeley, CO 80634  
**Phone:** 970-495-9450  
**Web site:**  
www.1stnationalbank.com  
**Products/Services:** Full-service bank.  
**Person In Charge:** Alex Craig, Branch manager

**1** First National Bank

**First National Bank**  
100 Johnstown Center Drive  
Johnstown, CO 80534  
**Phone:** 970-495-9450  
**Web site:**  
www.1stnationalbank.com  
**Products/Services:** Full-service bank.  
**Person In Charge:** Alex Craig, Branch Manager

**1** First National Bank

**First National Bank**  
750 N. Lincoln Ave.  
Loveland, CO 80537  
**Phone:** 970-495-9450  
**Web site:**  
www.1stnationalbank.com  
**Products/Services:** Full-service bank.  
**Person In Charge:** Jane Sharp, Branch manager

**1** First National Bank

**First National Bank**  
390 Justin Ave.  
Platteville, CO 80651  
**Phone:** 970-495-9450  
**Web site:**  
www.1stnationalbank.com  
**Products/Services:** Full-service bank.  
**Person In Charge:** Alex Craig, Branch manager

**1** First National Bank

**First National Bank**  
1505 Main St.  
Windsor, CO 80550  
**Phone:** 970-495-9450  
**Web site:**  
www.1stnationalbank.com  
**Products/Services:** Full-service bank.  
**Person In Charge:** Jane Sharp, Branch manager

**First National Bank of Estes Park**

241 Park Lane  
Estes Park, CO 80517  
**Phone:** 970-586-4485  
**Fax:** 970-586-0517  
**E-mail:** dsutter@fnbestes.com  
**Web site:** www.fnbestes.com  
**Person In Charge:** David Taylor, President

**First National Bank of Estes Park**

501 St. Vrain Lane, Suite 100  
Estes Park, CO 80517  
**Phone:** 970-577-1234  
**Fax:** 970-577-9175  
**E-mail:** dsutter@fnbestes.com  
**Web site:** www.fnbestes.com  
**Person In Charge:** David Taylor, President

**FirstBank of Adams County**

410 E. Bromley Lane  
Brighton, CO 80601  
**Phone:** 720-685-3300  
**Web site:** www.1stbank.com  
**Products/Services:** Banking.  
**Person In Charge:** Bob Beuschle, Branch manager

**FirstBank of Northern Colorado**

2644 S. Timberline Road  
Fort Collins, CO 80525  
**Phone:** 970-267-9500  
**Web site:** www.efirstbank.com  
**Products/Services:** Full-service consumer and commercial banking.  
**Person In Charge:** Patrick M. Brady, President

**FirstBank of Northern Colorado**

1015 S. Taft Hill Road  
Fort Collins, CO 80521  
**Phone:** 970-493-0200  
**Web site:** www.efirstbank.com  
**Products/Services:** Full-service consumer and commercial banking.  
**Person In Charge:** Patrick M. Brady, President

**FirstBank of Northern Colorado**

1013 E. Harmony Road  
Fort Collins, CO 80525  
**Phone:** 970-223-4000  
**Fax:** 970-282-3925  
**Web site:** www.efirstbank.com  
**Products/Services:** Full-service consumer and commercial banking.  
**Person In Charge:** Patrick M. Brady, President

**FirstBank of Northern Colorado**

2315 S. College Ave.  
Fort Collins, CO 80525  
**Phone:** 970-493-1700  
**Fax:** 970-282-3925  
**Web site:** www.efirstbank.com  
**Products/Services:** Full-service consumer and commercial banking.  
**Person In Charge:** Patrick M. Brady, President

**FirstBank of Northern Colorado**

4322 Ninth St. Road  
Greeley, CO 80634  
**Phone:** 970-506-4477  
**Fax:** 970-506-4488  
**Web site:** www.efirstbank.com  
**Products/Services:** Full-service consumer and commercial banking.  
**Person In Charge:** Patrick M. Brady, President

**FirstBank of Northern Colorado**

2901 23rd Ave.  
Greeley, CO 80631  
**Phone:** 970-339-9000  
**Fax:** 970-339-2795  
**Products/Services:** Full-service consumer and commercial banking.  
**Person In Charge:** Patrick M. Brady

**FirstBank of Northern Colorado**

225 E. 29th St.  
Loveland, CO 80538  
**Phone:** 970-669-4000  
**Web site:** www.efirstbank.com  
**Products/Services:** Full-service consumer and commercial banking.  
**Person In Charge:** Patrick M. Brady, President



**Great Western Bank**  
151 S. College Ave.  
Fort Collins, CO 80524  
**Phone:** 970-226-1080  
**Fax:** 970-225-4905  
**Web site:** www.greatwesternbank.com  
**E-mail:** ted.raye@greatwesternbank.com



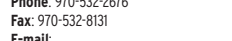
**Great Western Bank**  
785 Cheeseman Street  
Erie, CO 80516  
**Phone:** 303-828-0888  
**Fax:** 303-729-3770  
**Web site:** www.greatwesternbank.com  
**E-mail:** lisa.gouran@greatwesternbank.com



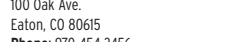
**Great Western Bank**  
3711 JFK Parkway, Suite 100  
Fort Collins, CO 80525  
**Phone:** 970-225-4907  
**Fax:** 970-225-4905  
**E-mail:** rstumbaugh@fcbcolo.com  
**Web site:** www.greatwesternbank.com  
**E-mail:** ted.raye@greatwesternbank.com



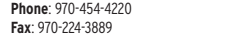
**Guaranty Bank**  
2707 E. Bromley Lane  
Brighton, CO 80601  
**Web site:** www.guarantybankco.com  
**Products/Services:** Full-service banking and loans. Construction financing, SBA lending, commercial and consumer.



**Guaranty Bank & Trust Co.**  
807 Mountain Ave.  
Berthoud, CO 80513  
**Phone:** 970-532-2676  
**Fax:** 970-532-8131  
**E-mail:** debbie.davis@guarantybankco.com  
**Web site:** www.guarantybankco.com  
**Products/Services:** Full-service banking and loans. Construction financing, SBA lending, commercial and consumer.  
**Person In Charge:** Linda Timmerman, Branch Manager



**Guaranty Bank & Trust Co.**  
100 Oak Ave.  
Eaton, CO 80615  
**Phone:** 970-454-3456  
**Fax:** 970-454-2457  
**Web site:** www.guarantybankco.com  
**Products/Services:** Full-service banking and loans.  
**Person In Charge:** Robert Burke, Branch manager



**Guaranty Bank & Trust Co.**  
1210 E. Mulberry St.  
Fort Collins, CO 80524  
**Phone:** 970-454-4220  
**Fax:** 970-224-3889  
**Web site:** www.guarantybankco.com  
**Products/Services:** Full-service commercial bank, loans and deposit products, trust and investment products.



# Now is not the time.

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**Weld County Farm Bureau Insurance Inc.**  
2205 First Ave.  
Greeley, CO 80631  
Phone: 970-353-8000  
Fax: 970-352-7272  
Products/Services: Offers agricultural and other policies.

**Welsh Insurance Agency Inc.**  
1310 E. Eisenhower Blvd.  
Loveland, CO 80537  
Phone: 970-663-5404  
Web site: www.wiainsurance.com  
Products/Services: Health, life, auto, homeowners and business insurance.  
Person In Charge: Jeffery Welsh, CIC, President

**William E. Penoyer Insurance Agency**  
509 Dennison Court  
Fort Collins, CO 80526  
Phone: 970-266-9736  
Fax: 970-266-9792  
Person In Charge: William E. Penoyer

**William Lacock Insurance Agency Inc.**  
181 W. Boardwalk Drive, No. 14  
Fort Collins, CO 80525  
Phone: 970-223-7432  
Fax: 970-282-8848  
Person In Charge: William Hodge Lacock, Owner

**Wilson Financial Service**  
740 Cleveland Ave., Suite B  
Loveland, CO 80537  
Phone: 970-669-3397  
Fax: 970-669-3401  
Person In Charge: Glenn O. Wilson

**Investment Advisers**

**AIG-American General**  
264 Camino Del Mundo  
Fort Collins, CO 80524  
Phone: 970-482-2385  
Fax: 970-416-1333  
E-mail: reinhold55@aol.com  
Products/Services: Life insurance, annuities, investments.  
Person In Charge: Larry Siegfried, District Leader

**Ameriprise Financial**  
2627 Redwing Road, Suite 105  
Fort Collins, CO 80526  
Phone: 970-223-4400  
Fax: 970-223-0283  
E-mail: karl.w.harman@ampf.com  
Web site: www.ameripriseadvisors.com/william.c.reynolds  
Products/Services: Certified financial planner practitioner.

**Beall Investment Services LLC**  
14605 Weld County Road 21  
Platteville, CO 80651  
Phone: 970-785-1101  
Fax: 970-785-2890  
E-mail: rbeall@beallinvestments.com  
Web site: www.beallinvestments.com  
Products/Services: Full-service brokerage firm that offers a wide range of customized services, including market information, fundamental research and technical analysis.  
Person In Charge: Rex Beall, Owner

**Berman Financial Group**  
2030 35th Ave.  
Greeley, CO 80634  
Phone: 970-475-1550  
Fax: 970-475-1551  
E-mail: bermanfg@aol.com  
Products/Services: Group health and life insurance.  
Person In Charge: Bruce Berman

**Butcher Hansen LLC**  
1600 W. First St.  
Loveland, CO 80537  
Phone: 970-363-3211  
Fax: 970-663-3216  
E-mail: info@butcherhansen.com  
Web site: www.butcherhansen.com  
Person In Charge: Jaris B. Hansen, Office Administrator

**CapWest Securities Inc.**  
1821 56th Ave.  
Greeley, CO 80634  
Phone: 970-353-7122  
E-mail: shall@capwestsec.com  
Web site: www.capwestsec.com  
Products/Services: Full-service financial planning and investments.  
Person In Charge: Suzie Hall, Registered Representative

**Central Discount Stockbrokers Inc.**  
4025 Automation Way, Bldg. D-1  
Fort Collins, CO 80525  
Phone: 970-223-4164  
Fax: 970-223-0314  
E-mail: cendisstoc@aol.com  
Person In Charge: Charles Gogela, President

**Chapel & Collins LLC**  
375 E. Horsetooth Road, Bldg. 4, Suite 100  
Fort Collins, CO 80525  
Phone: 970-204-1376  
Fax: 970-207-9701  
E-mail: donna.chapel@raymondjames.com  
Web site: www.chapelcollins.com  
Products/Services: Wealth management including financial planning services for retirement, education, investments, estates and risk management issues.  
Person In Charge: Donna Rendon Chapel, Owner  
Dennis Collins, Partner

**Charles Schwab & Co. Inc.**  
123 N. College Ave., No. 200  
Fort Collins, CO 80524  
Phone: 970-212-4717  
Fax: 970-482-5496  
E-mail: chris.barr@schwab.com  
Web site: www.schwab.com  
Products/Services: Financial services, online trading, advice and banking.  
Person In Charge: Chris Barr, Vice president-Financial consultant CFP

**Colorado Financial Management Inc.**  
2725 Rocky Mountain Ave., Suite 320  
Loveland, CO 80538  
Phone: 970-613-1392  
Fax: 970-667-6406  
E-mail: info@colofin.com  
Web site: www.colofin.com  
Products/Services: Investment strategy and retirement planning.  
Person In Charge: Josh Miller, President

**Edward Jones Investments**  
300 E. Horsetooth Road, Suite 100  
Fort Collins, CO 80525  
Phone: 970-223-9929  
Fax: 970-222-0490  
Web site: www.edwardjones.com  
Products/Services: Insurance, retirement plans and college planning.

**Edward Jones Investments**  
1700 W. Mulberry  
Fort Collins, CO 80521  
Phone: 970-491-9970  
Fax: 888-723-8438  
Person In Charge: Ned Balmer, Investment representative

**COMPLETE SPECTRUM LENDING, LLC**  
Complete Spectrum Financial Services  
1635 Foxtrail Drive  
Loveland, CO 80538  
Phone: 970-391-0462  
Fax: 970-587-4009  
E-mail: bobbiezink@msn.com  
Web site: www.complete-spectrum.com and www.completespectrumlending.com  
Products/Services: We help families grow what they've earned, pay less taxes, and keep what they've grown. We specialize in Safe Money Strategies. Our services are free and we offer free financial education classes weekly.  
Person In Charge: Bobbie Zink, Vice president

**Core Financial**  
1732 W. Taft Hill Road  
Fort Collins, CO 80526  
Phone: 970-214-1121  
Fax: 970-204-9676  
E-mail: sigridgustafson@core-financial.net  
Products/Services: Help people and businesses protect, grow and preserve their assets through investments and insurance. Specializing in Socially Responsible Investments.

**DunnHogerty Investment Consulting Inc.**  
412 W. Mountain Ave.  
Fort Collins, CO 80521  
Phone: 970-484-8806  
Fax: 970-484-0997  
E-mail: khowe@wffafinet.com  
Web site: www.dunnhogerty.wfadvc.com  
Person In Charge: Thad R. Dunn, Managing partner  
Dennis M. Hogerty, Partner  
Jerry L. Dunn, Partner

**Edward Jones Investments**  
300 E. Horsetooth Road, Suite 100  
Fort Collins, CO 80525  
Phone: 970-223-9929  
Fax: 970-222-0490  
Web site: www.edwardjones.com  
Products/Services: Insurance, retirement plans and college planning.

**Edward Jones Investments**  
1700 W. Mulberry  
Fort Collins, CO 80521  
Phone: 970-491-9970  
Fax: 888-723-8438  
Person In Charge: Ned Balmer, Investment representative

**Edward Jones Investments**  
172 N. College Ave., Suite B  
Fort Collins, CO 80524  
Phone: 970-484-2280  
Fax: 866-444-6170  
E-mail: laura.arbury@edwardjones.com  
Web site: www.edwardjones.com  
Products/Services: Financial planning, stocks, bonds, mutual funds, privately managed accounts, CDs.  
Person In Charge: Laura Arbury

**Edward Jones Investments**  
910 54th Ave., Suite 220  
Greeley, CO 80634  
Phone: 970-352-4549  
Fax: 888-339-6571  
Web site: www.edwardjones.com  
Products/Services: Insurance, bonds, stocks.  
Person In Charge: Kim Larson, Investment representative  
Brian Larson, Financial advisor

**Edward Jones Investments**  
525 N. Cleveland Ave.  
Loveland, CO 80537  
Phone: 970-669-3820  
Fax: 970-669-1551  
Web site: www.edwardjones.com  
Products/Services: Insurance, retirement plans and college planning.

**Finance by Design Inc.**  
123 N. College Ave., Suite 200  
Fort Collins, CO 80524  
Phone: 970-212-4720  
E-mail: info@financebydesign.com  
Web site: www.financebydesign.com  
Person In Charge: Colleen Miller, President

**Financial Integrity Design**  
1136 E. Stuart St.  
Fort Collins, CO 80521  
Phone: 970-407-1807

**Financial West Group**  
1630 25th Ave.  
Greeley, CO 80634  
Phone: 970-352-0009  
Fax: 970-352-2851  
Person In Charge: Hugh Warren, Registered rep.

**First National Bank Investment Management & Trust**  
215 W. Oak St., Fourth Floor  
Fort Collins, CO 80521  
Phone: 970-495-1293  
Fax: 970-493-7419  
E-mail: jwolfe@1stnationalbank.com  
Web site: www.1stnationalbank.com  
Products/Services: Financial planning, investment management, trust & estate services, retirement plans.  
Person In Charge: Jack B. Wolfe, Executive vice president

**First National Bank Investment Management & Trust**  
205 W. Oak St.  
Fort Collins, CO 80521  
Phone: 970-482-4861  
Web site: www.1stnationalbank.com  
Products/Services: Investment services.

**First National Bank Investment Management & Trust**  
1701 23rd Ave.  
Greeley, CO 80634  
Phone: 970-346-1505  
Fax: 970-353-6299  
E-mail: whume@1stnationalbank.com  
Web site: www.1stnationalbank.com  
Products/Services: Professional investment management, fiduciary trust administration, IRA and retirement plan services.  
Person In Charge: Willoughby Hume, Vice President

**First Western Trust Bank**  
3003 E. Harmony, Suite 200  
Fort Collins, CO 80528  
Phone: 970-484-9222  
Fax: 970-416-9321  
Web site: www.fwtb.com  
Person In Charge: James P. Sprout, Chairman, Northern Colorado

**Gillis Financial Solutions LLC**  
4812 S. College Ave.  
Fort Collins, CO 80525  
Phone: 970-225-2001  
Fax: 970-225-2095  
E-mail: frangillis@gillisfinancial.com  
Web site: www.gillisfinancial.com  
Person In Charge: Francis Gillis, Manager

**Goodwin Financial Service Inc.**  
2038 Vermont Drive  
Fort Collins, CO 80525  
Phone: 970-223-2377  
Fax: 970-223-7040  
E-mail: haryyg@goodwinfinancialinc.com  
Web site: haryygoodwin.com  
Person In Charge: Harry P. Goodwin, President

**GreenGrove Financial LLC**  
2214 Franklin Road  
Fort Collins, CO 80524  
Phone: 970-482-5007  
Fax: 970-224-1757  
E-mail: kathycos@frii.com  
Person In Charge: Kathy Cosgrove Green, Certified financial planner



**GrowSecure Inc.**  
1405 W. 29th St.  
Loveland, CO 80538  
Phone: 970-669-1225  
E-mail: erica@growsecure.com  
Web site: www.growsecure.com  
Products/Services: Insurance and annuities. Financial services to retirees in Northern Colorado. We serve Fort Collins, Loveland, Greeley, Estes Park, Windsor, etc.

**Horsetooth Financial LLC**  
2500 Bedford Court  
Fort Collins, CO 80526  
Phone: 970-377-3570  
Fax: 970-377-3575  
E-mail: mhall@stallied.com  
Web site: www.horsetoothfinancialllc.com  
Person In Charge: Michael Hall, Branch manager

**Investment Centers of America - Home State Bank**  
1801 59th Ave.  
Greeley, CO 80634  
Phone: 970-353-0047  
Fax: 970-353-0433  
Person In Charge: Paul Andre

**Investment Centers of America - Home State Bank**  
3227 Timberline Road  
Fort Collins, CO 80528  
Phone: 970-0115  
Person In Charge: Debbie Martz, Investment representative

**Investment Centers of America - Home State Bank**  
4532 McMurry Ave  
Fort Collins, CO 80524  
Phone: 970-204-0450  
Fax: 970-224-4180

**Investment Centers of America - Home State Bank**  
300 E. 29th St.  
Loveland, CO 80538  
Phone: 970-622-2395  
E-mail: kevin.dunnigan@investmentcenters.com  
Web site: www.helpwithmyinvestments.com  
Products/Services: Financial planning, investments, insurance, tax-free investments.  
Person In Charge: Kevin Dunnigan, MBA, CFP, CSA, Certified financial planner

**Investment Centers of America - Home State Bank**  
2695 W. Eisenhower Blvd.  
Loveland, CO 80537  
Phone: 970-622-7408  
Person In Charge: Tyler Rusch, CFA

**Investment Centers of America - Home State Bank**  
935 Cleveland Ave.  
Loveland, CO 80537  
Phone: 970-669-9720  
Fax: 970-613-2181  
E-mail: paul.hummel@investmentcenters.com  
Web site: www.investmentcenters.com  
Person In Charge: Paul Hummel

**Investment Centers of America Inc.**  
935 N. Cleveland Ave.  
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Web site: www.investmentcenters.com  
Person In Charge: Paul Hummel

**James L. Watt Financial Advisors Ltd.**  
6248 Buchanan St.  
Fort Collins, CO 80525  
Phone: 970-225-1440  
Fax: 970-225-1470  
E-mail: jimwatt100@yukon2.com  
Products/Services: Registered investment advisor, fee-only (no advice conflicts), financial planning, asset management, CPA/PFS, Coloradoan financial planning columnist.  
Person In Charge: James L. Watt, Owner

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# Improve Your Physical Fitness You can do it!

## [FITTEST EXECS Personal Challenge

Good health is good business, and what better way to make an effort to trim healthcare costs than to challenge yourself or a company team to improve fitness levels. Take the challenge.

**There are limited openings available. So, don't wait.**

Participate in the Banner Health 2010 Fittest Executives Challenge as an individual. The Challenge includes business managers, owners, partners and executives/equivalent key organizational leaders.



EKS&H – 2009 Most Improved Team

## [FITTEST EXECS TeamFit Challenge

**Challenge your company to become more fit.** Lead a 5-member team from your company.

### What are the team requirements?

- It's very easy to put together a team, and it only takes 5 people from your company.
- One member must be a CEO or manager.
- The other 4 need to be employed full-time at the company registering the team. There is no limit on age, gender representation or fitness level because **the challenge is to see how much your team can improve over the 3-month course of the Banner Health 2010 Fittest Executives Challenge.**

# FITTEST EXECS [FITTEST EXECS [FITTEST EXECS

## Fittest Execs Awards and Rewards

In the Fittest Execs Challenge there are both awards and rewards.

### The Awards

At the Fittest Execs Power Lunch individuals and teams will be recognized for both improvement and fitness. Awards will be presented to these winners:

- |                                   |                            |
|-----------------------------------|----------------------------|
| Most Improved Individual          | Overall Fittest Individual |
| Most Improved Team                | Overall Fittest Team       |
| One-On-One Team Challenge Winners |                            |

### Fitness assessment includes

- |  |   |
|--|---|
| <input type="checkbox"/> HRA – Health Risk Appraisal                               | <input type="checkbox"/> Weight             |
| <input type="checkbox"/> Blood pressure  | <input type="checkbox"/> Hip-to-waist ratio |
| <input type="checkbox"/> Finger stick blood draw for cholesterol and glucose level | <input type="checkbox"/> Sit-up test        |
| <input type="checkbox"/> Body fat using bio impedance                              | <input type="checkbox"/> Push-up test       |
| <input type="checkbox"/> Flexibility   | <input type="checkbox"/> Step test          |

### Fittest Execs Entry Fees

**Individual participation fee** **\$99**  
The value provided by Banner Health, Daily Endorphin and NCBR **\$545**

**Team participation fee – 5 member team** **\$650**  
The value provided by Banner Health, Daily Endorphin and NCBR **\$2,880**

### The Rewards

First, everyone will be more fit at the end of the challenge and have fun getting there.

### Banner Health

- Everyone will receive two fitness assessments by Banner Health. The first assessment provides a benchmark from which to measure progress over the 90 days of the Banner Health Fittest Execs Challenge. The second assessment will show individual (and team) improvement. The two assessments are a \$185 value provided as part of participant entry fees.
- The experts at Banner Health will provide every participant with 3 months of weekly fitness tips. Weekly reminders and suggestions will help keep you on track to meet the challenge.

### DailyEndorphin

- Something new and exciting has been added to this year's Fittest Execs Challenge. The use of DailyEndorphin, an online tracking tool, will be provided to every challenge participant as part of the challenge entry fee.
- DailyEndorphin will provide all participants with a virtual event venue for the challenge and add an online tool for you to use in tracking your exercise activity time. Enter your profile and exercise goals, and the site does the rest.

### Tickets to the Northern Colorado Business Report Fittest Execs Power Lunch – September 16

- The Fittest Exec Challenge Awards will be presented at the NCBR Power Lunch
- Every participant receives one ticket to the Power Lunch.
- Teams receive one ticket per participant.

### Team Recognition

- Company team recognition and promotion at the Power Lunch will be included for all teams participating in the Fittest Execs Challenge.
- Companies will be included in stage presentations, have signage on tables and have logos included in the event program.

### Questions?

Email De Dahlgren, Marketing Director for NCBR, at [ddahlgren@NCBR.com](mailto:ddahlgren@NCBR.com) or call 970-221-5400, ext. 202.

## Awards Power Lunch

The Banner Health Fittest Executive Individual Challenge winners and team winners will be announced and honored during the Fittest Execs Power Lunch at Bixpo, September 16, 2010.

## Getting Started is Easy!

- Step 1:** **Individuals:** To register for Fittest Execs go to [www.ncbr.com](http://www.ncbr.com), click on Events. Click on **Fittest Execs** and click on **I'm Taking the Challenge**.  
**Teams:** Email De Dahlgren, Marketing Director for NCBR, at [ddahlgren@NCBR.com](mailto:ddahlgren@NCBR.com) or call 970-221-5400, ext. 202.
- Step 2:** Once registered, you will receive a confirming telephone call or email.
- Step 3:** Then, all you need to do is schedule a visit to a Banner Health affiliate for your fitness evaluation. Make your appointment as soon as possible to take full advantage of the free fitness tools and tips Banner Health's staff will provide to help you be as ready as possible for your evaluation.



Banner Health  
North Colorado  
Medical Center



Banner Health  
McKee  
Medical Center

Northern Colorado  
**BUSINESS  
REPORT**







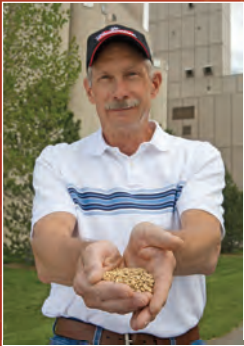
# Climate Wise Business Partners

## Make a Difference

### Climate Wise Program Salutes Platinum & Gold Partners

A hearty round of applause goes out to the following Fort Collins businesses for outstanding environmental stewardship and reducing greenhouse gas emissions. Join the city's Climate Wise Program in thanking these innovators for making our community a greener and healthier place to live:

#### Platinum Partners



**Anheuser-Busch** *photo by Ryan Maier*  
Recycled or re-used 99% of solid waste stream. A new environmental tours program will be offered to all full-time employees to increase awareness about environmental impacts and how to reduce them at work and at home.



**Café Ardour** *photo by Ryan Maier*  
Decreased vehicle use by approximately 6,500 miles through continued use of bicycle deliveries for bagels, burritos, recycling, errands and employee transportation. They also became a climate neutral business in 2007.



**Avago Technologies** *photo by Ryan Maier*  
For the third consecutive year, they reduced electrical consumption by approximately 2%, despite increases in production. They also converted 8 acres of asphalt on their property to native grasses, bushes and trees that will eventually need zero irrigation.



**New Belgium Brewing Company, Inc.** *photo by Ryan Maier*  
Demonstrated a 50% reduction in HVAC and lighting energy use compared to ASHRAE standards in their new packaging hall. They also powered the "Tour de Fat" trailer with a solar photovoltaic system.



**Compliance Partners / Seven Generations** *photo by Ryan Maier*  
Compliance Partners' Sunstone office building was the first to pursue LEED-EB certification in Fort Collins. In addition, Seven Generations' office building was the first certified LEED-CS Platinum building in Northern Colorado.



**Land Images, Inc.** *photo by Ryan Maier*  
Developed SCALES™, an internal office design process to help ensure that designs contribute positively to the community, environment and economy. They also created *Tips and Tricks for Sustainability Development*, a community outreach program to provide practical information and references on how to start adding sustainability to projects.



**Clean Air Lawn Care** *photo by Ryan Maier*  
Reduced 125,000 lbs. of pollution by switching customers from gas mowers to electric equipment and through carbon offset purchases. They also developed the "Clean Lawn Calculator" to calculate pollution associated with individual lawn care method.



**Poudre School District** *photo by Ryan Maier*  
A recognized leader in public school energy and environmental stewardship since 1994, PSD continues to be among the top energy efficient school districts in Colorado. To date, they've completed 140 energy efficient projects with a one-time savings of over \$1.88 million and ongoing annual savings of \$437,000.



#### The Neenan Company

*photo by Brad Randall*  
Installed a Green Roof on a portion of the company's roof. Through their employee challenge program, "Dude Where's My Trash Can", the company has decreased CO<sub>2</sub>e associated with waste reduction by 86%.

#### Gold Partners



Did you know?

Please support our Fort Collins Climate Wise Partners

[fcgov.com/climatewise](http://fcgov.com/climatewise)

Email: [climatewise@fcgov.com](mailto:climatewise@fcgov.com)



- Climate Wise is a **TOP 50 Innovative Government Program** as recognized by Harvard University.
- During 2009, the Climate Wise Program was awarded the **Outstanding Achievement in Local Government Innovation** awards from the Alliance for Innovation.