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First Western strives to be the best private bank for the Western wealth management client. And with the desire to be the best comes the willingness to change, the excitement of the journey and the satisfaction of accomplishment. And that's exactly where we stand today.

We've grown with our clients and through that growth we've evolved in both our brand and our positioning. We continue to provide First Western Trust clients with hightouch, personalized service in the areas of private banking, investment management, trusts and estates, and wealth planning. Only now, we complement our expertise with a refreshed look that more fully represents our Western roots.

What is A Connected View?

A Connected View means we understand that every financial decision connects and affects others: when one aspect of your life changes, whether it is the birth of a child or retirement, many other areas of your life are affected.

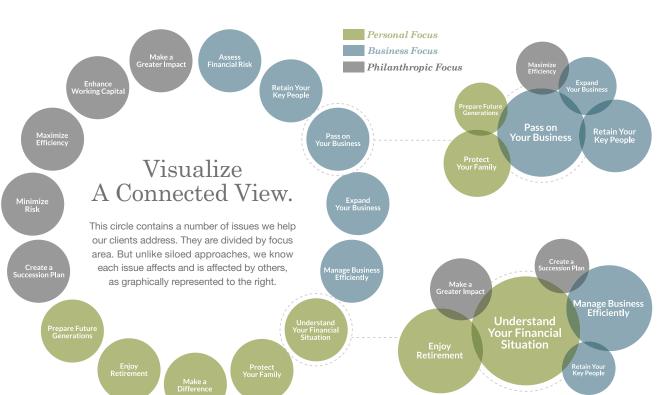
Being effective and successful in wealth management means focusing on the areas of your life that matter most. Whether we're partnering with you to manage an education trust for your child, establishing a family foundation, or preparing a business succession plan, First Western offers an array of services to assist in protecting you, your family, and your business for years to come.

Our local focus means that every tool we use is within reach, and an empowered team led by a single point of contact connects you to the services you need. More capability, more accountability, and a holistic integration into the local community that is the value of connection.



Our Northern Colorado location

The Financial Truth in Action – Educational Trust Paying educational expenses for your children or grandchildren is one of the greatest gifts you



can give a family member. Many parents and grandparents utilize an educational trust to tackle the expense. A powerful tool, trusts provide the senior generation an opportunity to transfer wealth and pass on life-long values to the younger generation.

While terms vary widely, parents or grandparents should consider the following when establishing an educational trust:

Who Benefits: Are you providing for successive generations?

Personality Differences: Consider the academic ability and maturity level of each beneficiary. Each beneficiary is unique, therefore, it is important to address their specific abilities and needs.

The Dollar Amount: You will need to decide how much you want to transfer to adequately fund the trust to meet the needs and abilities of the beneficiaries and the account.

Tax Implications: Many contributions, whether in trust or outright, will result in taxable gifts. Through well-considered trust planning, it is possible to minimize and possibly eliminate gift, estate and generation-skipping transfer taxes.

Appropriate Trustee: You will need to decide on the proper individual or corporate trustee to oversee the trust's assets and administration. Choose an individual who will look out for the best interests of the trust as well as the beneficiary. You will also need to provide the trustee with the proper amount of discretion in administering the trust. **Unforeseen Contingencies:** Be sure to consider what happens to assets intended for a beneficiary if he or she does not attend college.

Knowledge to Prosper

In addition to trusts, there are other popular education savings tools to choose from including:

529 Plans: Earnings within 529 plans grow tax free as long as the funds are used for qualified higher-education expenses. Many states offer a state tax deduction or credit for contributions. Anyone is eligible to contribute to a 529 plan and there are no income limitations. However, gift tax rules apply to contributions. 529 plans do have limitations on how you invest the savings, which typically include a handful of mutual funds. If 529 plan funds are not used for higher education expenses, earnings are taxed and a 10% penalty applies.

Coverdell Education Savings Accounts (ESA): Earnings within an ESA grow tax free as long as withdrawals are used for higher education expenses. However, eligibility phases out for contributions for married filing jointly adjusted gross income (AGI) between \$190,000 and \$220,000 (2012). Unlike 529 plans, the funds can be invested in a variety of products. If ESA funds are not used for higher education expenses, earnings are taxed and a 10% penalty applies.

Custodial Accounts (UGMA/

UTMA): Earnings within Custodial Accounts do not grow tax free and regular tax rules apply. Generally, the child's tax rate applies, however the kiddie tax rules can apply if

annual investment income and gains exceed \$1,900 (2012). Anyone is eligible to set up custodial accounts, although gift tax rules apply. Funds within custodial accounts can also be invested in a variety of products and distributions can be for any purpose. The biggest drawback of custodial accounts is once the beneficiary is of age, he or she gains control of the funds.

At First Western we take a Connected View of your financial world to assist you in making the right decisions for your family.



Our Fort Collins team

We invite you to schedule an appointment with a member of the First Western Trust team. We look forward to the opportunity to prove to you the benefits, and the effectiveness, of A Connected View.



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Loathing, living with Dodd-Frank rules

The burdens are great, according to some bankers, though not all agree

BY DAN MCMILLIAN news@ncbr.com

The Dodd-Frank Act is a massive, 2,300-page piece of legislation designed to provide a regulatory framework for 21st century banking and to prevent a repeat of 2008's economic collapse. Following in the act's wake is an ever-growing blizzard of paperwork refining the regulations and defining the rules, a blizzard expected to pile up to 12-feet tall in the end.

Given the immense scope of the legislation, there's no way Northern Colorado's community banks will remain unaffected by Dodd-Frank. The questions then become how deeply affected, and whether for the better or worse.



Gerard Nalezny, Fort Collinsbased Verus Bank of Commerce chairman and CEO, said right now he doesn't see the act posing too many complications for small, com-

Nalezny

for small, community banks. The act, he said, is primarily aimed at banks with \$10 billion or more in assets, and Verus has close to \$200 million in assets. In fact, Nalezny said the act's focus on consumer-friendly practices could benefit small banks that rely on good consumer relations

as a competitive advantage. Mark Bower, CFO, COO and executive vice president at Lovelandbased Home State Bank, couldn't disagree more.

Bower said there is no way small banks will escape the regulatory burdens of Dodd-Frank given the fact rules and regulations aimed at the big boys tend to trickle down. He's most angry, however, because he sees the act as indiscriminately punishing all banks for the sins of a few.

Denver-based banking lawyer Robert Vinton, of-counsel with Fairfield and Woods P.C., says that Dodd-Frank could very well have a profound, and maybe even damaging, effect on Northern Colorado's community banks.

Vinton pointed to three possible areas of concern.

First, that Dodd-Frank will preempt state consumer protection laws; second, uncertainty about the regulatory role of the newly created Consumer Financial Protection Bureau; and third, that bigger, better-funded large banks will be better able to compete in the post-Dodd-Frank world. **66** I'm spending almost all my time ... doing paperwork for the government. **99**

Mark Bower CFO, COO HOME STATE BANK

The third element is the most nebulous, but the one causing much of the concern in the banking world.

The fear is that big banks, the ostensible targets of the act, will just hire platoons of lawyers and MBAs to figure out the best ways around the new rules. In addition, the big banks will be better positioned to experiment with new revenue streams, Vinton said.

Then there's just the general uncertainty surrounding the whole act. His advice for his banking clients: "Be in a position to be prepared to be reactive."

Bower said there's no uncertainty in his mind. Dodd-Frank is bad, he says, and it's just getting worse. "I'm spending almost all my time not doing business for the bank, but doing paperwork for the government," he said.

Right now, it's hard to know just how much or how little each of the myriad rule — or possible — rule changes might affect his bank, which is a huge problem in its own right, Bower said. It means he's devoting time to things that might end up being trivial and not spending time on things that might end up being hugely critical.

Two areas of Dodd-Frank, however, will have a definite affect on the bank, he said. One is the forced reduction in bank interchange fees, or the amount banks charge merchants to process credit cards. The mandated reduction will have zero affect on consumers, but will, in effect, shift lots of money from banks to retailers without any assurance that consumers will benefit from the shift, he said. "It's going to cost our bank a lot of money," he said.

Dodd-Frank's focus on stricter home mortgage lending requirements may have the most significant affect on Home State, Bower said. Mortgages will be more expensive, take longer to process and be harder to acquire, he said. Once again, the bigger banks with their economies of scale likely will have an easier time competing.

Competition is just a fact of life in the banking world and banks with a good story to tell will thrive, Dodd-Franks or not, Verus' Nalezny said.

For instance, some experts think Dodd-Frank will make it difficult for smaller, community banks to raise capital because the definition of an "accredited investor" has been tightened. Nalezny, however, said he had no trouble raising a \$14 million private placement because Verus had a



Home State Bank CFO and COO Mark Bower says most banks today are being punished for the sins of a few.

solid story to tell.

Nalezny isn't ignoring Dodd-Frank, or assuming there will be no fallout. He just believes the act should be viewed in the proper perspective. "The regulatory environment is only one of many factors," he said.

Every bank continually faces new competitive pressures, and community banks are always pressed to keep up with the big boys, he said. But the act's focus on consumer protection and consumer-friendly practices actually makes it easier to tell Verus' story to customers and investors by casting his institution in a positive light, Nalezny said.

The bottom line: There may be some aspects of the legislation that help and others that don't.



CSU Ventures: helping to fill the VC void

BY STEVE LYNN

slynn@ncbr.com

Even the most promising startups in Northern Colorado share a common struggle: finding capital to fuel their innovations.

In part, that's because VC firms typically evaluate pitches from hundreds of companies annually, but fund only a few. While that's a hurdle anywhere in the nation, landing VC is even more difficult in Northern Colorado because the region is home to very few active investment firms.

Venture capital firms tend to be

concentrated around Boston and the San Francisco Bay Area. That means they also tend to invest in companies in those regions. And when these firms do invest in Colorado companies, oftentimes they want them to relocate to be closer to the VC.

That's because the VCs want personal relationships with their companies, said Brian Wallace, incoming board chairman of the Rocky Mountain Venture Capital Association.

"It's harder when you have to get on an airplane to go see them," he said. "It seems like an obvious statement, but it's really true."



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As a partner in Access Venture Partners in Denver, Wallace invests in information technology, consumer internet and clean-technology companies. The firm invests in two Longmont companies, Rebit Inc. and TerraLUX. Each does business in giant markets: the former in information technology software, the latter in light-emitting diodes.

Access Venture Partners typically funds companies after receiving referrals from lawyers and accountants working for the company or from trusted business leaders who can vouch for a startup founder's credibility, Wallace said. The firm worked with a group of entrepreneurs it knew previously to establish Rebit and did business with a credible inventor in TerraLUX.

"It's a very personal business," he said. "The idea, the market can be great, but at the end of the day, we really do invest in the person and the management team."

And, again, that's harder to do when the VC and the firm it's interested in are thousands of miles apart.

Aggravating matters, the life-sciences and clean-technology sectors have seen a decline in VC investments in general, according to a recent report from PricewaterhouseCoopers LLP.

A decline of initial public offerings also has made it tougher to attract VC, said Terry Opgenorth, vice president of CSU Ventures, a technology-transfer organization rooted in CSU.

Among a handful of other likeminded organizations in the region, CSU Ventures has been trying to help connect startups and investors for years now.

CSU Ventures mostly seeks seed funding for companies in their initial stages. (Seed funding consists of anywhere from \$50,000 to a few hundred thousand dollars while venture capital can run into the millions.)

But seed funding is just not enough.

"What we don't want is companies sitting at the seed stage, never really able to attract enough investment to get going on their technology," Opgenorth said.

Cold-calling garners few results, so executives at CSU Ventures draw from Rolodexes of personal contacts that they have built over the years.

"We try to leverage our personal contacts as much as possible because it's very difficult to otherwise get any attention from these firms unless they know somebody credible who's bringing the company up to them," Opgenorth said.

Tim Reeser, vice president of CSU Ventures, helps CSU Ventures companies develop promotional presentations and meets with venture capitalists individually and at conferences nationwide. Courting venture capitalists requires a lot of follow-up and personal contact.

Firms are often concerned about whether startups can acquire good managers, Reeser said. To allay their



COURTESY CSU VENTURES CSU Venture's Tim Reeser helps startups find seed capital.

concerns, CSU Ventures works with the Boulder Innovation Center to find management teams and mentoring services.

"We help these companies not only find and place the management team they need, but also understand how to position the people they do have," he said.

Reeser also connects companies with the right VC firms, those that have a track record of investing in technologies in which the companies are engaged. Other VC firms prefer to invest in either early-stage or late-stage companies or are looking for low-capital opportunities. Reeser helps startups that he works with sift through all of those variables.

Aurora-based Colorado Institute for Drug, Device and Diagnostic Development, also known as CID4, is one of the organizations that CSU Ventures works with to promote its bioscience companies to venture capitalists.

Established in 2009, CID4 uses state funding to support life-science companies in the early development stage that contribute to economic development and job growth in Colorado. The organization, for example, funded Veterinary Emerging Technologies Development Corp., which operates in CSU's Animal Cancer Center.

The job isn't easy, CID4 President and CEO Kevin Smith said.

As a result of the downturn, Colorado lost a great deal of middle-market venture capital firms, increasing the importance of organizations like CID4.

Once accustomed to funding companies in their earlier stages, VC firms today favor companies in later development stages, Smith said.

That means startups "need to raise more money from non-dilutive sources or from angels before they can actually get venture capitalists to be serious," Smith said. "Everybody on the investment continuum has moved to become risk-averse."

None of which makes being an entrepreneur – regardless of how innovative you might be – any easier.

At last, banks slowly resume their hiring

BY AMANDA K. MCGRORY news@ncbr.com

When the recession hit, the number of jobs lost in the financial sector was outpaced only by losses in the construction industry, with tens of thousands of Colorado banking employees finding themselves in the unemployment ranks.

Guess what?

Banks are hiring again. Though it might take a while – years, perhaps – before employment levels in banking return to where they had been, some of the state's big banks and smaller community banks are in the hunt for talent again.

Jobs for product managers, relationship managers, analysts, tellers and more are all being advertised at the moment. It's still a relative trickle but demand appears to be rising, and follows the hiring surge seen among securities firms and the big investment banks in the nation's money centers.

This is hiring again at the retail level, the bricks-and-mortar banks that everyday Coloradans pull into to deposit their checks, open vacation accounts and inquire about interest rates.

Among the institutions that have announced hires or are advertising for help in the first couple of months of 2012: Bank of Colorado, Wells Fargo, Chase, Elevations Credit Union, Public Service Credit Union, Cache Bank and Trust and FirstBank.

The downturn in banking took its toll, dumping thousands out of jobs across the state.

So much of a bank's success is dependent on the economy's strength, and when a bank can't determine growth opportunities, jobs are bound to become scarce, said Mike Noesen, executive vice president of business banking for Guaranty Bank and Trust Co. in Denver.

"Banks hire on the expectation around growth," Noesen said. "As the Great Recession set in, most banks saw fewer opportunities for growth, so there wasn't the same need for personnel, and jobs were eliminated."

Among the jobs that were most affected were administration-related positions, such as bookkeepers and accounting clerks, said Karen Policastro, regional vice president of Robert Half International, a specialized staffing firm that services the financial field. These jobs were seen as disposable, and the duties were absorbed among the surviving employees.

"During the recession, banks ran very lean," said Policastro, who oversees the Colorado region for her company. "What that meant was individuals who were able to stay on board had to wear multiple hats and take on additional duties that were not part of their original job descriptions."

About the only folks in the industry who seemed immune were those assigned to loan modifications.

Underwriters and document reviewers remained in high demand because of the poor economy and the flood of foreclosures it unleashed. Banks needed the manpower to sort through all of those defaulting mortgages.

Today, lower interest rates are creating demand for mortgage professionals again.

dent of FirstBank in Lakewood, also expects to expand his staff this year

ly low interest rates."

by hiring three more lenders. Brady said the bank plans to expand its lending officers as consumers slowly becoming more confident in the

Pat Brady, Northern market presi-

economy. Surprisingly, some For example, **BUSINESS REPORT FILE PHOTO**

Capital West National Bank was advertising for a mortgage loan officer.

Mike Rewerts, vice president of the mortgage division for Capital West National Bank, is in the process of hiring a mortgage loan officer in the bank's Fort Collins location.

"Right now, we are looking to hire as soon as possible," Rewerts said. "The mortgage loan officer is a position we've wanted to fulfill, and there is a need now because of the extremebanks are finding it difficult to find the right candidates, Noesen said.

In part, that's because many went on to new fields. Also, the top performers are generally happy with the banks that have kept them on. While it's easy to convince an out-ofwork job seeker to join a bank's work force, a professional who is already employed may be much more hesitant to make the move.

"There's always that uncertainty moving positions that the new job may not be as good as the current one," Noesen said. "When moving positions, you have to start over in certain respects. You have to build credibility, understand new procedures and guidelines. Especially if that person is a high performer, they're probably already well taken care of at their existing organization, so that all makes them more hesitant to move."

To entice those workers, Noesen believes banks need to focus on offering career development opportunities along with traditional salary and benefits perks. Compensation has always played an important role in career decisions, but workers are increasingly looking for opportunities that can better their careers.

Noesen also finds that many banks are struggling with retention. "When I personally think about my job, I always look at three things: Do I like what I do, do I like who I do it with, and do I get compensated appropriately to do it?" Noesen said. "It's in that order that I evaluate an opportunity.

"I coach bankers that if they can put those considerations in the right order, they can make some really great career decisions."

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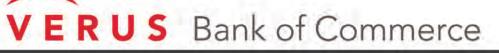
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Bank regulator mastering balancing act

Juggling his role as watchdog and ensuring health of the industry

BY DAN MCMILLIAN news@ncbr.com

After a little less than six months on the job, Colorado Banking Commissioner Fred Joseph has found some vocal allies in the Northern Colorado banking community.

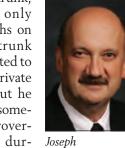
Joseph, who was serving as commissioner of securities when he accepted the additional role of banking commissioner, is something like a good beat cop, say local banking executives. Joseph knows when to throw the book and when a lessconfrontational approach is best. He also knows how to protect consumers, but not at the expense of the banking industry, they say.

John Sneed, CEO of Fort Morgan and Greeley-based FMS Bank, said the industry is embracing Joseph because he understands that the banking commissioner's job isn't just about throwing new regulations at banks. "He does his job from a perspective of how do we help banks become better within this regulatory environment," Sneed said.

That wasn't always the case, he said.

Joseph stepped in to the banking commissioner role after his predecessor, Steve Strunk,

left after only eight months on the job. Strunk said he wanted to return to private industry, but he also was a somewhat controversial figure dur-



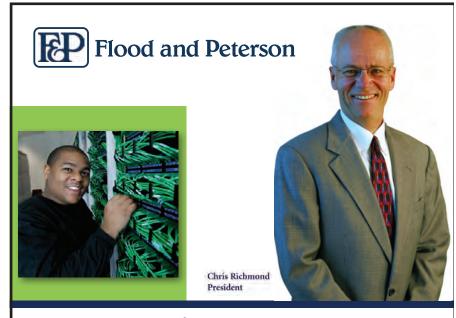
ing his tenure. Although state

bank leaders expressed a willingness to work with him, Strunk ruffled some feathers when he blamed poor banking industry leadership for the economic meltdown. Strunk also said he didn't think more government regulation was the answer.

Sneed said Strunk's tenure as commissioner was marked by tension between the commissioner's office and state banks.

Joseph's track record as a public official and his familiarity with government's inner workings has been a plus, local bankers say.

"Fred is an experienced government employee," said Tom Goding, president of Fort Collins-based Bank of Colorado. "He has a good understanding of how agencies run." (Goding served on the state banking



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commission board when Joseph was appointed, but the board does not decide who is hired as commissioner.)

Prior to Strunk's appointment, Joseph filled the role of banking commissioner on an interim basis while continuing to serve as commissioner of securities. He then stepped back into the dual role when Strunk left in March 2011. Joseph was named the permanent banking commissioner in September 2011.

Joseph is reluctant to take credit for any great accomplishments after less than six months on the job, but he is quick to identify the hurdles ahead.

"The greatest challenges are continuing to deal with a weak economy and its impact on bank's loan portfolios," in particular, commercial real estate loans, and hiring and retaining qualified examination staff, he said.

Joseph's job involves both a watchdog role over the banking and securities industries in Colorado and a cooperative role to ensure the industries work smoothly. He doesn't have a problem juggling those two requirements.

"It all comes down to fairness and balance," Joseph said. "That is all any regulated person or industry asks of us as regulators. I believe that with my years of regulatory experience I can recognize the important issues to focus on."

As banking commissioner, Joseph provides regulatory oversight of statechartered commercial banks, industrial banks, money transmitters and trust companies in the state. In his securities role, which he has held since 1999, he administers the state's securities act, commodity code, municipal bond supervision act and local government investment pool trust fund. Joseph also is in charge of the agency that licenses stockbrokers, brokerage firms and investment advisors.

Gerard Nalezny, Fort Collinsbased Verus Bank of Commerce chairman and CEO, said in today's climate it makes sense for Joseph to hold both the banking and securities commissioner positions. He's met with Joseph several times and came away impressed with the commissioner's grasp of the issues facing the state's banks, Nalezny said.

Joseph's background in investments and securities is helpful because banks are dealing with the need to raise capital from investors, and Joseph understands that process. "It's an elegant match," Nalezny said.

Joseph doesn't see the dual role as being an advantage or disadvantage from a regulatory standpoint, but it does give him a good vantage point to evaluate the overall strength of

I'm seeing an improving trend in the financial condition of state banks.

Fred Joseph COLORADO BANKING COMMISSIONER

Colorado's economy.

"Last year was a difficult year for banks in Colorado with five closures," he said. "Based upon recent examinations, I'm seeing an improving trend in the financial condition of state banks. Generally, there has been improvement in the Colorado real estate market and this is reflected in the banks' loan portfolios."

It's not just private industry that's feeling a pinch in these lean economic times. State agencies throughout the country are facing budget shortfalls, but Joseph said he's fortunate in that regard. "The Colorado banking industry has been very supportive of the division having adequate resources in order to fulfill its statutory mandate," he said.

One issue looming over the entire national banking industry is the Dodd-Frank Act. Not only is the act itself massive and sweeping in scope, but there is a lot of hand-wringing over how the actual rules and regulations will be written and interpreted. Joseph said his office is still trying to determine how the act will affect operations at state-chartered banks.



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Competing amid low interest rates

BY AMANDA K. MCGRORY news@ncbr.com

Despite improving job numbers, the Federal Reserve plans to keep key interest rates at nearly zero until 2014, and while that's good for consumers, it makes it difficult for banks in Northern Colorado to compete.

Committing to lower interest rates signals that the Federal Reserve does not believe the recovery is stable, says Paul Taylor, CEO of Guaranty Bank and Trust Co. in Denver. In fact, Federal Reserve Chairman Ben Bernanke recently told the House Budget Committee that, while he expects the economy to strengthen in 2012, the recovery should be gradual, and sustained job creation is still questionable.

"The economy has been up and down, and the Fed is trying to make sure that we're going to come out of this economic downturn. They're keeping rates low to stimulate growth in the economy," Taylor said.

Borrowers like cheap money. But depositors don't like this one bit. The banks aren't very happy about it, either.

In this sort of environment, Taylor expects to see banks in Northern Colorado place a greater emphasis on customer service and products that offer greater convenience to attract more depositors.

For instance, some banks may be offering services that help customers automatically transition their accounts between financial institutions. Many bank customers have automatic payments for their mortgages, cars and other bills, and moving all of those transactions to new accounts can be a hassle for customers.

"There are several different facets as to why somebody is going to turn to a bank beyond interest rates," Taylor said. "Ease, convenience and service are important to customers. It's through having online banking, mobile banking and similar products that just make it easier for consumers."

Keeping fees down on all sorts of transactions is also critical, as is having a healthy network of branches or at least ATM machines.

Smaller community banks and credit unions also tend to compete on personalized service.

While attracting depositors is important to banks, finding more borrowers could be the bigger problem given today's low rates, says Christine McClatchey, professor of finance at the University of Northern Colorado and a board member of the College Credit Union in Greeley.

In McClatchey's experience, Northern Colorado consumers are still nervous about the economy and are not taking out loans as they did in the past.

If a bank doesn't have roughly equal numbers of money borrowed and dollars deposited, its balance sheet is thrown off, threatening its long-term financial stability and profitability.

"A bank's No. 1 priority is to maintain its financial viability and make sure it's there in 10 years," McClatchey said. "If a bank can't even earn what it's paying the depositors, it's not covering salaries, overhead, technology costs or operating expenses, so it's tough."

Although some banks might consider offering high interest rates on short-term certificate of deposits to attract deposits, consumers should be

66 If a bank can't even earn what it's paying the depositors ... it's tough.

Christine McClatchey FINANCE PROFESSOR UNCWW

skeptical of this tactic, said Pat Brady, Northern Colorado market president of FirstBank in Lakewood.

"Are they being a loss-leader?" Brady said. "Are they trying not to make a reasonable return? A high, short-term rate should be concerning because you have to wonder why that works for that bank and how they can have a high, short-term rate when the rates they can lend it out are so low."

Consumers are often not happy to hear that a bank is making an exorbitant profit, Brady said, but they should care about the viability of a bank's practices. When a bank implements risky practices, it's gambling with its customers' accounts.

"Most customers learned in the last, bad cycle that if their bank struggled, sometimes that had negative consequences for them," Brady said. "Customers want banks to do well within reason. You want your bank to be profitable, so they don't have problems that become your problems as a customer."

Moving forward, Brady expects more depositors to be attracted to banks because of the stability they can provide. While interest rates may be taking a hit, financial markets are still too volatile a market for some poeple.

"Savers aren't happy with the return they're seeing, but the current consumer attitude tends to be that safety, soundness and service are first," Brady said. "Consumers are OK with having low returns if they know their money is safe, and they'll get good service."



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Any omissions or errors are simply human error and not a lack of recognition or appreciation. Please accept our sincere apology.



United Way of Weld County

PO Box 1944, 814 9th Street | Greeley, CO 80632 P 970-353-4300 www.unitedway-weld.org



BANK BRANCH OFFICES

Academy Bank, National Association 60 W. Bromley Lane Brighton, CO 80601 Phone: 303-654-8288 Website: www.academybankco.com Products/Services: Banking services.

Academy Bank, National Association

1250 E. Magnolia St. Fort Collins, CO 80524 Phone: 970-221-9966 Website: www.academybankco.com Products/Services: Banking services.

Academy Bank, National Association

3103 23rd Ave. Greeley, CO 80631 Phone: 970-330-8421 Website: www.academybankco.com Products/Services: Banking services.

Academy Bank, National Association

920 47th Ave. Greeley, CO 80634 Phone: 970-356-4592 Website: www.academybankco.com Products/Services: Banking services.

Academy Bank, National Association

1325 N. Denver Ave. Loveland, CO 80538 Phone: 970-622-9528 Website: www.academybankco.com Products/Services: Banking services.

Academy Bank, National Association

250 W. 65th St. Loveland, CO 80538 Phone: 970-663-5403 Website: www.academybankco.com Products/Services: Banking services.

Adams Bank & Trust 1201 Lake Ave. Berthoud, CO 80513 Phone: 970-532-1800 Website: www.abtbank.com Products/Services: Full-service banking.

Adams Bank & Trust

8308 Colorado Blvd. Firestone, CO 80520 Phone: 303-833-3575 Fax: 303-833-2796

Adams Bank & Trust

7800 S. College Ave. Fort Collins, CO 80525 Phone: 970-667-4308 Fax: 970-667-4398 E-mail: info@abtbank.com Website: www.abtbank.com Products/Services: Full-service banking. Welcome to the 2012 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 400 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, email research@ncbr.com or call 221-5400 x213. To submit your company data online, visit www.ncbr. com. Thanks for your interest in Portfolio and the Business Report.

Advantage Bank

4532 McMurray Ave. Fort Collins, CO 80525 Phone: 970-204-0450 Fax: 970-204-1535 Person in Charge: Mija Peak, Branch manager

Advantage Bank

1801 59th Ave.
Greeley, CO 80634
Phone: 970-353-0047
Fax: 970-353-0433
E-mail: customerservice@advantagebanks.com
Website: www.advantagebanks.com
Products/Services: Banking and financial services.
Person in Charge: Mike Bond, Branch president

Advantage Bank

1475 N. Denver Ave. Loveland, CO 80538 Phone: 970-613-1982 Fax: 970-613-1853 E-mail: customerservice@advantagebanks. com Website: www.advantagebanks.com Products/Services: Banking and financial services. Person in Charge: Dan Springob, Branch president

Bank of Choice

3635 23rd Ave. Evans, CO 80620 Phone: 970-506-1000 Fax: 970-506-1937 Website: www.bankofchoiceonline.com Products/Services: Full-service banking.

Bank of Choice

1044 W. Drake Road Fort Collins, CO 80526 Phone: 970-224-5100 Fax: 970-494-3494 Website: www.bankofchoiceonline.com Products/Services: Full-service banking.

Bank of Choice

4532 Boardwalk Drive Fort Collins, CO 80525 Phone: 970-266-0200 Fax: 970-266-1215 Website: www.bankofchoiceonline.com Products/Services: Full-service banking.

Bank of Choice

7251 W. 20th St., Building A Greeley, CO 80634 Phone: 970-339-5600 Fax: 970-339-5848 Website: www.bankofchoiceonline.com Products/Services: Full-service banking.

Bank of Choice 3780 W. 10th St. Greeley, CO 80634 Phone: 970-352-6400 Fax: 970-352-5282

Website: www.bankofchoiceonline.com Products/Services: Full-service banking.

Bank of Choice

365 Justin Ave. Platteville, CO 80651 Phone: 970-785-2000 Fax: 970-785-2590 Website: www.bankofchoiceonline.com Products/Services: Full-service banking.

Bank of Choice

1270 Automation Drive Windsor, CO 80550 Phone: 970-674-3434 Fax: 970-674-3737 Products/Services: Full-service banking.

Bank of Colorado

312 Collins St. Eaton, CO 80615 Phone: 970-454-1414 Fax: 970-454-1420 Website: www.bankofcolorado.com Products/Services: Agricultural, commercial and personal banking.

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.

Bank of Colorado

1102 Lincoln Ave. Fort Collins, CO 80524 Phone: 970-223-8200 Fax: 970-223-8201 Website: www.bankofcolorado.com Products/Services: Full service branch, drivethru, cash dispense only ATM, commercial lending, consumer lending, home loans.

March 23-April 5, 2012 **9B**

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Bank of Colorado

1609 E. Harmony Road Fort Collins, CO 80525 Phone: 970-206-1160 Fax: 970-206-1156 Website: www.bankofcolorado.com Products/Services: Banking services. Person in Charge: Tom Goding, 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.

Bank of Colorado

3640 W. 10th St. Greeley, CO 80634 Phone: 970-506-0100 Fax: 970-506-0093 Website: www.bankofcolorado.com Products/Services: Agricultural, commercial and personal banking.

Bank of Colorado

4848 Thompson Parkway Johnstown, CO 80534 Phone: 970-663-7600 Fax: 970-663-7601

Bank of Colorado

1041 Main St. Windsor, CO 80550 Phone: 970-686-7631 Fax: 970-686-9246 E-mail: tom.prenger@bankofcolorado.com Website: www.bankofcolorado.com Products/Services: Agricultural, commercial and personal banking. Person in Charge: Tom Prenger, Branch president

Bank of the West

415 Mountain Ave. Berthoud, CO 80513 Phone: 970-532-0914 Fax: 970-532-1000 Website: www.bankofthewest.com Products/Services: Banking services, including loans and banking services for the agriculture community.

Bank of the West

1795 E. Bridge St. Brighton, CO 80601 Phone: 303-202-5330 Products/Services: Full-service banking.

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.

Bank of the West

1437 E. Mulberry St. Fort Collins, CO 80524 Phone: 970-267-3700 Fax: 970-493-2857 Website: www.bankofthewest.com Products/Services: Banking services, including loans and banking services for the agriculture community.

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.

Bank of the West

303 E. Sixth St. Loveland, CO 80537 Phone: 970-667-5150 Fax: 970-669-7164 Website: www.bankofthewest.com Products/Services: Full-service banking.

BBVA Compass Bank

3501 W. 12th St. Greeley, CO 80634 Phone: 970-356-3760 Website: www.bbvacompass.com Products/Services: Full-service banking.

BBVA Compass Bank

5275 McWhinney Blvd. Loveland, CO 80537 Phone: 970-622-8080 Fax: 970-663-4384 Website: www.bbvacompass.com Products/Services: Full-service banking.

BBVACompass Bank

3131 S. College Ave. Fort Collins, CO 80525 Phone: 970-266-9090 Website: www.bbvacompass.com Products/Services: Full-service banking. Person in Charge: Jack Hamilton, Branch manager

Cache Bank and Trust

100 S. College Ave. Fort Collins, CO 80524 Phone: 970-493-4111 Fax: 970-493-1324 Person in Charge: Byron W. Bateman, President

Cache Bank and Trust

4645 Ziegler Road Fort Collins, CO 80528 Phone: 970-472-7900 Fax: 970-472-7902 E-mail: Ireeves@cachebankandtrust.com Website: www.cachebankandtrust.com Products/Services: Loans and banking services for commercial and personal entities. Person in Charge: Byron W. Bateman, President

Cache Bank and Trust

4601 W. 20th St. Greeley, CO 80634 Phone: 970-351-8600 Fax: 970-351-7878 Website: www.cachebankandtrust.com Products/Services: Loans and banking services for commercial and personal entities. Person in Charge: Byron W. Bateman, President

Capital West National Bank

2108 Milestone Drive Fort Collins, CO 80525 Phone: 970-282-2400 Fax: 970-282-8945 E-mail: questions@cwnbank.com Website: www.cwnbank.com Products/Services: Full-service community bank with emphasis on the business community. Person in Charge: Doug Woods, President

Colorado Community Bank

3650 35th Ave. Evans, CO 80620 Phone: 970-339-8430 Fax: 970-339-8431 E-mail: ddougherty@coloradocommunitybank.com Website: www.coloradocommunitybank.com Products/Services: Personal and commercial banking, commercial and consumer loans.

Colorado Community Bank

5855 Firestone Blvd. Firestone, CO 80504 Phone: 720-652-7255 Fax: 720-652-7265 Website: www.coloradocommunitybank.com Products/Services: Personal and commercial banking, commercial and consumer loans.

Colorado Community Bank

6222 W. Ninth St. Greeley, CO 80634 Phone: 970-330-6090 Fax: 970-330-7819 Website: www.coloradocommunitybank.com Products/Services: Banking. Person in Charge: Max Ellis, Branch president

Colorado Community Bank

10 Angove St. Johnstown, CO 80534 Phone: 970-587-2160 Fax: 970-587-5186 Website: www.coloradocommunitybank.com Products/Services: Personal and commercial banking, commercial and consumer loans.

Colorado Community Bank

1050 Eagle Drive Loveland, CO 80537 Phone: 970-278-0040 Fax: 970-278-0038 Website: www.coloradocommunitybank.com Products/Services: Personal and commercial banking, commercial and consumer loans.

Colorado Community Bank

1300 Broad St. Milliken, CO 80543 Phone: 970-587-2880 Fax: 970-587-2789 Website: www.coloradocommunitybank.com

Colorado Community Bank

3 S. Timber Ridge Parkway Severance, CO 80546 Phone: 970-686-9090 Fax: 970-686-9197 Website: www.coloradocommunitybank.com Products/Services: Personal and commercial banking, commercial and consumer loans.

Colorado East Bank & Trust

550 E. Woodward Ave. Keenesburg, CO 80643 Phone: 303-723-0100 Fax: 303-732-9284 E-mail: rpippin@coloeast.com Website: 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 Products/Services: Full-service banking.

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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 Ioans, checking, savings. Person in Charge: Donald M. Koenig Jr., President



Farmers Bank

713 S. Lemay Ave. Fort Collins, CO 80524 Phone: 970-221-2020 Website: www.farmersbank-weld.com Person in Charge: Fred J. Bauer, President



Farmers Bank

119 First St. Ault, CO 80610 Phone: 970-834-2121 Fax: 970-834-1351 E-mail: info@farmersbank-weld.com Website: www.farmersbank-weld.com Products/Services: Full-service bank. Person in Charge: Fred J. Bauer, 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.

First FarmBank

127 22nd St. Greeley, CO 80631 Phone: 970-346-7900 Fax: 970-304-0458 E-mail: info@firstfarmbank.com Website: www.firstfarmbank.com Products/Services: Full consumer, commercial and agricultural deposit and loan products. Person in Charge: Daniel Allen, President and CEO

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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

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

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 205 W. Oak St. Fort Collins, CO 80521 Phone: 970-495-9450 Website: www.1stnationalbank.com Products/Services: Full-service bank. Person in Charge: Mark Driscoll, President



First National Bank

Lory Student Center - CSU 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

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

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First National Bank

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

First National Bank 100 Johnstown Center Drive Johnstown, C0 80534 Phone: 970-495-9450 Website: www.1stnationalbank.com Products/Services: Full-service bank. Person in Charge: Mark Driscoll, President

First National Bank

First National Bank 301 First St. Kersey, CO 80644 Phone: 970-495-9450 Website: www.1stnationalbank.com Products/Services: Full-service bank. Person in Charge: Mark Driscoll, President

First National Bank

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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

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 Ave. Wellington, CO 80549 Phone: 970-495-9450 Website: www.1stnationalbank.com Products/Services: Full-service bank. Person in Charge: Mark Driscoll, President First National Bank of Estes Park 241 Park Lane Estes Park, CO 80517 Phone: 970-586-4485 Fax: 970-586-0517 Website: www.fnbestes.com Products/Services: Full-service banking.

First National Bank of Estes Park

501 S. St. Vrain Lane, Suite 100 Estes Park, C0 80517 Phone: 970-577-1234 Fax: 970-577-9175 E-mail: dsutter@fnbestes.com Website: www.fnbestes.com Products/Services: Financial services.

FIRST western

First Western Trust 3003 E. Harmony Road, Suite 200 Fort Collins, CO 80528 Phone: 970-484-9222 Fax: 970-229-4760 E-mail: jim.sprout@myfw.com Website: www.myfw.com Products/Services: Full-service banking. Investment and wealth management, trust, estate planning, insurance, mortgage and retirement services. Person in Charge: Kristing Reprint Service Service Service Service Services.

Kristi L. Benningsdorf, President Jim Sprout, Chairman

FirstBank

410 E. Bromley Lane Brighton, CO 80601 Phone: 720-685-3300 Website: www.efirstbank.com Products/Services: Full-service banking.

March 23-April 5, 2012 11B

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

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



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FirstBank

4322 Ninth St. Road Greeley, CO 80634 Phone: 970-352-3600 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 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 Morgan State Bank

1916 65th Ave., Suite 1 Greeley, CO 80634 Phone: 970-673-4501 Fax: 970-330-2850 E-mail: fmsbank@fmsbank.com Website: www.fmsbank.com Products/Services: Full-service banking including agricultural loans. Person in Charge: Patty Gates, Vice president

Great Western Bank

151 S. College Ave. Fort Collins, CO 80524 Phone: 970-226-1080 Fax: 970-225-4905 Website: www.greatwesternbank.com Person in Charge: Gail Grant, Market president

Great Western Bank

3711 JFK Parkway, Suite 100 Fort Collins, CO 80525 Phone: 970-206-4585 Website: www.greatwesternbank.com Products/Services: Banking.

Guaranty Bank & Trust Co. 807 Mountain Ave. Berthoud, CO 80513 Phone: 970-532-8135 Website: www.guarantybankco.com Person in Charge: Linda Fischer, Branch manager

Guaranty Bank & Trust Co. 2707 E. Bromley Lane Brighton, CO 80601 Phone: 303-622-2533 Website: www.guarantybankco.com Person in Charge: Dianna Martinez, Branch

manager

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. Person in Charge: Robert Burke, Branch manager

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.

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. Person in Charge: Laurie Hart, Branch manager

Guaranty Bank & Trust Co. 1210 E. Mulberry St. Fort Collins, CO 80524 Phone: 970-267-6888 Website: www.guarantybankco.com Products/Services: Deposits, Ioans and trust services. Person in Charge: Laurie Hart, Branch

manager

Guaranty Bank & Trust Co. 2700 47th Ave. Greeley, CO 80634 Phone: 970-454-4133 Website: www.guarantybankco.com Person in Charge: Robert Burke, 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.

3561 Stagecoach Road Longmont, CO 80504 Phone: 720-494-2850 Website: www.guarantybankco.com Products/Services: Full-service bank.

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.

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. Person in Charge: Linda Fischer, Branch manager Home State Bank 310 Mountain Ave. Berthoud, CO 80513 Phone: 970-203-6100 Fax: 970-669-6228 Website: www.homestatebank.com Products/Services: Banking and Ioans. Person in Charge: Verna Covey, Branch manager

Home State Bank

303 E. Mountain Ave. Fort Collins, CO 80524 Phone: 970-203-6100 Fax: 970-224-4180 Website: www.homestatebank.com Products/Services: Banking and Ioans. Person in Charge: Debra Kelly, Branch manager

Home State Bank

2337 S. Shields St. Fort Collins, CO 80526 Phone: 970-203-6100 Website: www.homestatebank.com Products/Services: Banking and loans. Person in Charge: Debra Kelly, Branch manager

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 Ioans. Person in Charge: Sue Cordova, Branch manager

Home State Bank

300 E. 29th St. Loveland, CO 80538 Website: www.homestatebank.com Products/Services: Banking and loans. Person in Charge: Tracy Hogue, Branch manager

Home State Bank

2695 W. Eisenhower Blvd. Loveland, CO 80537 Phone: 970-203-6100 Fax: 970-669-6228 Website: www.homestatebank.com Products/Services: Banking and Ioans. Person in Charge: Berit Robertson, Branch manager

Home State Bank

935 N. Cleveland Ave. Loveland, CO 80537 Phone: 970-203-6100 Fax: 970-669-6228 Website: www.homestatebank.com Products/Services: Banking and Ioans. Person in Charge: Tracy Hogue, Branch manager

Home State Bank

1355 E. Eisenhower Blvd. Loveland, CO 80538 Phone: 970-203-6100 Fax: 970-669-6228 Website: www.homestatebank.com Products/Services: Banking and loans. Person in Charge: Tracy Hogue, Branch manager

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Home State Bank

7499 Westgate Drive Windsor, CO 80528 Phone: 970-203-6100 Website: www.homestatebank.com Products/Services: Banking and Ioans. Person in Charge: Kay Luft, Branch manager

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 731 S. Lemay Ave. Fort Collins, CO 80524 Phone: 970-622-7702 Fax: 970-224-9601 Website: www.chase.com

JPMorgan Chase Bank, National

Association 4603 Boardwalk Drive Fort Collins, CO 80525 Phone: 970-282-8626 Website: www.chase.com

JPMorgan Chase Bank, National

Association 2820 E. Harmony Road Fort Collins, CO 80528 Phone: 970-377-9599 Website: www.chase.com

JPMorgan Chase Bank, National

Association 2000 S. College Ave. Fort Collins, CO 80525 Phone: 970-622-7603 Fax: 970-484-7063 Website: www.chase.com Products/Services: Consumer and business checking and savings, investments, mortgages, SBA loans.

JPMorgan Chase Bank, National

Association 2804 S. Timberline Road Fort Collins, CO 80525 Phone: 970-377-3040 Website: www.chase.com

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: Kipp Kieber, Branch manager

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. The Northern Colorado Business Report and Kennedy and Coe are pleased to open nominations for the 2012 CFO of the Year Awards.

NORTHERN COLORADO OF THE YEAR AWARDS

The Northern Colorado Business Report and Kennedy and Coe, LLC will recognize chief financial officers in our region whose efforts successfully navigate a company's financial future. Honorees will be recognized at the Bixpo 2012 opening event, Business Leaders Breakfast, September 26, 2012.

Nominee Information	
Nominee's first name	Last name
Nominee company's name	
Nominee company address – Street	
Nominee company address – City, s	state, zip code
Nominee email	Nominee telephone
Company CEO's or owner's name	
Company CEO's or owner's email	Company CEO's or owner's telephone
Nominator Information	
Nominator's first name	Nominator's last name
Nominator's email	Nominator's telephone
Nominator's company's name	

Nominator's company address - City, state, zip code

September 26, 2012 7:00–9:30 a.m.

Embassy Suites – Loveland If your company would like to join us in sponsoring the Northern Colorado CFO of the Year Awards, contact De Dahlgren, NCBR Marketing Director at 970-232-3132.



2012 CFO of the Year Nomination *Nomination deadline:* August 1, 2012

The Northern Colorado CFO Awards are presented to recognize chief financial officers in the Northern Colorado region whose efforts successfully guide a company's financial future.

Candidates for the Northern Colorado CFO Awards must meet the following three criteria:

- 1. Candidates for the Northern Colorado CFO Awards are the individuals responsible for the financial management of their companies. They may or may not carry the title of chief financial officer, but they carry the responsibilities of that office.
- 2. Candidates must work in Northern Colorado (Larimer and Weld counties).
- 3. The company for which the candidate works must be headquartered in Northern Colorado.

Award Categories:

The Northern Colorado CFO Awards will be presented to CFOs in the primary three industry segments below. The private sector, for-profit segment has three categories ranked by employee base. Private sector not-for-profit organizations are divided into two categories based on focus. The final segment is for all governmental and public education entities. The final two awards are for specific accomplishments.

PRIVATE SECTOR

- For-profit companies
 - 1 49 Employees
 - 50 99 Employees
 - 100 plus Employees

Not-for-profit companies

- Human services
- Creative industries

PUBLIC SECTOR This category includes all governments, public agencies and public schools.

DISTINCTIVE ACCOMPLISHMENTS

• Growth Leader - This category includes those CFOs who have been at the financial forefront of companies that have significantly increased revenues and/or profits.

• Lifetime Achievement – This category includes those CFOs who have demonstrated significant achievements over a career spanning a minimum of 25 years.

Candidates for the Northern Colorado CFO Awards must demonstrate achievements in the following two areas:

- Advancing and contributing to the success of the
- company for which he or she works.
 - Community involvement and leadership.

Please describe this candidate's achievements in these two areas in a narrative of not more than 200 words.

Mail completed nominations to: Northern Colorado Business Report CFO Nominations P.O. Box 270810 Fort Collins CO 80527

Nominations may also be emailed to: Events@NCBR.com.

JPMorgan Chase Bank, National Association 4719 W. 29th St. Greeley, CO 80634 Phone: 970-339-3238

Website: www.chase.com

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.

JPMorgan Chase Bank, National

Association 1375 Eagle Drive Loveland, CO 80537 Phone: 970-663-1357 Website: www.chase.com

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.

JPMorgan Chase Bank, National

Association 1905 W. Eisenhower Blvd. Loveland, CO 80537 Phone: 970-622-7679 Website: www.chase.com

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.

JPMorgan Chase Bank, National

Association 160 W. 65th St. Loveland, CO 80538 Phone: 970-663-9251 Website: www.chase.com

JPMorgan Chase Bank, National

Association 1595 Main St. Windsor, CO 80550 Phone: 970-686-2867 Website: www.chase.com

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

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 Wabata, www.keyback.com

Phone: 970-494-2480 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

822 14th St. Greeley, CO 80631 Phone: 970-378-3220 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.

Mile High Banks

2950 N. Garfield Ave. Loveland, CO 80538 Phone: 970-669-6424 Fax: 970-669-8144 Website: www.milehighbanks.com

New West Bank

55 S. Elm Ave. Eaton, CO 80615 Phone: 970-454-1800 Fax: 970-454-1802 E-mail: customer_service@newwestbank.biz Website: www.newwestbank.biz Products/Services: Financial services, full-service, locally owned community bank. Includes agricultural loan services.

New West Bank

3459 W. 20th St., Suite 114 Greeley, CO 80634 Phone: 970-378-1800 Fax: 970-378-1801 E-mail: customer_service@newwestbank.biz Website: www.newwestbank.biz Products/Services: Financial services, full-service, locally-owned community bank. Includes agricultural loan services.

Points West Community Bank

6801 W. 20th St. Greeley, CO 80634 Phone: 970-330-1200 Website: www.pwcbank.com Products/Services: Full-service banking.

Points West Community Bank

8100 Sixth St. Wellington, CO 80549 Phone: 970-568-3250 E-mail: customerserviceco@pwcbank.com Website: www.pwcbank.com Products/Services: Banking.

Points West Community Bank

1291 Main St. Windsor, CO 80550 Phone: 970-686-0878 Fax: 970-686-0893 E-mail: mbrase@pwcbank.com Website: www.pwcbank.com Products/Services: Banking. Person in Charge: Mark Brase, Front Range president

U.S. Bank National Association 500 E. Bromley Lane

Brighton, CO 80601 Phone: 303-655-9295 Products/Services: Banking.

U.S. Bank, National Association

363 E. Elkhom Ave. Estes Park, CO 80517 Phone: 970-586-4412 Website: www.usbank.com Products/Services: Banking.

U.S. Bank, National Association

6110 Firestone Blvd. Firestone, CO 80504

Website: www.usbank.com

Products/Services: Banking.

Phone: 720-652-6691

U.S. Bank, National Association

400 S. Howes St. Fort Collins, CO 80521 Phone: 970-493-5506 Website: www.usbank.com Products/Services: Banking. Person in Charge: Allen Rogers, Branch manager

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

2160 W. Drake Road, No. 6 Fort Collins, CO 80526 Phone: 970-206-0947 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 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

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

4548 Centerplace Drive Greeley, CO 80634 Phone: 970-330-5146 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.

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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, allencompassing consumer and business banking. Person in Charge: Kelly Moe, Branch manager Richard Gibbs, Regional president

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 and 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. Person in Charge: Dave Jansen, Branch president

Valley Bank and Trust

4900 E. Bromley Lane Brighton, CO 80601 Phone: 303-659-3490 Fax: 303-659-2816 E-mail: contact@valleybankandtrust.com Website: www.valleybankandtrust.com Products/Services: Full-service personal and commercial banking including checking, savings, small business loans and more. Person in Charge: Donna J. Petrocco, President, CE0

Valley Bank and Trust

2380 E. Bridge St. Brighton, CO 80601 Phone: 303-659-1472 Fax: 303-659-1549 Products/Services: Full-service banking. Person in Charge: Sarah Turner, Branch manager

Valley Bank and Trust

580 Dahlia St. Hudson, CO 80524 Phone: 303-536-9259 Fax: 303-536-9308 Products/Services: Full-service banking. Person in Charge: Brian Blehm, Branch president

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Verus Bank of Commerce 3700 S. College Ave., Unit 102 Fort Collins, CO 80525 Phone: 970-204-1010 Fax: 970-204-1590 E-mail: gnalezny@verusboc.com Website: www.verusboc.com Products/Services: Banking and financial services.



Verus Bank of Commerce 102 E. 29th St. Loveland, CO 80538 Phone: 970-679-7150 Fax: 970-679-7169 E-mail: ebank@lovelandbankofcommerce.com Website: www.lovelandbankofcommerce.com Products/Services: Full-service banking.

Wells Fargo Bank

401 S. College Ave. Fort Collins, CO 80524 Phone: 970-490-6275 Website: www.wellsfargo.com Products/Services: Banking, insurance, investments, mortgage, and consumer and commercial finance. Person in Charge: Eric M. 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 Website: www.westernstatesbank.com Products/Services: Full-service banking.

Windsor State Bank 1130 Main St. Windsor, CO 80550 Phone: 970-674-1488 Fax: 970-674-0166 Website: www.windsorstatebank.com Person in Charge: Chris Gentle

CPAS

Alexander Broughton & Co. CPAs PC 903 N. Cleveland Ave., Suite B Loveland, CO 80537 Phone: 970-669-7200 Fax: 970-669-7211 E-mail: 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 E-mail: larry@awhitney.com Website: www.awhitney.com Products/Services: Certified public accounting firm. Person in Charge: Larry Atchison, President Carl Henderson CPA

5455 U.S. Highway 36

Estes Park, CO 80517

Fax: 970-586-5009

Cole and Crosier PC

210 Sunset Drive

LaSalle, CO 80645 **Phone**: 970-284-5545

Fax: 970-284-5546

David Cole, Owners

Cowles Tax Service

Phone: 970-353-1515

Crona & Associates

Estes Park. CO 80517

Fax: 970-586-6771

Phone: 970-586-2328

Products/Services: CPA.

CW Decker & Co. CPAs PC

215 W. Magnolia St., No. 201

E-mail: chuck@cwdeckercpa.com

Website: www.cwdeckercpa.com

3003 E. Harmony Road, Suite 310

E-mail: eads@eadscpa.com

Website: www.eadscpa.com

Person in Charge: Brad Eads, President

Products/Services: Offers audit, tax planning

and a variety of business-advisory services,

Products/Services: CPA.

Person in Charge: Chuck Decker, President

Fort Collins, CO 80521

Phone: 970-482-2179

Products/Services: CPA.

Eads & Associates Inc.

Fort Collins, CO 80528

Phone: 970-221-1477

Fax: 970-221-8506

1321 Oakridge Drive

Fax: 970-282-5499

Fort Collins, CO 80525

Phone: 970-282-5400

E-mail: cotto@eksh.com

Website: www.eksh.com

including specialized expertise.

Frayer & Associates CPA PC

E-mail: mfrayercpa@yahoo.com

Website: www.frayerandassociates.com

Person in Charge: Mona F. Frayer, CPA

Products/Services: Payroll, formal financial statements, employee benefits and certified

QuickBooks adviser, health insurance and

501 Stover St.

Fort Collins, CO 80524 Phone: 970-419-3200

Fax: 970-419-3201

retirement plans.

Person in Charge: Chris Otto, Partner

EKS&H

Fax: 970-221-9405

1350 Graves Ave.

1625 Eighth Ave.

Greeley, CO 80631

president

Phone: 970-586-5008

E-mail: estesparkcpa@aol.com

Products/Services: Accounting services.

Person in Charge: Carl Henderson, Owner

E-mail: bcrosierpc@gwestoffice.net

Person in Charge: Brian Crosier,

Products/Services: Accounting services.

Products/Services: Tax return preparation.

E-mail: jeff@cronaandassociatescpas.com

Person in Charge: Jeff Crona, Owner

Person in Charge: James Cowles, Vice

Anton Collins Mitchell LLP

3545 W. 12th St., Suite 201 Greeley, CO 80634 Phone: 970-352-1700 Fax: 970-352-1708 E-mail: rwatkins@acmllp.com Website: www.acmllp.com Products/Services: Comprehensive audit, tax, consulting services to individuals and growing companies. Person in Charge: Dan Schommer, Randy Watkins, Partners

B. Sue Wood and Associates PC

527 Remington St. Fort Collins, CO 80524 Phone: 970-482-5626 Fax: 970-482-5629 Website: www.bswpc.com Products/Services: Tax and accounting services. Person in Charge: B. Sue Wood

Bartels & Co. LLC CPAs

7251 20th St., Building D-1 Greeley, CO 80634 Phone: 970-352-7500 Fax: 970-352-2281 E-mail: 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 J. Bartels, Managing partner

Bates & Bishop CPA Inc.

234 Elder Drive Loveland, CO 80538 Phone: 970-669-7400 Fax: 970-669-7404 E-mail: rex@bbcpa.pro Website: www.batesbishopcpa.com Products/Services: Payroll service and tax preparation. Person in Charge: Rex Bates, President

Bob German CPA PC

300 E. Boardwalk Drive, Building 5B Fort Collins, CO 80525 Phone: 970-223-7373 Fax: 970-223-0157 E-mail: bob@bobgermancpa.com Products/Services: Accounting services. Person in Charge: Bob German, Owner

Brock and Co. CPAs PC

3711 JFK Parkway, Suite 315 Fort Collins, CO 80525 Phone: 970-223-7855 Fax: 970-223-3926 E-mail: sjohnson@brockcpas.com Website: www.brockcpas.com Products/Services: Public accounting services, small business consulting; business and estate planning; construction, industry; professionals; audit, reviews and compilations; tax planning and preparation.

Person in Charge: Susan R. Johnson, Director

March 23-April 5, 2012 **15B**

Frink & Associates PC 150 E. 29th St Loveland, CO 80538

Loveland, CO 80538 **Phone**: 970-667-2123 **Fax**: 970-669-3841

Gates, Kirby & Co. PC

300 E. Boardwalk Drive, Building 5B Fort Collins, CO 80525 Phone: 970-226-1704 Fax: 970-223-0157 E-mail: tom@gateskirby.com Website: www.gateskirby.com Products/Services: Individual tax return preparation and planning, corporation and partnership tax return preparation and planning. Audits, reviews and compilations. QuickBooks and general business consulting. Person in Charge: Tom L. Gates, President

Geoffrey W. Goudy CPA LLC

401 W. Mountain Ave., Suite 101 Fort Collins, CO 80521 Phone: 970-472-9000 Fax: 970-472-9025 E-mail: ggoudy@cspotcount.com Website: www.cspotcount.com Products/Services: Accounting and tax services for small and micro-sized businesses. Person in Charge: Geoffrey Goudy, CPA

Geyer & Associates CPAs

125 S. Howes St., Suite 1040 Fort Collins, CO 80521 Phone: 970-484-7040 Fax: 970-484-3826 E-mail: dgeyercpa@aol.com Website: www.geyercpas.com Products/Services: CPA. Person in Charge: Dana Geyer, President

Gorsline Accounting Services

1630 25th Ave. Greeley, CO 80634 Phone: 970-352-2850 Fax: 970-352-2851 Products/Services: Accounting services.

Halliburton, Hogsett, Scott & Associates PC

873 N. Cleveland Ave. Loveland, CO 80537 Phone: 970-667-5316 Fax: 970-667-2269 E-mail: djh@hhsacpa.com Website: www.hhsacpa.com Products/Services: Tax planning and preparation, estate tax planning, auditing and financial statement preparation. Person in Charge: Dennis J. Hogsett, CPA

Hanna, Holdredge & Associates CPA PC 365 E. 27th St.

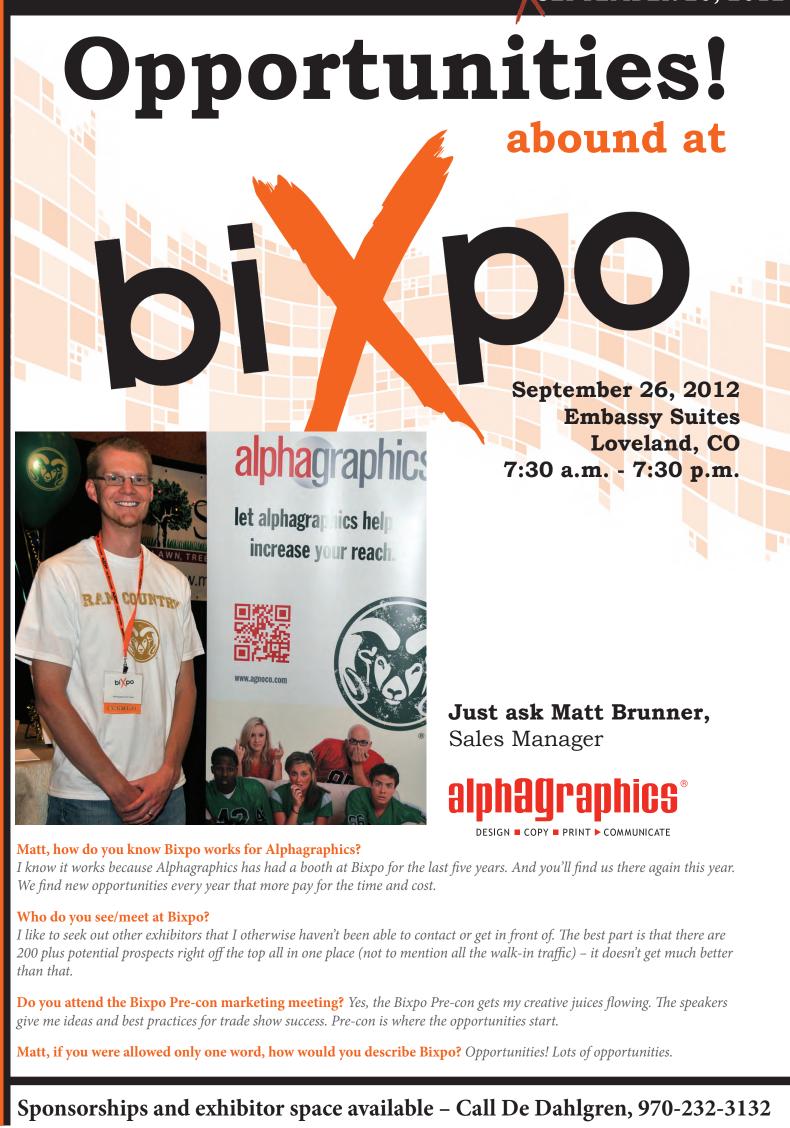
Loveland, CO 80538 Phone: 970-667-2555 Fax: 970-669-9494 E-mail: info@lovelandcpas.com Website: www.lovelandcpas.com Products/Services: Accounting, tax preparation, payroll services and QuickBooks consulting. Person in Charge: Linda L. Holdredge, Owner

Hoover Harris & Co.

4075 W. 11th St. Greeley, CO 80634 Phone: 970-352-1642 Fax: 970-352-0284 E-mail: nward@hooverharriscpa.com Website: www.hooverharriscpa.com Products/Services: Complete payrolls processed, direct deposit available, payroll reports completed. Person in Charge: Wayne Hoover, Principal

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Hunt, Spillman & Associates PC

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Kennedy and Coe LLC

6125 Sky Pond Drive, Suite 200 Loveland, CO 80538 Phone: 970-685-3500 Fax: 970-663-0223 E-mail: pmendoza@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

Knezovich and Williams CPAs LLC

109 Coronado Court Fort Collins, CO 80525 Phone: 970-224-9900 Fax: 970-377-6767 E-mail: 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

Kruger & Clary CPAS PC

515 S. Howes St. Fort Collins, CO 80521 Phone: 970-482-6947 Fax: 970-472-4061 E-mail: info@krugercpas.com Website: www.krugercpas.com Products/Services: Tax preparation and planning, accounting services, QuickBooks consulting, business consulting, and payroll services. Person in Charge: Melissa Clary, President

Dale Kruger, Vice president

Mueller & Associates CPA LLC

762 W. Eisenhower Blvd. Loveland, CO 80537 Phone: 970-667-1070 Fax: 970-667-1316 E-mail: paul@mueller-cpa.com Website: www.mueller-cpa.com Products/Services: Tax and accounting, wealth transfer and business succession planning, tax consulting services, QuickBooks setup, training and utilization reviews, notfor-profit consulting fraud prevention and safeguards, employee benefit and retirement plan consulting.

Person in Charge: Paul F. Mueller, Managing director

Myron Lindgren

2903 Aspen Drive, Suite C Loveland, CO 80538 Phone: 970-669-3610 Fax: 970-669-3715 Person in Charge: Myron Lindgren, Owner, CPA

NorCo CPAs LLC 6500 29th St., Suite 260 Greeley, CO 80634 Phone: 970-351-7480 Fax: 970-351-8990 E-mail: 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 E-mail: anita@meiscpas.com Website: www.meiscpas.com Person in Charge: Anita Meis, President

Pisacka, Baker & Associates, LLC

375 E. Horsetooth Road Shores 2, Suite 201 Fort Collins, CO 80525 Phone: 970-488-1888 Fax: 866-895-4377 E-mail: cody@pisackabaker.com Website: www.pisackabaker.com Products/Services: CPA. Person in Charge: Cody Pisacka, Managing member

Rickards & Co. LLP

3711 JFK Parkway, Suite 240 Fort Collins, CO 80525 Phone: 970-493-6869 Fax: 970-416-0040 E-mail: info@rickards.com Website: www.rickardscpas.com Products/Services: CPA Person in Charge: Jill Rickards, Partner

RLR LLP

4631 W. 20th St. Road, No. 101 Greeley, CO 80634 Phone: 970-304-9420 Fax: 970-304-9421 Website: www.rlrcpas.com Products/Services: Certified public accountants. Person in Charge: Robert Dickerson

RLR LLP

1235 Riverside Ave. Fort Collins, CO 80524 Phone: 970-692-5300 Fax: 970-692-5301 E-mail: info@rlrcpas.com Website: www.rlrcpas.com Products/Services: CPA firm, tax planning and preparation, business consultants, payroll, bookkeeping, audit and attestation, etc. Person in Charge: A. Scott Rulon, Robert Dickerson, Partners

Robert Green CPA PC

2308 W. 29th St., Suite 200 Greeley, CO 80631 Phone: 970-353-2727 Fax: 866-648-9769 Person in Charge: Robert Green

Rodahl & Co. LLC CPAs

2038 Vermont Drive, No. 101 Fort Collins, CO 80525 Phone: 970-207-0747 Fax: 970-207-0753 E-mail: 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 E-mail: william.ruesch@rblcpasllc.com Website: www.rblcpasllc.com Products/Services: CPA firm. Person in Charge: William R. Ruesch, 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 E-mail: sfischer@sampleandbailey.com Website: www.sampleandbailey.com Products/Services: Accounting, payroll, tax, financial services. Person in Charge: Denise Juliana, Managing shareholder Roger L. Sample, President

Schulz and Leonard PC

200 First St. Eaton, CO 80615 Phone: 970-454-3371 Fax: 970-454-3465 E-mail: roger@schulzandleonard.com Website: www.schulzandleonard.com Products/Services: Accounting and income tax services. Person in Charge: Roger L. Schulz, President

Shaw & Assoc. CPAs

1044 W. Drake Road, Suite 201 Fort Collins, CO 80526 Phone: 970-223-0792 Fax: 970-223-6509 E-mail: kevin@kevinshawcpa.com Website: www.kevinshawcpa.com Person in Charge: Kevin Shaw, CPA, PFS, CEO

Shinn Consulting CPAs PC

702 W. Drake Road, Building D Fort Collins, CO 80526 Phone: 970-206-1435 Fax: 970-494-7979 E-mail: ralph@shinnconsultingcpas.com Website: www.shinnconsultingcpas.com Products/Services: Individual, business, estate, retirement, taxes and financial planning. Person in Charge: Ralph T. Shinn, President

Siebert & Associates PC

8219 W. 20th St., Suite B Greeley, CO 80634 Phone: 970-353-3750 Fax: 970-353-3752 E-mail: bill@siebertcpa.com Products/Services: Certified public accountants and consultants. Person in Charge: William J. Siebert, President

Soukup, Bush & Associates CPAs PC

2032 Caribou Drive, Suite 200 Fort Collins, CO 80525 Phone: 970-223-2727 Fax: 970-226-0813 E-mail: 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

March 23-April 5, 2012 **17B**

Thill & Associates CPA PC

712 Whalers Way, Suite 300 Fort Collins, CO 80525 Phone: 970-484-2755 Fax: 970-206-4556 E-mail: denice@thillcpa.com Website: www.thillcpa.com Products/Services: Full-service bookkeeping and tax-accounting firm. Person in Charge: Cindy Thill, CPA Denice Hill

Tim Chavies & Associates

1707 61st Ave., Suite 101 Greeley, CO 80634-7997 Phone: 970-356-2284 Fax: 970-353-9701 E-mail: tchaviescpa@yahoo.com Person in Charge: Tim Chavies, President and Owner

Unify CPAs PC

185 N. College Ave., Second Floor Fort Collins, CO 80524 Phone: 970-484-9655 Fax: 970-232-1475 E-mail: info@unifycpa.com Website: www.unifycpa.com Products/Services: Full-service accounting, business consulting. Person in Charge: Stephanie Kimak, Partner

William G. Cheedle PC

300 E. Boardwalk Drive, Building 5B Fort Collins, CO 80525 Phone: 970-484-4411 Fax: 970-484-4479 E-mail: billchee@webaccess.net Products/Services: Certified public accountant. Person in Charge: William G. Cheedle, Owner

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

College Credit Union of Greeley

1503 Ninth Ave. Greeley, CO 80631 Phone: 970-330-3900 Fax: 970-330-3609 E-mail: info@collegecu.org Website: www.collegecu.org Products/Services: Auto loans, mortgages, home equity lines, green checking, online banking. All of Weld County can join. Person in Charge: Walter W. Marx, CEO

College Credit Union of Greeley

2901 S. 27th Ave. Greeley, CO 80631 Phone: 970-330-3900 Fax: 970-330-3609 E-mail: info@collegecu.org Website: www.collegecu.org Products/Services: Banking. Person in Charge: Walter W. 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.

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: Meredith Logan, Branch manager

Credit Union of Colorado *2505 11th Ave.*

Greeley, CO 80631 **Phone:** 970-353-4819 **Website:** www.cuofco.org **Products/Services:** Financial services.

Elevations Credit Union

2495 East 13th St. Loveland, CO 80538 Phone: 970-667-8585 Fax: 970-461-4548 Website: www.elevationscu.com

ENT

11211 E. 125 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 E-mail: deborah.colby@firsttechfed.com Website: www.firsttechfed.com Products/Services: Financial services. Person in Charge: Benson Porter, CEO

First Tech Federal Credit Union

1371 Sculptor Drive Loveland, CO 80537 Phone: 855-855-8805 E-mail: deborah.colby@firsttechfed.com Website: www.firsttechfed.com Products/Services: Financial services. Person in Charge: Benson Porter, CEO

Premier Members

8080 Colorado Blvd. Firestone, CO 80504 Phone: 303-657-7000 Fax: 303-657-7370 Website: www.premiermembers.org

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

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

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

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

3512 W. 10th St., Unit 2 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 E. Reynolds, CEO

Security Service Federal Credit Union

1220 Ninth St. Greeley, CO 80631 Phone: 970-353-1082 Website: www.ssfcu.org Person in Charge: David E. Reynolds

Security Service Federal Credit Union

1531 N. Lincoln Ave. Loveland, CO 80538 Phone: 970-207-2029 Website: www.ssfcu.org Person in Charge: David E. Reynolds

State Farm Insurance Co. Credit Union

1555 Promontory Circle Greeley, CO 80638 Phone: 970-395-5232 Fax: 970-395-5408 Website: www.statefarmfcu.com

Weld Schools Credit Union 2555 47th Ave. Greeley, CO 80634 Phone: 970-330-9728 Fax: 970-330-1668

Fax: 970-330-1668 E-mail: admin@weldschoolscu.com Website: www.weldschoolscu.com Products/Services: Financial services.

INSURANCE

Advantage Insurance/ Barry Gustafson Agency Inc. 4308 N. Garfield Ave. Loveland, CO 80538 Phone: 970-669-9390 Fax: 970-669-9704 E-mail: barry@advantageinsllc.com Website: www.advantageinsllc.com Products/Services: All Lines of Insurance.... Commercial Auto, Business, Home, personal auto, Renters, Contractors Person in Charge: Danielle Gustafson, Manager Barry Gustafson, Owner

Aigean Financial

2629 Redwing Road, Suite 116 Fort Collins, CO 80526 Phone: 970-229-0930 Fax: 970-229-0212 Website: www.aigeanfinancial.com Products/Services: Insurance provider. Person in Charge: Robert D. Deakin, Owner

Allstate Insurance - Michalka Agency

363 W. Drake Road, Garden Level Fort Collins, CO 80526 Phone: 970-223-1332 Fax: 970-226-6991 E-mail: jamesmichalka@allstate.com Website: www.allstateagencies.com/ jamesmichalka Products/Services: Insurance, retirement, life and family protection. Person in Charge: James I. Michalka, Agency principal

Ameri Quote Insurance & Financial Services

1015 W. Horsetooth Road, Suite 204 Fort Collins, CO 80526 Phone: 970-221-1141 Fax: 970-482-3282 Website: www.ameriquoteinsurance.com Products/Services: Independent brokerage, licensed with all major "A" rated companies, specially designed to meet the needs of all types of people.

Person in Charge: Jack P. Krier, President

American Family Insurance— Roy

Christman Agency 1402 W. 28th St., Suite 1 Loveland, CO 80538 Phone: 970-669-0007 Fax: 970-669-0008 E-mail: rchristm@amfam.com Website: www.roychristmanagency.com Products/Services: Specializing in insurance planning for individuals, families and businesses. Auto, home, business and life. Person in Charge: Roy Christman, Owner

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

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Bob Snyder Insurance Agency Inc. 1135 N. Lincoln Ave., No. 2 Loveland, CO 80537 Phone: 970-461-5060 Fax: 970-461-5061 E-mail: bob@lovelandinsurance.com Website: www.lovelandinsurance.com Products/Services: Auto, home, life, health, business insurance and employee benefits. Person in Charge: Robert E. Snyder

Bode Financial Services

4645 W. 18th St., Suite 300 Greeley, CO 80634 Phone: 970-356-4990 E-mail: brb@bodeagency.com Website: www.bodeagenecy.com Products/Services: Retirement planning, investment advising, oil and gas lease, group and individual health insurance. Person in Charge: Barry Bode, Partner



Brown & Brown of Colorado 4532 Boardwalk Drive, Suite 200 Fort Collins, CO 80525 Phone: 970-482-7747 Fax: 970-484-4165 E-mail: smayor@bbcolorado.com Website: www.bbcolorado.com Products/Services: Full lines property, casualty and employee benefits. Person in Charge: Scott C. Mayor, Executive vice president

Choice Plus Insurance

2629 Redwing Road, Suite 310 Fort Collins, CO 80526 Phone: 970-226-3416 Fax: 970-267-8767 E-mail: chrisd@choiceplusins.com Website: www.choiceplusins.com Products/Services: Specializing in group and individual health, life, medicare supplements, disability, accident, and dental insurance. Person in Charge: Chris Davies, Owner, Broker

ColoHealth

1001-A E. Harmony Road, No. 519 Fort Collins, CO 80525 Phone: 866-749-2045 Fax: 866-284-0082 E-mail: wileylong@colohealth.com Website: www.colohealth.com Products/Services: Individual and family health insurance plans, including plans qualified to work with health savings accounts (HSAs).

Colorado Farm Bureau Insurance - Greeley Office

5312 W. Ninth St. Drive, Suite 140 Greeley, CO 80634 Phone: 970-353-8000 Fax: 970-353-8010 Website: www.cfbinsurance.com Products/Services: Home, farm, auto, business and life insurance. Person in Charge: Rick Bender, Director of marketing and office services Colorado Insurance Advisors 323 W. Drake Road, No. 104 Fort Collins, CO 80526 Phone: 970-204-0044 Fax: 970-282-8848 E-mail: bill@ciadvs.com Website: coloradoinsuranceadvisors.com Products/Services: Offering personal and commercial insurance. Person in Charge: Susan Lynn Lacock, President

Complete Spectrum Financial Services

1635 Foxtrail Drive Loveland, CO 80538 Phone: 970-391-0462 Fax: 970-587-4009 E-mail: bobbiezink@msn.com Website: www.complete-spectrum.com Products/Services: We help families grow and protect their assets, and help them reduce their taxes. We only offer programs that are safe and guaranteed not to experience any market losses.

Person in Charge: Bobbie Zink, Vice chairman

Daniel Insurance Agency

2627 Redwing Road, Suite 330 Fort Collins, CO 80526 Phone: 970-223-5902 E-mail: danielinsurance@aol.com Products/Services: Business, workers compensation, home, auto, motorcycle and flood insurance. Person in Charge: Carl Daniel CPCU, CIC, Owner

Eastwood Insurance

1221 28th Ave., Suite 1 Greeley, CO 80634 Phone: 970-346-1446 Fax: 970-346-1023 E-mail: eastmary65@aol.com Website: www.eastwoodinsurancemedigap. com Products/Services: Specializing in senior health insurance. PersoninCharge:MaryPatEastwood,Co-owner Willie Eastwood

Employee Benefit Plus

1905 W. Eisenhower Blvd. Loveland, CO 80537 Phone: 970-679-0119 Fax: 970-744-4493 E-mail: harley@harleyelbert.com Website: www.employeebenefitsplus.net Products/Services: Group and individual health insurance, life, dental, vision, short- and long-term disability, gap plans. Person in Charge: Harley Elbert, Broker

Ewing Leavitt Insurance Agency Inc.

4025 St. Cloud Drive, Suite 100 Loveland, CO 80538 Phone: 970-679-7333 Fax: 866-456-4265 E-mail: steve-ewing@leavitt.com Website: www.ewing-leavitt.com Products/Services: Commercial and personal insurance sales and service, group health insurance, bonding. Person in Charge: Steve Ewing President

Person in Charge: Steve Ewing, President Bryan Brenning, Vice president

Financial Strategies of Colorado 1600 W. First St. Loveland, CO 80537 Phone: 970-663-3211 Fax: 970-663-3216 E-mail: gary@fscolorado.com Website: www.fscolorado.com Products/Services: Life insurance and annuities. Person in Charge: Gary W. Hansen, Owner

FIRST western

First Western Trust 3003 E. Harmony Road, Suite 200 Fort Collins, CO 80528 Phone: 970-484-9222 Fax: 970-229-4760 E-mail: jim.sprout@myfw.com Website: www.myfw.com Products/Services: Full-service banking. Investment and wealth management, trust, estate planning, insurance, mortgage and retirement services. Person in Charge: Kristi L. Benningsdorf, President

Jim Sprout, Chairman

Flood and Peterson

Flood and Peterson Inc. 4821 Wheaton Drive Fort Collins, CO 80525 Phone: 970-266-7132 Fax: 970-266-7143 E-mail: chris.richmond@floodandpeterson. com Website: www.floodandpeterson.com

Products/Services: Commercial insurance, employee benefits, corporate 401(k), personal insurance, surety bonds. **Person in Charge**: Chris Richmond, President

Flood and Peterson

Flood and Peterson Inc.

4687 W. 18th St. Greeley, CO 80634 Phone: 970-356-0123 Fax: 970-330-1867 E-mail: fpinfo@floodandpeterson.com Website: www.floodandpeterson.com Products/Services: Commercial insurance, employee benefits, 401(k) corporate planning, health insurance, personal insurance, life insurance, surety bonds. Person in Charge: Chris Richmond, President

Floyd Insurance Agency

143 E. Harvard St. Fort Collins, CO 80525 Phone: 970-420-8625 E-mail: floydinsagency@q.com Products/Services: Auto, homeowners, life, disability, business, workman's comp -SR-22- insurance services protecting individuals and families.

Person in Charge: John Floyd, Owner

Front Range Insurance Group LLC 1100 Haxton Drive, Suite 100 Fort Collins, CO 80525 Phone: 970-223-1804 Fax: 970-225-2296 E-mail: info@frig.net Website: www.frig.net Products/Services: Home, auto, RV, commercial, business and employee benefits, life and health insurance.

Goodwin Financial Service Inc.

2038 Vermont Drive Fort Collins, CO 80525 Phone: 970-223-2377 Fax: 970-223-7040 E-mail: harryg@gfs01.com Website: www.gfs01.com Products/Services: Managed money investments, annuities and life insurance. Person in Charge: Harry P. Goodwin, President and CEO

GROW SECURE.com

Grow Secure Inc. 1405 W. 29th St. Loveland, CO 80538 Phone: 970-669-1225 Fax: 866-835-5966 E-mail: info@growsecure.com Website: www.growsecure.com Products/Services: Insurance and financial services; life insurance and annuities. Person in Charge: Chuck Layman Alicia Layman Lewis, Vice president

GW Wealth Management

7251 W. 20th St., Building D2 Greeley, CO 80634 Phone: 970-330-4660 Fax: 970-346-6122 E-mail: jason@gwwealth.com Website: www.gwwealth.com Products/Services: 403(b) and 457 plans, retirement specialist, annuity, life insurance, college planning, long-term care, group health, individual health, substandard life, medicare supplement.

Person in Charge: Jason P. Gollhofer, Cortney M. Walker, Partners

Helfrich & Associates Inc./Allstate Insurance Co.

1120 38th Ave., Suite 2 Greeley, CO 80634 Phone: 970-353-8572 Fax: 970-353-9733 E-mail: suehelfrich@allstate.com Website: http://agent.allstate.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 E-mail: 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

JBA Wealth Management Group

155 W. Harvard St., Suite 401
Fort Collins, CO 80525
Phone: 970-223-1921
Fax: 970-223-2875
E-mail: djohnson@johnsonbruen.com
Website: www.jbawealth.com
Products/Services: Financial services and insurance planning.
Person in Charge: Daniel B. Johnson, Founder and Principal partner
Charles J. Rutenberg, Principal partner

John C. Beckett & Associates Inc. 220 Smith St. Fort Collins, CO 80524 Phone: 970-484-2805 Fax: 970-484-2885 E-mail: tim@beckettinsurance.com Website: www.beckettinsurance.com Products/Services: Insurance and bonds. Person in Charge: Tim Beckett, President

Lanteri Insurance Agency Inc.

1002 W. Drake Road, No. 101 Fort Collins, CO 80526 Phone: 970-482-0078 Fax: 970-482-0472 E-mail: mlanteri@allstate.com Website: www.agent.allstate.com/mlanteri Products/Services: Allstate insurance and financial products. Person in Charge: Michael Lanteri, Agent

Mountain Wealth Management LLC

515 S. Howes St. Fort Collins, CO 80521 **Phone**: 970-530-1018 Fax: 970-797-6458 **E-mail**: sigrid@mountainwealth.com Website: www.mountainwealth.com Products/Services: Financial planning and wealth management; helping business owners, individuals and families plan for their lifestyle goals through comprehensive financial planning. We also cater to socially conscious businesses and individuals with investments that meet environmental, social and corporate standards. Person in Charge: Sigrid A. Gustafson, Financial planner

Mitch O'Hare, President, Founder

Navigation Financial Services Inc.

2725 Maroon Court Fort Collins, CO 80525 Phone: 970-672-1236 Fax: 970-672-4741 E-mail: adam@navigationfinancialservices.com Website: www.navigationfinancialservices.com Products/Services: Investment management. Person in Charge: Adam E. Brunin, Owner

New York Life

3003 E. Harmony Rd. #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

Northwestern Mutual Financial Network 3665 JFK Parkway, Building 1, Suite 100 Fort Collins, CO 80525 Phone: 970-225-3440 Fax: 970-226-5036

E-mail: krista.dunlap@nmfn.com Website: www.nmfn.com Products/Services: Life, disability and longterm care insurance, group benefits, retirement planning, investment management, mutual funds, annuities, financial, estate and business planning.

Person in Charge: Ryan E. 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 E-mail: karl.hagman@nmfn.com Website: www.nmfn.com/karlhagman Products/Services: Financial representative. Person in Charge: Karl G. Hagman, Financial representative

PFS Insurance Group LLC

4848 Thompson Parkway, Suite 200 Johnstown, CO 80534 Phone: 970-377-6384 Fax: 970-377-6386 Website: www.mypfsinsurance.com Products/Services: Group and individual health and life insurance benefits. HR and benefits advisers.

Phillips Financial

3003 E. Harmony Road, Suite 310 Fort Collins, CO 80528 Phone: 970-204-9276 Fax: 970-221-8506 E-mail: matt@mattphillipsfinancial.com Website: www.mattphillipsfinancial.com Products/Services: Financial planning, wealth management, investment planning, insurance solutions.

Person in Charge: Matt Phillips

Renaissance Insurance Group LLC

101 E. Main St. Windsor, CO 80550 Phone: 970-674-8825 Fax: 970-674-8826 E-mail: jhelzer@reninsurance.com Website: www.reninsurance.com Products/Services: Commercial, personal and farm/ranch insurance. Person in Charge: Jay Helzer, Ryan Hicks, Managing members

Sanders Benefit Advisors Inc.

3944 John F. Kennedy Parkway Fort Collins, CO 80525 Phone: 970-223-8809 Fax: 970-223-6763 E-mail: csanders@mstar.net Website: www.healthandlifequote.com Products/Services: Health, life, disability, dental, long-term care, Medicare, prescriptions for Medicare, annuities and retirement planning. Person in Charge: Craig V. Sanders, President

Shirazi Benefits

8205 W. 20th St. Greeley, CO 80634 Phone: 970-356-5151

Fax: 970-356-5154 E-mail: info@shirazibenefits.com Website: www.shirazibenefits.com Products/Services: Specializing in employee benefits, financial planning, life, health and disability insurance. Person in Charge: Masoud S. Shirazi Ty Miller Hossein S. Shirazi, Principals

The Craig C. Campbell Agency Inc.

262 E. Mountain Ave., No. 100 Fort Collins, CO 80524 Phone: 970-484-1400 Fax: 970-484-9018 E-mail: ccampbell1@farmersagent.com Website: www.farmersagent.com/ccampbell1 Products/Services: Property and casualty, life, commercial, variable products. Person in Charge: Craig Collins Campbell, President

Thrivent Financial - Ryan M. Behm, FIC

707 McGraw Drive Fort Collins, CO 80526 Phone: 970-266-1700 Fax: 970-266-1273 E-mail: ryan.behm@thrivent.com Products/Services: Financial services. Person in Charge: Ryan M. Behm, Financial representative

Thrivent Financial for Lutherans

155 Boardwalk Drive, No. 400 Fort Collins, CO 80525 Phone: 970-225-6169 Fax: 888-436-7285 E-mail: paul.caylor@thrivent.com Website: www.thrivent.com Products/Services: Financial services. Person in Charge: Paul A. Caylor, Financial consultant

Thrivent Investment Management—

Mountain Plains Group Greeley 1812 56th Ave., Suite A Greeley, CO 80634 Phone: 970-330-7411 Fax: 970-330-7424 E-mail: 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 L. Austin, Wealth adviser

Transamerica Financial Advisors Inc.

4025 Automation Way, Suite B4 Fort Collins, CO 80525 Phone: 970-407-0039 Fax: 970-672-8804 E-mail: jroth@tfamail.com Website: www.jjrothfinancial.com Products/Services: Full-service financial planning and investments. Person in Charge: Jody Roth, Investment adviser representative

Unified Title Co. of Northern Colorado

4745 Boardwalk St., No. D101 Fort Collins, CO 80525 Phone: 970-282-8711 Fax: 970-282-8717 E-mail: title@unifiedtitle.com Website: www.unifiedtitle.com Products/Services: Title insurance. Offices in Fort Collins, Loveland and Greeley. Person in Charge: Robin Nash, Senior vice president

Vision Financial Group

1336 Oakridge Drive Fort Collins, CO 80525 Phone: 970-482-2000 Fax: 970-484-9271 E-mail: greg@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 K. Wilson, Gregory D. Anderson, Partners

Volk & Bell Benefits LLC

1100 Haxton Drive, Suite 100 Fort Collins, CO 80525 Phone: 970-223-1804 Fax: 970-225-2296 E-mail: info@vbbenefits.com Website: www.vbbenefits.com Products/Services: Employee benefits, wellness and human resources service. Person in Charge: John W. Bell, Agency principal

Weedin Agency Inc.

235 Welch Ave. Berthoud, CO 80513 Phone: 970-532-3131 Fax: 970-532-3100 E-mail: eric@weedinagency.com Website: www.weedinagency.com Products/Services: Auto, home, life, workers' compensation, commercial, motorcycle, boat, umbrella, professional, E&O, D&O. 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 E-mail: lawrence@weedinagency.com Website: www.weedinagency.com Products/Services: Auto, home, life, workers' compensation, commercial, motorcycle, boat, umbrella, professional, E&0, D&0. 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 E-mail: jwelch@farmersagent.com Website: www.farmersagent.com/jwelch Person in Charge: Jason E. Welch

INVESTMENT/WEALTH ADVISERS

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

343 W. Drake Road, Suite 232 Fort Collins, CO 80526 Phone: 970-223-4400 Fax: 970-223-0283 E-mail: karl.w.harman@ampf.com Website: www.ameripriseadvisors.com/karl.w.harman Products/Services: Certified financial planning, retirement strategies, income

strategies, investment strategies. **Person in Charge**: Karl W. Harman, Financial adviser

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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 Website: 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

Bode Financial Services

4645 W. 18th St., Suite 300 Greeley, CO 80634 Phone: 970-356-4990 E-mail: brb@bodeagency.com Website: www.bodeagenecy.com Products/Services: Retirement planning, investment advising, oil and gas lease, group and individual health insurance. Person in Charge: Barry Bode, Partner

Wells Fargo Advisors LLC

2900 S. College Ave., Suite 2B Fort Collins, CO 80525-2585 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: Tom Mapp, Branch manager

Central Discount Stockbrokers Inc.

4025 Automation Way, Building D-3 Fort Collins, CO 80525 Phone: 970-223-4164 Fax: 970-223-0314 E-mail: chuckgogela@hotmail.com Products/Services: stocks, bonds, options, mutual funds and other financial products and services. Person in Charge: Charles Gogela, President

Chapel & Collins LLC

375 E. Horsetooth Road, Building 4, Suite 100 Fort Collins, CO 80525
Phone: 970-204-1376
Fax: 970-207-9701
E-mail: donna.chapel@raymondjames.com
Website: www.chapelcollins.com
Products/Services: Holistic financial planning services for retirement, education, investments, estates and risk management issues.
Person in Charge: Donna Rendon Chapel, Owner

Charles Schwab & Co. Inc.

2733 Council Tree Ave., Suite 113 Fort Collins, CO 80525 Phone: 970-223-5520 Fax: 970-482-5496 E-mail: chris.barr@schwab.com Website: www.schwab.com Products/Services: Financial services, online trading, advice and banking. Person in Charge: Chris Barr, Vice president, financial consultant, CFP



Being named Northern Colorado Business Report's Woman of Distinction for Banking & Finance was a very humbling, but proud moment. To be recognized by my peers was a great honor. I still feel a deep sense of gratitude and humility because this recognition was for contributions made in the work with which I am very passionate. What a joy it has been to be a part of this amazing sisterhood of women working as individuals, but committed to making a difference in our community. I look forward to welcoming, honoring and working with the 2012 class of Women of Distinction.

> —Louise Kuntzelman Assistant Vice President, First National Wealth Management 2011 Woman of Distinction for Banking & Finance



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NOMINATIONS OPEN 2012 WOMEN OF DISTINCTION THE PREMIERE CELEBRATION RECOGNIZING FEMALE LEADERSHIP IN NORTHERN COLORADO AUGUST 8, 2012 • 7:00-9:30AM • EMBASSY SUITES • LOVELAND

Send your nominations to our website using our QR code. Nominations must be received by June 13, 2012. For more information or a nomination form, email De Dahlgren at DDahlgren@NCBR.com, or call (970)232-3132. The Women of Distinction Breakfast has sold out since the inception of the awards. Make your reservation early using our QR code or email Events@NCBR.com to request the registration link. Nomination deadline is June 13, 2012.



Choice Plus Insurance

2629 Redwing Road, Suite 310 Fort Collins, CO 80526 Phone: 970-226-3416 Fax: 970-267-8767 E-mail: chrisd@choiceplusins.com Website: www.choiceplusins.com Products/Services: Specializing in group and individual health, life, medicare supplements, disability, accident, and dental insurance. Person in Charge: Chris Davies, Owner, Broker

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 Website: www.colofin.com Products/Services: Wealth management, investment strategy and retirement planning. Person in Charge: Josh Miller, President

Complete Spectrum Financial Services

1635 Foxtrail Drive Loveland, CO 80538 Phone: 970-391-0462 Fax: 970-587-4009 E-mail: bobbiezink@msn.com Website: www.complete-spectrum.com Products/Services: We help families grow and protect their assets, and help them reduce their taxes. We only offer programs that are safe and guaranteed not to experience any market losses.

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 E-mail: craig@cornerstonewminc.com Website: www.cornerstonewminc.com Products/Services: Financial advising. Person in Charge: Craig Moddelmog, President, Owner

Cosner Financial Group

204 Maple St., Unit 104 Fort Collins, CO 80521 Phone: 970-482-3922 Fax: 877-560-8742 E-mail: rcosner@cosnerfg.com Website: www.cosnerfinancialgroup.com Products/Services: Financial advising, financial planning, insurance and investments. Person in Charge: James Cosner, Owner

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: Meredith Logan, Branch manager

Dunn Hogerty Private Wealth Counseling, A division of United Capital Financial Advisers LLC

412 W. Mountain Ave. Fort Collins, CO 80521 Phone: 970-484-8806 Fax: 970-484-0997 E-mail: dunnhogerty@unitedcp.com Website: www.dunnhogerty.com Products/Services: Private wealth counseling and institutional investment management. Person in Charge: Thad R. Dunn, CFP, Managing director Dennis M. Hogerty, Managing director Jerald L. Dunn, CFP, Managing director

Edward Jones Investments

1700 W. Mulberry St. Fort Collins, CO 80521 Phone: 970-491-9970 Fax: 888-723-8438 E-mail: 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 E-mail: 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

Edward Jones Investments

150 Main St., Suite 1 Fort Lupton, CO 80621 Phone: 303-857-3983 E-mail: 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 E-mail: 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 E-mail: james.scott.wilson@edwardjones.com Website: www.edwardjones.com Products/Services: Insurance, retirement plans and college planning. Person in Charge: Scott Wilson, 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

Everence Financial Advisors

215 W. Oak St., Suite 720 Fort Collins, CO 80521 Phone: 970-672-0890 Fax: 970-672-0883 E-mail: philip.anderson@everence.com Website: www.everence.com Products/Services: Values-based financial advisors. Socially responsible investment management. Person in Charge: Philip Anderson, Financial adviser

Financial Design & Management Inc., a

member of G5 Financial Group LLC
4645 Ziegler Road, Suite 220
Fort Collins, CO 80528
Phone: 970-490-2033
E-mail: markk@financialdesign.us
Website: www.g5financialgroup.com
Products/Services: Investment advising, financial planning, tactical portfolio management.
Person in Charge: Mark Kornblau, President and Chief investment officer

First National Wealth Management

215 W. Oak St., Fourth floor Fort Collins, CO 80521 Phone: 970-495-1293 Website: www.1stnationalbank.com Products/Services: Financial planning, investment management, trust and estate services, private banking, retirement plan services.

Person in Charge: Jack Wolfe, Senior managing director of wealth management

First Tech Federal Credit Union

4380 Ziegler Road Fort Collins, CO 80525 Phone: 855-855-8805 E-mail: deborah.colby@firsttechfed.com Website: www.firsttechfed.com Products/Services: Financial services. Person in Charge: Benson Porter, CEO

First Tech Federal Credit Union

1371 Sculptor Drive Loveland, CO 80537 Phone: 855-855-8805 E-mail: deborah.colby@firsttechfed.com Website: www.firsttechfed.com Products/Services: Financial services. Person in Charge: Benson Porter, CEO

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FIRST western

First Western Trust

3003 E. Harmony Road, Suite 200 Fort Collins, CO 80528 Phone: 970-484-9222 Fax: 970-229-4760 E-mail: jim.sprout@myfw.com Website: www.myfw.com Products/Services: Full-service banking. Investment and wealth management, trust, estate planning, insurance, mortgage and retirement services. Person in Charge: Kristi L. Benningsdorf, President Jim Sprout, Chairman



Flood and Peterson Inc. 4821 Wheaton Drive

Fort Collins, CO 80525 Phone: 970-266-7132 Fax: 970-266-7143 E-mail: chris.richmond@floodandpeterson. com Website: www.floodandpeterson.com Products/Services: Commercial insurance, employee benefits, corporate 401(k), personal insurance, surety bonds.

Person in Charge: Chris Richmond, President



Flood and Peterson Inc.

4687 W. 18th St. Greeley, CO 80634 Phone: 970-356-0123 Fax: 970-330-1867 E-mail: fpinfo@floodandpeterson.com Website: www.floodandpeterson.com Products/Services: Commercial insurance, employee benefits, 401(k) corporate planning, health insurance, personal insurance, life insurance, surety bonds. Person in Charge: Chris Richmond, President

Goodwin Financial Service Inc.

2038 Vermont Drive Fort Collins, CO 80525 Phone: 970-223-2377 Fax: 970-223-7040 E-mail: harryg@gfs01.com Website: www.gfs01.com Products/Services: Managed money investments, annuities and life insurance. Person in Charge: Harry P. Goodwin, President and CE0



Grow Secure Inc. 1405 W. 29th St. Loveland, CO 80538 Phone: 970-669-1225 Fax: 866-835-5966 E-mail: info@growsecure.com Website: www.growsecure.com Products/Services: Insurance and financial services; life insurance and annuities. Person in Charge: Chuck Layman Alicia Layman Lewis, Vice president

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GW Wealth Management

7251 W. 20th St., Building D2 Greeley, CO 80634
Phone: 970-330-4660
Fax: 970-346-6122
E-mail: jason@gwwealth.com
Website: www.gwwealth.com
Products/Services: 403(b) and 457 plans, retirement specialist, annuity, life insurance, college planning, long-term care, group health, individual health, substandard life, medicare supplement.

Person in Charge: Jason P. Gollhofer, Cortney M. Walker, Partners

Horsetooth Financial LLC 2500 Bedford Court Fort Collins, C0 80526 Phone: 970-377-3570 Fax: 970-377-3575 E-mail: mhall@1stallied.com Website: www.horsetoothfinanciallc.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 E-mail: denise.martz@investmentcenters.com Website: www.denisemartz.com Products/Services: Financial advising. Person in Charge: Denise Martz, Financial adviser



Investment Centers of America located in Home State Bank 2695 W. Eisenhower Blvd. Loveland, CO 80537 Phone: 970-622-7408 E-mail: tyler.rusch@investmentcenters.com Website: www.tylerhelps.com Products/Services: Financial advising. Person in Charge: Tyler Rusch, Investment representative



Investment Centers of America located in Home State Bank 300 E. 29th St. Loveland, CO 80538 Phone: 970-622-2366 Fax: 970-622-2395 E-mail: 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 E-mail:

andrew.moore@investmentcenters.com Website: www.andrewImoore.net Products/Services: Investment advising. Person in Charge: Andrew Moore, Investment representative

IRASpecialist.com

1200 S. College Ave., Suite 304 Fort Collins, CO 80524 Phone: 970-226-2983 Fax: 970-223-7391 E-mail: kevin@iraspecialist.com Website: www.iraspecialist.com Products/Services: Retirement funding specialists. Person in Charge: Kevin Conroy, President

James L. Watt Financial Advisors Ltd.

6248 Buchanan St. Fort Collins, CO 80525 Phone: 970-225-1440 Fax: 970-797-1322 E-mail: jimwatt100@yukon2.com Products/Services: Registered investment adviser, fee-only financial planning, asset management, CPA/PFS. Person in Charge: James L. Watt, Owner

JBA Wealth Management Group

155 W. Harvard St., Suite 401 Fort Collins, CO 80525 Phone: 970-223-1921 Fax: 970-223-2875 E-mail: djohnson@johnsonbruen.com Website: www.jbawealth.com Products/Services: Financial services and insurance planning. Person in Charge: Daniel B. Johnson, Founder and Principal partner Charles J. Rutenberg, Principal partner

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: Kipp Kieber, Branch manager

L.L. Financial Group

200 E. Seventh St., Suite 312 Loveland, CO 80537 Phone: 970-613-1553 Fax: 970-613-1173 E-mail: lissr@financialnetwork.com Website: www.llfinancialgroup.com Products/Services: Comprehensive feebased personal financial planning, investment advisory services. Person in Charge: Rey Liss, CFP

Long Green Planning Group

375 E. Horsetooth Road, Shores 3, Suite 203 Fort Collins, CO 80525 Phone: 970-282-7526 Fax: 970-223-6990 E-mail: dan@longgreenplanning.com Website: www.longgreenplanning.com Products/Services: Financial planning and investment advice. Person in Charge: Dan Burnett, Partner

LPL Financial/Hisey & Associates

316 W. Olive St. Fort Collins, CO 80521 Phone: 970-498-644 Fax: 970-232-9343 E-mail: thomas.hisey@lpl.com Website: www.lpl.com Products/Services: Complete investment services and financial planning. Person in Charge: Thomas Hisey, Owner

Macdonald Financial Services

4025 St. Cloud Drive, Suite 250 Loveland, CO 80538 Phone: 970-667-2950 Fax: 970-667-3397 E-mail: andrew.macdonald@lpl.com Website: www.macdonaldfinancialservices.com Products/Services: Wealth management and creation. Person in Charge: A.J. Macdonald, Owner

Merrill Lynch Wealth Management

3555 Stanford Road, Suite 101 Fort Collins, CO 80525 Phone: 970-266-4800 Fax: 970-372-5681 Website: www.ml.com Products/Services: Wealth management, estate planning, insurance, retirement planning, lending, banking services. Person in Charge: Scott T. Baker, Senior resident director

Morgan Stanley Smith Barney

6125 Sky Pond Drive, Suite 100 Loveland, CO 80538 Phone: 970-776-5501 Website: www.morganstanleysmithbarney.com Products/Services: Financial advising. Person in Charge: James Gorman, Chairman Greg Fleming, President

Mountain Wealth Management LLC

515 S. Howes St. Fort Collins, CO 80521 Phone: 970-530-1018 Fax: 970-797-6458 E-mail: sigrid@mountainwealth.com Website: www.mountainwealth.com Products/Services: Financial planning and wealth management; helping business owners, individuals and families plan for their lifestyle goals through comprehensive financial planning. We also cater to socially conscious businesses and individuals with investments that meet environmental, social and corporate standards.

Person in Charge: Sigrid A. Gustafson, Financial planner Mitch O'Hare, President, Founder

March 23-April 5, 2012 **23B**

Navigation Financial Services Inc.

2725 Maroon Court Fort Collins, CO 80525 Phone: 970-672-1236 Fax: 970-672-4741 E-mail: adam@navigationfinancialservices.com Website: www.navigationfinancialservices.com Products/Services: Investment management. Person in Charge: Adam E. Brunin, Owner

Northwestern Mutual Financial Network

3665 JFK Parkway, Building 1, Suite 100 Fort Collins, CO 80525 Phone: 970-225-3440 Fax: 970-226-5036 E-mail: krista.dunlap@nmfn.com Website: www.nmfn.com Products/Services: Life, disability and longterm care insurance, group benefits, retirement planning, investment management, mutual funds, annuities, financial, estate and business planning. Person in Charge: Ryan E. Yoder, Managing

director, Wealth management adviser

Oppenheimer & Co. Inc.

501 St. Vrain Lane, Suite 202 Estes Park, CO 80517 Phone: 970-586-1895 Fax: 970-586-1892 E-mail: mike.eitzen@opco.com Website: www.opco.com Products/Services: Investment brokerage. Person in Charge: Mike Eitzen, Senior director - investments

Phillips Financial

3003 E. Harmony Road, Suite 310 Fort Collins, CO 80528 Phone: 970-204-9276 Fax: 970-221-8506 E-mail: matt@mattphillipsfinancial.com Website: www.mattphillipsfinancial.com Products/Services: Financial planning, wealth management, investment planning, insurance solutions. Person in Charge: Matt Phillips

Rabo AgriFinance

4045 Saint Cloud Drive, Suite 200 Loveland, CO 80538 Phone: 970-330-4332 Fax: 970-330-8304 Website: www.raboag.com Products/Services: Lender dedicated exclusively to agricultural loans and crop insurance.

Raymond James Financial Services

309 E. Mountain Ave., Suite 200 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, etc. Person in Charge: Jeffrey Dunn, Branch manager

RBC Wealth Management

155 E. Boardwalk Drive, Suite 310 Fort Collins, CO 80525 Phone: 970-206-1174 Fax: 970-206-1464 E-mail: michael.trinen@rbc.com Website: www.rbc.com Products/Services: Financial services. Person in Charge: Michael Trinen, Branch director

MIDTOWN



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REA Capital Management LLC

4703-B Boardwalk Drive, Suite 1 Fort Collins, CO 80525 Phone: 970-223-0907 Fax: 970-223-2615 E-mail: jvf@reagroup.us Website: www.reagroup.us Person in Charge: Jeffery V. Fanning, President and Managing member

Sanders Benefit Advisors Inc.

3944 John F. Kennedy Parkway Fort Collins, CO 80525 Phone: 970-223-8809 Fax: 970-223-6763 E-mail: csanders@mstar.net Website: www.healthandlifequote.com Products/Services: Health, life, disability, dental, long-term care, Medicare, prescriptions for Medicare, annuities and retirement planning. Person in Charge: Craig V. Sanders, President

Shinn Consulting CPAs PC

702 W. Drake Road, Building D Fort Collins, CO 80526 Phone: 970-206-1435 Fax: 970-494-7979 E-mail: ralph@shinnconsultingcpas.com Website: www.shinnconsultingcpas.com Products/Services: Individual, business, estate, retirement, taxes and financial planning. Person in Charge: Ralph T. Shinn, President

Stifel, Nicolaus & Co. Inc.

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 of investments, Branch manager

The Craig C. Campbell Agency Inc.

262 E. Mountain Ave., No. 100 Fort Collins, CO 80524 Phone: 970-484-1400 Fax: 970-484-9018 E-mail: ccampbell1@farmersagent.com Website: www.farmersagent.com/ccampbell1 Products/Services: Property and casualty, life, commercial, variable products. Person in Charge: Craig Collins Campbell, President

The Demrow Group

4327 Gemstone Lane Fort Collins, CO 80525 Phone: 970-377-2571 E-mail: amildemrow@msn.com Products/Services: We consult with medium- and small-sized business owners and managers to help them become more effective with their marketing efforts, more professional with their management efforts and therefore more profitable overall. Person in Charge: Amil "Butch" Demrow, CEO. President

The Planning & Investment Center

760 Whalers Way, Building A, Suite 201 Fort Collins, CO 80525 Phone: 970-663-3132 Fax: 970-663-1506 E-mail: 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

Thomas Financial Services Inc. 125 S. Howes St., Suite 1040 Fort Collins, CO 80521

Phone: 970-482-0453 Fax: 970-482-1886 Person in Charge: Dan J. Spencer, Owner

Thrivent Financial - Ryan M. Behm, FIC

707 McGraw Drive Fort Collins, CO 80526 Phone: 970-266-1700 Fax: 970-266-1273 E-mail: ryan.behm@thrivent.com Products/Services: Financial services. Person in Charge: Ryan M. Behm, Financial representative

Thrivent Financial for Lutherans

155 Boardwalk Drive, No. 400 Fort Collins, CO 80525 Phone: 970-225-6169 Fax: 888-436-7285 E-mail: paul.caylor@thrivent.com Website: www.thrivent.com Products/Services: Financial services. Person in Charge: Paul A. Caylor, Financial consultant

Thrivent Investment Management— Mountain Plains Group Greeley

1812 56th Ave., Suite A Greeley, CO 80634
Phone: 970-330-7411
Fax: 970-330-7424
E-mail: 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 L. Austin, Wealth adviser

Transamerica Financial Advisors Inc.

4025 Automation Way, Suite B4 Fort Collins, CO 80525 Phone: 970-407-0039 Fax: 970-672-8804 E-mail: jroth@tfamail.com Website: www.jjrothfinancial.com Products/Services: Full-service financial planning and investments. Person in Charge: Jody Roth, Investment adviser representative

Tributary Capital Management LLC

215 W. Oak St., Suite 201 Fort Collins, CO 80521 Phone: 970-495-1291 Fax: 970-419-5755 E-mail: djordan@tributarycapital.com Website: www.tributarycapital.com Products/Services: Investment management services to institutional and high-net-worth clients. Person in Charge: Stephen R. Frantz, President

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, taxexempt bonds, stocks, government securities. Person in Charge: Saul Guice, Branch manager. Director

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, taxexempt bonds, stocks, government securities. Person in Charge: Richard A. Mollander, Senior vice president

Vision Financial Group

1336 Oakridge Drive Fort Collins, CO 80525 Phone: 970-482-2000 Fax: 970-484-9271 E-mail: greg@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 K. Wilson, Gregory D. Anderson, Partners

Waddell & Reed Inc.

2850 McClelland Drive, Suite 3000 Fort Collins, CO 80525-2186 Phone: 970-226-5800 Fax: 970-226-5802 E-mail: waddle.com Website: www.waddell.com Person in Charge: Jared Best, Managing principal

Wells Fargo Advisors

4675 W. 20th St. Road Greeley, CO 80634 Phone: 970-330-8786 Fax: 970-330-8797 Website: www.wellsfargoadvisors.com Person in Charge: Rick Runyan, Branch manager, First vice president

Wells Fargo Advisors LLC

401 S. College Ave., Suite 308 Fort Collins, CO 80624 Phone: 970-223-4800 Website: www.wellsfargoadvisors.com Products/Services: Traditional brokerage, advisory services, asset management, retirement and estate planning, portfolio analysis and monitoring.

MORTGAGE LENDERS

1st City Mortgage Group 3615 Mitchell Drive Fort Collins, CO 80525 Phone: 970-266-9111 Fax: 970-266-0498 E-mail: 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

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.

March 23-April 5, 2012 **25B**

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.

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.

Bank of the West

1437 E. Mulberry St. Fort Collins, CO 80524 Phone: 970-267-3700 Fax: 970-493-2857 Website: www.bankofthewest.com Products/Services: Banking services, including loans and banking services for the agriculture community.

Bank of the West

303 E. Sixth St. Loveland, CO 80537 Phone: 970-667-5150 Fax: 970-669-7164 Website: www.bankofthewest.com Products/Services: Full-service banking.

Blue Diamond Mortgage LLC

832 W. Eisenhower Blvd., No. D Loveland, CO 80537 Phone: 970-461-0866 Fax: 970-461-0863 E-mail: jose.santana@bdmortgage.com Products/Services: Conventional, FHA,V.A., rural housing loans, construction loans, commercial loans. Person in Charge: Jose Santana, Manager

Cache Bank and Trust

4601 W. 20th St. Greeley, CO 80634 Phone: 970-351-8600 Fax: 970-351-7878 Website: www.cachebankandtrust.com Products/Services: Loans and banking services for commercial and personal entities. Person in Charge: Byron W. Bateman, President

Capital West National Bank

2108 Milestone Drive Fort Collins, CO 80525 Phone: 970-282-2400 Fax: 970-282-8945 E-mail: questions@cwnbank.com Website: www.cwnbank.com Products/Services: Full-service community bank with emphasis on the business community. Person in Charge: Doug Woods, President

Centennial Lending LLC

4112 Kodiak Court, Unit D Longmont, CO 80504 Phone: 720-494-2740 Fax: 720-494-2721 Website: www.centennial-lending.com Person in Charge: Mark Bostock, Owner

College Credit Union of Greeley

1503 Ninth Ave. Greeley, CO 80631 Phone: 970-330-3900 Fax: 970-330-3609 E-mail: info@collegecu.org Website: www.collegecu.org Products/Services: Auto loans, mortgages, home equity lines, green checking, online banking. All of Weld County can join. Person in Charge: Walter W. Marx, CEO

Cornerstone Mortgage Co.

3726 Timberline Road, No. 102 Fort Collins, CO 80525 Phone: 970-226-2992 Fax: 970-226-4469 E-mail: dstephenson@houseloan.com Products/Services: Mortgages. Person in Charge: David Stephenson, Branch manager

Cornerstone Mortgage Co.

2809 E. Harmony Road, Suite 200 Fort Collins, CO 80528 Phone: 970-206-4663 Fax: 866-378-8418 E-mail: snowling@houseloan.com Website: www.colorado-cornerstone.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, President, Colorado division James C. Hunter III, Senior vice president

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: Meredith Logan, Branch manager

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 Ioans, checking, savings. Person in Charge: Donald M. Koenig Jr., President



First National Bank

Lory Student Center - CSU 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

4100 Harrison Ave. Wellington, CO 80549 Phone: 970-495-9450 Website: www.1stnationalbank.com Products/Services: Full-service bank. Person in Charge: Mark Driscoll, President

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

1352 W. Eisenhower Blvd. Loveland, CO 80537 Phone: 970-669-4000 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.

Guaranty Bank & Trust Co.

3561 Stagecoach Road Longmont, CO 80504 Phone: 720-494-2850 Website: www.guarantybankco.com Products/Services: Full-service bank.

Harmony Brokers Real Estate & Lending

2815 E. Harmony Road, No. 108 Fort Collins, CO 80528 Phone: 970-282-9488 Fax: 970-797-2640 E-mail: jeff@harmonybrokers.com Website: www.harmonybrokers.com Products/Services: Full-service real estate and lending. Person in Charge: Jeff Theisen, Owner

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: Sue Cordova, Branch manager

Home State Bank

2337 S. Shields St. Fort Collins, CO 80526 Phone: 970-203-6100 Website: www.homestatebank.com Products/Services: Banking and loans. Person in Charge: Debra Kelly, Branch manager Home State Bank 1355 E. Eisenhower Blvd. Loveland, CO 80538 Phone: 970-203-6100 Fax: 970-669-6228 Website: www.homestatebank.com Products/Services: Banking and Ioans. Person in Charge: Tracy Hogue, Branch manager

Home State Bank

935 N. Cleveland Ave. Loveland, CO 80537 Phone: 970-203-6100 Fax: 970-669-6228 Website: www.homestatebank.com Products/Services: Banking and Ioans. Person in Charge: Tracy Hogue, Branch manager

Home State Bank

2695 W. Eisenhower Blvd. Loveland, CO 80537 Phone: 970-203-6100 Fax: 970-669-6228 Website: www.homestatebank.com Products/Services: Banking and Ioans. Person in Charge: Berit Robertson, Branch manager

Home State Bank

7499 Westgate Drive Windsor, CO 80528 Phone: 970-203-6100 Website: www.homestatebank.com Products/Services: Banking and loans. Person in Charge: Kay Luft, Branch manager

imortgage

2720 Council Tree Ave., Suite 218 Fort Collins, CO 80525 Phone: 970-449-6600 Fax: 877-385-6579 E-mail: 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. Person in Charge: Kipp Kieber, Branch manager

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

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

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KeyBank, National Association 822 14th St. Greeley, CO 80631 Phone: 970-378-3220 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: 970-372-5681 Website: www.ml.com Products/Services: Wealth management, estate planning, insurance, retirement planning, lending, banking services. Person in Charge: Scott T. Baker, Senior resident director

Prime Lending Group LLC

1130 Grayhawk Road Eaton, CO 80615 Phone: 970-454-0100 Fax: 970-454-1166 E-mail: 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

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 319 S. Meldrum St. Fort Collins, CO 80521 Phone: 970-416-5000

Phone: 970-416-5000 Website: www.pscu.org Products/Services: Full-service financial institution. Person in Charge: David Maus, CEO



A summit to discuss developments in health care, the outlook for the health care industry in the Fort Collins region and actions that could strengthen the health care sector. Featuring a keynote presentation by that Rulon F. Stacey, Ph.D., FACHE and Chief Executive Officer of University of Colorado Health.

Program runs from 7:30am to 12:30pm at the Embassy Suites in Loveland.

Registration Closes March 23 www.FortCollinsChamber.com or (970) 482-3746

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Public Service Credit Union

3512 W. 10th St., Unit 2 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 **REA Mortgage LLC** 4703-B Boardwalk Drive, Suite 1 Fort Collins, CO 80525 Phone: 970-223-0907 Fax: 970-223-2615 **E-mail**: jvf@reagroup.us Website: www.reagroup.us Products/Services: Purchases, refinancing, second mortgages, home equity loans, reverse mortgages. Person in Charge: Jeffery V. Fanning, Founder

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, allencompassing consumer and business banking. Person in Charge: Kelly Moe, Branch manager Richard Gibbs, Regional president

Wells Fargo Advisors LLC

401 S. College Ave., Suite 308 Fort Collins, CO 80624 Phone: 970-223-4800 Website: www.wellsfargoadvisors.com Products/Services: Traditional brokerage, advisory services, asset management, retirement and estate planning, portfolio analysis and monitoring.

Wells Fargo Home Mortgage

3500 JFK Parkway, Suite 110 Fort Collins, CO 80525 Phone: 970-223-1856 Fax: 970-229-1930 E-mail: mark.hensler@wellsfargo.com Website: www.wellsfargo.com Products/Services: Mortgages. Person in Charge: Mark L. Hensler, Branch manager

MUTUAL FUNDS

Charles Schwab & Co. Inc. 2733 Council Tree Ave., Suite 113 Fort Collins, CO 80525 Phone: 970-223-5520 Fax: 970-482-5496 E-mail: chris.barr@schwab.com Website: 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 Website: www.colofin.com Products/Services: Wealth management, investment strategy and retirement planning. Person in Charge: Josh Miller, President

First National Wealth Management

215 W. Oak St., Fourth floor Fort Collins, CO 80521 Phone: 970-495-1293 Website: www.1stnationalbank.com Products/Services: Financial planning, investment management, trust and estate services, private banking, retirement plan services.

Person in Charge: Jack Wolfe, Senior managing director of wealth management

Frayer & Associates CPA PC

501 Stover St. Fort Collins, CO 80524 Phone: 970-419-3200 Fax: 970-419-3201 E-mail: 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 F. Frayer, CPA

Goodwin Financial Service Inc.

2038 Vermont Drive Fort Collins, CO 80525 Phone: 970-223-2377 Fax: 970-223-7040 E-mail: harryg@gfs01.com Website: www.gfs01.com Products/Services: Managed money investments, annuities and life insurance. Person in Charge: Harry P. Goodwin, President and CEO

GW Wealth Management

7251 W. 20th St., Building D2 Greeley, CO 80634 Phone: 970-330-4660 Fax: 970-346-6122 E-mail: jason@gwwealth.com Website: www.gwwealth.com Products/Services: 403(b) and 457 plans, retirement specialist, annuity, life insurance, college planning, long-term care, group health, individual health, substandard life, medicare supplement. Person in Charge: Jason P. Gollhofer

Person in Charge: Jason P. Gollhofer, Cortney M. Walker, Partners

Helfrich & Associates Inc./Allstate Insurance Co.

1120 38th Ave., Suite 2 Greeley, CO 80634 Phone: 970-353-8572 Fax: 970-353-9733 E-mail: suehelfrich@allstate.com Website: http://agent.allstate.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 E-mail: mhall@1stallied.com Website: www.horsetoothfinanciallc.com Products/Services: Comprehensive wealth management planning, money management, estate planning. Person in Charge: Michael Hall Branch

Person in Charge: Michael Hall, Branch manager/Registered principal



Investment Centers of America located in Home State Bank 300 E. 29th St. Loveland, CO 80538 Phone: 970-622-2366 Fax: 970-622-2395 E-mail: 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

JBA Wealth Management Group

155 W. Harvard St., Suite 401 Fort Collins, CO 80525 Phone: 970-223-1921 Fax: 970-223-2875 E-mail: djohnson@johnsonbruen.com Website: www.jbawealth.com Products/Services: Financial services and insurance planning. Person in Charge: Daniel B. Johnson, Founder and Principal partner Charles J. Rutenberg, Principal partner

Long Green Planning Group

375 E. Horsetooth Road, Shores 3, Suite 203 Fort Collins, CO 80525 Phone: 970-282-7526 Fax: 970-223-6990 E-mail: dan@longgreenplanning.com Website: www.longgreenplanning.com Products/Services: Financial planning and investment advice. Person in Charge: Dan Burnett, Partner

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LPL Financial/Hisey & Associates 316 W. Olive St. Fort Collins, CO 80521 Phone: 970-498-644 Fax: 970-232-9343 E-mail: thomas.hisey@lpl.com Website: www.lpl.com Products/Services: Complete investment services and financial planning. Person in Charge: Thomas Hisey, Owner

Merrill Lynch Wealth Management

3555 Stanford Road, Suite 101 Fort Collins, CO 80525 Phone: 970-266-4800 Fax: 970-372-5681 Website: www.ml.com Products/Services: Wealth management, estate planning, insurance, retirement planning, lending, banking services. Person in Charge: Scott T. Baker, Senior resident director

Mountain Wealth Management LLC 515 S. Howes St.

Fort Collins, CO 80521 Phone: 970-530-1018 Fax: 970-797-6458 E-mail: sigrid@mountainwealth.com Website: www.mountainwealth.com Products/Services: Financial planning and wealth management; helping business owners, individuals and families plan for their lifestyle goals through comprehensive financial planning. We also cater to socially conscious businesses and individuals with investments that meet environmental, social and corporate standards. Person in Charge: Sigrid A. Gustafson,

Person in Charge: Sigrid A. Gustafson, Financial planner Mitch O'Hare, President, Founder

Navigation Financial Services Inc.

2725 Maroon Court Fort Collins, CO 80525 Phone: 970-672-1236 Fax: 970-672-4741 E-mail: adam@navigationfinancialservices. com Website: www.navigationfinancialservices. com Products/Services: Investment management. Person in Charge: Adam E. Brunin, Owner

Northwestern Mutual Financial Network

3665 JFK Parkway, Building 1, Suite 100 Fort Collins, CO 80525 Phone: 970-225-3440 Fax: 970-226-5036 E-mail: krista.dunlap@nmfn.com Website: www.nmfn.com Products/Services: Life, disability and longterm care insurance, group benefits, retirement planning, investment management, mutual funds, annuities, financial, estate and business planning. Person in Charge: Ryan E. 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 E-mail: karl.hagman@nmfn.com Website: www.nmfn.com/karlhagman Products/Services: Financial representative. Person in Charge: Karl G. Hagman, Financial representative

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Raymond James Financial Services 309 E. Mountain Ave., Suite 200 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, etc. Person in Charge: Jeffrey Dunn, Branch manager

Thrivent Financial - Ryan M. Behm, FIC

707 McGraw Drive Fort Collins, CO 80526 Phone: 970-266-1700 Fax: 970-266-1273 E-mail: ryan.behm@thrivent.com Products/Services: Financial services. Person in Charge: Ryan M. Behm, Financial representative

Thrivent Financial for Lutherans

155 Boardwalk Drive, No. 400 Fort Collins, CO 80525 Phone: 970-225-6169 Fax: 888-436-7285 E-mail: paul.caylor@thrivent.com Website: www.thrivent.com Products/Services: Financial services. Person in Charge: Paul A. Caylor, Financial consultant

Thrivent Investment Management—

Mountain Plains Group Greeley 1812 56th Ave., Suite A Greeley, CO 80634 Phone: 970-330-7411 Fax: 970-330-7424 E-mail: dan.austin@thrivent.com Website: www.thrivent.com Products/Services: Life insura

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 L. Austin, Wealth adviser

Transamerica Financial Advisors Inc.

4025 Automation Way, Suite B4 Fort Collins, CO 80525 Phone: 970-407-0039 Fax: 970-672-8804 E-mail: jroth@tfamail.com Website: www.jjrothfinancial.com Products/Services: Full-service financial planning and investments. Person in Charge: Jody Roth, Investment adviser representative

Wells Fargo Advisors LLC

401 S. College Ave., Suite 308 Fort Collins, CO 80624 Phone: 970-223-4800 Website: www.wellsfargoadvisors.com Products/Services: Traditional brokerage, advisory services, asset management, retirement and estate planning, portfolio analysis and monitoring.

PAYROLL COMPANIES

Anderson & Whitney PC 5801 W. 11th St., Suite 300 Greeley, CO 80634 Phone: 970-352-7990 Fax: 970-352-1855 E-mail: 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.

760 Whalers Way Bldg. A, Suite 110 Fort Collins, CO 80525 Phone: 970-232-3122 Fax: 970-232-3123 E-mail: andrea@fortcollinsaccounting.com Website: www.fortcollinsaccounting.com Products/Services: Income tax services, payroll and bookkeeping services. QuickBooks certified ProAdvisor. Person in Charge: Andrea J. Smith, CB

Bates & Bishop CPA Inc.

234 Elder Drive Loveland, CO 80538 Phone: 970-669-7400 Fax: 970-669-7404 E-mail: rex@bbcpa.pro Website: www.batesbishopcpa.com Products/Services: Payroll service and tax preparation. Person in Charge: Rex Bates, President

Capital Accounting & Finance Inc.

1015 37th Ave. Court, Suite 101 Greeley, CO 80634 Phone: 970-352-8118 Fax: 970-353-6690 E-mail: 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

Employer Solutions Group

3760 E. 15th St., Suite 201 Loveland, CO 80538 Phone: 970-612-2022 Fax: 970-612-2021 Website: www.esghr.com Products/Services: Human resources expertise, payroll and administrative services, creative benefit offerings, and employer liability reduction.

Person in Charge: Steve Pierson, President

First Priority Payroll

2842 Claremont Drive Fort Collins, CO 80526 Phone: 970-204-9449 Fax: 970-204-9669 E-mail: firstprioritypay@cs.com Website: www.firstprioritypayroll.com Products/Services: Accounting, auditing, bookkeeping and payroll services. Person in Charge: Fred Martin, Manager, President

Frayer & Associates CPA PC

501 Stover St. Fort Collins, CO 80524 Phone: 970-419-3200 Fax: 970-419-3201 E-mail: 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 F. Frayer, CPA

Hanna, Holdredge & Associates CPA PC 365 E. 27th St. Loveland, CO 80538 Phone: 970-667-2555 Fax: 970-669-9494 E-mail: info@lovelandcpas.com Website: www.lovelandcpas.com

Website: www.lovelandcpas.com Products/Services: Accounting, tax preparation, payroll services and QuickBooks consulting.

Person in Charge: Linda L. Holdredge, Owner

Hoover Harris & Co.

4075 W. 11th St. Greeley, CO 80634 Phone: 970-352-1642 Fax: 970-352-0284 E-mail: nward@hooverharriscpa.com Website: www.hooverharriscpa.com Products/Services: Complete payrolls processed, direct deposit available, payroll reports completed. Person in Charge: Wayne Hoover, Principal

Sample & Bailey CPA PC

375 E. Horsetooth Road, Building 4, Suite 200 Fort Collins, CO 80525 Phone: 970-223-8825 Fax: 970-223-0817 E-mail: sfischer@sampleandbailey.com Website: www.sampleandbailey.com Products/Services: Accounting, payroll, tax, financial services. Person in Charge: Denise Juliana, Managing shareholder; Roger L. Sample, President

TLC Payroll

223 Linden St., Suite 200 Fort Collins, CO 80524 Phone: 970-568-8613 Fax: 970-797-6425 E-mail: kevin@tlcpayroll.com Website: www.tlcpayroll.com Products/Services: Locally owned and processed payroll services, credit card processing, insurance, time and attendance solutions, retirement record keeping, HR solutions, and background checks. Person in Charge: Kevin Welch, President and CEO

Universal Merchant Service

2900 S. College Ave., Suite LC Fort Collins, CO 80525 Phone: 970-472-4111 Fax: 970-416-6846 Website: www.ledgerplus.net Products/Services: Payroll, credit-card services, accounting, tax return preparation. Person in Charge: Morgan Bolls, Manager

SAVINGS & LOAN

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: Meredith Logan, Branch manager

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 Ioans, checking, savings. Person in Charge: Donald M. Koenig Jr., President

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Advantage Bank

1475 N. Denver Ave. Loveland, CO 80538 Phone: 970-613-1982 Fax: 970-613-1853 E-mail: customerservice@advantagebanks.com Website: www.advantagebanks.com Products/Services: Banking and financial services. Person in Charge: Dan Springob, Branch president

Bank of Colorado

1609 E. Harmony Road Fort Collins, CO 80525 Phone: 970-206-1160 Fax: 970-206-1156 Website: www.bankofcolorado.com Products/Services: Banking services. Person in Charge: Tom Goding, President

Bank of Colorado

1041 Main St. Windsor, CO 80550 Phone: 970-686-7631 Fax: 970-686-9246 E-mail: tom.prenger@bankofcolorado.com 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.

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

Cache Bank and Trust

agriculture community.

4645 Ziegler Road Fort Collins, CO 80528 Phone: 970-472-7900 Fax: 970-472-7902 E-mail: Ireeves@cachebankandtrust.com Website: www.cachebankandtrust.com Products/Services: Loans and banking services for commercial and personal entities. Person in Charge: Byron W. Bateman, President



First National Bank 205 W. Oak St. Fort Collins, CO 80521 Phone: 970-495-9450 Website: www.1stnationalbank.com Products/Services: Full-service bank. Person in Charge: Mark Driscoll, President

First National Bank

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

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

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.

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

2695 W. Eisenhower Blvd. Loveland, CO 80537 Phone: 970-203-6100 Fax: 970-669-6228 Website: www.homestatebank.com Products/Services: Banking and Ioans. Person in Charge: Berit Robertson, Branch manager

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 822 Seventh St. Greeley, CO 80631 Phone: 970-392-3203 Fax: 970-395-7359 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.

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

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.

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Points West Community Bank 1291 Main St. Windsor, CO 80550 Phone: 970-686-0878 Fax: 970-686-0893 E-mail: mbrase@pwcbank.com Website: www.pwcbank.com Products/Services: Banking. Person in Charge: Mark Brase, Front Range president

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

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

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

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

3512 W. 10th St., Unit 2 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 4548 Centerplace Drive Greeley, CO 80634 Phone: 970-330-5146

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

2845 Linden Court Loveland, CO 80538 Phone: 970-669-5172 Fax: 970-669-0553 Website: www.usbank.com Products/Services: Full-service, allencompassing consumer and business banking. Person in Charge: Kelly Moe, Branch manager Richard Gibbs, Regional president

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



Verus Bank of Commerce

3700 S. College Ave., Unit 102 Fort Collins, CO 80525 Phone: 970-204-1010 Fax: 970-204-1590 E-mail: gnalezny@verusboc.com Website: www.verusboc.com Products/Services: Banking and financial services.



Verus Bank of Commerce

102 E. 29th St. Loveland, CO 80538 Phone: 970-679-7150 Fax: 970-679-7169 E-mail: ebank@lovelandbankofcommerce.com Website: www.lovelandbankofcommerce.com Products/Services: Full-service banking.

Wells Fargo Advisors LLC

401 S. College Ave., Suite 308 Fort Collins, CO 80624 Phone: 970-223-4800 Website: www.wellsfargoadvisors.com Products/Services: Traditional brokerage, advisory services, asset management, retirement and estate planning, portfolio analysis and monitoring.

VENTURE CAPITAL FIRMS

Vista Ventures 1725 Linden Lake Road Fort Collins, CO 80524 Phone: 970-691-9300 E-mail: dave@vistavc.com Website: www.vistavc.com Products/Services: Venture capital group with focus on start-up companies in the information technology, digital media, social networking and hi-tech industries. Person in Charge: David E. Dwyer, General partner

Who Can Our Family Trust?

BY HERB MCPHERSON President & CEO

Investors Independent Trust Company



he appointment of a Trustee to fulfill the legal obligation of a Trust is an important decision, but one often times made out of convenience rather

than competence. It is easy to appoint a spouse or family member as Trustee, but is that a wise decision? A Trustee has many legal obligations to represent the stated interests of a Grantor and, unfortunately, a Trustee not knowledgeable of the laws and regulations governing trusts can result in costly mistakes and family squabbles - the very thing the Grantor was trying to avoid by establishing the Trust. An appointed Trustee should also offer continuity derived from longevity of service and fully understand the family dynamics. A professional trustee is fully equipped to fulfill all of the fiduciary duties a Trustee is to provide - economically, justly and responsively.

DUTIES

First and foremost, a trustee owes a fiduciary duty to the Beneficiaries for whom the trust was created. Simply stated, the Trustee is the person to whom property and power is entrusted for the benefit of another. A Trustee must:

- administer and manage the trust according to the terms of the document, and according to the laws that govern all Trustees; be they individual or corporate.
- conducted their duties without bias and only in the interests of and for the benefit of the Beneficiaries.
- not self-deal, commingle assets or take advantage of the trust for self-gain.
- A Trustee must act at all times with impartiality in making decisions for both the income and remainder Beneficiaries.
- keep sophisticated records of trust assets and transactions and periodically render an accounting of income and principal to the Beneficiaries to keep them informed.
- prepare and file tax returns,
- pay bills,
- use reasonable care in selecting a depository for trust assets, prudently manage property so as to make it productive,
- distribute income,



- make discretionary distributions of INDEPENDENCE principal,
- defend the trust against any claims, and ٠ act with loyalty to the Grantor and Beneficiaries

There are many other responsibilities that a Trustee owes within the fiduciary law, in addition to those highlighted here. All of the Trustee's duties are to be done at a reasonable cost.



CONSIDERATIONS

ethical administration The and management of property owned by the trust requires undue influence from external pressures not related to the trust. Responsiveness, flexibility, and timeliness to fulfill all fiduciary requirements are enhanced features of service that can foster mutual confidence between Trustee, Grantor and Beneficiaries. It is comforting to have a Trustee who knows and understands the family and the trust's circumstances, will be there tomorrow providing stability and continuity. Administration of a trust should be relationship centered and continuous, as opposed to an added burden to a spouse or family member, likely ill-prepared to perform the duties of an unbiased Trustee. Many individuals acting as trustees need to hire professionals such as an investment advisor, a CPA and attorney for functions that can be performed by knowledgeable professionals' trustees.

HERB MCPHERSON

is President & CEO of Investors Independent Trust Company in Boulder.

He can be reached at (303) 444-9060 or hmcp@iitc.com. Please visit www.iitc.com to learn about our firm and our wealth management services.

- Autonomy to exercise decisions and manage a trust in light of the governing document for all Beneficiaries without conflict of corporate interests or family dynamics.
- Focus on a single business, not one of many, in order to sustain a close, personal relationship with the Grantor and their family members.
- Security & Accountability to perform according to statutes and regulations that govern how fiduciary duties are executed and knowing that dual controls guide the distribution of trust funds.
- Client-Centered Approach to work closely with the Grantor and Beneficiaries, to build relationships with attorney's and other advisors, collaborate with co-trustees. Then, conducting regular meetings with the interested parties to review the investment strategy to ensure it is still appropriate; income needs are being met as well as discussing any concerns or issues relative to administration.
- Confidence in knowing that professional trustees are trained and experienced in performing their fiduciary duties.

The appointment of a professional trustee is a decision to be made carefully and with thought to the future. Consider the pros and cons of delegating this responsibility to a spouse or family member or employing a national institution that offers trust services as part of their menu of products. Then, consider the benefits of engaging a local professional with a singular purpose. Which is best positioned to carry out the intentions and interests of the trust as the routine function of their business? High value should be placed on the objectivity that comes with autonomy, personal service and having a skilled professional Trustee to achieve peace of mind.

Investors Independent Trust Company, now in its 15th year of service to individuals and their families, is a Colorado-chartered corporate trustee, staffed by experienced professionals who collectively have in excess of 120 years in the fiduciary management business. This experience provides multiple tangible benefits, including autonomy from external influence to perform personalized trustee services with professionalism, responsiveness and kindness.



Proof is in the Pudding "Financial Security in Layman's Terms"

The day was Tuesday, January 20th 2009, when Reggie decided it was time to wake up and no longer be asleep at the wheel regarding her retirement plan. Her husband had died on September 3rd 2006 and the last few years had been a disaster. She recalls, "I was very nervous about anything financial at this point in my life. Especially since the person who was taking caring of our finances had stopped paying any attention to my retirement plan after my husband passed away."

So she decided to go to 'one of those seminars with the speaker and the free dinner afterwards.' The seminar was hosted by Chuck Layman and Alicia Lewis from GrowSecure Inc, a father-daughter team of licensed insurance professionals in Loveland.



Reggie knew that many of these seminars often ended with a high pressure closing for the guest to come in to the agent's office and disclose all of their financial information at the first appointment. Instead of getting right down to specifics, GrowSecure wanted to get to know her. The presenter said, "Some people may ask, 'how much do you have?' We ask, 'What is your main concern?' We're different. We believe it's better for everyone to be on the same page and to have the same core value systems before we start discussing your entire retirement plan." And at that, Reggie checked, the yes box, to come in for a free consultation.

The story of Reggie is a true story. Her thoughts documented here come from a letter she recently sent to the GrowSecure office. Reggie's letter reads, "I really got to know Chuck and Alicia after I started to work with them. He promised me no surprises and I believed him. Loveland is a small town and you don't stay in business if you aren't who you say you are." Chuck Layman has been faithfully serving Northern Colorado for 28 years, and Alicia Lewis has been serving for six years. Longevity in the same place, in the business they are in, suggests more than just two convincing professionals trying to grow a business at any given cost. The proof is in the pudding.

Reggie is like you, she had a few doubts at first. "The last time I doubted what I had my investments in was the last time the market plunged in 2011. I called GrowSecure to ask them how much I had lost again. When they said 'Nothing,' I stopped being a doubting Thomas," Reggie says. This is just one of GrowSecure's client testimonies to the fact that they haven't had a client lose a penny in over a decade due to market volatility. Can you say that about your plan? GrowSecure works with fixed indexed annuities. The fixed indexed annuities recommended are only through institutions that have been in business for a hundred years and that are consumer friendly.

GrowSecure is not in the business of just growing a business. They are in the business of pulling the curtain back to reveal that there truly are retirement options in this world that are guaranteed, such as the annuities mentioned earlier. While these annuities are insured under the state guaranteed fund, they are not FDIC insured; are not obligations or deposits of, and are not guaranteed or underwritten by any bank, savings and loan or credit union or its affiliates; are unrelated to and not a condition of the provision or term of any banking service or activity.

GrowSecure is in the business of holding true to their word that "you won't lose any more money due to market volatility with them." Reggie finished her letter with this, "You follow through on your guarantees and I sleep much better at night. I come in for my annual reviews and even look forward to them, instead of my stomach churning and feeling nauseated as I once did. I literally feel as though I've gained a second family."

Bottom line, GrowSecure offers retirement vehicles that allow you to reap a portion of the increase of a bull market, but that will also protect you from losing during the downturns. Sound like something you may be interested in?

We at GrowSecure invite you to attend one of our seminars. If you are more comfortable coming in to our office to discuss your main concerns for retirement, then we can do that too. (And we don't even charge a fee). Who knows, you may even want to join the GrowSecure family.

Visit our website at www.growsecure.com to learn more about who we are and what we do.

Respond and learn how annuities can be used in various planning strategies for retirement.

Fixed indexed annuities are not stock market investments and do not directly participate in any stock or equity investments. Market Indices do not include dividends paid on the underlying stocks, and therefore do not reflect the total return of the underlying stocks; neither an Index nor any market-indexed annuity is comparable to a direct investment in the equity markets. Clients who purchase indexed annuities are not directly investing in a stock market index.







A Century of Trust

BBB Torch Awards for Business Ethics

Join us in our Centennial Year for the 14th annual celebration of trust and ethics in business.

2012 Torch Award finalists and event details enclosed.

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To purchase tickets for April 24 and for more information, please visit wynco.bbb.org/torch_awards or call Kellie Brown at 970.488.2036.

The Torch Awards is a program of the BBB Foundation.



A Century of Trust: The 14th Annual BBB Torch Awards for Business Ethics

Businesses nominated for the BBB Torch Awards for Business Ethics work with university students from the colleges of business at Colorado State University, University of Northern Colorado and the University of Wyoming. The students prepare an entry for the award on behalf of the nominee, evaluating the ways in which the business promotes the six TRUST! principles of *Ethical*Enterprising. The principles are based on the premise that an organization's leaders are the caretakers of the culture.

This hands-on learning experience gives students the opportunity to see ethics in action and in a positive light as opposed to the negative examples they often hear about on the news or in the classroom.

An independent panel of judges consisting of past award winners, BBB Board members and other respected business professionals perform a thorough review of the student entries to determine the award finalists and award winners.

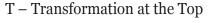
2012 Finalists







Greg Smith and Karen Robillard opened Altitude Chophouse and Brewery in Laramie as a complement to their first restaurant, Lovejoy's Bar and Grill – and as "a means to accommodate all of the guests who wanted to dine with us." Staff are trained in dealing with all types of customers. Taking shortcuts to save on labor and food costs in not an option, Robillard said. Since 2006, Altitude's eco-friendly brewing process has saved enough water to fill a football field one and a half feet deep. Altitude has won numerous regional and national awards for its beers and has been featured in national magazines.



- R Reinforce and Build
- U Unite the Team
- S Steer Performance
- T Treasure People
- ! Enthusiastically Give Back!





In the past 60 years, Home State Bank, based in Loveland, has grown from seven to 200 employees, and with \$545 million in assets, draws an ever-increasing customer base to 10 locations along the Front Range. Relationships are so important to the bank's success that they are emphasized in the bank's mission statement. When the banking crisis hit in 2008, Home State stayed the course. "We never made questionable loans or loans that jeopardized the safety and soundness of the bank or that could put customers in questionable financial situations," said David Adkins, vice president/ marketing director.





Scott Taylor and Steve McCarthy, owners of Hot Corner Concepts, attribute their success in the Northern Colorado restaurant scene to shared values, ethics and friendship. They own and manage The Moot House in Fort Collins, Austin's, Austin's Homestead, Enzio's and Big Al's Burgers and Dogs. Hot Corner Concepts, a ClimateWise Partner, built Big Al's with repurposed materials, on-demand hot water and a high-tech vent hood. Owners, management and staff at all restaurants are keen to giving back to the community. Big Al's staff uses funds from the tips jar to contribute to different charities. So far they've donated \$16,000. Management increased staff compensation to offset the reduction in tips.



NEW WEST

Every customer at New West Bank is treated as if they were dealing with an owner, said Chairman Leroy Leavitt. And for good reason. Employees are offered the opportunity to become shareholders in the locally owned bank in Greeley. Although New West offers similar products and services to other banks, Leavitt credits the bank's high level of customer service and the fact that "we work and live in the communities we serve" for the amount of new business that comes from referrals. The result? Deposits have increased by \$1.3 million every month since the bank opened in February 2003.



OTIS, COAN & PETERS, LLC

Attorneys and Counselors at Law

At Otis Coan & Peters, attorneys and staff alike adhere to the high ethical and overall standards set by founders Fred L. Otis and G. Brent Coan. "Both have a keen business sense and have had the foresight to see changes coming in the industry and to be sure OCP is equipped to take advantage of a changing business environment," said Member Jennifer L. Peters. The firm also ensures that everyone maintains a balance between work and personal time. Relay for Life, serving dinner at the Guadalupe Center and cleanup along the Poudre River Trail are among community activities in which the firm participates.





Palmer Flowers, which began when the population of Fort Collins was 35,000, has grown along with the city. "We've made positive changes in our business in order to stay strong financially and to grow the business and staff," said Spiro Palmer. The merger with Paul Wood Flowers in downtown Fort Collins a year and a half ago, for example, improved the economies of scale with growers in California and worldwide. Customers – whose fresh-flower purchases account for 70 percent of Palmer's business – have changed along with the times. "It's a good challenge. Consumers are more careful where they buy flowers."





Puma Steel, a structural steel fabricator and supplier in Cheyenne, began in 1986 in Greeley when Vickie Lewis and two girlfriends, along with Vickie's husband, Rex, decided to start their own steel business. The company relocated to Cheyenne to enable growth and today Puma is recognized as Wyoming's largest structural steel fabricator and fastest-growing steel supplier. Although most of their work is in the Rocky Mountain Region, the company has done work coast-to-coast, including a stair and bridge support structure for the new One World Trade Center in New York City.





Shirazi Benefits has been built on a foundation of "sticking to the basics," said Masoud Shirazi, who runs the Greeley insurance business along with partners Hossein Shirazi and Ty Miller. Since 1976, Shirazi Benefits has been servicing clients throughout the Rocky Mountain Region as well as coast-to-coast. Seventy percent of the business is devoted to employee benefits while the remainder involves estate planning and business planning. Giving back to the community is part of that commonsense approach at Shirazi. "I had some great mentors who were involved in the community a lot, and from the beginning I knew we would do likewise."



Don and Kayleen Frayley purchased Tharp Cabinets in 2001 and set out to grow the Loveland business - and that they've done. Today the company, recognized as Colorado's largest volume custom cabinet manufacturer, has 70 employees operating from an 80,000-square-foot manufacturing facility in Loveland. Tharp completes 1,000 projects annually, which include cabinets for any room in the home or business, be it new construction or a remodel. Although Tharp has gone green and uses green materials, the company chose not to pass on associated costs to customers. When it comes to sound business ethics, Frayley said it begins with the hiring process.





Ethical business practices have always been a priority at Woodward Inc. The company began when Amos Woodward invented a governor for a waterwheel in 1890. Today the billion-dollar enterprise – with 6,000 employees worldwide – integrates leading-edge technologies into fuel, combustion, fluid, actuation and electronic control systems for the aerospace and energy markets. Ethics are taken seriously at Woodward. Members can use EthicsPoint, a telephone and Web-based hotline, to anonymously report ethics violations. Woodward is actively engaged with CSU and community colleges to help develop curricula and support research that prepares students for careers.



Wyoming Pure Natural Beef LLC, named Outstanding Home-Based Business in 2011 by the Small Business Administration, is part of a third-generation family ranch, Lazy V Six Inc., in Wheatland, Wyo. As a means to keep the younger generations engaged in the business, Gregor and Cindy Goertz began direct marketing beef products. "The business is growing every year," said Cindy. Most customers come from Wyoming, but thanks to their website, it's becoming increasingly common to ship nationwide. Cindy Goertz said connecting with customers is important to business success. "It puts a face to agriculture. That's pretty exciting."

NATURAL BEEF

The BBB Foundation thanks all of the nominees and finalists for sharing their stories with the university students.

2012 Nominees

Agland Inc., Eaton, CO Bethel Party Rentals Inc., Glenwood Springs, CO Colorado Iron & Metal Inc., Fort Collins, CO Ehrlich Family Dealerships, Greeley, CO Foothills Gutter & Insulation Inc., Loveland, CO Front Range Roofing Systems LLC Greeley, CO Greeley Hatworks Inc. Greeley, CO Happy Jack Software, Laramie, WY Institute of Business & Medical Careers Inc., Fort Collins, CO Safe Site Inc., Johnstown, CO Weston Distance Learning Inc., Fort Collins, CO Wilbur's Total Beverage, Fort Collins, CO

Registration

Join us in our Centennial Year to celebrate trust and ethics in business.

The 14th Annual **BBB Torch Awards for Business Ethics**

Date: Tuesday, April 24, 2012 Time: 5pm Reception 6pm Dinner & Awards Ceremony Location: Embassy Suites, Loveland

Honoring Northern Colorado and Wyoming businesses that demonstrate exemplary marketplace ethics.

Also presenting the 11th Annual BBB/Rotary Ethics Scholarship.

To purchase tickets and for more information, please visit wynco.bbb.org/torch awards or call Kellie Brown at 970.488.2036.

The Torch Awards is a program of the BBB Foundation.



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