



Commercial Insurance | Employee Benefits | Personal Insurance | Surety Bonds | Corporate 401(k)

You can be sure.

We're your long-term business partner.

At Flood and Peterson, you can be certain we're working as a member of your team. Our goal is to help ensure your success. We're here to create a custom plan that fits all your needs. We'll help you lower overall risk, boost operational efficiency and safety, and maximize profits.



800.356.2295 | 970.356.0123 | www.FloodPeterson.com

Banker-to-banker advice as lending returns

BY MOLLY ARMBRISTER
marmbrister@ncbr.com

Northern Colorado banks have picked up their lending levels a bit in recent quarters, getting back to business as the economy gains strength and more companies expand or are formed.

With the region in comeback mode, it stands to reason that some banks will get aggressive to get back in the lending game.

On a national level, there is some trepidation about what the massive banks that caused the recession will do in these recovery years. The economy isn't as stable as anyone would like, and analysts and economists are keeping a watchful eye for the questionable lending practices that helped send the economy into a tailspin.



Bonner

Commercial lending is up across the country, but there are still a relatively small number of credit-worthy borrowers out there. This has led to increased competition between banks in many areas, driving down interest rates. The decrease in rates could thin out margins even more at a time when many banks are working overtime to hold onto their capital.

Community banks in Northern Colorado, of course, are not among the ranks of giant financial institutions that mired themselves in sub-prime loans. But as lending levels rise, observers and industry insiders say it will be important for bankers here to remain vigilant and take steps to lend smartly.

There are a few things community banks can do to make sure they're making the best possible loans, for their institutions, the borrower and the economy in general.

One of the most important steps they can take, according to Joe Bonner, former president of Community Banks of Colorado, is "an introspec-



MOLLY ARMBRISTER

Banks, industry insiders say, need to be sure their compliance staffs are up to the regulatory challenges ahead.

tive look at what their strategies are."

More specifically, Bonner said, banks need to consider investing in the right people to make sure they're making the best-possible loans.

Banks, he said, need to make sure their compliance staffs are up to the challenges that come along with the new regulations stemming from the Dodd-Frank Act and other legislation.



Joseph

Many new regulations have come from the law, and more will follow. Hiring staff to keep banks in compliance is creating a cost that many banks never had to deal with before, according to Bonner.

Higher costs mean lower margins, and attempting to fatten those margins might lead banks to make riskier

loans, Bonner said.

Which, he said, is why banks need to make sure they have the right underwriting talent in place.

This means figuring out which areas of lending a bank wants to focus

on and hiring employees who are experts in that type of business. A bank that wants to focus on agricultural lending, for example, should hire someone who knows all about

► See **Lending, 6B**



Paul Hummel, ChFC
Chartered Financial Consultant
935 Cleveland Avenue
Loveland, CO
970-669-9720



Kevin Dunnigan, MBA, CFP®
CERTIFIED FINANCIAL PLANNER™ PROFESSIONAL
300 E. 29th Street
Loveland, CO
970-622-2366



Andrew Moore
Financial Advisor
935 Cleveland Avenue
Loveland, CO
970-613-2185



Michael Tarantino, CFP®
Certified Financial Planner
303 E. Mountain Avenue
Ft. Collins, CO
970-292-0105



Denise Martz
Financial Advisor
3227 Timberline Road
Ft. Collins, CO
970-292-0115



Tyler Rusch, CDFA™
Financial Advisor
2695 W. Eisenhower Blvd.
Loveland, CO
970-622-7408

SUPPORT LOCAL BUSINESS!

At Farmers Bank, all deposits and money stay here to support and fund other local businesses. These people are your customers, your neighbors and your friends. Can the "Mega" banks in town say that?



713 S. Lemay Ave., • Ft. Collins CO • 970.221.2020
119 First St., Ault CO • 970.834.2121 • 800.241.4440
www.farmersbank-weld.com



Each deposit product \$10,000

local



Investment Centers of America, Inc. (ICA) member FINRA, SIPC, is not affiliated with Home State Bank. Securities and insurance products offered through ICA and affiliated insurance agencies are *not insured by the FDIC or any other Federal Government agency *not a deposit or other obligation of, or guaranteed by any bank or their affiliates *subject to risks including the possible loss of principal amount invested.

Let us introduce you ...

Have you met the banking executives who lead Larimer and Weld County-based banks?

BY MAGGIE SHAFER
mshafer@ncbr.com

HARRY DEVEREAUX

PRESIDENT OF HOME STATE BANK

Education: University of Colorado School of Business, finance, 1974

Essential business philosophy: Do good and be happy.

Like best about your job: Meeting new people and helping people succeed.

Most respected competitor and why: Other community banks, because nobody has a clue the regulatory burdens stacked against us.

First choice for a new career: Inventory guy at hardware or sporting goods store.



DAN ALLEN

PRESIDENT OF FIRST FARBANK

Education: University of Nebraska, BBA, 1978

Essential business philosophy: Do it right.

Like best about your job: The people.

Yardstick of success: Loyal staff and customers.

Most respected competitor and why: We respect all competitors.

TOM CHINNOCK

CEO OF ADVANTAGE BANK

Education: Chadron State College, B.A. in business and agriculture, 1979

Essential business philosophy: Treat coworkers and customers in the same manner you wish to be treated.

Like best about your job: Having a small part in helping our local communities thrive.

Yardstick of success: Customer retention and customer expansion.

Most respected competitor and why: All community banks in our region.

First choice for a new career: Agriculture or recreation related.



FRED J. BAUER

PRESIDENT OF FARMERS BANK

Education: Aims Community College, 1977; University of Colorado Graduate School of Banking, 1981

Essential business philosophy: My basic business philosophy is the same as my personal philosophy: "Treat people as you would like to be treated." Simple, but covers most everything.

Like best about your job: When all people in my sphere of influence are successful, including family, friends, employees and customers.

Yardstick of success: Succeeding in the above statement measures my success.

Most respected competitor and why: Community bankers in general, because I know the difficulties of trying to compete with the "too big to fail" banks and the onerous government



regulations.

First choice for a new career: Professional grandpa; doing the things with family that we enjoy more.

SHAWN OSTHOFF

PRESIDENT OF BANK OF COLORADO

Education: University of Northern Colorado, B.S. in finance, 1990; Colorado State University, MBA, 1991

Essential business philosophy: Always work hard and "do the right thing" in business and in life and good things will happen.

Like best about your job: Seeing the success of our customers and of those that I work with daily.

Yardstick of success: As a bank, we are only as successful as our customers and the communities we serve, so that is where we look first to measure our success.

Most respected competitor and why: Firstbank, because they consistently demonstrate strong growth and earnings and have a loyal customer base.

First choice for a new career: Farming.



BYRON W. BATEMAN

CHAIRMAN OF THE BOARD, PRESIDENT AND CEO OF CACHE BANK AND TRUST

Education: Texas Tech University, BBA in finance, 1976; Southwestern Graduate School of Banking, Southern Methodist University, 1980

Essential business philosophy: Do the right thing every time.

Like best about your job: Know a little bit about everything and a lot about nothing.

Yardstick of success: \$200 million under management with 45 fantastic employees I work with.

Most respected competitor and why: Oppenheimer and Co., because they do a good job of sticking to their niche.

First choice for a new career: Teaching.



C. GERARD NALEZNY

CHAIRMAN AND CEO OF VERUS BANK OF COMMERCE

Education: Carleton College, B.A. in economics, 1985

Essential business philosophy: Verus is Latin for right, and indicative of the goal of doing the right thing, doing right by our clients, employees, shareholders and community.

Like best about your job: The opportunity to make a difference.



DONNA J. PETROCCO

PRESIDENT AND CEO OF VALLEY BANK & TRUST

Education: Ottawa University, B.A. in human services, 1982; Graduate School of Banking at University of Colorado

Essential business philosophy: It's all about giving back to our communities, supporting education and helping our customers in every way possible.

Like best about your job: Absolutely the people I work with and serve.

Yardstick of success: When someone gives me a referral.

Most respected competitor and why: Citywide Banks, because they are a family-owned bank that operates with a high degree of integrity and faith. I like that.

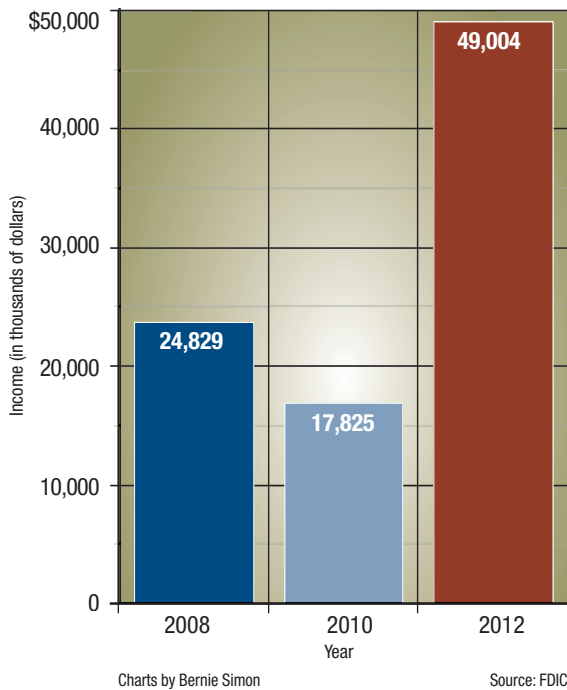


First choice for a new career: Boys & Girls Club.

Banks gaining strength post-recession

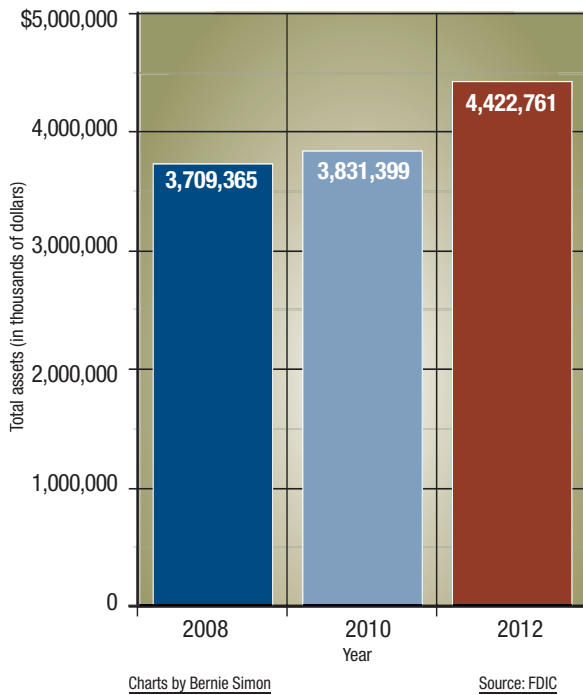
Income

2012 saw a big jump for area-based banks.



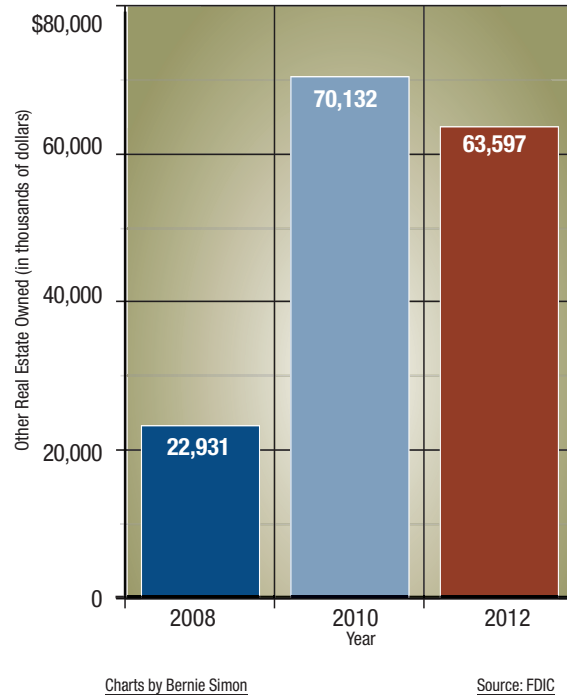
Assets

Lending rose, too.



OREO

Defaults on real estate loans fell.



JONATHAN CASTNER

Bank of Colorado Charter President Shawn Osthoff says asset quality “continues to be (his bank’s) focus.”

BY MOLLY ARMBRISTER

marmbrister@ncbr.com

Income is up, problem loans are down, and thanks to agriculture and oil and gas, community banks in Northern Colorado are looking at even better times ahead.

Every one of the nine banks headquartered in Larimer or Weld county saw an increase in income in the fourth quarter of 2012 as compared to the same quarter in the previous year.

“Other real estate owned,” or nonperforming loans, dropped at most community banks, and two local institutions managed to keep their books free and clear of these loans altogether.

All the institutions combined brought in just over \$49 million in net income in the fourth quarter, compared with \$17.8 million in 2010.

Northern Colorado banks aren’t alone in posting improved financials.

Colorado was recently ranked in the top 10 best states for banking, and it made it through all of 2012 without a single bank failure.

The entire industry reported a \$9.3 billion increase in assets year-over-year in the fourth quarter to \$34.7 billion, marking the 14th consecutive quarter in a row that earnings have registered a year-over-year increase, according to the Federal Deposit Insurance Corp.

Local banks are also expanding again, opening a slew of new branches.

First FarmBank, based in Greeley, has plans

to open a branch in Yuma, while Loveland-based Home State Bank is working to open a branch in Lafayette.

Bank of Colorado, headquartered in Fort Collins, has also filed paperwork with the Colorado Division of Banking to open a second branch in Loveland.

Bank of Colorado is growing in other ways as well, with the pending acquisition of New West Bank, founded in Greeley by banking veteran Leroy Leavitt in 2003. Acquiring New West will mean the addition of two more branches and another \$179 million in assets for Bank of Colorado.

The bank’s plan is to grow evenly, according to recently appointed Charter President Shawn Osthoff. Osthoff took over for former president Tom Goding, who retired at the beginning of the year.

Bank of Colorado has grown steadily in the last five years, even during the recession when many banks saw their assets — assets also include securities, investment earnings, cash, loan loss allowances, etc... — drop. The bank topped \$2.3 billion in assets in the fourth quarter.

The more noticeable accomplishment on the bank’s balance sheet, though, is the dramatic drop in its nonperforming loans. Between the end of 2011 and the end of 2012, Bank of Colorado dropped the balance of nonperforming loans from more than \$5.1 million to about \$528,000.

“Asset quality continues to be our focus,” Osthoff said.

► See **Strength, 6B**

Locally owned, community focused.
Banking made simple.



Darrell Berger
Vice President
SBA Lending

Patty Gates
Vice President –
Market Manager

Tracy Axton
Assistant Vice President
Real Estate Lending

Can bankers hundreds of miles away really understand your business needs? At locally owned and operated FMS Bank, all decisions are made right here by people who know you and your operations. We're simply more responsive, more collaborative and more committed to your success.

Small enough to care. Big enough to deliver. That's just part of FMS Bank's local, simplified approach to business banking and real estate lending. Find out more by calling us today.

2425 35th Avenue | Greeley, CO 80634 | 970-673-4501 | www.fmsbank.com
520 Sherman St | Fort Morgan, CO 80701 | 970-867-3319



STRENGTH from 5B

With so many problem loans off the books, the bank can look ahead to producing more loans as it grows.

"We're always interested in lending," Osthoff said. "And we're cognizant of the thresholds set by regulators and stay well within them."

Regulations are one thing that Farmers Bank President Fred Bauer still considers a concern moving forward. Expenses related to staying in compliance with new regulations are mounting, according to Bauer.

In spite of that, his bank saw a 30 percent increase in net income in the fourth quarter when compared to the same quarter a year earlier, according to the FDIC.

Like Bank of Colorado, Farmers Bank made some strides toward clearing problem loans from its books, seeing a 23 percent decrease in other real estate owned.

As its name implies, Ault-based Farmers Bank does a lot of business in the agricultural sector, but like the rest of Weld County, the bank is getting a nice boost from the oil and gas industry as well, although

not directly from the oil companies themselves.

Large companies like Noble and Anadarko don't bank with small community banks, but the jobs and payroll they create ultimately benefits the bank, Bauer said.

The added oil and gas-related business might be just what helps buoy the bank through what could be a rough second summer of drought for the area's farmers.

"It's been a great couple of years for farmers, but this year remains to be seen. We need more moisture," Bauer said.

Real estate lending is also slowly creeping back up, Bauer said, but only in certain situations.

Bankers are more able now to finance pre-sold construction, according to Bauer, but many are still leery of speculative projects.

Overall loan demand has improved in the past year, Bauer said, a welcome change from the recession years, when even the healthiest of banks had difficulty making loans because of uncertainty.

CANDLESTICK from 3B

crops, water law and other factors that impact agriculture.

Colorado Banking Commissioner Fred Joseph agreed that banks should be sure their lending officers really understand the business lines they lend to.

"Community banks need to explore different types of lending," he said. "However, they need to ensure that they have the knowledge and expertise to deal with the new lending. That said, I strongly recommend that banks continue to lend in products that they know best."

Joseph also stressed the importance of due diligence and solid underwriting.

"If the loan portfolio grows, oversight must be enhanced to ensure safety and soundness. There are still good loan applicants, but the bank needs to adhere to sound underwriting," he said.

If area banks are able to collectively make the right loans to the right borrowers, Bonner said, they can help

buoy the economy.

In order for a loan to be successful, though, bankers and borrowers need to keep the lines of communication wide open, according to Dallas Everhart, a lecturer at UNC's Monfort College of Business and principal of consulting firm Everhart and Associates.

"Bankers have to have a conversation with borrowers that clearly articulates what might happen if things don't work out," Everhart said.

The lender-borrower relationship is a business partnership, Everhart said, and business owners need to have a partner they can rely on.

"If you're running a business, you want a partner that is well-informed in the industry and who can help avoid making mistakes," he said.

In the post-recession world, and especially in Northern Colorado, Everhart said, personal relationships and communication are coming back into focus, and that will help both lenders and borrowers make smarter choices.

Life is Busy!!
Who has time to run payroll when you have a business to run?



- Frustrated with poor customer service from large payroll companies
- Irritated with the amount of time it takes to do payroll yourself
- Upset about paying penalties from miscalculations or late filings

Why Choose Payroll Vault?

- Personalized payroll specialists to answer your questions
- Compliance is guaranteed....we handle the reporting
- Convenience of online access to payroll records



Fort Collins Location:
970-682-6603
amy@payrollvault.com

Greeley Location:
970-353-0170
dean@payrollvault.com

www.payrollvault.com

Business News on NoCo5

Catch us on NoCo5 and tune in for in-depth business news from the Business Report's Molly Armbrister. Thursdays at 10 p.m.

Northern Colorado BUSINESS REPORT

Interest rates will head up, marginally

BY DAN COOK
news@ncbr.com

To understand the influence that low interest rates have had on the Northern Colorado economy, drop by either the Foothills Mall in Fort Collins or the Twin Peaks Mall in Longmont. Both have changed ownership and are planning huge renovations.

Northern Colorado real estate is becoming an attractive investment once again. Meanwhile, vehicle sales are booming, unemployment is dropping, the housing industry is showing life, consumer confidence is on the rise, and money is flowing into the region from outside sources.

All at least partly due to low interest rates. The question is: How long will historically low interest rates — a 30-year fixed-rate mortgage can be had at about 3.56 percent at the moment — remain at levels that are fueling the region's economy?

The answer appears to be: At least for another year, and probably longer.

Rates have been inching up at a slower pace than many experts predicted, and while 4 percent seemed a reasonable topping out point for 2013, the federal government is determined to keep rates low until consumer confidence has been restored and more unemployed Americans are back to work.

This message came through loud and clear from no less a master of



Kawulok

interest rates than John Williams, president of the Federal Reserve Board for the San Francisco region. In a speech Feb. 21, Williams pointed to the effect that the Obama administration's low-interest-rate monetary policies have had on the economic recovery.

low-interest-rate monetary policies have had on the economic recovery.

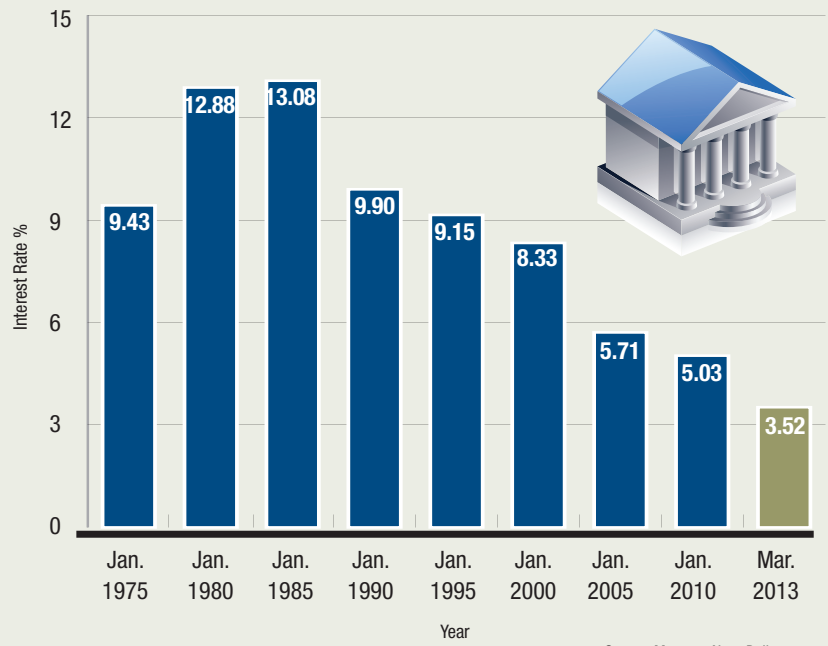
"The positive effects of monetary policy can be seen in two rate-sensitive sectors, autos and housing, that are now contributing to the recovery in big ways," Williams said.

Williams promised that rates would be kept on a short leash in order to continue to stimulate consumer demand and create more jobs. "I anticipate that (federal government) purchases of mortgage-backed securities and longer-term Treasury securities will be needed well into the second half of this year," he said.

A few days later, Williams's boss, Ben Bernanke, vowed the Fed would "stay the course" on low rates until the unemployment rate reached an acceptable level.

That comes as welcome news

Freddie Mac 30-year fixed mortgage rates



indeed to local businesses whose profitability is tightly tied to interest rate levels.

Rates have played a particularly positive role in attracting investors to large commercial real estate projects, says Steve Kawulok, managing director of Sperry Van Ness in Fort Collins, specialists in commercial real estate transactions. But the money is coming mostly from insurance companies, he

reports, rather than more traditional lending sources.

"Traditional lenders are anxious to lend to owner-occupants. They've been less anxious to lend to investors," he said. That's because scrutiny of investors is still intense in the wake of the real estate meltdown.

Investors such as insurance companies are willing to take on more

► See **Rates, 8B**









Personal Insurance
See how we are saving our customers money while enhancing their coverage with our customized Personal Insurance Products.

Business Insurance
As Professional Risk Management Consultants, our commitment to you is to properly protect your business assets. We take the time to get to know your business and understand your company's individual needs.

Employee Benefits
Let us partner with you to develop an employee benefit plan specific to your needs. Why pay more when you can have exactly what you want!




4848 Thompson Parkway, Suite 200
I-25 & Hwy. 34
Johnstown, CO 80534
Phone: 970-635-9400
www.mypfsinsurance.com

The way insurance should be!

1:7:7:

One-on-one local service, from the **7th** largest independent insurance agency* in the country and the **7th** largest in the world. Local attention with a strong pool of resources to give you the most comprehensive coverage at the most competitive price.

*As ranked by www.businessinsurance.com, July 15, 2012



4532 Boardwalk Drive, Suite 200
(Community Banks of Colorado Bldg.)
Fort Collins, CO 80525 | (970) 482-7747
www.bbcolorado.com

RATES from 7B

risk than banks. They tend to want to invest for longer periods of time, and they are willing to accept more risk in return for the higher yields on projects valued at \$5 million and above. As long as the spread between what investors pay for money and what they can earn back on that money remains in the 3 percent to 6 percent range, investors are going to look to real estate as one area where they think their money will do well, he said. Hence the spate of shopping mall sales and planned renovations in Northern Colorado.

"Insurance companies know they can get higher yields from certain types of properties — but just the

larger commercial properties that are in good locations with good tenants."

Rates are destined to continue to creep upward, Kawulok said. "The key is marginally," he said. "No sudden shocks to the system while the system is still pretty reactive. As long as the increases are marginal and not dramatic and incremental, I think probably our general uptick will hold."

On the residential front, low interest rates combined with historically low vacancy rates for rentals are boosting home sales. Home values in Northern Colorado are recovering more quickly than in many other parts of the nation. The result: More

people here can buy and sell houses again. With rents at a premium, many renters are decided to buy to lock in the crazy low rates.

"We saw home transactions rise 20 percent last year, and they're up 20 percent so far this year," said Eric Thompson, president, The Group Inc., Fort Collins. While he expects transactions to cool by year-end, with perhaps a 10 percent increase for 2013, that would still represent a strong showing for a market that was dead in the water two years ago.

"As interest rates gradually increase, it spurs people to buy now," he said. "At what point rate increases

would deter transactions is hard to say. They're just so far below the historical average of around 7 percent that there's a lot of room for upward movement."

The increased rate of transactions is also reviving the homebuilding industry, Thompson said, as homebuilders expect demand for new homes to start to build this year.

Vehicle sales have been booming in recent months as consumers with access to cash are throwing it down on new cars and trucks.

Tim Jackson, president of the Colorado Automobile Dealers Association, reports that vehicle sales in Colorado are outpacing the increases seen elsewhere in the U.S.

Sales were up 22 percent for calendar year 2012 over 2011, he said, and the early returns for 2013 suggest that pace will continue. "Consumer confidence is rebounding," he said. With fewer homeowners "upside down" on their mortgages, they are once again dipping into home equity to finance a new vehicle.

Additionally, lenders are easing up on lending requirements, he said.

"Not only are the loans more readily available but they are less expensive," he said. "Interest rates are much, much lower, especially on new cars. It used to be someone with CD credit might pay 12 to 16 percent on their cars. Now, someone with 580 or less score or C credit can get a loan for 6-8 percent. The climate is just so much better."

Some bankers continue to cast a wary eye on rates. Mark Bower, executive vice president, CFO and COO of Home State Bank, believes the Fed will keep rates artificially low "for the duration" of 2013. But he's not a fan of the policy. Maintaining rates at current levels only invites another economic disaster, he believes.

"When (Fed Chief Ben) Bernanke says there's no way he's helping to create another asset bubble by staying the course on these low rates, I find it hard to believe," Bower said. "He's hurting a lot of people, the savers, by keeping rates artificially low."

Bower said Home State will continue to pursue a conservative approach to lending, to shield its customers from interest rate risk.

Likewise, Shawn Osthoff, president of Bank of Colorado, says his institution will chart a cautious course.

"Our main strategy is to be consistent in up and down markets. Our loans are priced on a variable or five-year fixed rate. That is what most of our banks are doing. Further than that, we take on interest rate risk."

Osthoff was reluctant to forecast where rates might wander. "We're not betting on which direction rates will go. We're not very good at it," he said.

Would a significant upward movement be unexpected? "That would surprise me," he acknowledged. "But never say never. However, it would take a drastic change in our economy to see a huge swing."



- ✓ **Money to lend**
- ✓ **Community bank**
- ✓ **Decisions made locally**
- ✓ **Regional SBA loan leader**
- ✓ **Innovative and competitive**
- ✓ **Experienced business bankers**

Home State Bank is a regional powerhouse in business banking and has what it takes to get the job done. Whether your business is a local sole proprietorship or a large corporation, **Home State Bank** can provide the financial resources you need. Give **Home State Bank** a call today for your business banking needs.

*Providing award winning banking services
to northern Colorado for over 60 years.*

www.homestatebank.com
970.203.6100
303.682.8906

Locations:
Loveland, Fort Collins, Windsor,
Berthoud and Longmont.



HOME STATE BANK—YOUR HOME FOR BETTER BANKING!

Member FDIC

Fires, hail mean a rise in insurance rates

BY STEVE LYNN

slynn@ncbr.com

Insurance companies doing business in Colorado have significantly raised homeowner's insurance premiums in response to a series of expensive disasters last year including the devastating High Park Fire.

Colorado hail storms and wildfires led insurers to raise premiums by percentages in the double digits, people in the insurance industry say.

Dylan Kantzler, broker-owner of Fort Collins Insurance Agency, said he has seen homeowner's insurance premiums rise from 5 to 25 percent.

Kantzler, who sells policies for a variety of companies, believes premiums won't let up for at least another year. "We're going to be entering this hard market," he said. "I don't see premiums going down anywhere until we hit a soft market again."

American Family Insurance, for one, filed with the state of Colorado for an increase of 12.3 percent in November.

As devastating as the wildfires were, hail storms played the largest role in the increase, a company spokesman said. But even then, American Family expects to ultimately pay \$50 million in wildfire claims alone. Much of those claims stemmed from the Waldo Canyon fire in Colorado Springs and the High Park fire west of Fort Collins.

"We've seen a growing trend of those types of events," he said about storms and natural disasters.

In June, the company paid a total of \$267 million in claims. Storms accounted for most of the claims, striking wider areas, leading to damaged roofs and siding on homes.

The rate increase, the company said, is based on anticipated future claims rather than trying to recoup losses from past years.

Homeowner's insurance claim costs have risen rapidly since 1997, according to a recent report from the Insurance Research Council. The annual average homeowner's insurance claim payment per home has risen from \$229 in 1997 to \$626 in 2011.

That's an annualized increase of 7.4 percent.

"Insurance regulators face stark choices as rapidly rising claim costs create strong pressures on insurance premium rates," the report says.

Colorado has moved into the top 10 states for catastrophic property claims, with an average 41 percent of claims coming from natural disasters between 1997 and 2011.

In 2012, Colorado saw its most costly and devastating wildfire season, which led companies to pay nearly \$450 million in claims.

Insurance costs for the nearly 850 claims filed for the High Park Fire alone are estimated at \$97.1 million. The fire burned 259 homes.

Last year's big hail storm resulted in \$321 million in claims across the



COURTESY POUFRE FIRE AUTHORITY

The High Park Fire last year caused hundreds of millions of dollars in damage.

Front Range, including Weld and Larimer counties, according to the Rocky Mountain Insurance Information Association.

That was a big storm but weather damage was even bigger in 2009, a year that saw \$1.4 billion in insured losses to homes and vehicles. Colorado insurers settled more than 200,000 claims that year.

"In Colorado, hail is still having the biggest impact on what we pay

for homeowner's insurance for most folks on the Front Range," said Carole Walker, executive director of the insurance information association.

She has seen premium increases mostly in the 10 to 12 percent range, but has spotted some double-digit increases.

"Some people, depending on where they live ... they'll be paying more," she said. "If they live in a larger square-footage home, if they live in a higher-

risk wildfire area, if they have a lot of hail claims."

Insurance companies now are asking some homeowners in high-risk wildfire areas to take steps to clear brush and trees from around their homes – if they want to keep their policies.

The good news: Colorado still has 200 companies that sell homeowner's insurance.

"We still have a competitive and stable market," Walker said.

Individual Retirement Account Certificate of Deposit

12 Month CD-IRA
1.00% APY

18 Month CD-IRA
1.10% APY



VERUS Bank of Commerce

Bank **Local...Invest Local**

3700 S. College Avenue Unit 102
Fort Collins, CO 80525
Tel: 970-204-1010

102 E. 29th Street
Loveland, CO 80538
Tel: 970-679-7150

APY=Annual Percentage Yield is a limited time offer. Rates effective as of 01/10/12 and is subject to change. Minimum balance to open and maintain the APY is \$1,000.00. Early withdrawal penalty may apply.

We Do The Right Thing
We Do By Our Customers, Our Employees,
Our Community, Our Shareholders



The Northern Colorado Business Report and Kennedy and Coe are pleased to open nominations for the 2013 CFO of the Year Awards.

NORTHERN COLORADO CFO OF THE YEAR AWARDS

Northern Colorado
**BUSINESS
REPORT**



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 2013 Business Leaders Breakfast, September 11, 2013.

Nominee Information

Nominate online
NCBR.com

Nominee's first name Last name

Nominee company's name

Nominee company address - Street

Nominee company address - City, 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 - Street

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

2013 CFO of the Year Nomination

Nomination deadline: August 1, 2013

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.

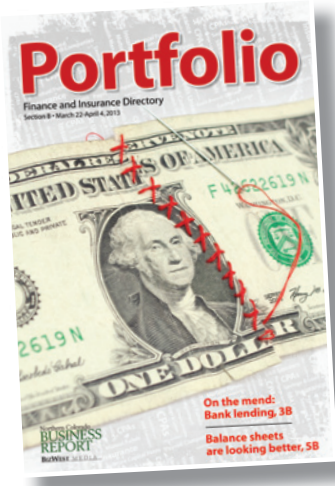
Please describe this candidate's achievements in these two areas in a narrative of not more than 200 words.

Mail nominations to:
Northern Colorado Business Report
CFO Nominations
P.O. Box 270810
Fort Collins CO 80527
Nominate online - NCBR.com
Nominations may also be emailed to: Events@NCBR.com.

September 11, 2013 7:30-9:30 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.



Welcome to the 2013 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 mgant@ncbr.com or call 303-631-1961. To submit your company data online, visit www.ncbr.com. Thanks for your interest in Portfolio and the Business Report.

INDEX

CONTENTS

BANK BRANCH OFFICES..... 11B

CPAS 17B

CREDIT UNIONS 18B

INSURANCE 19B

INVESTMENT ADVISERS 23B

MORTGAGE LENDERS 26B

MUTUAL FUNDS 28B

PAYROLL COMPANIES 29B

SAVINGS & LOAN 30B

SBA LENDERS 30B

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
920 47th Ave.
Greeley, CO 80634
Phone: 970-356-4592
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
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
Email: info@abtbank.com
Website: www.abtbank.com
Products/services: Full-service banking.

Adams Bank & Trust
8308 Colorado Blvd.
Firestone, CO 80504
Phone: 303-833-3575
Fax: 303-833-2796
Email: info@abtbank.com
Website: www.abtbank.com
Products/services: Full-service banking.

Adams Bank & Trust
7800 S. College Ave.
Fort Collins, CO 80525
Phone: 970-667-4308
Fax: 970-667-4398

Email: info@abtbank.com
Website: www.abtbank.com
Products/services: Full-service banking.

Advantage Bank
4532 McMurray Ave.
Fort Collins, CO 80525
Phone: 970-204-0450
Fax: 970-204-0648
Website: www.advantagebanks.com
Person in charge: Mija Peak, Branch manager

Advantage Bank
1801 59th Ave.
Greeley, CO 80634
Phone: 970-353-0047
Fax: 970-353-0433
Email: customerservice@advantagebanks.com
Website: www.advantagebanks.com
Products/services: Banking and financial services.
Person in charge: Georgia Harper, Branch manager

Advantage Bank
1475 N. Denver Ave.
Loveland, CO 80538
Phone: 970-613-1982
Fax: 970-613-1853
Email: customerservice@advantagebanks.com
Website: www.advantagebanks.com
Products/services: Banking and financial services.
Person in charge: Jamie Gibson-Gallegos, Branch manager

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
Email: brad.sishc@bankofcolorado.com
Website: www.bankofcolorado.com
Products/services: Agricultural, commercial and personal banking.
Person in charge: Brad Sishc, Commercial lender

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, drive-through, cash dispense only ATM, commercial lending, consumer lending, home loans.

Bank of Colorado
1609 E. Harmony Road
Fort Collins, CO 80525
Phone: 970-206-1160
Fax: 970-206-1156
Email: customerservice@bankofcolorado.com
Website: www.bankofcolorado.com
Products/services: Banking, mortgage, investment and insurance services.
Person in charge: Shawn Osthoff, 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
605 Fourth St.
Fort Lupton, CO 80621
Phone: 303-857-3400
Fax: 303-857-3401
Website: www.bankofcolorado.com

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
Website: www.bankofcolorado.com

Bank of Colorado
1041 Main St.
Windsor, CO 80550
Phone: 970-686-7631
Fax: 970-686-9246
Website: www.bankofcolorado.com
Products/services: Agricultural, commercial and personal banking.

Bank of Estes Park
501 S. St. Vrain Lane, Suite 100
Estes Park, CO 80517
Phone: 970-577-1234
Fax: 970-577-9175
Website: www.bankofestespark.com
Products/services: Financial services.

Bank of Estes Park
255 Park Lane
Estes Park, CO 80517
Phone: 970-586-4485
Fax: 970-586-0517

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

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.
Person in charge: Stefanie Johnson, Branch manager

Bank of the West
4290 W. 10th St.
Greeley, CO 80634
Phone: 970-352-0077
Fax: 970-353-1495
Website: www.bankofthewest.com
Products/services: Banking services, including loans and banking services for the agriculture community.
Person in charge: Jim Larsen, Branch manager, Vice president

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
2640 E. Harmony Road
Fort Collins, CO 80538
Phone: 970-658-4086
Website: www.bbvacompass.com

BBVA Compass

BBVA Compass Bank

3131 S. College Ave.
Fort Collins, CO 80525
Phone: 970-266-9090
Fax: 970-266-1022

Website: www.bbvacompass.com
Products/services: Full-service banking.
Person in charge: Todd Kooi, Branch manager

BBVA Compass

BBVA Compass Bank

3501 W. 12th St.
Greeley, CO 80634
Phone: 970-356-3760
Fax: 970-356-7313

Website: www.bbvacompass.com
Products/services: Full-service banking.
Person in charge: Valerie Briseno, Branch manager

BBVA Compass

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.
Person in charge: Crystal Register, Branch manager

Cache Bank and Trust

4645 Ziegler Road
Fort Collins, CO 80528
Phone: 970-472-7900
Fax: 970-472-7902

Email: lreeves@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

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

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 Bank

2108 Milestone Drive
Fort Collins, CO 80525
Phone: 970-282-2400
Fax: 970-282-8945

Email: questions@capwestbank.com
Website: www.capwestbank.com
Products/services: Full-service community bank with emphasis on the business community.
Person in charge: Doug Woods, President

Colorado Community Bank

3650 35th Ave.
Evans, CO 80620
Phone: 970-339-8430
Fax: 970-339-8431

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.

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

801 Flying Circle Blvd.
Dacono, CO 80514
Phone: 303-833-9972
Fax: 303-833-9973

Website: www.coloeast.com
Products/services: Banking, loan and deposit products.
Person in charge: Chris Baca, Branch manager

Colorado East Bank & Trust

550 E. Woodward Ave.
Keenesburg, CO 80643
Phone: 303-732-0100
Fax: 303-732-9284

Email: rpippin@coloeast.com
Website: www.coloeast.com
Products/services: Loans and banking services, including services for the agricultural community.
Person in charge: Rob Pippin, Regional president

Colorado East Bank & Trust

207 First Ave.
LaSalle, CO 80645
Phone: 970-284-0211
Fax: 970-284-0136

Website: www.coloeast.com
Products/services: Banking, loan and deposit accounts.
Person in charge: Terry Seelhoff, Branch president

Colorado East Bank & Trust

141 Main St.
Mead, CO 80542
Phone: 970-535-6200
Fax: 970-535-6205

Website: www.coloeast.com
Products/services: Banking, loan and deposit products.
Person in charge: Ryan Sword, Branch president

Colorado East Bank & Trust

399 W. 4th Ave.
Severance, CO 80550
Phone: 970-674-9444
Fax: 970-674-9450

Email: sbailey@coloeast.com
Website: www.coloeast.com
Products/services: Banking, Loans and deposit products.
Person in charge: Scott Bailey, Branch president

Community Banks of Colorado

3635 23rd Ave.
Evans, CO 80620
Phone: 970-378-7709
Website: www.cobnks.com
Products/services: Full-service banking.

Community Banks of Colorado

4532 Boardwalk Drive
Fort Collins, CO 80525
Phone: 970-266-0200
Website: www.cobnks.com
Products/services: Full-service banking.

Community Banks of Colorado

1044 W. Drake Road
Fort Collins, CO 80526
Phone: 970-224-5100
Website: www.cobnks.com
Products/services: Full-service banking.

Community Banks of Colorado

3780 W. 10th St.
Greeley, CO 80634
Phone: 970-352-6400
Website: www.cobnks.com
Products/services: Full-service banking.

Community Banks of Colorado

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

Community Banks of Colorado

365 Justin Ave.
Platteville, CO 80651
Phone: 970-785-2000
Website: www.cobnks.com
Products/services: Full-service banking.

Community Banks of Colorado

1270 Automation Drive
Windsor, CO 80550
Phone: 970-674-3434
Website: www.cobnks.com
Products/services: Full-service banking.

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

Equitable Savings & Loan Association

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



Farmers Bank

713 S. Lemay Ave.
Fort Collins, CO 80524
Phone: 970-221-2020
Website: www.farmersbank-weld.com
Products/services: Full-service bank.
Person in charge: Fred J. Bauer, President



Farmers Bank

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

Business Report Reprints



Showcase your company

Available now
in print, on-line
and on CD-ROM
www.NCBR.com

Northern Colorado
**BUSINESS
REPORT**

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
Email: info@firstfarmbank.com
Website: www.firstfarmbank.com
Products/services: Full consumer, commercial and agricultural deposit and loan products.

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
 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
 Lory Student Center
 Fort Collins, CO 80523
Phone: 970-494-5213
Website: www.1stnationalbank.com
Products/services: Full-service bank.
Person in charge: Mark Driscoll, President

First National Bank
 155 E. Boardwalk Drive
 Fort Collins, CO 80525
Phone: 970-494-6020
Website: www.1stnationalbank.com
Person in charge: Mark Driscoll

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
 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
 112 S. Denver Ave.
 Fort Lupton, CO 80621
Phone: 800-883-8773
Website: www.1stnationalbank.com
Products/services: Full-service bank.
Person in charge: Mark Driscoll, President

First National Bank
 1701 23rd Ave.
 Greeley, CO 80634
Phone: 970-495-9450
Website: www.1stnationalbank.com
Products/services: Full-service bank.
Person in charge: Mark Driscoll, President

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

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

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

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

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

First National Bank
 4100 Harrison
 Wellington, CO 80549
Phone: 970-494-5220
Website: www.1stnationalbank.com
Products/services: Full-service bank.
Person in charge: Mark Driscoll, President

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

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

WHY NOT? GET THE BUSINESS OUT OF THE OFFICE.

At Kennedy and Coe, we have the courage to do something different to get to new places. Even if it means rolling up our sleeves, and our trousers.



KENNEDY AND COE, LLC

Genuine People. Creative Ideas. Valuable Results.



Clinton Baker, Partner,
 Kennedy and Coe

Adam Sweetman,
 Sweetman Investments

CPAs &
 Consultants

www.kcoe.com | 800.303.3241



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

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

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

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

FirstBank
4322 W. Ninth St. Road
Greeley, CO 80634
Phone: 970-352-3600
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.



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

agricultural loans.

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

Great Western Bank
3800 E. 15th St.
Loveland, CO 80538
Phone: 970-624-0550
Website: www.greatwesternbank.com

Great Western Bank
3711 JFK Parkway, Suite 100
Fort Collins, CO 80525
Phone: 970-206-4585
Website: www.greatwesternbank.com

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

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

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

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

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

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

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.
1650 Pace St.
Longmont, CO 80504
Phone: 303-651-5646
Website: www.guarantybankco.com

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.
1401 S. Taft Ave.
Loveland, CO 80537
Phone: 970-267-6866
Website: www.guarantybankco.com
Products/services: Full-service banking and loans.

Guaranty Bank & Trust Co.
3151 N. Garfield Ave.
Loveland, CO 80538
Phone: 970-267-6844
Website: www.guarantybankco.com
Products/services: Financial services, commercial loans, cash management, agricultural loans, construction loans.



Home State Bank
310 Mountain Ave.
Berthoud, CO 80513
Phone: 970-203-6100
Fax: 970-669-6228
Website: www.homestatebank.com
Products/services: Banking and loans.
Person in charge: Harry J. Devereaux, President



Home State Bank
2337 S. Shields St.
Fort Collins, CO 80526
Phone: 970-203-6100
Email: bank@homestatebank.com
Website: www.homestatebank.com
Products/services: Banking, loans, trust, cash management, merchant services, mortgages and small business administration loans.
Person in charge: Harry J. Devereaux, President



Home State Bank
303 E. Mountain Ave.
Fort Collins, CO 80524
Phone: 970-203-6100
Fax: 970-224-4180
Email: bank@homestatebank.com
Website: www.homestatebank.com
Products/services: Banking, loans, trust, merchant services, cash management, investments, mortgage.
Person in charge: Harry J. Devereaux, President



Home State Bank
3227 Timberline Road
Fort Collins, CO 80525
Phone: 970-203-6100
Website: www.homestatebank.com
Person in charge: Harry J. Devereaux, President



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 loans.
Person in charge: Harry J. Devereaux, President



Home State Bank
935 N. Cleveland Ave.
Loveland, CO 80537
Phone: 970-203-6100
Email: bank@homestatebank.com
Website: www.homestatebank.com
Products/services: Banking, loans, mortgages, cash management, merchant services, trust.
Person in charge: Harry J. Devereaux, President



Home State Bank
1355 E. Eisenhower Blvd.
Loveland, CO 80538
Phone: 970-203-6100
Email: bank@homestatebank.com
Website: www.homestatebank.com
Products/services: Banking, loans, cash management, trust, merchant services, mortgages, SBA loans.
Person in charge: Harry J. Devereaux, President



Home State Bank
300 E. 29th St.
Loveland, CO 80538
Website: www.homestatebank.com
Products/services: Banking and loans.
Person in charge: Harry J. Devereaux, President



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: Harry J. Devereaux, President

JPMorgan Chase Bank, National Association
11040 Colorado Blvd.
Firestone, CO 80504
Phone: 303-485-6894
Website: www.chase.com
Products/services: Full-service banking.

JPMorgan Chase Bank, National Association
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.

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

JPMorgan Chase Bank, National Association
1864 N. College Ave.
Fort Collins, CO 80524
Phone: 970-416-7341
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
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
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.
Person in charge: James Dimon, Chairman and CEO

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
2614 Main St.
Longmont, CO 80504
Phone: 303-774-7516
Website: www.chase.com

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

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

KeyBank, National Association
300 W. Oak St.
Fort Collins, CO 80521
Phone: 970-482-3216
Fax: 970-221-2811
Website: www.keybank.com
Products/services: Full-service banking.

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

KeyBank, National Association
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
Email: customer_service@newwestbank.biz
Website: www.newwestbank.biz
Products/services: Financial services, full-service, locally-owned community bank. Includes

agricultural loan services.
Person in charge: Leroy Leavitt, President

New West Bank
3459 W. 20th St., Suite 114
Greeley, CO 80634
Phone: 970-378-1800
Fax: 970-378-1801
Email: customer_service@newwestbank.biz
Website: www.newwestbank.biz
Products/services: Financial services, full-service, locally-owned community bank. Includes agricultural loan services.
Person in charge: Leroy Leavitt, President

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
Email: customerserviceco@pwcbank.com
Website: www.pwcbank.com
Products/services: Banking.

Points West Community Bank
805 Compassion Drive
Windsor, CO 80550
Phone: 970-674-5502
Website: www.pwcbank.com

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

Points West Community Bank
355 Eastman Park Drive
Windsor, CO 80550
Phone: 970-674-3600
Website: www.pwcbank.com

U.S. Bank, National Association
500 E. Bromley Lane
Brighton, CO 80601
Phone: 303-655-9295
Website: www.usbank.com
Products/services: Banking.

U.S. Bank, National Association
363 E. Elkhorn 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
Phone: 720-652-6691
Website: www.usbank.com
Products/services: Banking.

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

U.S. Bank, National Association

4503 JFK Parkway
Fort Collins, CO 80525
Phone: 970-266-8591
Website: www.usbank.com
Products/services: Banking.

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

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

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

U.S. Bank, National Association
2602 S. Timberline Road
Fort Collins, CO 80525
Phone: 970-206-0947
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.

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
4949 Larimer Parkway
Johnstown, CO 80534
Phone: 970-624-3620
Website: www.usbank.com
Products/services: Banking.

U.S. Bank, National Association
2845 Linden Court
Loveland, CO 80538
Phone: 970-669-5172
Fax: 970-669-0553
Website: www.usbank.com
Products/services: Full-service, all-encompassing consumer and business banking.
Person in charge: 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 & Trust
4900 E. Bromley Lane
Brighton, CO 80601
Phone: 303-659-5450
Fax: 303-659-2816
Email: contact@valleybankandtrust.com

Website: www.valleybankandtrust.com
Products/services: Full-service personal and commercial banking including checking, savings, small business loans.
Person in charge: Donna J. Petrocco, President, CEO

Valley Bank & Trust
30 N. Fourth Ave.
Brighton, CO 80601
Phone: 303-659-5450
Fax: 303-659-4183

Website: www.valleybankandtrust.com
Products/services: Full-service banking.
Person in charge: Donna J. Petrocco, President, CEO

Valley Bank & Trust
2380 E. Bridge St.
Brighton, CO 80601

Phone: 303-659-1472
Fax: 303-659-1549
Website: www.valleybankandtrust.com
Products/services: Full-service banking.
Person in charge: Donna J. Petrocco, President, CEO

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



Verus Bank of Commerce
3700 S. College Ave., Unit 102
Fort Collins, CO 80525
Phone: 970-204-1010
Fax: 970-204-1590
Email: gnalezny@verusboc.com
Website: www.verusboc.com
Products/services: Banking and financial services.
Person in charge: Mark Kross
Gerard Nalezny, CEOs



Verus Bank of Commerce
102 E. 29th St.
Loveland, CO 80538
Phone: 970-679-7150
Fax: 970-679-7169
Email: ebank@lovelandbankofcommerce.com

Website: www.lovelandbankofcommerce.com
Products/services: Full-service banking.
Person in charge: Gerard Nalezny
Mark Kross, CEOs

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

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

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

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

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

Wells Fargo
2164 35th Ave.
Greeley, CO 80634
Phone: 970-336-6243
Fax: 970-330-1004
Website: www.wellsfargo.com
Products/services: Financial services.
Person in charge: Daryl Moellenberg, Market president

Wells Fargo
4635 Centerplace Drive
Greeley, CO 80634
Phone: 970-330-2940
Fax: 970-515-0112
Website: www.wellsfargo.com
Person in charge: Daryl Moellenberg, Market president

Wells Fargo
2045 10th Ave.
Greeley, CO 80631
Phone: 970-351-4724
Website: www.wellsfargo.com
Products/services: Full-service bank.
Person in charge: Daryl Moellenberg, Market president

BBVA Compass

Got a small business? Here's a big incentive:

Switch your business banking to BBVA Compass and you can earn up to \$500.

Open a Business Build-to-Order checking account and get \$250 just by making 10 transactions in the first 30 days. Get another \$250 when you add a second qualifying product like a business credit card, business loan or line of credit, or merchant services.

Stop by any branch or visit bbvacompass.com/go/business500 for more details.

banking built for you.®

Offer only for new small business customers. Maximum bonus of \$500. Limit one per business household. Open a new Business Build-to-Order Checking® Account by 3/31/13 and make 10 monetary transactions within 30 days to get \$250. Open a Business Build-to-Order Checking Account plus one of the following by 3/31/13: (A) a new business loan/line for at least \$10,000; (B) a new business credit card and make \$2,000 in net purchases by 4/30/13; or (C) a new merchant services account with \$2,000 in net processing volume by 4/30/13 to get another \$250. Bonuses paid by 6/30/13. Bonus may be subject to tax reporting. \$100 opening deposit for business checking accounts. Checking accounts and merchant services accounts, loans, lines of credit, and credit cards are subject to eligibility and approval, including credit approval. Offer is subject to change without notice. Additional restrictions apply. Visit branch or website for complete details. BBVA Compass is a trade name of Compass Bank, a member of the BBVA Group. Compass Bank, Member FDIC.



Wells Fargo

2300 W. 16th St.

Greeley, CO 80634

Phone: 970-378-2362**Fax:** 970-353-9143**Website:** www.wellsfargo.com**Products/services:** Full-service bank.**Person in charge:** Daryl Moellenberg, Market president**Wells Fargo**

5801 W. 11th St.

Greeley, CO 80634

Phone: 970-336-6315**Website:** www.wellsfargo.com**Products/services:** Full-service banking.**Person in charge:** Daryl Moellenberg, Market president**Wells Fargo**

1025 Ninth Ave.

Greeley, CO 80631

Phone: 970-378-3104**Fax:** 970-378-3137**Website:** www.wellsfargo.com**Products/services:** Full-service bank.**Person in charge:** Daryl Moellenberg, Market president**Wells Fargo**

1645 Pace St.

Longmont, CO 80504

Phone: 303-651-6214**Website:** www.wellsfargo.com**Products/services:** Full-service banking.**Wells Fargo**

3710 Grant Ave.

Loveland, CO 80538

Phone: 970-203-2540**Website:** www.wellsfargo.com**Products/services:** Full-service bank.**Person in charge:** Eric M. Adams, Market president**Wells Fargo**

1412 Hahns Peak Drive

Loveland, CO 80538

Phone: 970-461-6360**Website:** www.wellsfargo.com**Products/services:** Full-service bank.**Person in charge:** Eric M. Adams, Market president**Wells Fargo**

1069 Main St.

Windsor, CO 80550

Phone: 970-686-7900**Website:** www.wellsfargo.com**Products/services:** Full-service bank.**Person in charge:** Eric M. Adams, Market president**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**

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**

808 W. Eisenhower Blvd.

Loveland, CO 80537

Phone: 970-593-1600**Fax:** 970-593-3290**Website:** www.westernstatesbank.com**Products/services:** Full-service banking.**Wray State Bank dba Windsor State Bank**

1130 Main St.

Windsor, CO 80550

Phone: 970-674-1488**Website:** www.wraystatebank.com**CPAS****Alexander Broughton & Co. CPAs PC**

903 N. Cleveland Ave., Suite B

Loveland, CO 80537

Phone: 970-669-7200**Fax:** 970-669-7211**Email:** emacpa@frii.com**Website:** www.alexanderbroughton.com**Products/services:** Auditing, tax preparation and consulting.**Person in charge:** Mike Alexander, President**Anderson & Whitney PC**

5801 W. 11th St., Suite 300

Greeley, CO 80634

Phone: 970-352-7990**Fax:** 970-352-1855**Email:** larry@awhitney.com**Website:** www.awhitney.com**Products/services:** Certified public accounting firm.**Person in charge:** Larry Atchison, president**Anton Collins Mitchell LLP**

3545 W. 12th St., Suite 201

Greeley, CO 80634

Phone: 970-352-1700**Fax:** 970-352-1708**Email:** rwatkins@acmlp.com**Website:** www.acmlp.com**Products/services:** Comprehensive audit, tax, consulting services to individuals and growing companies.**Person in charge:** 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**Email:** bswpc@bswpc.com**Website:** www.bswpc.com**Products/services:** Tax and accounting services.

Bookkeeping Services.

Person in charge: B. Sue Wood, Owner**Bartels & Co. LLC CPAs**

7251 20th St., Building D-1

Greeley, CO 80634

Phone: 970-352-7500**Fax:** 970-352-2281**Email:** rich@bartelscpa.com**Website:** www.bartelscpa.com**Products/services:** Full-service CPA firm including tax preparation and planning, auditing, bookkeeping and accounting, expert witness services, business consulting.**Person in charge:** Richard J. Bartels, Managing partner**Bates & Bishop CPA Inc.**

234 Elder Drive

Loveland, CO 80538

Phone: 970-669-7400**Fax:** 970-669-7404**Email:** rex@bbcpcapro**Website:** www.bbcpcapro**Products/services:** Payroll service and tax preparation.**Person in charge:** Rex Bates, President**Brock and Co. CPAs PC**

3711 JFK Parkway, Suite 315

Fort Collins, CO 80525

Phone: 970-223-7855**Fax:** 970-223-3926**Email:** sjohnson@brockcpas.com**Website:** www.brockcpas.com**Products/services:** Public accounting services, small business consulting, business and estate planning, construction, industry, professionals, audits, reviews and compilations; tax planning and preparation.**Person in charge:** Susan R. Johnson, Director**Carl Henderson CPA**

5455 U.S. Highway 36

Estes Park, CO 80517

Phone: 970-586-5008**Fax:** 970-586-5009**Email:** estesparkcpa@aol.com**Products/services:** Accounting services.**Person in charge:** Carl Henderson, Owner**Cole and Crosier PC**

210 Sunset Drive

LaSalle, CO 80645

Phone: 970-284-5545**Fax:** 970-284-5546**Email:** bcrosierpc@qwestoffice.net**Website:** www.colecrosier.com**Products/services:** Accounting services.**Person in charge:** Brian Crosier

David Cole, Partners

CW Decker & Company, CPAs PC

215 W. Magnolia St., No. 201

Fort Collins, CO 80521

Phone: 970-482-2179**Fax:** 970-221-9405**Email:** chuck@cwdeckercpa.com**Website:** www.cwdeckercpa.com**Products/services:** Tax planning and compliance. Accounting and business consulting. Financial statements. Bookkeeping and payroll services.**Person in charge:** Chuck Decker, President**Dryg & Associates CPAs PC**

2105 Maple Drive

Loveland, CO 80538

Phone: 970-663-2020**Fax:** 970-669-6317**Email:** kevin@drygcpas.com**Website:** www.drygcpas.com**Products/services:** Tax planning and compliance for businesses and individuals, business valuations.**Person in charge:** Kevin Dryg, President**Dye & Whitcomb LLC**

4115 Boardwalk Drive, Suite 108

Fort Collins, CO 80525

Phone: 970-207-9724**Fax:** 970-207-9750**Email:** jkdye@dyewhitcomb.com**Website:** www.dyewhitcomb.com**Products/services:** Accounting and bookkeeping services, including payroll and tax preparation.**Person in charge:** James K. Dye, Principal**EKS&H**

1321 Oakridge Drive

Fort Collins, CO 80525

Phone: 970-282-5400**Fax:** 970-282-5499**Email:** cotto@eksh.com**Website:** www.eksh.com**Products/services:** Offers audit, tax planning and a variety of business-advisory services, including specialized expertise.**Person in charge:** Chris Otto, Partner**Frayer & Associates CPA PC**

501 Stover St.

Fort Collins, CO 80524

Phone: 970-419-3200**Fax:** 970-419-3201**Email:** mfrayercpa@yahoo.com**Website:** www.frayerandassociates.com**Products/services:** Payroll, formal financial statements, employee benefits and certified QuickBooks adviser, health insurance and retirement plans.**Person in charge:** Mona F. Frayer, CPA**Freelance Bean Counter LLC**

3242 Pepperwood Lane

Fort Collins, CO 80525

Phone: 970-682-2466**Fax:** 970-682-2466**Email:** molly@freelancebeancounter.com**Website:** www.freelancebeancounter.com**Products/services:** Bookkeeping, accounting and business services.**Person in charge:** Molly Hoff, Owner**Gates, Kirby & Co. PC**

300 E. Boardwalk Drive, Building 5B

Fort Collins, CO 80525

Phone: 970-226-1704**Fax:** 970-223-0157**Email:** 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**Email:** 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**Halliburton, Hogsett, Scott & Associates PC**

873 N. Cleveland Ave.

Loveland, CO 80537

Phone: 970-667-5316**Fax:** 970-667-2269**Email:** 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**Email:** 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**Email:** nward@hooverharriscpa.com**Website:** www.hooverharriscpa.com**Products/services:** Complete payrolls processed, direct deposit available, payroll reports completed. After the fact payroll processes and reporting.**Person in charge:** Wayne Hoover, Principal

Hunt, Spillman & Associates PC

125 S. Howes St., Seventh Floor

Fort Collins, CO 80521

Phone: 970-482-2272**Fax:** 970-482-3231**Email:** bobhunt@huntspillman.com**Website:** www.huntspillman.com**Products/services:** Accounting, auditing, all tax preparation and planning, estate planning and tax preparation, financial planning, litigation support, business consulting and forensic services.**Person in charge:** Robert J. Hunt, Director**Jenny's Accounting**

480 Washington Ave.

Nunn, CO 80648

Phone: 970-402-4050**Email:** jenny@avianplains.com**Products/services:** Bookkeeping and tax preparation for personal and small businesses.**Person in charge:** Jenny Johnson, Owner**Kennedy and Coe LLC**

6125 Sky Pond Drive, Suite 200

Loveland, CO 80528

Phone: 970-685-3500**Fax:** 970-663-0223**Email:** adinell@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**Email:** paul@kwcpallc.com**Website:** www.kwcpallc.com**Products/services:** Accounting services, income tax preparation, bookkeeping, business valuations and audits.**Person in charge:** Paul Williams, Managing member**Kruger & Clary CPAs**

375 E. Horsetooth Road, Building 2, No. 101

Fort Collins, CO 80525

Phone: 970-682-6600**Fax:** 970-616-6700**Email:** 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**Mueller & Associates CPA LLC**

762 W. Eisenhower Blvd.

Loveland, CO 80537

Phone: 970-667-1070**Fax:** 970-667-1316**Email:** 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, not-for-profit consulting.**Person in charge:** Paul F. Mueller, Managing director

Teresa E. Mueller, Director of accounting

NorCo CPAs LLC

6500 29th St., Suite 260

Greeley, CO 80634

Phone: 970-351-7480**Fax:** 970-351-8990**Email:** d.spencer@norcocpas.com**Website:** www.norcocpas.com**Products/services:** CPAs.**Person in charge:** Dianne Spencer, Owner**Pisacka, Baker & Associates LLC**

375 E. Horsetooth Road Shores, Building 2, Suite 201

Fort Collins, CO 80525

Phone: 970-488-1888**Fax:** 866-895-4377**Email:** cody@pisackabaker.com**Website:** www.pisackabaker.com**Products/services:** 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**Email:** info@rickardscpas.com**Website:** www.rickardscpas.com**Products/services:** CPA**Person in charge:** Jill Rickards, Partner**RLR LLP**

4631 W. 20th St. Road, Suite 101

Greeley, CO 80634

Phone: 970-356-7994**Fax:** 970-692-5301**Website:** www.rlrpcpas.com**Products/services:** Accounting, bookkeeping.**Person in charge:** Robert Dickerson, Partner**RLR LLP**

1235 Riverside Ave.

Fort Collins, CO 80524

Phone: 970-692-5300**Fax:** 970-692-5301**Email:** info@rlrpcpas.com**Website:** www.rlrpcpas.com**Products/services:** CPA firm, tax planning and preparation, business consultants, payroll, bookkeeping, audit and attestation.**Person in charge:** A. Scott Rulon

Robert Dickerson, Partners

Rodahl & Co. LLC CPAs

2038 Vermont Drive, No. 101

Fort Collins, CO 80525

Phone: 970-207-0747**Fax:** 970-207-0753**Email:** info@rodahlcpa.com**Website:** www.rodahlcpa.com**Person in charge:** Dean Rodahl, CPA, Manager**Ruesch, Biddle, Larson & Ratliff CPAs LLC**

3535 W. 12th St., Suite D

Greeley, CO 80634

Phone: 970-353-1798**Fax:** 970-353-1799**Email:** bill@co-cpa.com**Website:** www.co-cpa.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**Email:** 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**Email:** 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**Email:** 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**Email:** ralph@shinnconsultingcpas.com**Website:** www.shinnconsultingcpas.com**Products/services:** Individual, business, estate, retirement, taxes and financial planning.**Person in charge:** Ralph T. Shinn, Managing partner**Soukup, Bush & Associates CPAs PC**

2032 Caribou Drive, Suite 200

Fort Collins, CO 80525

Phone: 970-223-2727**Fax:** 970-226-0813**Email:** scott@soukupbush.com**Website:** www.soukupbush.com**Products/services:** CPA firm. Areas of specialty include tax, cost segregation, business valuation, audits, 401(k) audits, consulting to dental practices.**Person in charge:** Scott Bush, President**Thill & Associates CPA PC**

712 Whalers Way, Suite 300

Fort Collins, CO 80525

Phone: 970-484-2755**Fax:** 970-206-4556**Email:** denice@thillcpa.com**Website:** www.thillcpa.com**Products/services:** Full-service bookkeeping and tax-accounting firm.**Person in charge:** Cindy Thill, CPA**Tim Chavies & Associates**

1707 61st Ave., Suite 101

Greeley, CO 80634-7997

Phone: 970-356-2284**Fax:** 970-353-9701**Email:** tchaviescpa@yahoo.com**Person in charge:** Tim Chavies, President, Owner**Unify CPAs PC**

185 N. College Ave., Second Floor

Fort Collins, CO 80524

Phone: 970-484-9655**Fax:** 970-232-1475**Email:** info@unifycpa.com**Website:** www.unifycpa.com**Products/services:** Full-service accounting, business consulting.**Person in charge:** Stephanie Kimak, Partner**William G. Cheedle PC**

300 E. Boardwalk Drive, Building 5B

Fort Collins, CO 80525

Phone: 970-484-4411**Fax:** 970-484-4479**Email:** 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**Boulder Valley Credit Union**

453 E. Wonderview Ave.

Estes Park, CO 80517

Phone: 970-577-0750**Fax:** 970-577-0756**Website:** www.bvcu.org**Person in charge:** Rick Allen, CEO**Centennial Lending LLC**

4112 Kodiak Court, Unit D

Longmont, CO 80504

Phone: 720-494-2740**Fax:** 720-494-2721**Website:** www.centennial-lending.com**Products/services:** Commercial and residential lending services for credit union members.**Person in charge:** Mark Bostock, Owner**College Credit Union of Greeley**

2901 S. 27th Ave.

Greeley, CO 80631

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

1503 Ninth Ave.

Greeley, CO 80631

Phone: 970-330-3900**Fax:** 970-352-5121**Email:** wmarx@collegecu.org**Website:** www.collegecu.org**Products/services:** Auto loans, mortgages, home equity lines, green checking, online banking.**Person in charge:** Walter 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.**Person in charge:** Terry Leis, CEO**Credit Union of Colorado**

2505 11th Ave.

Greeley, CO 80631

Phone: 970-353-4819**Fax:** 970-304-4916**Website:** www.cuofco.org**Products/services:** Financial services.**Person in charge:** Terry Leis, CEO

Elevations Credit Union

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

ENT Federal Credit Union

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

First Tech Federal Credit Union

4380 Ziegler Road
Fort Collins, CO 80525
Phone: 855-855-8805
Website: www.firsttechfed.com
Person in charge: Hank Sigmon, CEO

First Tech Federal Credit Union

1371 Sculptor Drive
Loveland, CO 80537
Phone: 855-855-8805
Email: deborah.colby@firsttechfed.com
Website: www.firsttechfed.com
Products/services: Financial services.
Person in charge: Hank Sigmon, CEO

Premier Members

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

Public Service Credit Union

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

Public Service Credit Union

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

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
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

3532 W. 10th St., Unit B
Greeley, CO 80634
Phone: 970-416-5000
Website: www.pscu.org
Products/services: Full-service financial institution.
Person in charge: Dave Maus, CEO

Public Service Credit Union

2529 N. Lincoln Ave.
Loveland, CO 80538
Phone: 970-416-5000
Website: www.pscu.org
Products/services: Full-service financial institution.
Person in charge: David Maus, CEO

Public Service Credit Union

422 Main St.
Windsor, CO 80550
Phone: 970-416-5000
Website: www.pscu.org
Products/services: Full-service financial institution.
Person in charge: David Maus, CEO

Security Service Federal Credit Union

1025 E. Swallow Road
Fort Collins, CO 80525
Phone: 970-207-2049
Website: www.ssfcu.org
Person in charge: David E. Reynolds, CEO

Security Service Federal Credit Union

1220 Ninth Ave.
Greeley, CO 80631
Phone: 800-527-7328
Website: www.ssfcu.org
Person in charge: David E. Reynolds, CEO

Security Service Federal Credit Union

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

State Farm Insurance Co. Credit Union

1555 Promontory Circle
Greeley, CO 80638
Phone: 888-521-5209
Fax: 970-395-5408
Website: www.statefarmfcu.com
Person in charge: Tom DeWitt, CEO

Warren Federal Credit Union

181 W. Boardwalk Drive
Fort Collins, CO 80525
Phone: 970-204-8000
Fax: 970-223-4177
Website: www.warrenfcu.com
Person in charge: Stephanie Teubner, CEO

Warren Federal Credit Union

7670 Fifth St.
Wellington, CO 80549
Phone: 970-568-7111
Fax: 970-568-7965
Website: www.warrenfcu.com
Person in charge: Stephanie Teubner, CEO

Weld Schools Credit Union

2555 47th Ave.
Greeley, CO 80634
Phone: 970-330-9728
Fax: 970-330-1668
Email: admin@weldschoolsco.com
Website: www.weldschoolsco.com
Products/services: Financial services.
Person in charge: Steven R. Sanborn, President

INSURANCE**ABC Insurance**

121 E. Swallow Road, No. 115
Fort Collins, CO 80525
Phone: 970-484-3200
Fax: 970-484-3210
Email: nfuinsure@msn.com
Website: FarmersUnionInsurance.com/jnoland
Products/services: Insurance provider.
Person in charge: Chuck Noland, Owner

Advantage Insurance - Barry Gustafson Agency Inc.

4308 N. Garfield Ave.
Loveland, CO 80538
Phone: 970-669-9390
Fax: 970-669-9704
Email: barry@advantageinsllc.com
Website: www.advantageinsllc.com
Products/services: All lines of insurance: commercial, auto, business, home, personal, auto, renters, contractors.
Person in charge: Barry Gustafson, Owner

Allstate Financial Services

816 S. College Ave.
Fort Collins, CO 80524
Phone: 970-482-2200
Fax: 970-482-2427
Website: agent.allstate.com/RodneyOlsen/
Welcome
Products/services: Financials, life insurance, IRAs.
Person in charge: Rodney J. Olsen, Personal financial representative

Allstate Insurance - Michalka Agency

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

Ameri Quote Insurance & Financial Services

1015 W. Horsetooth Road, Suite 204
Fort Collins, CO 80526
Phone: 970-221-1141
Fax: 970-416-8390
Email: jkrier5555@aol.com
Website: www.ameriquoteinsurance.com
Products/services: Independent brokerage.
Person in charge: Jack P. Krier, President

American General

264 Camino Del Mundo
Fort Collins, CO 80524
Phone: 970-482-2385
Fax: 970-416-1333
Email: reinhold55@aol.com
Products/services: Life insurance, annuities, investments. Long-term care.
Person in charge: Larry Siegfried, District leader

AXA Advisors LLC

702 W. Drake Road, Building D
Fort Collins, CO 80526
Phone: 970-224-2800
Fax: 970-224-2787
Website: www.axaonline.com
Products/services: Financial planning, asset management and insurance.
Person in charge: John Heddens, Financial professional

Bank of Colorado

1609 E. Harmony Road

Fort Collins, CO 80525
Phone: 970-206-1160
Fax: 970-206-1156
Email: customerservice@bankofcolorado.com
Website: www.bankofcolorado.com
Products/services: Banking, mortgage, investment and insurance services.
Person in charge: Shawn Osthoff, President

Bischoff Insurance Agency Inc.

151 S. Main St.
Brighton, CO 80601
Phone: 303-659-3603
Fax: 303-659-3605
Email: blake.bischoff.abxy@statefarm.com
Website: www.statefarm.com
Products/services: Insurance.
Person in charge: Blake Bischoff, Owner

Bob Snyder Insurance Agency Inc.

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

Bode Financial Services

4645 W. 18th St., Suite 300
Greeley, CO 80634
Phone: 970-356-4990
Email: brb@bodeagency.com
Website: www.bodeagency.com
Products/services: Retirement planning, investment advising, oil and gas lease, group and individual health, life, disability, long-term care, medicare supplement 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
Email: 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

Clay Insurance & Financial Services LLC

421 Main St.
Windsor, CO 80550
Phone: 970-686-6839
Fax: 970-686-6859
Email: clay_insurance@yahoo.com
Website: www.farmersagent.com/cclay
Products/services: Insurance and financial services.
Person in charge: Christopher M. Clay, Agent

ColoHealth

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

Colorado BW Insurance Agency Inc.

1075 W. Horsetooth Road, Suite 106
Fort Collins, CO 80526
Phone: 970-223-0924
Fax: 970-267-2231
Email: russ.henninger@bankofthewest.com
Website: www.bwinsuranceagency.com

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

Person in charge: Russ Henninger, Certified Insurance Counselor, Territory sales manager

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.

Colorado Insurance Advisors LLC

323 W. Drake Road, No. 104
Fort Collins, CO 80526
Phone: 970-204-0044
Fax: 970-282-8848
Email: sue@ciadv.com
Website: coloradoinsuranceadvisors.com
Products/services: Offering personal, commercial insurance and financial products.
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
Email: bobbiezink@msn.com
Website: www.complete-spectrum.com
Products/services: Financial services.
Person in charge: Bobbie Zink, Vice chairman

Daniel Insurance Agency

2627 Redwing Road, Suite 330
Fort Collins, CO 80526
Phone: 970-223-5902
Email: danielinsurance@aol.com
Products/services: Workers compensation, business liability, business auto, home, personal auto, motorcycle and flood insurance.
Person in charge: Carl Daniel CPCU, Certified Insurance Counselor, Owner

Eastwood Insurance

1221 28th Ave., Suite 1
Greeley, CO 80634
Phone: 970-346-1446
Fax: 970-346-1023
Email: eastmary65@aol.com
Website: www.eastwoodinsurancemedigap.com
Products/services: Specializing in senior health insurance.
Person in charge: Mary Pat Eastwood
Willie Eastwood, Co-owners

Employee Benefit Plus

1905 W. Eisenhower Blvd.
Loveland, CO 80537
Phone: 970-679-0119
Fax: 970-744-4493
Email: 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
Email: 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

Farm Bureau Insurance

1524 W. Eisenhower Blvd.
Loveland, CO 80537
Phone: 970-461-0278
Fax: 970-461-0230
Email: lara.weeks@cfbmic.com
Website: www.cfbmic.com
Products/services: Insurance.
Person in charge: Lisa Weeks

First Western Trust

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

Flood and Peterson

4821 Wheaton Drive
Fort Collins, CO 80525
Phone: 970-266-7132
Fax: 970-266-7143
Email: info@floodandpeterson.com
Website: www.floodandpeterson.com
Products/services: Personal insurance, corporate 401(k).
Person in charge: Mike Butler, CEO

Flood and Peterson

4687 W. 18th St.
Greeley, CO 80634
Phone: 970-356-0123
Fax: 970-330-1867
Email: fpinfo@floodandpeterson.com
Website: www.floodandpeterson.com
Products/services: Employee benefits, health insurance, commercial insurance, 401(k) corporate planning, personal insurance, life insurance, surety bonds.

Frayer & Associates CPA PC

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

Front Range Insurance Group LLC

1100 Haxton Drive, Suite 100
Fort Collins, CO 80525
Phone: 970-223-1804
Fax: 970-225-2296
Email: info@frig.net
Website: www.frig.net
Products/services: Home, auto, RV, commercial, business and employee benefits, life and health insurance.
Person in charge: Steven G. Smith, Partner

Golden Age Financial

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

Goodwin Financial Service Inc.

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

GrowSecure Inc.

1405 W. 29th St.
Loveland, CO 80538
Phone: 970-669-1225
Fax: 866-835-5966
Email: 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, Co-owners

GW Wealth Management

7251 W. 20th St., Building D2
Greeley, CO 80634
Phone: 970-330-4660
Fax: 970-346-6122
Email: jason@gwwealth.com
Website: www.gwwealth.com
Products/services: Employer and individual retirement plans, mutual funds, annuities, professionally-managed money, life insurance, college planning, long-term care, group health, individual health, substandard life, 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
Email: suehelfrich@allstate.com
Website: 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
Email: mhall@1stallied.com
Website: www.horsetoothfinancialllc.com
Products/services: Comprehensive wealth management planning, money management, estate planning.
Person in charge: Michael Hall, Branch manager, Registered principal

**Investment Centers of America located in**

Home State Bank
3227 Timberline Road
Fort Collins, CO 80525
Phone: 970-292-0115
Fax: 970-266-8539
Email: denise.martz@investmentcenters.com

Website: www.denisemartz.com
Products/services: Financial advising.
Person in charge: Denise Martz, Financial adviser

J-9 Crop Insurance Agency LLC

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

JBA Wealth Management Group

155 W. Harvard St., Suite 401
Fort Collins, CO 80525
Phone: 970-223-1921
Fax: 970-223-2875
Email: chuck@johnsonbruen.com
Website: www.jbawealth.com
Products/services: Provides comprehensive retirement planning designed to help each individual achieve their retirement goals by positioning their assets strategically.
Person in charge: Chuck Rutenberg
Charles J. Rutenberg, Principal partners

Jody J. Roth CFP

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

John C. Beckett & Associates Inc.

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

Mike Bertolette1

1136 E. Stuart St., Suite 4105
Fort Collins, CO 80525
Phone: 970-484-8626
Fax: 970-484-8627
Email: mike.bertolette@axa-advisors.com
Products/services: Insurance provider.
Person in charge: Mike J. Bertolette, Owner

Mountain Wealth Management LLC

515 S. Howes St.
Fort Collins, CO 80521
Phone: 970-530-1018
Fax: 970-797-6458
Email: sigrid@mountainwealth.com
Website: www.mountainwealth.com
Products/services: Financial planning and wealth management; business, individual and family comprehensive financial planning. Caters to socially conscious businesses and individuals with investments that meet environmental, social and corporate standards.
Person in charge: Mitch O'Hare, President, Founder
Sigrid Daugaard, Certified financial planner

EVENT ARCHITECT

Northern Colorado
BUSINESS
REPORT



NORTHERN COLORADO WOMEN OF DISTINCTION

2013

AUGUST 7, 2013

7:30 - 9:30 AM

BREAKFAST EVENT

EMBASSY SUITES,
LOVELAND

CALL FOR NOMINATIONS

Do you know a woman who's an exceptional business or community leader? Nominate her for the fifth annual Women of Distinction awards! Nomination forms available at NCBR.com.

Nominations are due by June 1.

To become a Women of Distinction sponsor contact:

Sandy Powell,
NCBR Sales Director

spowell@ncbr.com
970-232-3144

Nomination forms available at
NCBR.com.

Women of Distinction is the premier celebration recognizing female leadership in Northern Colorado. Whether business professionals or community leaders, philanthropists or educators, these women choose to exert their time and considerable talents in ways that strengthen not only their organization's interests but our entire community.

Call for Nominations

Nomination forms available at NCBR.com.

TITLE SPONSOR



UNIVERSITY
of COLORADO HEALTH

WOMEN OF LEGACY SPONSOR



PRESENTING SPONSORS



mantooth
marketing company



CLEARLY DISTINCTIVE SPONSOR



SWAG BAG SPONSOR



MARKETING AND MEDIA SPONSORS



Navigation Financial Services Inc.
3500 JFK Parkway, Suite 300
Fort Collins, CO 80525
Phone: 970-672-1236
Fax: 970-672-4741
Email: adam@navigationfinancialservices.com
Website: www.navigationfinancialservices.com
Products/services: Investment management.
Person in charge: Adam E. Brunin, Owner

New York Life
3003 E. Harmony Road, No. 110
Fort Collins, CO 80528
Phone: 970-266-7520
Fax: 970-266-1085
Website: www.newyorklifecolorado.com
Products/services: Insurance and financial services.
Person in charge: Mark Biren, Managing partner

Northwestern Mutual Financial Network
3665 JFK Parkway, Building 1, Suite 100
Fort Collins, CO 80525
Phone: 970-225-3440
Fax: 970-226-5036
Email: krista.dunlap@nmfn.com
Website: www.nmfn.com
Products/services: Life, disability and long-term care insurance, group benefits, retirement planning, investment management, mutual funds, annuities, financial, estate and business planning.
Person in charge: Ryan 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
Email: 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: 970-635-9400
Fax: 970-635-9401
Website: www.mypfsinsurance.com
Person in charge: Dave Janssen, Agency principal

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

Precision Financial
600 Dartmouth Circle
Fort Collins, CO 80525
Phone: 970-267-3402
Fax: 970-267-3403
Email: mob3333@msn.com
Person in charge: Michael T. O'Brien

Renaissance Insurance Group LLC
101 E. Main St.
Windsor, CO 80550
Phone: 970-674-8825
Fax: 970-674-8826
Email: jhelzer@reninsurance.com
Website: www.reninsurance.com

Products/services: Commercial, personal and farm/ranch insurance.
Person in charge: Jay Helzer
Ryan Hicks, Managing members

Retirement Planning Center of the Rockies
1600 W. First St.
Loveland, CO 80537
Phone: 970-663-3211
Fax: 970-663-3216
Email: gary@rpcenter.com
Website: www.rpcenter.com
Products/services: Life insurance and annuities. Retirement income planning.
Person in charge: Gary W. Hansen, Owner

Roy Christman Agency - American Family Insurance
1402 W. 28th St., Suite 1
Loveland, CO 80538
Phone: 970-669-0007
Fax: 970-669-0008
Email: rchristm@amfam.com
Website: www.roychristmanagency.com
Products/services: Provide free personal and business insurance reviews to make sure there are no gaps in coverage. Offering services for business, home/renters, auto and life.
Person in charge: Roy Christman, Owner

Sanders Benefit Advisors Inc.
3944 John F. Kennedy Parkway, Unit A
Fort Collins, CO 80525
Phone: 970-223-8809
Fax: 970-223-6763
Email: csanders@mstar.net
Website: www.healthandlifequote.com
Products/services: Health, life, fixed annuities, Medicare supplements, long-term care, Part D for Medicare, and retirement planning, group disability, dental plans, group and individual.
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
Email: ralph@shinnconsultingcpas.com
Website: www.shinnconsultingcpas.com
Products/services: Individual, business, estate, retirement, taxes and financial planning.
Person in charge: Ralph T. Shinn, Managing partner

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

The Craig C. Campbell Insurance Agency Inc.
262 E. Mountain Ave., No. 100
Fort Collins, CO 80524
Phone: 970-484-1400
Fax: 970-484-9018
Email: ccampbell1@farmersagent.com
Website: www.farmersagent.com/ccampbell1
Products/services: Property and casualty, life, commercial, variable products.
Person in charge: Craig Collins Campbell, President

The Investment Center
1703 W. 61st. Ave.

Greeley, CO 80634
Phone: 970-475-1500
Fax: 970-475-1402
Email: ljspenc@aol.com
Products/services: Financial services and income for life.
Person in charge: Douglas Lyons, Registered principal

Thrivent Financial
323 W. Drake Road, Suite 120
Fort Collins, CO 80526
Phone: 970-225-6169
Fax: 888-436-7285
Email: paul.caylor@thrivent.com
Website: www.thrivent.com/fr/paul.caylor
Products/services: Financial services.
Person in charge: Paul A. Caylor, Financial consultant

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

TLC Payroll & Insurance
223 Linden St., Suite 200
Fort Collins, CO 80524
Phone: 970-568-8613
Fax: 970-797-6425
Email: kevin@tlcpayroll.com
Website: www.tlcpayroll.com
Products/services: Payroll and health insurance services for businesses with one to 5,000 employees. Time and attendance solutions, human resources solutions and workers' compensation.
Person in charge: Kevin Welch, President, CEO

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

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

Unified Title Co. of Northern Colorado
4745 Boardwalk Drive, Suite D101
Fort Collins, CO 80525
Phone: 970-282-8711
Fax: 970-282-8717
Email: title@unifiedtitle.com
Website: www.unifiedtitle.com
Products/services: Title insurance. Offices in Fort Collins, Loveland and Greeley.
Person in charge: Christy M. Harras, Operations manager

US Reports Inc.
5819 Lockheed Ave.

Loveland, CO 80538
Phone: 800-223-2310
Fax: 970-593-9881
Email: steve@us-reports.com
Website: www.us-reports.com
Products/services: Audits, loss control inspections and risk services, personal lines products for the insurance and financial industries in the United States and Canada.
Person in charge: Steven Hitz, Founder, CEO

Vision Financial Group
1336 Oakridge Drive
Fort Collins, CO 80525
Phone: 970-482-2000
Fax: 970-484-9271
Email: 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, Suite 100
Fort Collins, CO 80525
Phone: 970-223-1804
Fax: 970-225-2296
Email: john@frig.net
Website: www.volkbell.com
Products/services: Employee benefits, wellness, HR services, retirement.
Person in charge: Lowell A. Volk
John W. Bell, Partners

Weedin Agency Inc.
235 Welch Ave.
Berthoud, CO 80513
Phone: 970-532-3131
Fax: 970-532-3100
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
Email: lawrence@weedinagency.com
Website: www.weedinagency.com
Products/services: Auto, home, life, workers' compensation, commercial, motorcycle, boat, umbrella, professional, errors and omissions, directors and officers.
Person in charge: Lawrence Weedin, Owner

Welch Insurance Agency
2627 Redwing Road, No. 260
Fort Collins, CO 80526
Phone: 970-377-9420
Fax: 888-532-8031
Email: jwelch@farmersagent.com
Website: www.farmersagent.com/jwelch
Person in charge: Jason E. Welch

Wells Fargo
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

Wells Fargo Advisors LLC4532 McMurry Ave., Suite 210
Fort Collins, CO 80525**Phone:** 970-223-4800/800-967-2596**Fax:** 970-223-2851**Website:** www.wellsfargoadvisors.com**Products/services:** Financial planning and full-service investment firm.**Person in charge:** Dan Campbell, Branch manager**Welsh Insurance Agency Inc.**

1310 E. Eisenhower Blvd.

Loveland, CO 80537

Phone: 970-663-5404**Fax:** 970-663-7183**Email:** jeff@wiainsurance.com**Website:** www.wiainsurance.com**Products/services:** Broker and agent. All types of business insurance including auto repair, sales, contractors liability, business auto, retail, building. Property, professional liability, special event, hard-to-place coverage, personal insurance.**Person in charge:** Jeffery Welsh, Certified insurance counselor, President**INVESTMENT ADVISERS****American General**264 Camino Del Mundo
Fort Collins, CO 80524**Phone:** 970-482-2385**Fax:** 970-416-1333**Email:** reinhold55@aol.com**Products/services:** Life insurance, annuities, investments. Long-term care.**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**Email:** karl.w.harman@ampf.com**Website:** www.ameripriseadvisors.com**Products/services:** Certified financial planning, retirement strategies, income strategies, investment strategies.**Person in charge:** Karl W. Harman, Financial adviser**AXA Advisors LLC**702 W. Drake Road, Building D
Fort Collins, CO 80526**Phone:** 970-224-2800**Fax:** 970-224-2787**Website:** www.axaonline.com**Products/services:** Financial planning, asset management and insurance.**Person in charge:** John Heddens, Financial professional**Bank of Colorado**1609 E. Harmony Road
Fort Collins, CO 80525**Phone:** 970-206-1160**Fax:** 970-206-1156**Email:** customerservice@bankofcolorado.com**Website:** www.bankofcolorado.com**Products/services:** Banking, mortgage, investment and insurance services.**Person in charge:** Shawn Osthoff, President**BBVA Compass Bank**3501 W. 12th St.
Greeley, CO 80634**Phone:** 970-356-3760**Fax:** 970-356-7313**Website:** www.bbvacompass.com**Products/services:** Full-service banking.**Person in charge:** Valerie Briseno, Branch manager**Beall Investment Services LLC**14605 Weld County Road 21
Platteville, CO 80651**Phone:** 970-785-1101**Fax:** 970-785-2890**Email:** rbeall@beallinvestments.com**Website:** www.beallinvestments.com**Products/services:** Full-service brokerage firm. Customized services, including market information, fundamental research and technical analysis.**Person in charge:** Rex Beall, Owner**Bode Financial Services**4645 W. 18th St., Suite 300
Greeley, CO 80634**Phone:** 970-356-4990**Email:** brb@bodeagency.com**Website:** www.bodeagency.com**Products/services:** Retirement planning, investment advising, oil and gas lease, group and individual health, life, disability, long-term care, medicare supplement insurance.**Person in charge:** Barry Bode, Partner**Chapel & Collins LLC**375 E. Horsetooth Road, Building 4, Suite 100
Fort Collins, CO 80525**Phone:** 970-204-1376**Fax:** 970-207-9701**Email:** donna.chapel@raymondjames.com**Website:** www.chapelcollins.com**Products/services:** Holistic financial planning services for families, including retirement, education, investments, estate planning and risk management issues.**Person in charge:** Donna 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**Email:** 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, Certified financial planner**Colorado Financial Management Inc.**4848 Thompson Parkway., Suite 320
Johnstown, CO 80534**Phone:** 970-613-1392**Fax:** 970-667-6406**Email:** info@colofin.com**Website:** www.colofin.com**Products/services:** Wealth management, investment strategy and retirement planning.**Person in charge:** Josh Miller, President**Complete Spectrum Financial Services**1635 Foxtrail Drive
Loveland, CO 80538**Phone:** 970-391-0462**Fax:** 970-587-4009**Email:** bobbiezink@msn.com**Website:** www.complete-spectrum.com**Products/services:** Financial services.**Person in charge:** Bobbie Zink, Vice chairman**Cornerstone Wealth Management**4645 Ziegler Road, Suite 200
Fort Collins, CO 80528**Phone:** 970-225-0296**Fax:** 970-225-0297**Email:** craig@cornerstonewmnc.com**Website:** www.cornerstonewmnc.com**Products/services:** Financial advising.**Person in charge:** Craig Modellmog, President, Owner**Cosner Financial Group LLC**

204 Maple St., Suite 104

Fort Collins, CO 80521

Phone: 970-482-3922**Fax:** 877-560-8742**Email:** rcosner@cosnerfg.com**Website:** www.cosnerfinancialgroup.com**Products/services:** Financial advising, financial planning, insurance and investments.**Person in charge:** James Cosner, Owner
Ryan Cosner, Chief commercial officer**Credit Union of Colorado**

2505 11th Ave.

Greeley, CO 80631

Phone: 970-353-4819**Fax:** 970-304-4916**Website:** www.cuofco.org**Products/services:** Financial services.**Person in charge:** Terry Leis, CEO**Dunn Hogerty, A Division of United Capital**

412 W. Mountain Ave.

Fort Collins, CO 80521

Phone: 970-484-8806**Fax:** 970-484-0997**Email:** dunnhogerty@unitedcp.com**Website:** www.dunnhogerty.com**Products/services:** Private wealth counseling and institutional investment management.**Person in charge:** Thad R. Dunn
Jerald L. Dunn, CFP, Managing directors**Edward Jones Investments**

172 N. College Ave., Suite B

Fort Collins, CO 80524

Phone: 970-484-2280**Fax:** 866-444-6170**Email:** laura.snodgrass@edwardjones.com**Website:** www.edwardjones.com**Products/services:** Financial planning, stocks, bonds, mutual funds, privately managed accounts, CDs.**Person in charge:** Laura Snodgrass**Edward Jones Investments**

1700 W. Mulberry St.

Fort Collins, CO 80521

Phone: 970-491-9970**Fax:** 888-723-8438**Email:** ned.balmer@edwardjones.com**Website:** www.edwardjones.com**Products/services:** Financial advising.**Person in charge:** Ned Balmer, Financial adviser**Edward Jones Investments**

150 Main St., Suite 1

Fort Lupton, CO 80621

Phone: 303-857-3983**Email:** tony.merritt@edwardjones.com**Website:** www.edwardjones.com**Products/services:** Financial advising.**Person in charge:** Tony Merritt, Financial adviser**Edward Jones Investments**

910 54th Ave., Suite 220

Greeley, CO 80634

Phone: 970-352-4549**Fax:** 888-339-6571**Email:** brian.larson@edwardjones.com**Website:** www.edwardjones.com**Products/services:** Insurance, bonds, stocks.**Person in charge:** Kim Larson
Brian Larson, Financial advisers**Edward Jones Investments**

3760 E. 15th St., Suite 101A

Loveland, CO 80538

Phone: 970-669-6733**Fax:** 888-831-4120**Email:** james.scott.wilson@edwardjones.com**Website:** www.edwardjones.com**Person in charge:** Scott Wilson, Financial adviser,

Regional leader

Edward Jones Investments3025 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 B. Christiansen,
Financial adviser**Finance by Design Inc.**123 N. College Ave., Suite 200
Fort Collins, CO 80524**Phone:** 970-212-4720**Email:** info@financebydesign.com**Website:** www.financebydesign.com**Products/services:** Financial planning, investment management.**Person in charge:** Colleen M. Miller, President**Financial Design & Management Inc.**

4645 Ziegler Road, Suite 220

Fort Collins, CO 80528

Phone: 970-490-2033**Email:** markk@financialdesign.us**Website:** www.g5financialgroup.com**Products/services:** Investment advising, financial planning, tactical portfolio management.**Person in charge:** Mark Kornblau, President**Financial Integrity Design**

1136 E. Stuart St.

Fort Collins, CO 80525

Phone: 970-407-1807**Products/services:** Financial services.**Person in charge:** John Hunt, Principal
Lance Hunt**First National Wealth Management**

215 W. Oak St., Fourth Floor

Fort Collins, CO 80521

Phone: 970-494-6300**Website:** www.1stnationalbank.com**Products/services:** Financial planning, investment management, trust and estate services, private banking, retirement plan services.**Person in charge:** Dale Cloud, Managing director,
Market manager**First National Wealth Management**

1701 23rd Ave.

Greeley, CO 80634

Phone: 970-494-6300**Website:** www.1stnationalbank.com**Products/services:** Financial planning, investment management, trust and estate services, private banking, retirement plan services.**Person in charge:** Dale Cloud, Managing director,
Market manager**First Tech Federal Credit Union**

1371 Sculptor Drive

Loveland, CO 80537

Phone: 855-855-8805**Email:** deborah.colby@firsttechfed.com**Website:** www.firsttechfed.com**Products/services:** Financial services.**Person in charge:** Hank Sigmon, CEO

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

Flood and Peterson
 4821 Wheaton Drive
 Fort Collins, CO 80525
Phone: 970-266-7132
Fax: 970-266-7143
Email: info@floodandpeterson.com
Website: www.floodandpeterson.com

Products/services: Personal insurance, corporate 401(k).
Person in charge: Mike Butler, CEO

Flood and Peterson
 4687 W. 18th St.
 Greeley, CO 80634
Phone: 970-356-0123
Fax: 970-330-1867
Email: fpinfo@floodandpeterson.com
Website: www.floodandpeterson.com
Products/services: Employee benefits, health insurance, commercial insurance, 401(k) corporate planning, personal insurance, life insurance, surety bonds.

Goodwin Financial Service Inc.
 2038 Vermont Drive
 Fort Collins, CO 80525
Phone: 970-223-2377
Fax: 970-223-7040
Email: harryg@gfs01.com

Website: www.gfs01.com
Products/services: Managed money investments, annuities and life insurance.
Person in charge: Harry P. Goodwin, president, CEO

Guidepost Financial Planning Inc.
 409 Mason Court, No. 129
 Fort Collins, CO 80524
Phone: 970-419-8212
Email: info@guidepostfinancialplanning.com
Website: www.guidepostfinancialplanning.com
Products/services: Fee-only financial planning, investment management, financial consulting.
Person in charge: Arlen T. Olberding, Founder

GW Wealth Management
 7251 W. 20th St., Building D2
 Greeley, CO 80634
Phone: 970-330-4660
Fax: 970-346-6122

Email: jason@gwwealth.com
Website: www.gwwealth.com
Products/services: Employer and individual retirement plans, mutual funds, annuities, professionally-managed money, life insurance, college planning, long-term care, group health, individual health, substandard life, medicare supplement.
Person in charge: Jason P. Gollhofer
 Cortney M. Walker, Partners

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



**Bravo Entrepreneurs
 Lifetime Achievement
 1998-2013**

- 2013..... Loren Maxey
Fort Collins
- 2012..... Norm Dean
Greeley
- 2010..... Don Churchwell
Loveland
- 2008-09..... Gene Markley
Fort Collins
- 2007..... Larry Kendall
Fort Collins
- 2006..... B.D. "Pete" Peterson
and J. Barney Flood
Greeley
- 2005..... George Hall
Greeley
- 2004..... Bill Neal and Leo Schuster,
Fort Collins and Loveland
- 2003..... Kathryn Hach-Darrow
Loveland
- 2002..... Bob Tointon
Greeley
- 2001..... Tom Gleason
Fort Collins
- 2000..... Ken Monfort
Greeley
- 1999..... Bob Everitt
Fort Collins
- 1998..... W.D. Farr
Greeley

In 1969 I started Maxey Companies because I wanted to stay in Fort Collins not transfer with the company I was working for. Fifty-four years later to receive the Bravo Lifetime Achievement award surprised me. My goal was to create a good life for my family in the community we loved and be a servant of that community. Those were the rewards of being an entrepreneur. This is an unexpected recognition I am humbled and honored to receive.

— Loren Maxey
 Lifetime Achievement 2013



Our world is better today because extraordinary individuals have taken risks. They started with only an idea - and they grew it into something much larger. Something that's changed lives, provided jobs, generated growth, and most importantly, they've helped shape our community.

Bravo! Entrepreneur Awards recognizes those individuals who demonstrate the characteristics of success, and who have overcome obstacles to become one of our community's most respected business leaders. To learn more about Bravo! Entrepreneur Awards, please visit www.NCBBR.com.



INVESTMENT CENTERS OF AMERICA, INC.

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

INVESTMENT CENTERS OF AMERICA, INC.

Investment Centers of America located in Home State Bank
 2695 W. Eisenhower Blvd.
 Loveland, CO 80537
Phone: 970-622-7408
Fax: 970-461-2299
Email: tyler.rusch@investmentcenters.com
Website: www.investmentcenters.com
Products/services: Comprehensive financial planning.
Person in charge: Tyler Rusch, Financial adviser

INVESTMENT CENTERS OF AMERICA, INC.

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

INVESTMENT CENTERS OF AMERICA, INC.

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

IRASpecialist.com

1200 S. College Ave., Suite 304

Fort Collins, CO 80524

Phone: 970-226-2983**Fax:** 970-223-7391**Email:** 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**Email:** 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**Email:** chuck@johnsonbruen.com**Website:** www.jbawealth.com**Products/services:** Provides comprehensive retirement planning designed to help each individual achieve their retirement goals by positioning their assets strategically.**Person in charge:** Chuck Rutenberg

Charles J. Rutenberg, Principal partners

Jim Saulnier CFP

506 E. Mulberry St.

Fort Collins, CO 80524

Phone: 970-530-0556**Email:** Jim@JimSaulnier.com**Website:** www.JimHelps.com**Products/services:** Retirement planning, investment management, income planning.**Person in charge:** Jim Saulnier, Owner**Jody J. Roth CFP**

4025 Automation Way, Suite B4

Fort Collins, CO 80525

Phone: 970-407-0039**Fax:** 970-672-8804**Email:** jroth@tfamail.com**Website:** www.rothretirementstrategies.com**Products/services:** Retirement and income planning.**Person in charge:** Jody J Roth, Certified financial planner**JPMorgan Chase Bank, National Association**

1275 E. Magnolia St.

Fort Collins, CO 80524

Phone: 970-472-6149**Fax:** 970-472-6167**Website:** www.chase.com**Products/services:** Full bank services.**L.L. Financial Group**

200 E. Seventh St., Suite 312

Loveland, CO 80537

Phone: 970-613-1553**Fax:** 970-613-1173**Email:** lissr@financialnetwork.com**Website:** www.lfinancialgroup.com**Products/services:** Comprehensive fee-based 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**Email:** dan@longgreenplanning.com**Website:** www.longgreenplanning.com**Products/services:** Financial planning and investment advice.**Person in charge:** Dan Burnett

Joe Lloyd

Ty Bailey, Partners

LPL Financial/Hisey & Associates

316 W. Olive St.

Fort Collins, CO 80521

Phone: 970-498-644**Fax:** 970-232-9343**Email:** thomas.hisey@lpl.com**Website:** www.lpl.com**Products/services:** Complete investment services and financial planning.**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**Email:** 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**Email:** scott_baker@ml.com**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**Mike Bertolette1**

1136 E. Stuart St., Suite 4105

Fort Collins, CO 80525

Phone: 970-484-8626**Fax:** 970-484-8627**Email:** mike.bertolette@axa-advisors.com**Products/services:** Insurance provider.**Person in charge:** Mike J. Bertolette, Owner**Morgan Stanley Wealth Management**

6125 Sky Pond Drive, Suite 100

Loveland, CO 80538

Phone: 970-776-5501**Fax:** 970-776-5502**Website:** www.morganstanleysmithbarney.com**Products/services:** Financial services**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**Email:** sigrid@mountainwealth.com**Website:** www.mountainwealth.com**Products/services:** Financial planning and wealth management; business, individual and family comprehensive financial planning. Caters to socially conscious businesses and individuals with investments that meet environmental, social and corporate standards.**Person in charge:** Mitch O'Hare, President, Founder

Sigrid Daugaard, Certified financial planner

Navigation Financial Services Inc.

3500 JFK Parkway, Suite 300

Fort Collins, CO 80525

Phone: 970-672-1236**Fax:** 970-672-4741**Email:** 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**Email:** krista.dunlap@nmfn.com**Website:** www.nmfn.com**Products/services:** Life, disability and long-term care insurance, group benefits, retirement planning, investment management, mutual funds, annuities, financial, estate and business planning.**Person in charge:** Ryan 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**Email:** 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**Email:** matt@mattphillipsfinancial.com**Website:** www.mattphillipsfinancial.com**Products/services:** Financial planning, wealth management, investment planning, life, disability, long term care insurance solutions.**Person in charge:** Matt Phillips**Public Service Credit Union**

195 S. Kuner Road

Brighton, CO 80601

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

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**

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**

700 Whalers Way

Fort Collins, CO 80525

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

3532 W. 10th St., Unit B

Greeley, CO 80634

Phone: 970-416-5000**Website:** www.pscu.org**Products/services:** Full-service financial institution.**Person in charge:** Dave Maus, CEO**Public Service Credit Union**

2529 N. Lincoln Ave.

Loveland, CO 80538

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

422 Main St.

Windsor, CO 80550

Phone: 970-416-5000**Website:** www.pscu.org**Products/services:** Full-service financial institution.**Person in charge:** David Maus, CEO**Q4 Wealth Management Inc.**

5 Old Town Square, Suite 205

Fort Collins, CO 80524

Phone: 970-237-3380**Fax:** 970-484-4141**Email:** jclagett@q4wm.com**Website:** www.q4wm.com**Products/services:** Wealth management, investment advising, financial planning consultation.**Person in charge:** John Clagett, Owner**Rabo AgriFinance**

4045 Saint Cloud Drive, Suite 200

Loveland, CO 80538

Phone: 970-613-4860**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.**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**Email:** michael.trinen@rbc.com**Website:** www.rbc.com**Products/services:** Financial services.**Person in charge:** Michael Trinen, Branch director**REA Capital Management LLC**

4703-B Boardwalk Drive, Suite 1

Fort Collins, CO 80525

Phone: 970-223-0907**Fax:** 970-223-2615**Email:** jvf@reagroup.us**Website:** www.reagroup.us**Person in charge:** Jeffery V. Fanning, Managing member

Sanders Benefit Advisors Inc.

3944 John F. Kennedy Parkway, Unit A
Fort Collins, CO 80525
Phone: 970-223-8809
Fax: 970-223-6763
Email: csanders@mstar.net

Website: www.healthandlifequote.com

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

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

Email: ralph@shinnconsultingcpas.com

Website: www.shinnconsultingcpas.com

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

Person in charge: Ralph T. Shinn, Managing partner

Stifel, Nicolaus & Company 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 Insurance Agency Inc.

262 E. Mountain Ave., No. 100
Fort Collins, CO 80524
Phone: 970-484-1400
Fax: 970-484-9018

Email: ccampbell1@farmersagent.com

Website: www.farmersagent.com/ccampbell1

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

Person in charge: Craig Collins Campbell, President

The Investment Center

1703 W. 61st. Ave.
Greeley, CO 80634
Phone: 970-475-1500
Fax: 970-475-1402

Email: ljspenc@aol.com

Products/services: Financial services and income for life.

Person in charge: Douglas Lyons, Registered principal

The Master's Financial Group Inc.

6500 29th St. Suite 210
Greeley, CO 80634
Phone: 970-351-7466
Fax: 970-351-7428

Website: www.mastersfinancialgroup.com

Person in charge: Charles Cooper, President

The Planning & Investment Center

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

Email: steve@the-pic.com

Website: www.theplanningandinvestmentcenter.net

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

Person in charge: Stephen Everett, OSJ manager

Thrivent Financial

323 W. Drake Road, Suite 120
Fort Collins, CO 80526
Phone: 970-225-6169
Fax: 888-436-7285

Email: paul.caylor@thrivent.com

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

Products/services: Financial services.

Person in charge: Paul A. Caylor, Financial consultant

Thrivent Investment Management - Mountain Plains Group

4848 Thompson Parkway, Suite 340
Johnstown, CO 80534
Phone: 970-667-7340
Fax: 970-667-1863

Email: dan.austin@thrivent.com

Website: www.thrivent.com

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

Person in charge: Daniel L. Austin, Wealth adviser

U.S. Bank, National Association

2845 Linden Court
Loveland, CO 80538
Phone: 970-669-5172
Fax: 970-669-0553

Website: www.usbank.com

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

Person in charge: Richard Gibbs, Regional 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, tax-exempt 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, tax-exempt 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

Email: 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

Email: jbest71990@wradvisors.com

Website: www.waddell.com

Person in charge: Jared Best, Managing principal

Wells Fargo

401 S. College Ave.

Fort Collins, CO 80524

Phone: 970-490-6275

Website: www.wellsfargo.com

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

Person in charge: Eric M. Adams, Market president

Wells Fargo Advisors LLC

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

Fax: 970-223-2851

Website: www.wellsfargoadvisors.com

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

Person in charge: Dan Campbell, Branch manager

MORTGAGE LENDERS**1st City Mortgage Group - A Division of Megastar Financial**

3615 Mitchell Drive
Fort Collins, CO 80525
Phone: 970-266-9111
Fax: 970-266-0498

Email: moao@frii.com

Website: www.ftcollinsloan.com

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

Person in charge: Mick Occhiato, Senior mortgage planner

A Better Mortgage

155 E. Boardwalk Drive, Suite 300
Fort Collins, CO 80525
Phone: 970-377-3200
Fax: 970-377-2311

Email: BestLoan4U@aol.com

Website: www.ABetterMortgageFortCollins.com

Products/services: Socially responsible, green mortgage broker.

Person in charge: Karen Miller, Owner

Bank of America Home Loans

3720 S. College Ave.
Fort Collins, CO 80525
Phone: 970-818-3038
Fax: 970-818-3017

Products/services: Mortgage lending.

Person in charge: Mark Wisroth, Home loans manager

Bank of America Home Loans

2028 35th Ave. Suite B
Greeley, CO 80634
Phone: 970-339-0025
Fax: 970-339-3507

Products/services: Mortgage lending.

Person in charge: Mark Wisroth, Home loans manager

Bank of Colorado

533 Big Thompson Ave.
Estes Park, CO 80517
Phone: 970-586-8185
Fax: 970-586-8006

Email: brad.sishc@bankofcolorado.com

Website: www.bankofcolorado.com

Products/services: Agricultural, commercial and personal banking.

Person in charge: Brad Sishc, Commercial lender

Bank of Colorado

1609 E. Harmony Road
Fort Collins, CO 80525
Phone: 970-206-1160
Fax: 970-206-1156

Email: customerservice@bankofcolorado.com

Website: www.bankofcolorado.com

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

Person in charge: Shawn Osthoff, 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 Mortgage Division

4848 Thompson Parkway
Johnstown, CO 80534
Phone: 970-663-2999
Fax: 970-461-9777

Website: www.bankofcoloradomortgage.com

Products/services: Mortgage loans.

Person in charge: Clark Johnson, President

Bank of the West

1075 W. Horsetooth Road
Fort Collins, CO 80526
Phone: 970-267-2200
Fax: 970-223-7438

Website: www.bankofthewest.com

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

Person in charge: Stefanie Johnson, Branch manager

Bank of the West

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**BBVA Compass Bank**

3501 W. 12th St.
Greeley, CO 80634
Phone: 970-356-3760
Fax: 970-356-7313

Website: www.bbvacompass.com

Products/services: Full-service banking.

Person in charge: Valerie Briseno, Branch manager

Blue Diamond Mortgage LLC

832 W. Eisenhower Blvd., No. D
Loveland, CO 80537
Phone: 970-461-0866
Fax: 970-461-0863

Email: 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

4645 Ziegler Road
Fort Collins, CO 80528
Phone: 970-472-7900
Fax: 970-472-7902

Email: 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 Bank

2108 Milestone Drive
Fort Collins, CO 80525
Phone: 970-282-2400
Fax: 970-282-8945
Email: questions@capwestbank.com
Website: www.capwestbank.com
Products/services: Full-service community bank with emphasis on the business community.
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
Products/services: Commercial and residential lending services for credit union members.
Person in charge: Mark Bostock, Owner

Citibank

2803 E. Harmony Road
Fort Collins, CO 80528
Phone: 970-229-2512
Email: stu.hoime@citi.com
Website: www.citi.com
Products/services: New construction financing, home equity loans, first-time home buyers programs and upfront approval.
Person in charge: Stu Hoime, Divisional executive

College Credit Union of Greeley

1503 Ninth Ave.
Greeley, CO 80631
Phone: 970-330-3900
Fax: 970-352-5121
Email: wmarx@collegecu.org
Website: www.collegecu.org
Products/services: Auto loans, mortgages, home equity lines, green checking, online banking.
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
Email: info@collegecu.org
Website: www.collegecu.org
Products/services: Banking, auto loans, mortgages, home equity loans, credit cards, CD's, money markets.
Person in charge: Walter W. Marx, CEO

Cornerstone Mortgage Co.

2809 E. Harmony Road, Second Floor
Fort Collins, CO 80528
Phone: 970-206-4663
Fax: 866-378-8418
Email: 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, Rocky Mountain Division

Cornerstone Mortgage Co.

3726 Timberline Road, Suite 102
Fort Collins, CO 80525
Phone: 970-226-2992
Fax: 970-226-4469
Email: snowling@houseloan.com
Website: www.Colorado-Cornerstone.com
Products/services: Mortgage banking.
Person in charge: David Stephenson, Branch manager

Cornerstone Mortgage Co.

6500 W. 29th St., Suite 230

Greeley, CO 80634
Phone: 970-313-1330
Fax: 970-339-0044
Email: tbeck@houseloan.com
Website: www.thebeckteam.net
Products/services: Conventional, FHA, VA, 203(k), CHFA, jumbo.
Person in charge: Tom Beck, Branch manager

Cornerstone Mortgage Co.

1110 38th Ave., Building F, Suite 2
Greeley, CO 80634
Phone: 970-690-5178
Person in charge: Kathleen Wilson, Branch manager

Cornerstone Mortgage Company

4700 E. Bromley Lane, Suite 105
Brighton, CO 80601
Phone: 303-317-5461
Person in charge: Scott Wynn, Branch manager

Credit Union of Colorado

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

Equitable Savings & Loan Association

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

Family Mortgage Co. Inc.

505 E. Fourth St.
Loveland, CO 80537
Phone: 970-203-0284
Fax: 970-372-6432
Email: john@familymtgco.com
Website: www.familymtgco.com
Products/services: Residential mortgage.
Person in charge: John Giroux, President

First National Bank

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

First National Bank - Mortgage Division

205 W. Oak St.
Fort Collins, CO 80521
Phone: 970-495-9501
Website: www.1stnationalbank.com
Products/services: Full-service bank.
Person in charge: Mark Driscoll, President

FirstBank

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

FirstBank

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

commercial banking.

FirstBank

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

FirstBank

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

Fort Collins Mortgage LLC

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

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

**Home State Bank**

2337 S. Shields St.
Fort Collins, CO 80526
Phone: 970-203-6100
Email: bank@homestatebank.com
Website: www.homestatebank.com
Products/services: Banking, loans, trust, cash management, merchant services, mortgages and small business administration loans.
Person in charge: Harry J. Devereaux, President

**Home State Bank**

303 E. Mountain Ave.
Fort Collins, CO 80524
Phone: 970-203-6100
Fax: 970-224-4180
Email: bank@homestatebank.com
Website: www.homestatebank.com
Products/services: Banking, loans, trust, merchant services, cash management, investments, mortgage.
Person in charge: Harry J. Devereaux, President

**Home State Bank**

935 N. Cleveland Ave.
Loveland, CO 80537
Phone: 970-203-6100
Email: bank@homestatebank.com
Website: www.homestatebank.com
Products/services: Banking, loans, mortgages, cash management, merchant services, trust.
Person in charge: Harry J. Devereaux, President

**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 loans.
Person in charge: Harry J. Devereaux, President

**Home State Bank**

1355 E. Eisenhower Blvd.
Loveland, CO 80538
Phone: 970-203-6100
Email: bank@homestatebank.com
Website: www.homestatebank.com
Products/services: Banking, loans, cash management, trust, merchant services, mortgages, SBA loans.
Person in charge: Harry J. Devereaux, President

**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: Harry J. Devereaux, President

imortgage

2721 Council Tree Ave., Suite 236
Fort Collins, CO 80525
Phone: 970-449-6600
Fax: 877-385-6579
Email: gene.gustafson@imortgage.com
Website: www.imortgage.com
Products/services: Residential mortgage
Person in charge: Gene Gustafson, Branch manager

JPMorgan Chase Bank, National Association

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

KeyBank, National Association

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

KeyBank, National Association

100 E. Drake Road
Fort Collins, CO 80525
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.

Merrill Lynch Wealth Management

3555 Stanford Road, Suite 101
Fort Collins, CO 80525
Phone: 970-266-4800
Fax: 970-372-5681
Email: scott_baker@ml.com
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
Email: kemah@primemountain.com
Website: www.primemountain.com
Products/services: Residential mortgage broker with conventional and FHA loan options.
Person in charge: Kemah Thomas, Owner

Public Service Credit Union

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

Public Service Credit Union

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

Public Service Credit Union

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
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

3532 W. 10th St., Unit B
Greeley, CO 80634
Phone: 970-416-5000
Website: www.pscu.org
Products/services: Full-service financial institution.
Person in charge: Dave Maus, CEO

Public Service Credit Union

2529 N. Lincoln Ave.
Loveland, CO 80538
Phone: 970-416-5000
Website: www.pscu.org
Products/services: Full-service financial institution.
Person in charge: David Maus, CEO

Public Service Credit Union

422 Main St.
Windsor, CO 80550
Phone: 970-416-5000
Website: www.pscu.org
Products/services: Full-service financial institution.
Person in charge: David Maus, CEO

REA Mortgage LLC

4703-B Boardwalk Drive, Suite 1
Fort Collins, CO 80525
Phone: 970-223-0907
Fax: 970-223-2615
Email: jvf@reagroup.us
Website: www.reagroup.us
Products/services: 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

2845 Linden Court
Loveland, CO 80538
Phone: 970-669-5172
Fax: 970-669-0553
Website: www.usbank.com
Products/services: Full-service, all-encompassing consumer and business banking.
Person in charge: 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.

Wells Fargo

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

Wells Fargo

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

Wells Fargo Home Mortgage

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

MUTUAL FUNDS**BBVA Compass**

BBVA Compass Bank
3501 W. 12th St.
Greeley, CO 80634
Phone: 970-356-3760
Fax: 970-356-7313
Website: www.bbvacompass.com
Products/services: Full-service banking.
Person in charge: Valerie Briseno, Branch manager

Charles Schwab & Co. Inc.

2733 Council Tree Ave., Suite 113
Fort Collins, CO 80525
Phone: 970-223-5520
Fax: 970-482-5496
Email: 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, Certified financial planner

Colorado Financial Management Inc.

4848 Thompson Parkway., Suite 320
Johnstown, CO 80534
Phone: 970-613-1392
Fax: 970-667-6406
Email: info@colofin.com
Website: www.colofin.com
Products/services: Wealth management, investment strategy and retirement planning.
Person in charge: Josh Miller, President

First National Wealth Management

215 W. Oak St., Fourth Floor
Fort Collins, CO 80521
Phone: 970-494-6300
Website: www.1stnationalbank.com
Products/services: Financial planning, investment management, trust and estate services, private banking, retirement plan services.
Person in charge: Dale Cloud, Managing director, Market manager

Goodwin Financial Service Inc.

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

GW Wealth Management

7251 W. 20th St., Building D2
Greeley, CO 80634
Phone: 970-330-4660
Fax: 970-346-6122
Email: jason@gwwealth.com
Website: www.gwwealth.com
Products/services: Employer and individual retirement plans, mutual funds, annuities, professionally-managed money, life insurance, college planning, long-term care, group health, individual health, substandard life, 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
Email: suehelfrich@allstate.com
Website: 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
Email: mhall@1stallied.com
Website: www.horsetoothfinancialllc.com
Products/services: Comprehensive wealth management planning, money management, estate planning.
Person in charge: Michael Hall, Branch manager, Registered principal



INVESTMENT CENTERS
OF AMERICA, INC.

Investment Centers of America located in

Home State Bank
3227 Timberline Road
Fort Collins, CO 80525
Phone: 970-292-0115
Fax: 970-266-8539
Email: denise.martz@investmentcenters.com
Website: www.denisemartz.com
Products/services: Financial advising.
Person in charge: Denise Martz, Financial adviser



INVESTMENT CENTERS
OF AMERICA, INC.

Investment Centers of America located in

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

JBA Wealth Management Group

155 W. Harvard St., Suite 401

Fort Collins, CO 80525

Phone: 970-223-1921**Fax:** 970-223-2875**Email:** chuck@johnsonbruen.com**Website:** www.jbawealth.com**Products/services:** Provides comprehensive retirement planning designed to help each individual achieve their retirement goals by positioning their assets strategically.**Person in charge:** Chuck Rutenberg
Charles J. Rutenberg, Principal partners**Jody J. Roth CFP**

4025 Automation Way, Suite B4

Fort Collins, CO 80525

Phone: 970-407-0039**Fax:** 970-672-8804**Email:** jroth@tfamail.com**Website:** www.rothretirementstrategies.com**Products/services:** Retirement and income planning.**Person in charge:** Jody J Roth, Certified financial planner**Long Green Planning Group**

375 E. Horsetooth Road, Shores 3, Suite 203

Fort Collins, CO 80525

Phone: 970-282-7526**Fax:** 970-223-6990**Email:** dan@longgreenplanning.com**Website:** www.longgreenplanning.com**Products/services:** Financial planning and investment advice.**Person in charge:** Dan Burnett
Joe Lloyd
Ty Bailey, Partners**LPL Financial/Hisey & Associates**

316 W. Olive St.

Fort Collins, CO 80521

Phone: 970-498-644**Fax:** 970-232-9343**Email:** thomas.hisey@lpl.com**Website:** www.lpl.com**Products/services:** Complete investment services and financial planning.**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**Email:** scott_baker@ml.com**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**Email:** sigrid@mountainwealth.com**Website:** www.mountainwealth.com**Products/services:** Financial planning and wealth management; business, individual and family comprehensive financial planning. Caters to socially conscious businesses and individuals with investments that meet environmental, social and corporate standards.**Person in charge:** Mitch O'Hare, President, Founder
Sigrid Daugaard, Certified financial planner**Navigation Financial Services Inc.**

3500 JFK Parkway, Suite 300

Fort Collins, CO 80525

Phone: 970-672-1236**Fax:** 970-672-4741**Email:** adam@navigationfinancialservices.com**Website:** www.navigationfinancialservices.com**Products/services:** Investment management.**Person in charge:** Adam E. Brunin, Owner**New York Life**

3003 E. Harmony Road, No. 110

Fort Collins, CO 80528

Phone: 970-266-7520**Fax:** 970-266-1085**Website:** www.newyorklifecolorado.com**Products/services:** Insurance and financial services.**Person in charge:** Mark Biren, Managing partner**Northwestern Mutual Financial Network**

3665 JFK Parkway, Building 1, Suite 100

Fort Collins, CO 80525

Phone: 970-225-3440**Fax:** 970-226-5036**Email:** krista.dunlap@nmfn.com**Website:** www.nmfn.com**Products/services:** Life, disability and long-term care insurance, group benefits, retirement planning, investment management, mutual funds, annuities, financial, estate and business planning.**Person in charge:** Ryan 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**Email:** karl.hagman@nmfn.com**Website:** www.nmfn.com/karlhagman**Products/services:** Financial representative.**Person in charge:** Karl G. Hagman, Financial representative**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.**Person in charge:** Jeffrey Dunn, Branch manager**Shinn Consulting CPAs PC**

702 W. Drake Road, Building D

Fort Collins, CO 80526

Phone: 970-206-1435**Fax:** 970-494-7979**Email:** ralph@shinnconsultingcpas.com**Website:** www.shinnconsultingcpas.com**Products/services:** Individual, business, estate, retirement, taxes and financial planning.**Person in charge:** Ralph T. Shinn, Managing partner**The Investment Center**

1703 W. 61st. Ave.

Greeley, CO 80634

Phone: 970-475-1500**Fax:** 970-475-1402**Email:** ljspenc@aol.com**Products/services:** Financial services and income for life.**Person in charge:** Douglas Lyons, Registered principal**Thrivent Financial**

323 W. Drake Road, Suite 120

Fort Collins, CO 80526

Phone: 970-225-6169**Fax:** 888-436-7285**Email:** paul.caylor@thrivent.com**Website:** www.thrivent.com/fr/paul.caylor**Products/services:** Financial services.**Person in charge:** Paul A. Caylor, Financial consultant**Thrivent Investment Management - Mountain Plains Group**

4848 Thompson Parkway, Suite 340

Johnstown, CO 80534

Phone: 970-667-7340**Fax:** 970-667-1863**Email:** dan.austin@thrivent.com**Website:** www.thrivent.com**Products/services:** Life insurance, health insurance, long-term care insurance, mutual funds, annuities, investments, financial planning, estate planning, retirement distribution planning.**Person in charge:** Daniel L. Austin, Wealth adviser**U.S. Bank, National Association**

2845 Linden Court

Loveland, CO 80538

Phone: 970-669-5172**Fax:** 970-669-0553**Website:** www.usbank.com**Products/services:** Full-service, all-encompassing consumer and business banking.**Person in charge:** Richard Gibbs, Regional president**Wells Fargo**

401 S. College Ave.

Fort Collins, CO 80524

Phone: 970-490-6275**Website:** www.wellsfargo.com**Products/services:** Banking, insurance, investments, mortgage and consumer and commercial finance.**Person in charge:** Eric M. Adams, Market president**Wells Fargo Advisors LLC**

4532 McMurry Ave., Suite 210

Fort Collins, CO 80525

Phone: 970-223-4800/800-967-2596**Fax:** 970-223-2851**Website:** www.wellsfargoadvisors.com**Products/services:** Financial planning and full-service investment firm.**Person in charge:** Dan Campbell, Branch manager**PAYROLL COMPANIES****Anderson & Whitney PC**

5801 W. 11th St., Suite 300

Greeley, CO 80634

Phone: 970-352-7990**Fax:** 970-352-1855**Email:** larry@awhitney.com**Website:** www.awhitney.com**Products/services:** Certified public accounting firm.**Person in charge:** Larry Atchison, president**Andrea J. Smith and Associates Inc.**

155 E. Boardwalk Drive, Suite 300

Fort Collins, CO 80525

Phone: 970-232-3122**Fax:** 970-232-3123**Email:** andrea@fortcollinsaccounting.com**Website:** www.fortcollinsaccounting.com**Products/services:** Income tax services, payroll and bookkeeping services. QuickBooks certified ProAdvisor.**Person in charge:** Andrea J. Smith, Certified bookkeeper**Bates & Bishop CPA Inc.**

234 Elder Drive

Loveland, CO 80538

Phone: 970-669-7400**Fax:** 970-669-7404**Email:** rex@bbcpa.pro**Website:** www.bbcpa.pro**Products/services:** Payroll service and tax preparation.**Person in charge:** Rex Bates, President**Dye & Whitcomb LLC**

4115 Boardwalk Drive, Suite 108

Fort Collins, CO 80525

Phone: 970-207-9724**Fax:** 970-207-9750**Email:** jkdye@dyewhitcomb.com**Website:** www.dyewhitcomb.com**Products/services:** Accounting and bookkeeping services, including payroll and tax preparation.**Person in charge:** James K. Dye, Principal**Employer Solutions Group**

3760 E. 15th St., Suite 201

Loveland, CO 80538

Phone: 970-612-2022**Fax:** 970-612-2021**Email:** mlnn@esghr.com**Website:** www.esghr.com**Products/services:** Human resources expertise, payroll and administrative services, creative benefit offerings and employer liability reduction.**Person in charge:** Steve Pierson, President**First Priority Payroll**

2842 Claremont Drive

Fort Collins, CO 80526

Phone: 970-204-9449**Fax:** 970-204-9669**Email:** 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**Email:** mfrayercpa@yahoo.com**Website:** www.frayerandassociates.com**Products/services:** Payroll, formal financial statements, employee benefits and certified QuickBooks adviser, health insurance and retirement plans.**Person in charge:** Mona F. Frayer, CPA**Freelance Bean Counter LLC**

3242 Pepperwood Lane

Fort Collins, CO 80525

Phone: 970-682-2466**Fax:** 970-682-2466**Email:** molly@freelancebeancounter.com**Website:** www.freelancebeancounter.com**Products/services:** Bookkeeping, accounting and business services.**Person in charge:** Molly Hoff, Owner**Hanna, Holdredge & Associates CPA PC**

365 E. 27th St.

Loveland, CO 80538

Phone: 970-667-2555**Fax:** 970-669-9494**Email:** info@lovelandcpas.com**Website:** www.lovelandcpas.com**Products/services:** Accounting, tax preparation, payroll services and QuickBooks consulting.**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
Email: nward@hooverharriscpa.com
Website: www.hooverharriscpa.com
Products/services: Complete payrolls processed, direct deposit available, payroll reports completed. After the fact payroll processes and reporting.
Person in charge: Wayne Hoover, Principal

Jenny's Accounting

480 Washington Ave.
Nunn, CO 80648
Phone: 970-402-4050
Email: jenny@avianplains.com
Products/services: Bookkeeping and tax preparation for personal and small businesses.
Person in charge: Jenny Johnson, Owner

Sample & Bailey CPA PC

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

TLC Payroll & Insurance

223 Linden St., Suite 200
Fort Collins, CO 80524
Phone: 970-568-8613
Fax: 970-797-6425
Email: kevin@tlcpayroll.com
Website: www.tlcpayroll.com
Products/services: Payroll and health insurance services for businesses with one to 5,000 employees. Time and attendance solutions, human resources solutions and workers' compensation.
Person in charge: Kevin Welch, President, CEO

Universal Merchant Service

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

SAVINGS & LOAN

Bank of the West

4290 W. 10th St.
Greeley, CO 80634
Phone: 970-352-0077
Fax: 970-353-1495
Website: www.bankofthewest.com
Products/services: Banking services, including loans and banking services for the agriculture community.
Person in charge: Jim Larsen, Branch manager, Vice president

College Credit Union of Greeley

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

Credit Union of Colorado

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

Equitable Savings & Loan Association

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

U.S. Bank, National Association

2845 Linden Court
Loveland, CO 80538
Phone: 970-669-5172
Fax: 970-669-0553
Website: www.usbank.com
Products/services: Full-service, all-encompassing consumer and business banking.
Person in charge: Richard Gibbs, Regional president

SBA LENDERS

Advantage Bank

1475 N. Denver Ave.
Loveland, CO 80538
Phone: 970-613-1982
Fax: 970-613-1853
Email: customerservice@advantagebanks.com
Website: www.advantagebanks.com
Products/services: Banking and financial services.
Person in charge: Jamie Gibson-Gallegos, Branch manager

Bank of Colorado

1609 E. Harmony Road
Fort Collins, CO 80525
Phone: 970-206-1160
Fax: 970-206-1156
Email: customerservice@bankofcolorado.com
Website: www.bankofcolorado.com
Products/services: Banking, mortgage, investment and insurance services.
Person in charge: Shawn Osthoff, President

Bank of Colorado

1041 Main St.
Windsor, CO 80550
Phone: 970-686-7631
Fax: 970-686-9246
Website: www.bankofcolorado.com
Products/services: Agricultural, commercial and personal banking.

Bank of the West

1075 W. Horsetooth Road
Fort Collins, CO 80526
Phone: 970-267-2200
Fax: 970-223-7438
Website: www.bankofthewest.com
Products/services: Banking services, including loans and banking services for the agriculture community.
Person in charge: Stefanie Johnson, Branch manager

Bank of the West

4290 W. 10th St.
Greeley, CO 80634
Phone: 970-352-0077
Fax: 970-353-1495
Website: www.bankofthewest.com
Products/services: Banking services, including

loans and banking services for the agriculture community.
Person in charge: Jim Larsen, Branch manager, Vice president



BBVA Compass Bank

3131 S. College Ave.
Fort Collins, CO 80525
Phone: 970-266-9090
Fax: 970-266-1022
Website: www.bbvacompass.com
Products/services: Full-service banking.
Person in charge: Todd Kooi, Branch manager



BBVA Compass Bank

3501 W. 12th St.
Greeley, CO 80634
Phone: 970-356-3760
Fax: 970-356-7313
Website: www.bbvacompass.com
Products/services: Full-service banking.
Person in charge: Valerie Briseno, Branch manager

Cache Bank and Trust

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

Capital West Bank

2108 Milestone Drive
Fort Collins, CO 80525
Phone: 970-282-2400
Fax: 970-282-8945
Email: questions@capwestbank.com
Website: www.capwestbank.com
Products/services: Full-service community bank with emphasis on the business community.
Person in charge: Doug Woods, 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

155 E. Boardwalk Drive
Fort Collins, CO 80525
Phone: 970-494-6020
Website: www.1stnationalbank.com
Person in charge: Mark Driscoll

First National Bank

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

First National Bank

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

FirstBank

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

FirstBank

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

Great Western Bank

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

Guaranty Bank & Trust Co.

3151 N. Garfield Ave.
Loveland, CO 80538
Phone: 970-267-6844
Website: www.guarantybankco.com
Products/services: Financial services, commercial loans, cash management, agricultural loans, construction loans.



Home State Bank

2337 S. Shields St.
Fort Collins, CO 80526
Phone: 970-203-6100
Email: bank@homestatebank.com
Website: www.homestatebank.com
Products/services: Banking, loans, trust, cash management, merchant services, mortgages and small business administration loans.
Person in charge: Harry J. Devereaux, President



Home State Bank

303 E. Mountain Ave.
Fort Collins, CO 80524
Phone: 970-203-6100
Fax: 970-224-4180
Email: bank@homestatebank.com
Website: www.homestatebank.com
Products/services: Banking, loans, trust, merchant services, cash management, investments, mortgage.
Person in charge: Harry J. Devereaux, President



Home State Bank

1355 E. Eisenhower Blvd.
Loveland, CO 80538
Phone: 970-203-6100
Email: bank@homestatebank.com
Website: www.homestatebank.com
Products/services: Banking, loans, cash management, trust, merchant services, mortgages, SBA loans.
Person in charge: Harry J. Devereaux, President



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 loans.
Person in charge: Harry J. Devereaux, President



Home State Bank
 935 N. Cleveland Ave.
 Loveland, CO 80537
Phone: 970-203-6100
Email: bank@homestatebank.com
Website: www.homestatebank.com
Products/services: Banking, loans, mortgages, cash management, merchant services, trust.
Person in charge: Harry J. Devereaux, President

JPMorgan Chase Bank, National Association
 11040 Colorado Blvd.
 Firestone, CO 80504
Phone: 303-485-6894
Website: www.chase.com
Products/services: Full-service banking.

JPMorgan Chase Bank, National Association
 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.
Person in charge: James Dimon, Chairman and CEO

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
 100 E. Drake Road
 Fort Collins, CO 80525
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
 125 E. Seventh St.
 Loveland, CO 80537
Phone: 970-667-3083
Website: www.keybank.com
Products/services: Banking services.

Points West Community Bank
 1291 Main St.
 Windsor, CO 80550

Phone: 970-686-0878
Fax: 970-686-0893
Email: mbrase@pwcbank.com
Website: www.pwcbank.com
Products/services: Banking services.
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
 3532 W. 10th St., Unit B
 Greeley, CO 80634
Phone: 970-416-5000
Website: www.pscu.org
Products/services: Full-service financial institution.
Person in charge: Dave Maus, CEO

Public Service Credit Union
 2529 N. Lincoln Ave.
 Loveland, CO 80538
Phone: 970-416-5000
Website: www.pscu.org
Products/services: Full-service financial institution.
Person in charge: David Maus, CEO

Public Service Credit Union
 422 Main St.
 Windsor, CO 80550
Phone: 970-416-5000
Website: www.pscu.org
Products/services: Full-service financial institution.
Person in charge: David Maus, CEO

U.S. Bank, National Association
 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
 2845 Linden Court
 Loveland, CO 80538
Phone: 970-669-5172
Fax: 970-669-0553
Website: www.usbank.com
Products/services: Full-service, all-encompassing consumer and business banking.
Person in charge: 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
Email: gnalezny@verusboc.com
Website: www.verusboc.com
Products/services: Banking and financial services.
Person in charge: Mark Kross
 Gerard Nalezny, CEOs



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

Wells Fargo
 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

Subscribe. Then fly.

A 3-Year Subscription to the Northern Colorado Business Report will do more than get you in the know about Northern Colorado. When you subscribe to the leader in business coverage you'll also receive a



Yes! I want the 3-year subscription offer (78 issues) at \$129.97, including Book of Lists. Upon receipt of payment, I will receive a gift certificate for parking at Canopy Airport Parking at DIA.

Name _____
 Title _____
 Company _____
 Address _____
 City/State/Zip _____
 Phone _____
 Email _____
 Payment method
 Check Credit Card Money Order
 Card Type _____
 Card# _____ Exp. _____
 Name on Card _____
 Signature _____

Mail or fax form to:
 Northern Colorado Business Report
 P.O. Box 270810; Fort Collins, CO 80527
 F: (970) 221.5432

Certificate will be mailed upon receipt of payment. We accept payment by check, money order, Visa, MasterCard, Discover or American Express.

Three years=78 issues subscription rate \$129.97



1000s of business leads with an added “Touch”

A subscription to the DataStore will do more than get you in the know about Northern Colorado. When you subscribe to the NCBR DataStore, you'll also receive:

1-year Premium Data Subscription	\$395	Receive an iPod Nano
2-year Premium Data Subscription	\$695	Receive a 4th Gen, 32GB iPod Touch
3-year Premium Data Subscription	\$995	Receive a 16GB iPad mini

1000s of business leads, unlimited access, live database refreshes every few weeks with updated and additional leads.

Business Report Lists and Directories in a downloadable digital format

This subscription offers access to our entire online DataStore of constantly updated lists, directories, articles and more. Pertinent information is provided in Excel and PDF formats, which are excellent for creating sales leads, generating mailing lists or importing data into your company's customer-relationship-management program.

DataStore is the perfect tool for growing a successful business.



Neither Northern Colorado Business Report (NCBR) nor BizWest Media LLC are directly affiliated with Apple Inc. The Apple trademark, logo, and products found on this site are the property of Apple Inc., and NCBR does, in no way, claim to represent or own any of the Apple trademarks or rights. Apple Inc. does not own, endorse, or promote NCBR, BCBR, WBR, BizWest Media LLC or any of their products or websites. Offer expires March 31, 2013. Offer valid for Premium Data Subscriptions only.

DataStore



Northern Colorado
BUSINESS
REPORT

NCBR.com/DataStore

970.232.3146