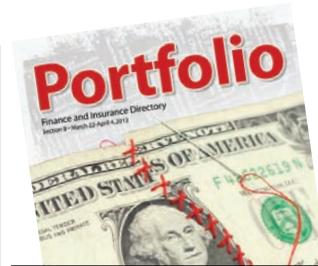
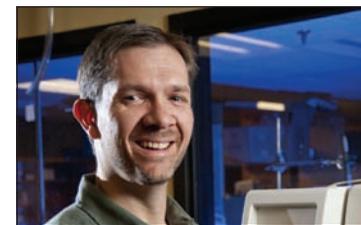


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19A

Volume 18 | Issue 14 | March 22-April 4, 2013



JONATHAN CASTNER

Elevations Real Estate's Chris Hardy, left, and Scott J. Lee. Lee sold the house pictured sight-unseen. It had been on the market for a little more than a week.

State, Anadarko help craft oil regs

BY STEVE LYNN
slynn@ncbr.com

LOVELAND – Elected officials and city staffers didn't craft Loveland's new oil and gas regulations alone. Help came from the state, along with lawyers for one of the biggest oil companies doing business in the region, Anadarko Petroleum Corp.

The result is an ordinance that Mayor Cecil Gutierrez and other council members complain lacks some of the key water- and air-quality monitoring they wanted.

"Those two entities had significant impact into those regulations," a frustra-

► See **Loveland, 21A**

Timely tale: Homes are selling faster

From listing to sale, finding a buyer is taking fewer days

BY MOLLY ARMBRISTER
marmbrister@ncbr.com

After years of stagnation and short sales, residential real estate brokers are facing a new challenge: Keeping up with demand.

Brokers, naturally, say it's a good problem to have, but that it requires near-constant diligence to keep up

with the quickly falling time homes spend on the market.

The latest data from Information and Real Estate Services, or IRES, shows that the average amount of time a home spends on the market in Loveland has dropped by 23 percent year-over-year in February — to 110 days.

Fort Collins and Greeley have seen similar, if less dramatic, decreases, with Fort Collins' average days on the market dropping by 17.4 percent from February 2011 and Greeley's falling by 8.6 percent.

One anomaly is Estes Park, where

History-making?: \$1.5 billion in commercial real estate projects, 3A

the average time on market has actually increased year-over-year by 16 percent to 212 days. IRES CEO Lauren Hansen says that this can be attributed to Estes Park's role as a second-home and mountain resort community.

For those cities a little closer to sea level, though, pent-up demand

► See **Demand, 2A**

OtterBox takes aim at counterfeiters

BY STEVE LYNN
slynn@ncbr.com

FORT COLLINS – OtterBox, confronted by growing and more sophisticated counterfeiting operations, has expanded its brand-protection team, hiring people with investigative backgrounds to help track down and prosecute those caught selling knock-offs of its popular cases.

► See **OtterBox, 28A**

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DEMAND from 1A

and low interest rates are combining to create market conditions much like those seen in the 1990s, with homes being snapped up before they even make it to the multiple listing service, sometimes less than a day after being put on the market.

In addition, more people are transitioning from renting to owning, Hansen said, and some existing homeowners are electing to move up to larger homes now that the economy is recovering.

Builders also are getting back to work, which will help alleviate some of the crunch. In Fort Collins alone, the number of residential building permits issued in 2012 was more than six times larger than it was in 2011.

But getting permits and building homes takes time, and isn't filling the demand just yet.

"There's an eager buying public that doesn't have anything to buy," said Chris Hardy of Elevations Real Estate.

Indeed, home sales in the first two months of the year have outstripped 2012 in all three of Northern Colorado's major cities, according to data from IRES.

In Greeley, 175 homes were sold through Feb. 28, compared with 147 in the same period last year. Loveland saw a 20 percent jump in homes sold, from 169 to 203,

and Fort Collins saw a 50 percent increase, from 223 to 336.

In total, in the first two months of 2013, \$180 million worth of Northern Colorado homes have been sold, according to IRES. In 2012, that number for the same period was \$128 million.

Hardy said there's another statistic that's even more telling than the average days on market in IRES's monthly report.

The number of average days on the market, of course, represents the amount of time between a home's listing and when it is officially sold, including time spent completing closing documents, mortgage servicing and other necessities.

Days-to-offer, on the other hand, measures the amount of time between a home's listing and when a potential buyer makes an offer on the property.

Hardy said that in the first two months of 2013, homes priced at \$300,000 and below spent an average of 61 days on the market before an offer was made. In the first two months of 2012, this number was 98.

During the recession, Hardy said, a home could spend 120 days on the market before an offer was made, twice as long as today.

Aside from conventional buyers, investors are contributing to the

“There's an eager buying public that doesn't have anything to buy.”

Chris Hardy
ELEVATIONS REAL ESTATE

trend, according to Hardy. Low rental vacancy rates in Northern Colorado have caused many investors to buy up distressed or foreclosed homes to use as rental properties.

People moving here from elsewhere in the country have also increased pressure on the housing market, Hardy said.

All of these factors together have led to a situation that hasn't been seen for some 20 years, and it's been picking up steam now for nearly a year, according to Hardy.

Real estate is a cyclical industry, with home-buying usually picking up in the spring and summer, then tapering off, Hardy said. As is typical, he said, demand increased in the spring of 2012, but then never slowed down. Now, the market is entering spring 2013 with even greater demand than last year.

The challenge lies in finding properties for buyers, Hardy said, but the opportunity comes from

multiple-offer situations, which are becoming more and more common as competition between buyers heats up.

Buyers are more willing to pay more than the asking price, and sometimes will even put down cash if they're not able to get a loan quickly enough, Hardy said.

In general, the majority of the activity taking place in residential real estate is happening at mid-level price points, which vary by sub-market, but are around \$160,000 in Greeley on the low end and \$250,000 in Fort Collins, where homes are priciest.

More expensive homes are not exempt from the buying frenzy, though.

Scott J. Lee, also of Elevations, recently sold a home, sight-unseen, that carried an asking price of \$675,000.

The property had been on the MLS for a few days, but the sellers had not allowed showings yet when Lee got a call from a buyer making an offer on the property – without even seeing the inside of the home first.

Lee said that he has also recently sold two homes in the same day that had been available for less than a day.

How do brokers keep up?
"You just have to be available and on top of the market," Lee said.



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Woodward says no to bike path

Virtually all of Fort Collins, from our elected officials to community organizations, realizes the importance of keeping Woodward Inc. in town, which may help explain why the city's planning and zoning board decided not to push the company to include an easement for a bike path in its plans for a new HQ at the Link-N-Greens golf course.

City staffers had suggested a small change to Woodward's project development plan that would mean a 15-foot-wide public access easement along the western boundary of the 101-acre property. The idea was to accommodate a future trail connection from Lincoln Avenue to the Poudre River Trail.

Including this easement would have increased bicycle connectivity, according to city staff.

NCBR EYE

But Woodward representatives asked that the condition be removed because including it would be a security risk.

After a lengthy discussion near the end of what would ultimately be a more than five-hour planning and zoning board meeting earlier this month, the condition was removed and the plan approved by the city.

Really, it was a no-brainer.

Autoweek features Barber's take on new Corvette

Scott Barber of Scott Barber Apparel knows fashion – and, it appears, cars.

In a recent Autoweek feature, the Loveland



clothing designer complimented Chevrolet's 2014 Corvette Stingray, also known as the C7.

Barber, a car collector, pointed out the Stingray's stunning body aesthetics on everything from the grille to the rear quarter panel.

Barber told Autoweek that he loves cars more than clothing. He learned to drive in his father's Porsche 911 and Aston Martin DB2 convertible, and he drives a Porsche 911.

He told the magazine the C7's design was stirring. "It's something you think about afterward that just gets under your skin," he said.

He also offered a bit of criticism,

► See **Eye, 29A**



COURTESY CSU

An artist's rendering of CSU's Engines and Energy Conversion Lab expansion.

Welcome economic indicator: \$1.5B in commercial projects

BY MOLLY ARMBRISTER

marmbrister@ncbr.com

The planned rehabilitation of the Foothills Mall and possible construction of a new headquarters for Woodward Inc. have gotten plenty of attention in recent months. But they're just part of a much bigger picture:

An estimated \$1.5 billion dollars in commercial construction projects are in the works or in the financing and planning stages in Northern Colorado, a signal of a stronger economy and increased market confidence.

It's a historic time for Northern Colorado in this regard,

according to Kevin Brinkman, principal at Brinkman Partners, one of the region's leading real estate development companies.

"I don't think you can find a period of time when (dollar volume of commercial construction) has been that high in this region," he said. "You're also not seeing these levels in many other places in the country."

The projects range in type, size, location and many other factors, indicating that the activity that is occurring is diverse and widespread.

► See **Billion, 18A**

On a growth tear, Norfolk Iron expands in Greeley



COURTESY NORFOLK IRON

The company's plant is now 250,000 square feet.

BY MOLLY ARMBRISTER

marmbrister@ncbr.com

Oil and gas activity in Weld County has boosted yet another company's fortunes.

Norfolk Iron & Metal of Greeley is about to complete its second expansion in 13 years, more than doubling the size of its facility from 110,000 square feet to 250,000 square feet, according to Ron Wildeman, general manager at Norfolk.

Work on the expansion began in May, and the project is expected to be complete in the first week of April. The business has also received new equipment to help it handle the increased demand it has experienced,

including four new cranes.

Two of the facility's existing bays were extended and a third bay was added to help process extra capacity.

A lot of Norfolk's business comes from the oil and gas sector, with companies needing steel to form oil tanks and temporary offices.

About half of the company's business is oil and gas-related, Wildeman said, with companies both in the Northern Colorado area and other parts of the country using its steel for different needs.

Aside from oil and gas work, Norfolk also supplies steel to fabricators and resellers, and in some cases, pro-

vides materials needed for skyscrapers.

The company has been operating near the intersection of O Street and Weld County Road 39 ½ since 1997, when a steel company out of Norfolk, Neb., purchased a steel mill that was called Winograd's Steel and moved it from the downtown Greeley area.

Both Norfolk and Winograd have long and similar histories, Wildeman said. Both companies were founded in the early 1900s as hide and fur companies that transitioned into companies that specialize in warehousing and distributing steel.

What was once the Winograd Steel

► See **Norfolk, 29A**



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RMCIT would get \$1.5M in upgrades

The launch of a technology company accelerator in Loveland will result in \$1.15 million in capital improvements for Cumberland & Western Resources' Rocky Mountain Center for Innovation and Technology, according to a draft budget for the project.

Of that amount, \$943,000 will be used to make "tenant-space improvements" at the former Agilent Technologies campus, acquired by Kentucky-based Cumberland & Western in late 2011. The budget forecasts an additional \$143,000 in spending for furniture, equipment and fixtures.

Those dollars would come from donations from the business community.

Cumberland & Western also would receive almost \$722,000 in lease payments over five years for space occupied by tenants of the so-called Stone Soup Accelerator, according to the documents.

The city of Loveland, meanwhile, will sink a separate \$675,000 into the technology accelerator. The money from the Council's Reserve Fund will pay the tech accelerator director's \$150,000 in annual salary and

benefits through 2017.

City councilors authorized the funding for the director's salary at a work session earlier this month. It is hoped the money will help Cumberland & Western revive the empty campus, which the city sold to the development company for \$5 million in cash.

Mayor Cecil Gutierrez, who acknowledged he was skeptical about the plan at first, said he decided to back the proposal because he believes that growing local companies is good economic development policy. He also pointed out that the accelerator has support from Loveland business leaders.

As I've already reported, Loveland business leaders want to use as much as 40,000 square feet in the Rocky Mountain Center for Innovation and Technology for the technology accelerator. The campus would house established companies, and the accelerator would help them grow. It's not intended as an incubator for startups.

To launch the accelerator, local business leaders have established a nonprofit called the Loveland Development Fund. They estimate the accelerator will require a total of \$3.2 million in funding during the next five years.

The accelerator's full-time director would work for the city of Loveland's Economic Development Department, so the city

► See **Technology, 20A**



TECHNOLOGY
Steve Lynn

CORRECTIONS

In "Waste alleged in program to provide Internet access to rural Colorado," in the March 8-21 issue, the nature of EAGLE-Net's activities in the Nunn Telephone Co.'s service area was mischaracterized. EAGLE-Net leased existing fiber-optic line along the interstate in Nunn's Telephone's territory. Also, Rep. Cory Gardner's first name was misspelled above an accompanying photo on the front page.

The Business Report will correct any errors that appear in its pages. To suggest a correction or clarification, please contact editor Allen Greenberg at 970-232-3142, or email him at agreenberg@ncbr.com.

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Advantage Bank: Still fighting the fight

If you've had a chance to read through our latest annual Portfolio section, in this issue of the Business Report, you already know that banks are doing better, are looking to lend again and have balance sheets that are getting stronger. These trends are mirrored in other parts of the country.

Northern Colorado lost several banks during the recession, mostly as a result of community banks becoming burdened with commercial real estate loans that soured. These banks, more often than not, were purchased by other institutions, usually from outside of the market.

One bank has been fighting the good fight against the pressure of problem loans for more than three years.

Advantage Bank was placed under a consent order by the Federal Deposit Insurance Corp. in 2009 and has been working to improve its capital position ever since.

In November 2011, the Business Report announced that Advantage was bringing on Northern Colorado native and banking veteran Bud Noffsinger to help raise capital.

At the time, Noffsinger said that he would personally be investing in the bank, and that he would take a senior officer position, leading the charge to raise capital through an offering to shareholders of the privately-held com-

pany.

Details of the offering were never disclosed.

In the quarter immediately following Noffsinger's hire, capital ratios at the bank dipped slightly, but then began a steady rise until June 2012.



BANKING
Molly Armbrister

At that point, the bank's Tier 1 leverage capital ratio, considered one of the key indicators of a bank's health by regulators, was 5.35 percent, according to Advantage's call reports. A ratio of 4 percent is considered "adequate," while ratios 5 percent and higher mean that a bank is "well capitalized."

Two of the bank's other key indicators were also above the levels considered acceptable in June, with Tier 1 risk-based capital at 7.33 percent, compared with the 4 percent regulators like to see. Total risk-based capital was 8.61 percent, higher than the 8 percent deemed adequate.

After that, the bank's numbers began slipping a little, but the most recent call reports still show two of these three metrics above the minimum level required by regulators. The third, total risk-based capital, was at 7

percent as of Dec. 31.

In February, Advantage President Tom Chinnock confirmed that Noffsinger had resigned from the bank, for reasons still unknown. Noffsinger did not return requests for comment.

Now that the man hired to help raise capital is gone, some might be wondering about the future of one of our nine remaining locally-based banks.

After extracting a few reports from the depths of the FDIC, it's clear that Advantage's numbers are far from dire at this point.

Although the numbers are lower than they were in June, they're still a far cry from the numbers seen at other community banks just before they were closed.

Bank of Choice, for example, was closed by regulators and acquired by what is now NBH Holdings Corp. in July 2011, just a few months after receiving its consent order.

According to the last call report before its acquisition, dated June 30, 2011, the bank's Tier 1 leverage capital ratio was 1.76 percent, way below the necessary 4 percent. The other key metrics were also far below the required levels, at 2.83 percent for Tier 1 risk-based capital and 4.12 percent for total risk-based capital.

Signature Bank, formerly based in Windsor and purchased by Julesberg-

based Points West Community Bank just weeks before Bank of Choice's closure, showed similarly low numbers.

Both of these banks, in spite of their troubles, were healthy enough to at least attract a buyer. Not all banks and their customers are so lucky.

Regulators were unable to find a buyer for Firstier Bank, which closed in early 2011 with negative capital ratios. Regulators contacted 245 potential bidders prior to its shutdown, but there were no takers.

The FDIC reopened Firstier as the Deposit Insurance National Bank of Louisville for 30 days to give customers a chance to move their money.

The moral of the story here is that even if Advantage's metrics head in the wrong direction, it's still appears on paper to be healthy enough to attract a buyer first, which means employees are much more likely to keep their jobs and a lot less hassle for customers.

The FDIC could go in any number of directions. But for a bank determined enough to hold off a consent order for this long, it's hard to count Advantage out.

Molly Armbrister covers banking for the Business Report. She can be reached at 970-232-3139, at marmbrister@ncbr.com or at twitter.com/MArmbristerNCRB.

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ENERGY

9A | Utilities list

FOCUS: WATER

Poudre River cleanup awaits relief dollars

Contamination from High Park Fire threatens supplies

BY STEVE LYNN
slynn@ncbr.com

Northern Colorado could soon receive a share of \$48 million in emergency watershed funding from Congress, but whether the dollars will be enough to clean up the Poudre River in the wake of last year's High Park Fire remains to be seen.

The federal Emergency Watershed Protection money, contained in House and Senate versions of a bill to avoid a government shutdown, represents less than half of what lawmakers had originally hoped states would

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Water profits

Utilities are making big dollars off sales to oil and gas operations.....8A

Conservation

Some advice on what your and your business can do to save water this year. 13A

receive. But The House earlier this year rejected a measure attached to a Hurricane Sandy relief bill to include \$125 million in funding to repair damage from fires and protect water supplies.

Earlier this month, Rep. Cory Gardner, R-Yuma, secured a commitment from the House Appropriations Committee to include the \$48 million for Colorado and other states.

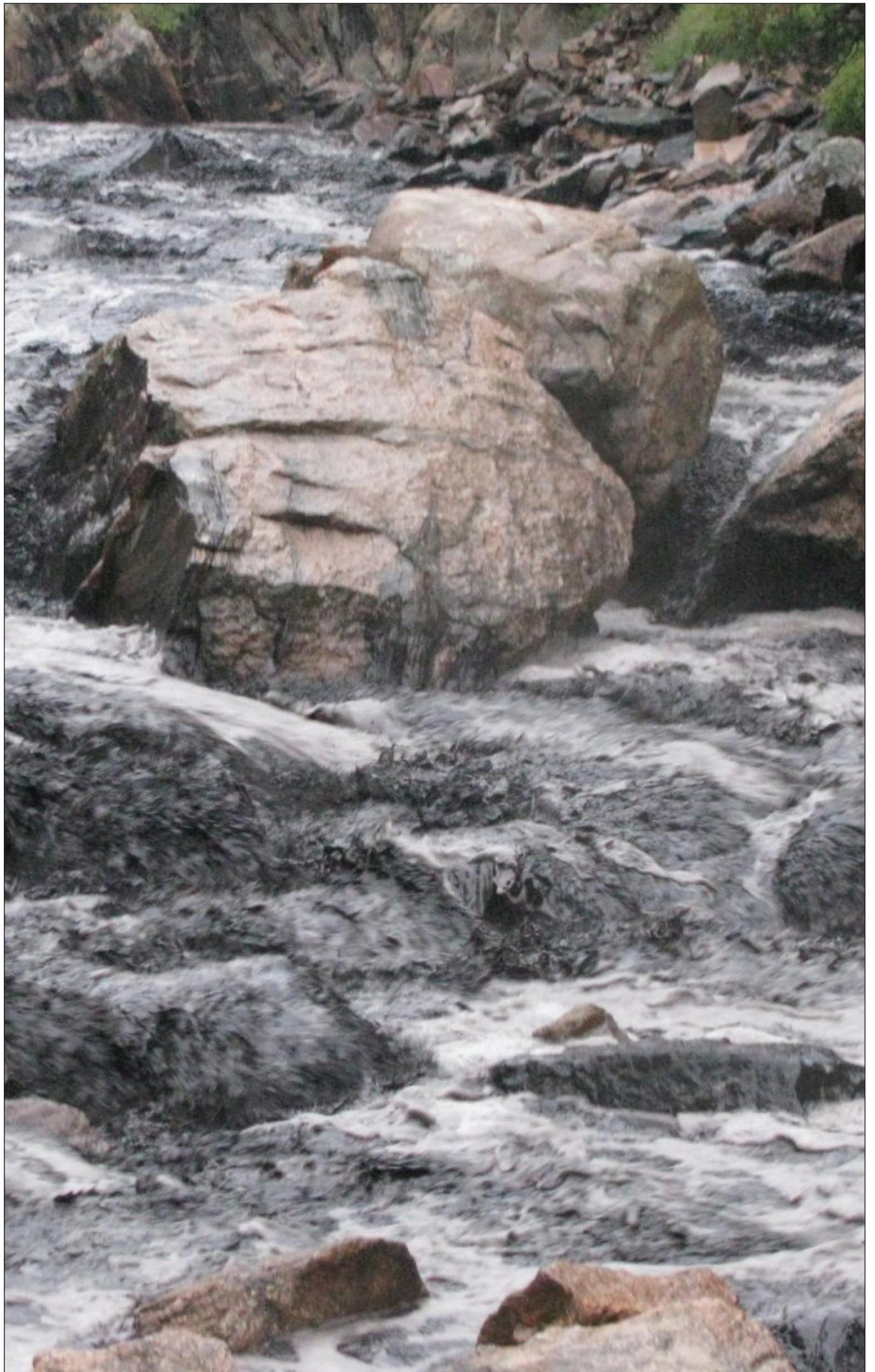
But any funding that Northern Colorado now may receive could be spread thin. Montana, for instance, suffered from wildfires that scorched 1.1 million acres in 2012, the most in the state since 1910. Colorado Springs also would get a share of the funding to repair watersheds damaged by the Waldo Canyon Fire of last year.

Kevin Gertig, water resources and treatment operations manager for the city of Fort Collins, doesn't know whether Northern Colorado's share of the \$48 million will be enough. He is glad that the city could get some funding at all, in light of the budget disputes in Washington, D.C.

"If the monies are appropriated, then we need to have an action plan and we'll immediately begin that work once weather conditions, of course, permit," he said.

Some of the area burned in the High Park Fire is private property while the state and federal govern-

► See **River, 10A**



Debris blackened the Poudre River following last summer's High Park Fire.

COURTESY CITY OF FORT COLLINS

Water utilities reap profits from drilling

BY MAGGIE SHAFER
mshafer@ncbr.com

The explosion of hydraulic fracturing in the oil and gas business in Weld County is proving to be an economic boon to water utilities, allowing them to keep rates level and invest in new infrastructure.

Hydraulic fracturing, or fracking, uses a mix of water, sand and chemicals, pressurized and pumped underground to break the shale rock and release trapped oil and natural gas. The typical horizontally fracked well requires between 2 million and 5 million of gallons of water. The entire process is reliant on access to water – which is why oil and gas companies are willing to pay exorbitantly for it.

Last year, the Greeley Water and Sewer Department sold \$4.1 million worth of its surplus water to haulers through hydrant purchases, the majority of which went to oil rigs in the area, said Jon Monson, the department's director.

The treated water is sold for \$3,700 per acre-foot, many times higher than the \$30 per-acre foot the agricultural community pays.

All of that new revenue is put to use in a number of ways. The city designated \$1 million of the added income to pay for its share in wildfire water damage mitigation in the Pou-

dre Watershed, and invested much of the rest into its long-range plans for a new reservoir and a new transmission main to bring water from the mountains.

Additionally, the department purchased needed supplies and performed general maintenance, costs of which have historically been paid for by the residents of the city via their water bill.

"The oil and gas drilling throughout Northern Colorado has benefited Greeley because it is a new revenue stream," said Monson.

Monson, however, isn't expecting it to last forever. "It is a boom-and-bust cycle. When it's here, it is welcome. When it's not here, we'll get along without it."

The city of Fort Lupton, meanwhile, made more than \$360,000 from sales related to the oil and gas industry in 2012. City Administrator Claud Hanes said the income goes straight to its utility fund, where it is used to pay off debt incurred when the community switched from well water to Big Thompson water from the Northern Water Conservancy District in the mid-1990s. The process necessitated the construction of a new pipeline, which Fort Lupton has been slowly paying off through residential fees.

"The economy has been so bad the last few years that our tap sales have

been really down, so we are excited about the oil and gas money because we think it will spur more development in the community," Hanes said. "It's a good thing for the city."

The town of Eaton, which sold about 14 million gallons of water to haulers last year, netted about \$58,000 from the sales. Town Administrator Gary Carsten said the money was used to build a new water station "big enough for a semi" that self-regulates, shutting off like a gas pump after the user has drained what was paid for.

"As long as we have water to sell, we'll keep selling it," Carsten said, "but if it ever looks like supplies are going to be tight, I'm sure that will be the first to go."

Weld County Commissioner Sean Conway compares the surplus water to products sitting on a shelf – selling it only makes sense.

"The new revenue helps with updating the region's water infrastructure and helps the water utilities keep up with water regulations," he said. "As long as it's not being taken from an existing user, it's good management to get some return on the water not being utilized."

But amid a drought, with Fort Collins enacting water restrictions and Loveland likely to follow suit, some residents are wondering where this water is coming from and are con-

cerned it is driving up the cost for residents and farmers.

Brian Werner, a spokesman for Northern Water, said that these concerns are largely due to misunderstandings about where the water is coming from and how much is being used.

In so-called wet years, like 2009-2011, most communities have a surplus of water, Werner said, only so much of which can be stored before overflow. Northern Water, for instance, had 1.4 million acre-feet above its legal requirements. Overflow water not rented is lost.

While the amount of water being used to drill may sound like a lot, when compared with total water usage, it only added up to 10 percent of Greeley's surplus water last year. State-wide, the oil and gas industry's water consumption counts for less than 1 percent of total use, Monson said.

"We (Northern Colorado) use a lot more in any number of other industries," said Werner. "We've always used our water. For crops to eat, to brewing beer, the uses of water have kept evolving. Just because this is different doesn't make it bad. The big-picture take-home is that there is generally enough water to go around."

Of course, if drought conditions persist and surpluses fall, Werner added, that could change.



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RANK	Company	No. Customers No. Employees Public/Private	% Electric % Water	% Gas % Sewer	Email Website Phone/Fax	Person in Charge Title Year Founded
1	PLATTE RIVER POWER AUTHORITY 2000 E. Horsetooth Road Fort Collins, CO 80525	150,000 220 Public	N/A% N/A%	N/A% N/A%	communications@prpa.org www.prpa.org 970-226-4000/970-229-5244	Jackie Sargent general manager 1973
2	CITY OF GREELEY WATER & SEWER DEPARTMENT 1100 10th St., Suite 300 Greeley, CO 80631	124,293 121 Public	N/A% 72%	N/A% 28%	water@greeleygov.com www.greeleygov.com/water 970-350-9811/970-350-9805	Jon G. Monson director of water and sewer 1870
3	UNITED POWER INC. 500 Cooperative Way Brighton, CO 80603	70,000 154 Private	100% 0%	0% 0%	unitednewsline@unitedpower.com www.unitedpower.com 303-659-0551/303-659-2172	Ronald D. Asche CEO 1938
4	FORT COLLINS UTILITIES 700 Wood St. Fort Collins, CO 80522	67,000 400 Public	63% 16%	N/A% 12%	utilities@fcgov.com www.fcgov.com/utilities 970-221-6700/970-221-6619	Brian A. Janonis executive director 1882
5	ATMOS ENERGY CORP. 1200 11th Ave. Greeley, CO 80631	52,000 45 Private	N/A% N/A%	N/A% N/A%	brian.martens@atmosenergy.com www.atmosenergy.com 970-304-2048 /970-304-2058	Kim Cocklin CEO 1942
6	POUDRE VALLEY RURAL ELECTRIC ASSOCIATION INC. 7649 REA Parkway Fort Collins, CO 80528	35,042 89 Private	100% N/A%	N/A% N/A%	pvrea@pvrea.com www.pvrea.com 970-226-1234/970-226-2123	Brad Gaskill CEO 1939
7	CITY OF LOVELAND - WATER & POWER 200 N. Wilson Ave. Loveland, CO 80537	33,716 115 Public	75% 14%	0% 11%	sustainloveland@cityofloveland.org www.cityofloveland.org 970-962-3000/970-962-3400	Stephen C. Adams water and power director 1887
8	FORT COLLINS - LOVELAND WATER DISTRICT 5150 Snead Drive Fort Collins, CO 80525	15,726 24 Public	N/A% 100%	N/A% N/A%	mike@fclwd.com www.fclwd.com 970-226-3104/970-226-0186	Michael DiTullio district manager 1964
9	LITTLE THOMPSON WATER DISTRICT 835 E. US Highway 56 Berthoud, CO 80513	7,900 22 Public	N/A% 100%	N/A% N/A%	jhibbard@ltwd.org www.ltwd.org 970-532-2096/970-532-3734	Jim Hibbard district manager 1961
10	NORTHERN WATER 220 Water Ave. Berthoud, CO 80513	1,999 123 Public	5% 100%	N/A% N/A%	bwerner@ncwcd.org www.northernwater.org 800-369-7246/970-532-0942	Eric Wilkinson general manager 1937

Region includes Larimer and Weld counties and the city of Brighton.
N/A-Not Available.

Researched by Mariah Gant

Source: Business Report Survey

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COURTESY CITY OF FORT COLLINS

Worries are that rainstorms and snowmelt this spring and summer will wash debris into the river, clogging pipelines meant to carry water.

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RIVER from 7A

ment manage other land, he said.

Greeley and Fort Collins already have spent \$4.5 million to repair the Poudre River watershed, said Jon Monson, Greeley Water and Sewer director. The Natural Resources Conservation Service has paid for \$1.1 million of that total.

That normally would have meant a big hit to Greeley's water and sewer budget. However, the city saw extra revenue roll in from higher water use by residential and commercial ratepayers due to a hot, dry summer, so it did not have to request a rate increase, Monson said.

Water officials from cities of Greeley and Fort Collins, meanwhile, say they need \$6 million to continue efforts to spread straw to stabilize soil on mountainsides and stop soot from entering the river. Burned debris from the fire not only has increased flash-flooding and road washouts in Poudre Canyon, but also has threatened water supplies.

Fort Collins relies on the Cache la Poudre River for about half of its water. Greeley gets roughly a quarter of its water from the river.

About \$3.5 million is needed this year for soil stabilization, Monson said. The cities will need another \$2.5 million to build structures to stop mud and dirt from clogging infrastructure that diverts water from the river for municipal use.

If the federal government does not fund the projects, the money will have to come out of ratepayers' pockets.

The city of Fort Collins is particularly concerned that it will not be able to draw water from the Cache la Pou-

dre River. Officials are worried that rainstorms and snowmelt this spring and summer will wash debris into the river, clogging pipelines meant to carry water and harming water quality.

The city already suspended use of water from the Poudre River for three months last year. How long it may avoid the water this year depends on the intensity of rain storms as well as the amount of snowpack in the South Platte River Basin and how quickly it melts.

The cities already face tight Colorado-Big Thompson Project water supplies due to the drought. Snowpack hovered around 76 percent of the median in the Upper Colorado River Basin and 70 percent in the South Platte River Basin this month.

Fort Collins and Greeley likely won't get much more than 50 percent of their usual share of water from the project. Water officials will meet to decide the exact quota April 11 as Northern Colorado suffers from its second year of drought.

"Last year was one of the worst years we've ever had," Northern Colorado Water Conservancy District spokesman Brian Werner said. "We were in good shape going into last year, but we're not in good shape going into this year."

Fort Collins gets 18,800 water units while Greeley receives 22,500 from the project, managed by Northern Water. A 50-percent quota means that Fort Collins would receive 9,400 acre-feet of water and Greeley would get 11,250 acre-feet. An acre-foot covers the water needs of about 2 1/2 families of four for one year.

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*Source: NCBR 2013 Book of Lists



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- **Business Exhibitor Showcase, 2-3 p.m.**
- **EnvirOvation – A ClimateWise Showcase, 3-5 p.m.**

Join the City of Fort Collins Mayor, City Manager Darin Atteberry, and invited guest Kevin Patterson, Deputy Chief of Staff to Governor John Hickenlooper and Interim Director for the Colorado Energy Office, to recognize the environmental successes of ClimateWise partners.



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fcgov.com/climatewise

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Chris Hutchinson, Trebuchet Group
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Fort Collins imposes drought restrictions

The following is a wrap-up of breaking local business stories published daily on the Northern Colorado Business Report's website. Sign up for our free Daily E-Newsletter, an all-local business news report sent to your email each weekday. Just click on "Register" at www.ncbr.com.

FORT COLLINS — Responding to the drought, the City of Fort Collins announced it will put water restrictions in place starting April 1, limiting lawn watering, among other measures.

DAILY IN REVIEW

Fort Collins City Manager Darin Atteberry signed a declaration on March 6 to activate the city's Water Shortage Response Plan's Response Level 1 restrictions.

The decision was based on the uncertainty of water supplies because of water quality issues raised by last summer's High Park Fire, as well as the continued drought and low



COURTESY SHAYLOR

snowpack.

Response Level 1 restrictions limit lawn watering to two days a week. Homes with an even-numbered address will be allowed to water on Thursdays and Sundays, while those

with odd-numbered addresses will be permitted to water on Wednesdays and Saturdays.

Businesses, including apartment complexes, will be allowed to water on Tuesdays and Fridays.

CSU graduate programs ranked among best in U.S.

FORT COLLINS — CSU graduate programs have once more ranked among the nation's best, according to U.S. News and World Report.

In the publication's 2014 Best Graduate Schools edition, the Department of Occupational Therapy in CSU's College of Applied Human Sciences holds the No. 6 spot among similar programs nationwide.

The program was also designated a "Program of Excellence" by the state.

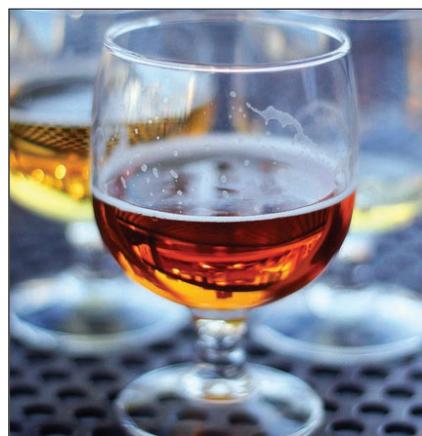
The university's doctoral veterinary medicine program maintained the third slot in the rankings. The

program also ranked third in the nation in federal research dollars.

The civil engineering and chemistry departments were both ranked in the top 50 programs in the nation, as did the part-time MBA program in the College of Business.



COURTESY PAUL L. DINEEN



COURTESY LINDSAY GEE

Report: Colorado beer distributors generate \$987M

Colorado beer distributors generate about \$987 million in total economic impact, according to a report released March 13.

The report — researched by the Center for Applied Business and Economic Research at the University of Delaware and released by the National Beer Wholesalers Association — said Colorado beer distributors directly employ 2,457 people and indirectly employ 6,189.

Beer distributor activities contribute \$215 million to the federal, state and local tax bases, not including an additional \$124 million in alcohol excise taxes and consumption taxes on beer sold in the the state, the report said.

In addition, Colorado beer distributors contribute more than \$243 million in transportation efficiencies each year and generate \$2.7 million annually for contributions to community activities.



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Downtown Loveland apartment project gets OK

LOVELAND — The Loveland Planning Commission has given its approval to a five-story multi-family complex to be constructed downtown.

The commission voted unanimously to approve a plan from Fort Collins-based Brinkman Partners for a 70-unit apartment complex at the southwest corner of Sixth Street and Lincoln Avenue.

The project will come with a \$9.3 million price tag and sits within an urban renewal area, which means that the developer will be eligible for tax increment financing from the city.

Brinkman will have to demolish the existing building on the property, which used to house a Home State Bank branch. Asbestos abatement and lead paint removal will have to occur prior to demolition.

Loveland City Council backs tech accelerator

LOVELAND — A proposal for the city to contribute funding for a technology accelerator at the former Agilent Technologies campus won the favor of Loveland city councilors.

The councilors authorized a proposal to contribute \$675,000 for the Stone Soup Accelerator director's salary and benefits through 2017. The accelerator would be located in as much as 40,000 square feet of the Rocky Mountain Center for Innovation and Technology.

Mayor Cecil Gutierrez said March 13 that he was skeptical of the proposal at first, but that a number of factors influenced his decision to endorse the proposal. He learned, for instance, that the tech accelerator would help grow local companies more likely to remain in the city than companies the city could recruit here.

Gutierrez also is encouraged by the accelerator's mission to help grow established tech companies. The accelerator isn't intended as an incubator for startups.

Colorado oil production highest since in decades

Northern Colorado oil production has led the state to reach its highest production level since 1957, according to the state Oil and Gas Conservation Commission.

The total amount of Colorado oil produced in 2012 reached an estimated 48 million barrels.

The figure represents a 24-percent increase over oil produced in 2011, which saw a 20-percent increase over 2010.

The growth in oil production comes mostly from the Wattenberg Field in the Denver-Julesburg Basin in Northern Colorado. Horizontal drilling and hydraulic fracturing have led to the increased production from the Niobrara shale.

FOCUS: SMALL BUSINESS

Supportive vs. critical feedback

Find that many business-people are frustrated with the complexity of developing great employees. They'd love to find a quick and easy solution to giving each person exactly what he or she needs.

Here's something that might be quite helpful.

In 2011, the Journal of Consumer Research published a study titled, "Tell me what I did wrong: Experts seek and respond to negative feedback," by Stacey R. Finkelstein and Ayelet Fishbach.

This research concluded that the most useful form of

► See **Small Business, 14A**



SMALL BUSINESS ADVISER

Carl Dierschow

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Need advice on an issue affecting your business? Our experts are on stand-by and can help. Whether it's about HR, sales, marketing, social media or business law, just send your question to news@ncbr.com and we'll help you find the right answers.

► **Calendar, Page 16A**



A conversation on conservation

BY MAGGIE SHAFER
mshafer@ncbr.com

With water-use restrictions set to start in Fort Collins April 1 and the distinct possibility of another dry summer ahead, water use is on the minds of many. Fortunately for them, Laurie D'Audney, water conservation specialist for Fort Collins Utilities, has been thinking about water for a lot longer. Because of her work and the water conservation and water resources division's plans, the city can rest assured that no one will go thirsty this summer, come rain or sprinkler restrictions.

Question: Can you briefly explain the major challenges the city's water conservation team is facing this year? What are the causes of these challenges?

Answer: Going into 2013, Utilities is uncertain how much water supply will be available from the two main sources of supply, the Poudre River and Colorado-Big Thompson Project. The 2012 fires in the Poudre Canyon limited the amount of Poudre River water Utilities was able to treat for drinking water last year due to poor water quality as a result of rain over the burn area and fluctuations in the river's flow. In addition, persistent drought conditions and low snowpack continue to impact the amount of water supply available.

Q: What is the water conservation division doing to mitigate the effects of the drought?

A: Fort Collins Utilities' water conservation and water resources divisions are working together to implement the city's Water Supply Shortage Response Plan, Ordinance 048, 2003. The plan is designed to respond to four levels of water shortage with a list of appropriate restrictions for each of the response levels. Given the uncertainties of water supplies,



Fort Collins Utilities' Laurie D'Audney.

lishing an appropriate schedule and finding problems that waste water. Utilities offers free audits to homeowners and homeowner associations, and we have a list of certified local auditors for businesses interested in an audit.

Businesses might save water through modifying a process or replacing a piece of equipment; Fort Collins Utilities has rebates to help. Rebates are also available to residential customers who purchase a high efficiency toilet, clothes washer, dishwasher or sprinkler equipment. In addition, efforts such as shutting the faucet off when brushing teeth and washing dishes go a long way to saving water.

Q: What is the city doing to increase the public's awareness and understanding of the water shortage?

A: Communicating with our customers is a foundation to successfully implementing water restrictions. Utilities has developed an extensive list of tactics for reaching customers with timely information about the restrictions, including bill inserts, articles, website and advertising. We

► See **Newsmaker, 14A**

NEWSMAKER Q&A

city manager Darin Atteberry has declared Response Level 1 restrictions to be effective on April 1. However, the water supply situation will continue to be evaluated and the need for adjusting the response level of restrictions. To mitigate the river's water quality issues, the water treatment division is building a sedimentation basin to help settle out solids, as well as modifying treatment processes.

Q: What are the most effective ways businesses can reduce water usage? Residents?

A: The restrictions target outdoor water use, but we encourage customers to also find ways to reduce use indoors. One way to help reduce our water use is to follow the restrictions; watering only as much as you need. Scheduling a sprinkler system audit can help with estab-

See related story in Energy & Utilities Special Section, Page 7A

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SMALL BUSINESS from 13A

feedback directly relates to where the person is on their own learning curve. A novice benefits more from positive and supportive feedback, while an expert benefits from negative and critical feedback.

No doubt you can relate this directly to your own experience.

When I was learning how to swim, it was important for my parents to be encouraging and supportive when I struggled to stay afloat. Despite all my mistakes, they reinforced the few things I was doing right. As I gained expertise over the years, coaches would focus more on refining my technique by pointing out what I was doing wrong.

They encouraged my larger goals, of course, but precisely pointed out errors that were holding me back.

This is a powerful principle for anybody who is developing employees.

When a new worker is struggling to understand the basics, you will help the most by being generous with your encouragement and tolerance of his errors. As he becomes more proficient and self-managing, you'll increase your emphasis on critical assessment of the work.

You'll balance challenging him with larger objectives with being specific about errors that he can fix. When he approaches being a master, he'll

get the most value from your precise assessment of barriers that are holding him back from being at the top of his game. At that point, his motivation to excel has been internalized.

This is a gradual switchover, and it's sensitive to what the individual needs. Despite that, it's a powerful principle that will help you to develop great employees, helping everyone to become top contributors to your business.

Each person is a novice at some things, and expert at others. No doubt you yourself have some skills which you've been honing your entire life, and others where you feel

very much the learner.

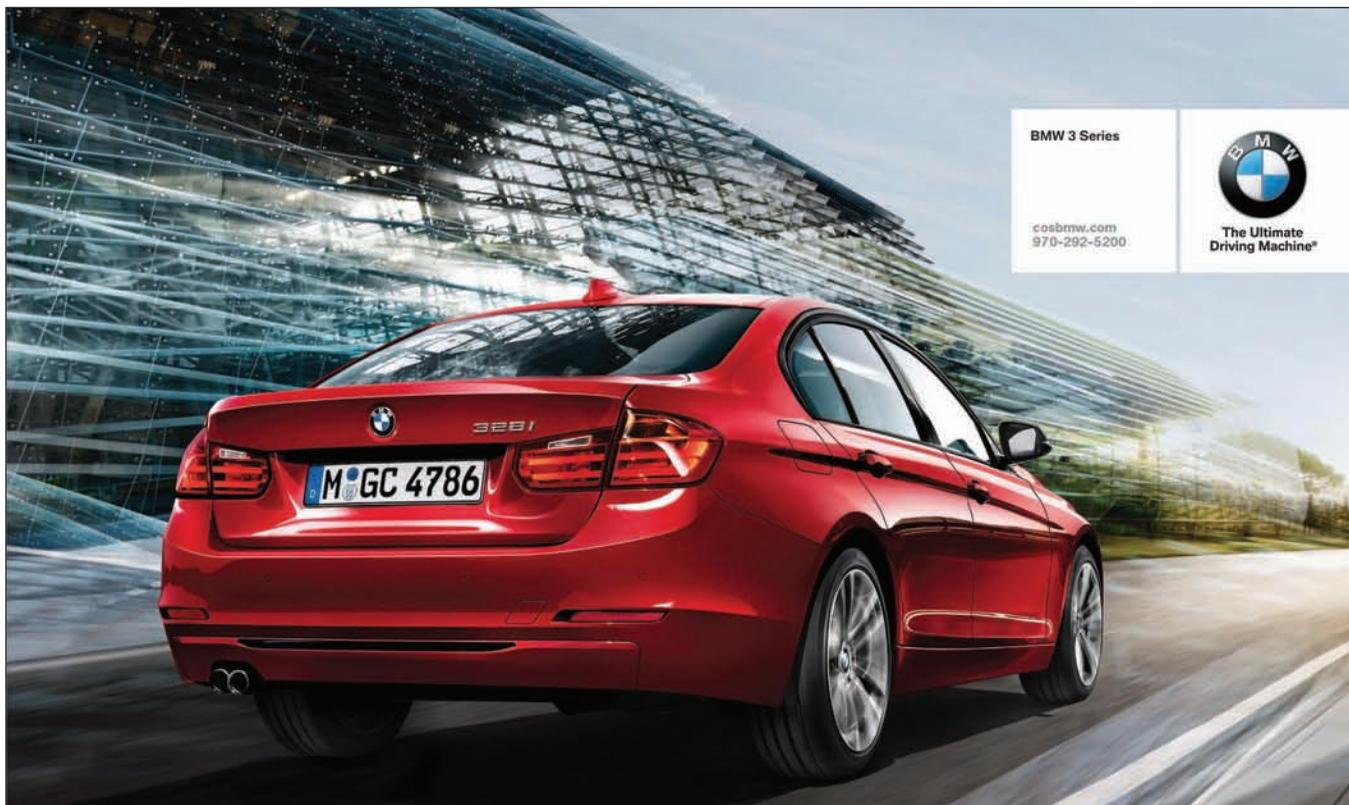
It's not just about the hard skills, either. Let's say you take on a new employee who is really quite an experienced and capable accountant. It's quite likely that she may struggle with developing a wide range of fruitful relationships, adapting to a new management style and learning the unique quirks of your business. This is a natural learning curve. Your best management style with her might be gentle and encouraging in the soft skills, while simultaneously challenging and precise with her technical expertise.

I'd recommend that you be quite open with her about why you're doing this. When you explain your thinking, you might just get some excellent feedback which will help you fine-tune your approach to what she needs. After all, your real goal is to help her to be as effective as possible, so knowing what she needs will direct you to do just that.

As you think about your current employees, inventory the different challenges that each of them face, and what their level of expertise is in each area. Then shift your feedback accordingly.

This report can be found at www.jstor.org/stable/10.1086/661934.

Carl Dierschow is a Small Fish Business Coach based in Fort Collins. His website is www.smallfish.us.



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NEWSMAKER from 13A

also have a speaker's bureau giving presentations to any interested group or organization. Not only are we sharing information about the restrictions, but listening to understand the concerns of residents and businesses to better help them conserve water.

In addition, the tagline "Reduce our use" was chosen to be action-oriented so that customers know the goal of water restrictions and what we are asking of them. This also creates a social-based, community message that we are all involved in the solution.

Q: Is the city on track for its goal of reducing water use to 140 gallons per capita per day by 2020? Where are we at currently?

A: Our water conservation plan sets a goal of 140 gallons per capita per day by 2020. This figure, per capita annual consumption, is calculated by dividing annual total system-wide water use, minus large contractual use, by the population served and 365 days. It is adjusted for weather to provide a fair comparison from year to year. In 2010 and 2011, the average demand was 144 gpcd. In 2012, water use rose to 152 gpcd. We think this was because of the exceptionally hot and dry summer and perhaps water used due to the High Park Fire. The good news is that our community has reduced water use by about 25 percent in the last 10 years and appears to be on track to meet our goal.

TIME OUT



COURTESY CHAD COLLINS

(Top 2 photos) Community members gathered to celebrate the Northern Colorado Business Report's 14th annual Bravo! Entrepreneur Award honorees, announced March 7 at the Union Colony Civic Center in Greeley.



COURTESY GREELEY CHAMBER

Mandy Wheadon and Robert Julich of Hampton Inn & Suites talk with John Stapleton of Country Inn & Suites at Greeley's Young Professionals event, hosted by the Greeley-Weld County Airport on March 7.

Email your event photos to Maggie Shafer, mshafer@ncbr.com. Include complete identification of individuals.

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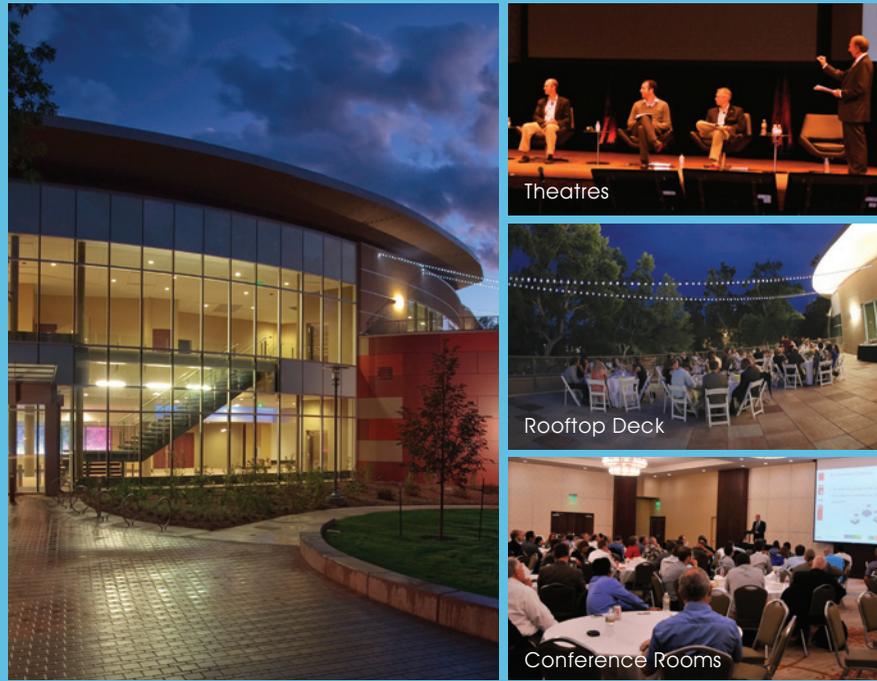
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BRIEFCASE

DEADLINES

Northern Colorado artists can now submit their work to the fifth annual Multicultural Art Exhibition at Aims Community College. All forms of media are permitted, and submissions should illustrate diversity and multicultural themes. Submissions will be accepted from 8 a.m. to 5 p.m. through March 27 in Ed Beaty Hall 109, 110, 147 or 123 on the Greeley campus.

DEALS

Flood and Peterson, a Greeley-based insurance agency, will sponsor the Rocky Mountain Innosphere's Fort Collins New Tech Meet-up. New Tech Meetup is a volunteer-led group aimed at assisting early-stage software and technology startups and connecting them with resources in the community. The event is held at the Innosphere, a Fort Collins-based incubator, from 6 to 8 p.m. on the second Tuesday of every month.

KUDOS

The Loveland-based **Erion Foundation** gave a \$7,000 grant to the Fort Collins-based **Medical Center of the Rockies Foundation** to support advances in medical research. The award will go to MCR's Innovative Research Fund, which serves as an incubator for clinical research and innovation. The research focuses primarily on cardiovascular medicine and trauma along with clinical trials.

Fort Collins-based **Advanced Energy Industries Inc.** announced that its AE 75TX solar inverters have been selected by First Power and Light for a 147 kW solar energy system at the Mary Switzer Building, which when completed, will be the oldest federal building to utilize solar power in Washington, D.C. The entire system is comprised of U.S.-manufactured components and was installed by First Power and Light, a commercial, government and large residential solar installer.

Northern Colorado-based **Burns Marketing** was recognized for creating the best implementation of the Kentico Enterprise Marketing Solution for 2012. Burns worked with two other companies to create TeamRunSmart.com, a second-generation content marketing portal

for the U.S. trucking industry. The site reached the 12-month membership goal eight weeks after launch.

The Associated General Contractors of America has awarded **GH Phipps Construction Companies** second place for safety and excellence in the category of Building Division, 450,001-650,000 work hours. GH Phipps was selected from three finalists, chosen from 103 entries submitted nationwide in 26 categories. GH Phipps is an employee-owned construction manager and general contractor headquartered in Greenwood Village, Colo. with a branch office in Fort Collins.

MISCELLANEOUS

The results of the **Fort Collins Chamber of Commerce** 2013 voter study were released March 1. The study was based on 301 interviews with registered voters in Fort Collins and was conducted by the Behavior Research Center on behalf of the Chamber. The results were announced at the Business Community Election Forum held at the Marriott. The poll results showed jobs and the economy are top priorities of Fort Collins residents. The top item cited by respondents as the most serious problem in the community was "need more jobs." The polling results are available at www.FortCollinsWorks.com

NEW PRODUCTS AND SERVICES

The **City of Fort Collins** announced the launch of The Community Dashboard, an online tool that can be used to measure the community's progress in the city's goal areas. The major categories of metrics include community and neighborhood livability, culture and recreation, economic health, environmental health, high-performing government, safe community and transportation. The dashboard will be updated quarterly and can be found at www.fcgov.com/metrics.

If you have an item to share about name changes, new products or business news of note, e-mail it to Maggie Shafer at mshafer@ncbr.com, or mail it to Briefcase at NCBR, 1550 E. Harmony Road, Fort Collins, CO 80525.

CALENDAR

March 28: How to do Business with the Government class

A review of the government procurement process and how this can impact your business. The Procurement Technical Assistance Center will explain many of the government acronyms, describe how to register your business to do government contracting and other related topics. The speaker is Tom Thompson of PTAC and the cost is \$15. The class will be held at the Larimer County Small Business Development Center from noon to 1:30 p.m. Register online at www.larimersbdc.org.

March 28: The Loveland Chamber of Commerce's Lunch 'n Learn

Guest speaker Joe Chapman will discuss key tips on selecting a credit card processor that can help grow your business. Also learn what red flags you should be aware of and how to avoid extra costs to your business when opening up the credit card option to customers. The class will be held at the Loveland Chamber of Commerce Board Room from 11:30 a.m. to 1 p.m.

March 29: Improving your Bottom Line cancer awareness luncheon

McKee Spirit of Women, The Seasons Club and Banner Health physician Dr. Phillip Rhoads are hosting this colon cancer informational event at the McKee Conference and Wellness Center, 2000 Boise Ave. in Loveland. Doors open at 11 a.m. with lunch at 11:15 a.m. and the presentation at noon. Cost is \$7 and includes a box lunch. Register by calling 970-

635-4097. For more information, go to www.bannerhealth.com/McKeeSpirit.

April 11: 2013 Career & Educational Expo

Employment Services of Weld County and Aims Community College are hosting the 2013 Career and Educational Expo, held this year from 4 to 6 p.m. at the Island Grove Regional Park Exhibition Building, 525 North 15th Ave. in Greeley. For more information go to www.eswc.org.

April 16: Walter Robb, Co-CEO of Whole Foods Inc.: Building a Culture of Conscious Capitalism

As Co-CEO of Whole Foods, Walter Robb oversees six regions and is on the Whole Planet Foundation board of directors. Robb will discuss how the conscious-capitalism business model evolved and will be sustained over time at the Monfort College of Business in Kepner Hall at UNC from 5:30 to 7:30 p.m. A networking reception will be held in the atrium outside Milne Auditorium before the presentation from 5:30 to 6:15 p.m. For more information, go to mcb.unco.edu/Programs/MEPP/Speakers.cfm.



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ON THE JOB

ACADEMICS

The American Society of Quality will present the Gryna Award for innovative contributions and achievements in quality to **John Latham**, director of the Monfort Institute at UNC, at its annual world conference in Indianapolis in May. He is being honored for authoring the paper "Management System Design for Sustainable Excellence: Framework, Practices and Considerations," which appeared in the Quality Management Journal. The Gryna Award is given for the paper that has made the largest single contribution to the extension of understanding and knowledge of the philosophy, principles or methods of quality management during the past year.



Latham

Weld County and Colorado State University Extension hired **Elsa Romero** as a peer educator for the Supplemental Nutrition Assistance Program – Education.

Romero recently received training at CSU and will be responsible for conducting community classes in nutrition, food safety, stretching food dollars and the importance of physical activity in Weld County. For more information on the classes, or to register for upcoming SNAP-Ed classes, call Ellie Betts at 970-988-9234.

AGRICULTURE

Susie Magnuson of Eaton received the Outstanding CattleWoman of the Year award at the Cattle Industry Annual Convention in Florida in February. Standing as a lifetime achievement honor within the organization, the American National CattleWomen recognized Magnuson for her approximately 25 years of service to the beef industry and to the group. Magnuson served as president of the American National CattleWomen organization in 2004, as president at the state level in 1995, and as parliamentarian in 2012 for the women's group that focuses on education and promotion of the beef industry. She owns a farm and ranch on Weld County Road 33.

FINANCE

Emily Wiedeman of the financial-services firm Edward Jones in Eaton has been certified by the Certified Financial Planner Board of Standards, and authorized to use the mark CFP(R). Wiedeman successfully completed CFP Board's initial certification requirements, which include completion of financial planning coursework and passing a comprehensive examination. Individuals who hold CFP(R) certification must agree to meet ongoing continuing education requirements and uphold its code of ethics and professional standards.



Wiedeman

Lee Fotsch was named to Waddell & Reed's annual Circle of Champions conference, recognizing the asset management and financial planning firm's top financial advisors. Fotsch has been in the financial services industry for 15 years, and works with clients in the Fort Collins community on long-term investments. He has been with the company since 2011, and earned a CMS graduate degree from the University of Wisconsin-Madison.

LAW

Otis, Coan & Peters LLC announced attorney **Jacob W. Paul** has joined the firm. Paul has more than three years of experience helping small and growing businesses protect busi-

ness and intellectual property rights. Prior to law school, Paul worked in the banking industry, where he assisted business customers with loan documentation and closings. While in law school, Paul served as a law clerk in the 17th Judicial District in his home town of Brighton. He received his law degree from the University of Denver Sturm College of Law.

MISCELLANEOUS

Fort Collins-based Workspace Innovations Ltd. announced the addition of **Gavin Kaszynski** as its chief financial officer. Kaszynski joins from his private consulting practice, and has also spent time in the commercial banking, IT and manufacturing industries. Gavin earned his MBA from the University of Houston and will help Workspace as it expands its presence in the office furniture, workspace design and commercial logistics lines of business.



Kaszynskie

The Fort Collins Area Chamber of Commerce announced **Kevin Jones** as the new business advocacy coordinator. In this role, Jones will represent the chamber in various public and government meetings, advocate on behalf of the business community to local elected officials and staff several chamber governmental affair programs and committees.

Jones' numerous years of experience as a business professional, most recently as the sales manager at Signarama in Fort Collins. He has served in leadership roles for several local organizations including The Fort Collins Downtown Business Association, Fort Collins Museum of Discovery and the Larimer County Small Business Development Center.

MEDIA/MARKETING

Vision Graphics Inc., a printing company with an office in Loveland, announced that **Mark Steputis**, president and CEO, has been named a finalist for CEO of the Year by ColoradoBiz Magazine. Steputis was honored at a reception held at Walker Fine Gallery among several business leaders in Colorado. Now in its eighth year, the ColoradoBiz CEO of the Year award recognizes leaders who show outstanding professional achievement and community impact through their career-long body of work. Steputis has led the company to acquire Eagle:xm, a marketing solutions provider, and grown to become one of Colorado's 250 fastest growing privately-owned companies and one of the top 400 largest printers in the country.

NONPROFIT

United Way of Larimer County announced today that **Judi Terzotis**, president and publisher of Coloradoan Media Group, and **Suzanne Peterson**, vice president of Peterson Energy Operating Inc., will serve as campaign co-chairs for the 2013 community campaign. United Way campaign co-chairs are business and community leaders who serve as advocates for United Way of Larimer County's vision and support its fundraising efforts by leveraging relationships within the business community.

REAL ESTATE

Eric Thompson, CEO and president of The Group Inc., was named president of the Poudre School District Foundation in January. The nonprofit foundation aims to bring together resources in the community to spark innovation in teachers and students in the Poudre School District. Thompson, who has served as The Group's president since 2009, also volunteers as the vice president of broker connections for the Colorado Association of Realtors.



Huff

The Group Inc. announced that **Christina Huff** has joined as a broker associate and partner at its Loveland office. She is a graduate of Thompson Valley High School and attended the University of Wyoming. She has worked in the construction business in Northern Colorado for over 20 years.

If you have an item to share about a promotion, job change or career news of note, e-mail it to Maggie Shafer at mshafer@ncbr.com, or mail it to On The Job at NCBR, 1550 E. Harmony Road, Fort Collins, CO 80525.

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BILLION from **3A**

The largest of the projects, the proposed CSU stadium, could come with a price tag as large as \$300 million by the time all is said and done. On the smaller end of the spectrum, the second iteration of Brinkman Partners' Mason Street Flats will cost about \$8 million.

Generally, these projects are being financed through either public or private sources, sometimes both. Philanthropic sources are also being tapped, as in the case of the stadium, for which fundraising is under way.

Just like the residential market, pent-up demand is driving the trend, according to Brinkman.

Through the recession, many busi-

nesses and public entities had capital projects in mind but didn't pursue them, either because they lacked confidence in the market or couldn't find financing in a difficult lending climate.

Bankers say that money is starting to loosen up, especially for well-established companies with solid plans and proven track records.

In some cases, as in the expansion of Avago Technologies in Fort Collins, projects are being helped along by the public, in the form of tax incentives offered to companies to entice them to remain in the area and keep creating jobs.

In October, the Fort Collins City Council gave its approval to \$4.6 mil-

lion in tax breaks to keep Avago and its \$165 million expansion, which is expected to create 135 jobs, in Fort Collins.

Other projects were able to move forward at the end of 2012 because their developers were able to finally secure bank financing.

Candlestick Suites in Greeley, a hotel project valued at \$7 million, began construction in November, after securing a loan in October. The hotel will be located near 35th Avenue and 29th Street and is scheduled to be open Aug. 15.

The project was supposed to break ground in 2009, according to Bill Albrecht of Fort Collins-based Spirit

Hospitality, the company developing the hotel. But financing at the time was more difficult to obtain, Albrecht said, so the 83-room, 48,000-square-foot hotel remained in a holding pattern until conditions improved.

Spirit is now also looking to finance another, identical hotel in Fort Collins, to be located near John F. Kennedy Parkway between Troutman Parkway and Harmony Road. Spirit already owns the land and has city approvals, so all that is missing is a loan.

Elsewhere in Fort Collins, a much different project is going up, demonstrating another impetus for building in Northern Colorado: increasing research activity at CSU.

The CSU Engines and Energy Conversion Lab's \$18.5 million expansion is well under way, according to Mac McGoldrick, operations manager at the lab.

The expansion will add 65,000 badly needed square feet to the lab, which houses research on energy solutions, including electric grids, advanced biofuels and new engine technologies.

With the expansion, CSU was able to launch what it's calling the Powerhouse Energy Institute, which brings together many different CSU research entities, including the Engines Lab.

The project's funding comes from a variety of sources, including donations from the Bohemian Foundation and Woodward Inc., which is on the cusp of its own massive construction project, which could come with a \$219 million investment.

Retail, health care and multi-family projects are also driving construction.

Along with the much-anticipated, yet still-uncertain \$100 million Foothills Mall redevelopment, the Bass Pro Shops megastore going up at Marketplace at Centerra in Loveland will cost \$10 million. That construction cost does not include the other retail and a 100-room hotel that are planned there as well.

The project was announced in September to applause from the sporting community in Northern Colorado, but economically, the more exciting news is the 250 jobs the project is expected to create.

Elsewhere, the demand for multi-family is high at the moment, but Brinkman, who began building apartments and condos years ago, estimates that the need will dissipate in the next 12 to 18 months.

Right now, multi-family projects being developed by Brinkman and others total more than \$350 million, including a potential 950 units to be delivered by 2015 in Greeley, which has seen scant multi-family construction in recent years.

Finally, University of Colorado Health is investing \$11 million in its new cancer center in Fort Collins, while Banner Health is planning an even bigger project just down the road, a phased-in hospital and medical campus that could be worth \$50 million to \$75 million, according to research done by Brinkman's firm.

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Thank you to all that attended!



Proceeds from this event will be used to make grants to improve the lives of women and girls in Weld County.

DISCOVERIES

FOCUS: UNIVERSITIES, LABS & THE ECONOMY

Lab-on-a-chip tech promises revolution

BY STEVE LYNN
slynn@ncbr.com

FORT COLLINS – CSU Chemistry Professor Chuck Henry's Advanced MicroLabs is working to bring cutting-edge monitoring and measuring technology to an array of activities including detecting toxins from munitions manufacturing facilities that have polluted water sources nationwide.

Known as lab-on-a-chip, Advanced MicroLabs' technology is less than half the size of a business card and measures trace levels of compounds. Based in CSU's Research Innovation Center, the company employs three full-time and five part-time workers.

In general, water sources are measured for toxins once every month or so. A sample is collected and sent to a lab for analysis, which can take weeks. By contrast, Advanced MicroLabs measurements are taken every 15 minutes and can be monitored online.

“We're at that classic chasm: We're too far along to raise grant money, but not far enough along to have revenue from sales yet.”

Chuck Henry
CEO
ADVANCED MICROLABS

Henry, the CEO, co-founded Advanced MicroLabs along with Kenneth Ogan, Bob Kali, Doug Johnson and Philippe Dekleva in 2004. CSU owns the original patent, which is licensed by the company. It has three additional patents pending.

Advanced MicroLabs originally made medical diagnostic technology for patients suffering from diabetes and heart disease. After challenges in the health care market, the company



COURTESY ADVANCED MICROLABS

The technology being developed by CEO Chuck Henry and the rest of the Advanced MicroLabs team fits on a space that is smaller than a business card.

shifted its focus to water-quality monitoring.

Today, its products are aimed at coal, natural gas and nuclear power plants that use water, as well as water-treatment operations.

Advanced MicroLabs recently received a \$650,000 grant from the U.S. Army Corps of Engineers to

DISCOVERIES

build a portable device to monitor streams and rivers. The company will use the device to detect perchlorate, a chemical used in rocket fuel, flares,

fireworks and explosives.

Perchlorate is found in drinking water of communities near munitions factories and can cause thyroid problems, disrupting growth and development.

Only a few companies can measure trace amounts of perchlorate,

► See **Discoveries, 20A**



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DISCOVERIES from 19A

and none have online monitoring capabilities, Henry said. Online monitoring is important because officials need to know when to treat drinking water for perchlorate, whose amounts can vary depending on the time of year.

When officials detect rising perchlorate levels, they quickly can adjust their treatment methods, saving money, he said.

Perchlorate has been found in more than 4 percent of public water systems nationwide, according to the Environmental Protection Agency.

Lab-on-a-chip also measures metals such as cadmium, lead and mercury.

“Water contamination is a significant issue, but in terms of actual market size, it’s not a huge market,” Henry said.

So, the company also aims to play in the energy market with a device that measures chloride and sulfate levels in water that power plants use to run their turbines. The technology makes real-time measurements of low levels of the chemicals, which

can cause costly corrosion to power plant infrastructure if untreated.

Henry compares the problem to hard water’s ability to destroy a showerhead.

“If you do that inside of a power plant, you can lose a \$100 million turbine,” he said.

Advanced MicroLabs systems cost about \$25,000. Power plant customers typically pay 22 cents for every dollar to deal with corrosion on the facility’s water treatment operations, but Advanced MicroLabs says it can reduce that cost to 14 cents.

A power plant can get a return on its investment in six months to one year, he said.

As promising as it all sounds, Advanced MicroLabs has not yet sold any of its water-monitoring products, Henry said. The company has completed research and development, but needs to raise more money to finish engineering.

“We’re at that classic chasm: We’re too far along to raise grant money, but not far enough along to have revenue from sales yet,” he said.

TECHNOLOGY from 4A

actually isn’t handing over any cash to the accelerator, Loveland City Manager Bill Cahill said.

Instead, others will be expected to do so: The Loveland Development Fund organizers are seeking \$1.1 million in donations from local businesses in addition to the funding from the city.

Doug Rutledge, chief operating officer of Loveland engineering firm KL&A Inc., is one of more than 20 businesspeople raising funds for the accelerator. Businesses have expressed interest, though none have donated quite yet.

Rutledge said the prospect of generating additional jobs for generations to come convinced him to become involved.

“I think the motivation is to just have a more vibrant economy in the Northern Colorado area,” he said. “We’ve got kids and grandkids that we feel we have a certain obligation to help with a better future.”

An ad has not been posted for an executive director of the accelerator, but organizers plan to hire one by this summer. Clients would move in sometime in the third quarter, though none have committed to doing so.

“We need to get this program blessed and ready to go before we get into serious negotiations with anybody,” Rutledge said.

It is hoped that companies, mostly from Northern Colorado, would add \$1.4 million to the accelerator’s revenue by paying for services and leases at “market rates.” Organizers have not stated a goal for the number of clients, who could come from anywhere, saying that quantity is less important than quality and potential to create local jobs. There’s no time limit for clients to graduate.

The accelerator marks the latest attempt to fill the former Agilent campus with tenants. The campus was once slated to become an Aerospace and Clean Energy Park until the Colorado Association for Manufacturing and Technology backed out of the project. Cumberland & Western was moving in a direction that didn’t fit the project, the association said.

The idea of a Loveland Development Fund isn’t new. The fund is similar to one started in 1958 and disbanded in 2005 that helped bring several businesses to Loveland, including HP and Woodward Inc.

The tech accelerator idea started with Cumberland & Western’s Buddy Steen, who developed a similar accelerator in Bowling Green, Ky., before he joined Cumberland & Western. The center, known as the Western Kentucky University Center for Research and Development, is home to 17 technology companies, according to the university.

“They actually came to us with the concept of the accelerator based on their experience in Bowling Green, Ky.,” Rutledge said. “Having run an accelerator, they feel like it’s an important aspect of what they would like to be able to do to get their lease program off the ground.”

Rutledge said he and Don Marostica, former executive director of the state Office of Economic Development and International Trade, plan to visit the center soon.

Steve Lynn covers technology for the Northern Colorado Business Report. He can be reached at 970-232-3147, slynn@ncbr.com or twitter.com/SteveLynnNCBR.

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LOVELAND from 1A

trated Gutierrez said in an interview. "That's an awful lot of redlining."

"We bent over backward to abdicate, acquiesce to the state," he said.

City councilors who voted against the ordinance for various reasons shared the mayor's disappointment on the involvement of state and industry attorneys during rulemaking.

"I can't agree to the city of Loveland deciding our policy and programs in that kind of convoluted, manipulated process," Councilman Ralph Trenary said.

Councilors voted 5-4 to give preliminary approval to the ordinance at a meeting earlier this month. Trenary said he hoped the city might make some changes to the measure before the council cast a final vote earlier this week.

Councilman Phil Farley described the attorneys' participation as a case of the fox guarding the hen house, which he said concerned him.

"There was a whole lot more in the ordinance that talked about air quality and water quality than ended up in the (final draft of the) ordinance that was presented to us to vote on," he said.

Gutierrez said he and others were fully aware of the state's overarching regulatory authority on oil and gas operations. But he termed the extent of the input by state and industry attorneys into the city's policymaking process as "unusual." Their participation weakened the regulations, particularly when it came to air and water quality monitoring provisions, he said.

Sharing Gutierrez's concerns, the Loveland Planning and Zoning Commission withheld making a recommendation on the ordinance to council because of the commission's distress over lack of monitoring programs.

Gutierrez said he didn't know whether Anadarko directly influenced a decision not to include monitoring program in the ordinance. Nor was it clear what role Anadarko played, if any, squashing other provisions. However, it's clear that provisions that would have strengthened the ordinance were eliminated. Among them:

- A measure requiring equipment to be anchored to the ground to minimize vibrations during drilling was eliminated.

- A mandate that companies provide contact information of people responsible during emergencies was deleted. Instead, the ordinance asks for contact information of "an office or group" that handles emergencies.

- Under the ordinance, the city will be able to ask companies for a map showing locations of pipelines and other equipment in case of emergency. However, a provision requesting more detailed mapping was struck from the measure's language.

- A provision requiring detailed information addressing "each poten-

tial emergency," including spills, explosions, toxic pollution and fires, was deleted.

- A provision obligating companies to make available for authorities Material Safety Data Sheets for chemicals used at well sites was deleted.

- A plan requesting companies to educate residents about risks and establish communication

among company representatives and residents was eliminated.

- A mandate that companies "immediately" report spills to people who own water wells that could be contaminated was deleted.

A version of the ordinance with changes proposed by Anadarko contains the following suggestions that the city kept in the draft that council voted on:

- The company asked that Loveland remove the word "substantive" from a section that described the extent of environmental harm needed to qualify as "significant degradation."

At the same time, the ordinance does include a number of provisions that Anadarko wanted to eliminate:

- A requirement on companies to disclose chemicals used in hydraulic fracturing to the Loveland Fire and Rescue Authority. Fracking involves pumping water, sand and chemicals into a drilled hole to release oil and gas from shale.

- A provision requiring companies to report spills that could threaten water supplies to Loveland Fire.

- A measure that requires a company to show they have adequate staff, supplies and funding to respond to emergencies.

- A requirement on companies to vent exhaust from engines away from nearby homes.

- A provision requiring well landscaping plans to include native, drought-tolerant plants.

A spokesman for Anadarko, the only company that has announced plans to drill for oil and gas under Loveland, noted in an email that the city of Loveland had reached out to the company.

"It made sense for the city to reach out to us, given our technical expertise and geologic knowledge, in order to help them formulate plans that were protective of the community, enabled safe and responsible development and helped to avoid some of the potentially costly legal issues confronting other municipalities," the spokesman said.

A spokesman for the state Department of Natural Resources said in an email that a state oil commission attorney met early on with city staffers, also at Loveland's request.

The attorney offered only a "small handful of comments," according to



Gutierrez

the spokesman, though they involved important safety issues. The attorney struck one provision that barred oil and gas companies from operating within city floodplains, according to a version of the ordinance provided to the Business Report by the state oil commission.

"Although the COGCC (Colorado Oil and Gas Conservation Commission) avoids floodplains, it does not prohibit operations in such areas and has numerous rules imposing special requirements on operations in floodplains," Assistant Attorney General Jake Matter explained in the draft ordinance.

Another section of the ordinance where the state lent its legal expertise involved the prohibition of disposal facilities, including pits, within the city. Matter told the city the bans should be removed because they conflicted with state law.

Loveland City Manager Bill Cahill said the city believed it was a good idea to work with the state and Anadarko because city staffers aren't immersed in oil and gas development laws. What's more, the city has involved industry representatives in past rulemaking efforts, such as when it developed regulations on pawn-broking last year.

And when lawmaking involves industry representatives, "We don't simply accept everything they say," he said.

In this case, however, the end result left him as frustrated as the mayor, he said.

Gutierrez said he would have preferred the city negotiate individual operator agreements with oil companies, an option that would give Loveland greater say over drilling matters.

VIEW IT ONLINE

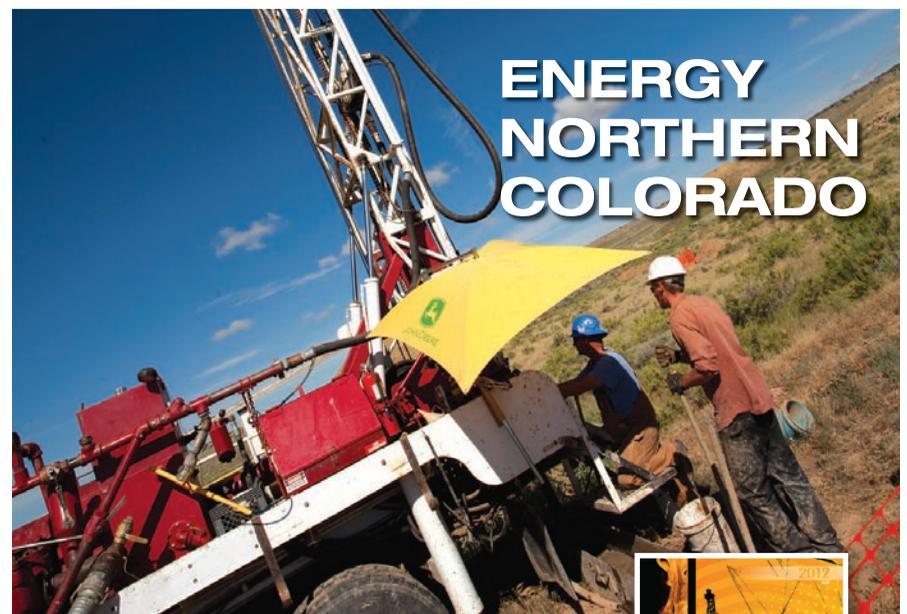
Compare Loveland's oil and gas drilling ordinance with Anadarko's suggested changes at www.ncbr.com.

The town of Erie has worked out similar agreements with Encana and Anadarko that include measures that go beyond state rules.

Right now, Loveland's proposed regulations would give companies two choices. They can follow a "mandatory" process, which avoids any conflicts with state law, or an "enhanced" process, which gives companies the opportunity to follow stricter standards designed to lessen public health and environmental risks. The latter course means accelerated permitting, an advantage for companies that want to start drilling as quickly as possible.

But without air and water-quality monitoring in place, the city has given oil and gas companies a fast-tracked way to bypass important protections, Gutierrez said.

"In essence, the enhanced standards aren't enhanced," he said.

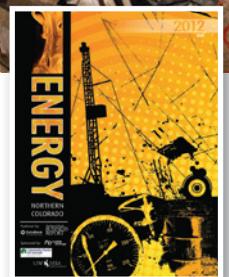


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FOR THE RECORD

BANKRUPTCIES

Applications for bankruptcy protection are filed with the U.S. Bankruptcy Court in Denver. Chapter 7 denotes filings made for liquidation. Chapter 11 indicates filings for reorganization. Chapter 13 indicates filings that enable petitioners to pay off their creditors over three to five years.

This information is obtained from SKLD Information Services.

BANKRUPTCIES

Larimer County

Chapter 7

KIMBERLY SCHARTOW, 450 HUNTINGTON HILLS DRIVE, FORT COLLINS; CASE #2013-12605, DATE FILED: 2/27/2013.

CHERYL LYNN CHUMLEY, 802 WATERGLEN DR #063, FORT COLLINS; CASE #2013-12662, DATE FILED: 2/27/2013.

RYAN GLEN ROBY, 319 SUNMOUNTAIN DR, LOVELAND; CASE #2013-12680, DATE FILED: 2/28/2013.

JAMES EDWIN SNIDER, 1618 BANYAN DR #1, FORT COLLINS; CASE #2013-12681, DATE FILED: 2/28/2013.

MYRA N TREVIZO, 2500 E HARMONY RD LOT 56, FORT COLLINS; CASE #2013-12738, DATE FILED: 2/28/2013.

SHEILA LYNNE COX, 118 S WHITCOMB, FORT COLLINS; CASE #2013-12742, DATE FILED: 2/28/2013.

CARLEY D ROSS, 2493 STEAMBOAT SPRINGS STREET, LOVELAND; CASE #2013-12754, DATE FILED: 3/1/2013.

ROBERT CHARLES SR BRADNEY, 2500 E HARMONY RD LOT 472, FORT COLLINS; CASE #2013-12756, DATE FILED: 3/1/2013.

LOWELL D STOFFERAN, 1806 W 23RD ST, LOVELAND; CASE #2013-12764, DATE FILED: 3/1/2013.

CHERYL JEAN GAUTHIER, 3316 DUFFIELD AVENUE, LOVELAND; CASE #2013-12835, DATE FILED: 3/1/2013.

MICHAEL SHANE MOEN, 5204 RIST CANYON RD, BELLVUE; CASE #2013-12845, DATE FILED: 3/1/2013.

CRYSTAL TAMLIN, 3709 SETTLERS RD, LAPORTE; CASE #2013-12867, DATE FILED: 3/1/2013.

DARLENE M MUCCIARELLI, 5907 MERCURY DR, FORT COLLINS; CASE #2013-12868, DATE FILED: 3/1/2013.

NELSON FORD YARLOTT, PO BOX 12, BELLVUE; CASE #2013-12914, DATE FILED: 3/1/2013.

STEVE PATRICK HEWELL, 805 GARFIELD ST, LOVELAND; CASE #2013-12946, DATE FILED: 3/2/2013.

MONICA BOWEN, 939 CONIFER PLACE, LOVELAND; CASE #2013-12982, DATE FILED: 3/5/2013.

CHRIS EMANUEL ANDERSEN, PO BOX 1282, BERTHOUD; CASE #2013-12987, DATE FILED: 3/5/2013.

CELSO S SIRIO, 3815 ROCK CREEK DR UNIT A, FORT COLLINS; CASE #2013-12993, DATE FILED: 3/5/2013.

MARCIA S LYMBER, 4159 HAYES CIRCLE, WELLINGTON; CASE #2013-13053, DATE FILED: 3/6/2013.

JODY M BAGGETT, 4000 IDEAL DR, FORT COLLINS; CASE #2013-13062, DATE FILED: 3/6/2013.

FORECLOSURES

Includes notices of election and demand filed by creditors alleging default on a debt. Foreclosures are not final until a Public Trustee's Deed has been issued.

STATE TAX LIENS

Judgments filed against assets of individuals or businesses with delinquent taxes.

CORBIN ALAN NEWMAN, 1310 MANFORD AVE F5, ESTES PARK; CASE #2013-13076, DATE FILED: 3/6/2013.

CRYSTAL MARIE GALLIMORE, 4014 S LEMAY AVE UNIT 32, FORT COLLINS; CASE #2013-13088, DATE FILED: 3/6/2013.

JOHN JOSEPH STEICHEN, 2312 PURDUE ROAD, FORT COLLINS; CASE #2013-13090, DATE FILED: 3/6/2013.

MARYA MAYE WILLIAMSON, 1428 EAST 6TH ST, LOVELAND; CASE #2013-13136, DATE FILED: 3/6/2013.

MICHELLE K JIMENEZ, PO BOX 563, WELLINGTON; CASE #2013-13155, DATE FILED: 3/7/2013.

PATRICK FRANCIS DEMARCO, 1818 ANGELO CT, FORT COLLINS; CASE #2013-13174, DATE FILED: 3/7/2013.

ANNE FRANCES KELLY, 7501 PAUL PLACE, LOVELAND; CASE #2013-13199, DATE FILED: 3/7/2013.

TROI LYNN BROWN, 4501 BOARDWALK DR G63, FORT COLLINS; CASE #2013-13206, DATE FILED: 3/7/2013.

VICTORIA NELSON BATTIN, 3451 RIVA RIDGE PLACE, FORT COLLINS; CASE #2013-13216, DATE FILED: 3/7/2013.

RUDOLPH EDWARD JR MONTTOYA, 630 E STUART STREET, FORT COLLINS; CASE #2013-13230, DATE FILED: 3/8/2013.

STANLEY STEWART SHAFER, 1805 W 10TH ST, LOVELAND; CASE #2013-13256, DATE FILED: 3/8/2013.

RICHARD EDWIN KARAFFA, 1212 BUTTE ROAD LOT 8, LOVELAND; CASE #2013-13262, DATE FILED: 3/8/2013.

TROY ANTHONY HAIGH, 1307 CASTLEROCK DRIVE, FORT COLLINS; CASE #2013-13282, DATE FILED: 3/8/2013.

Chapter 13
JASON LEE DEHERRERA, 4572 HAYLER AVE, LOVELAND; CASE #2013-12555, DATE FILED: 2/27/2013.

PAGE LOUIS SCHARTOW, 450 HUNTINGTON HILLS DRIVE, FORT COLLINS; CASE #2013-12598, DATE FILED: 2/27/2013.

LLOYD D LEFLET, 2661 WEST COUNTY ROAD 64, FORT COLLINS; CASE #2013-12614, DATE FILED: 2/27/2013.

KEVIN GLENN BELL, 660 TORREYS PEAK LANE, BERTHOUD; CASE #2013-12758, DATE FILED: 3/1/2013.

ANTHONY D BACA, 1188 LAVENDER AVE, LOVELAND; CASE #2013-12763, DATE FILED: 3/1/2013.

MYCHELLE J LOPEZ, 3900 WCR 10, BERTHOUD; CASE #2013-12809, DATE FILED: 3/1/2013.

WANDA LORRAINE ADAMSON, 5151 BOARDWALK DRIVE NO 14, FORT COLLINS; CASE #2013-12968, DATE FILED: 3/2/2013.

JUDGMENTS

Judgments constitute decisions by a court of law against an individual or corporation for payment of monetary damages.

WARRANTY DEEDS

Transfers property while guaranteeing a clear title free of any encumbrances that are not listed on the deed.

DAVE E WILLIAMS, 1350 6TH STREET SE, LOVELAND; CASE #2013-13012, DATE FILED: 3/5/2013.

Weld County

Chapter 7

ANN JUDITH ARRAS, 7304 POUFRE RIVER ROAD, GREELEY; CASE #2013-12549, DATE FILED: 2/27/2013.

DENISE KAREN LAWLOR, 3903 FALCON LANE, EVANS; CASE #2013-12600, DATE FILED: 2/27/2013.

GAIL LOUISE WINN, 216 BLUE BONNET DR #3B, BRIGHTON; CASE #2013-12656, DATE FILED: 2/27/2013.

JUDY ANN SNYDER, 18536 COUNTY ROAD 8, BRIGHTON; CASE #2013-12658, DATE FILED: 2/27/2013.

SUSAN PATRICIA INMAN, 434 HERITAGE LANE, JOHNSTOWN; CASE #2013-12689, DATE FILED: 2/28/2013.

JOSE E JR DOMINGUEZ, 531 E 26TH ST, GREELEY; CASE #2013-12712, DATE FILED: 2/28/2013.

LORI LEE ATKINSON, 115 7TH STREET, MEAD; CASE #2013-12744, DATE FILED: 2/28/2013.

DANIEL L ROSENDALE, 5551 W 29TH STREET #423, GREELEY; CASE #2013-12753, DATE FILED: 3/1/2013.

RYLON ERIC PETERSON, 3770 W 24TH STREET, GREELEY; CASE #2013-12826, DATE FILED: 3/1/2013.

JOSE FELICIANO VILLARREAL, 1833 22ND ST #3, GREELEY; CASE #2013-12840, DATE FILED: 3/1/2013.

MARCELINO SONNY MOLINA, 714 10TH STREET, WINDSOR; CASE #2013-12844, DATE FILED: 3/1/2013.

NICOLAS CAMPADE LAROSA, 4414 W 9TH ST, GREELEY; CASE #2013-12846, DATE FILED: 3/1/2013.

JERRY NORMAN GODDARD, 1019 E 16TH STREET, GREELEY; CASE #2013-12850, DATE FILED: 3/1/2013.

MICHAEL WAYNE CORKINS, 24545 HWY 52, HUDSON; CASE #2013-12873, DATE FILED: 3/1/2013.

MATTHEW R STECHMAN, 591 STAGECOACH DRIVE, MILLIKEN; CASE #2013-12883, DATE FILED: 3/1/2013.

KRISTINA MARIE KORTGAARD, 6737 QUINCY AVE, FIRESTONE; CASE #2013-12900, DATE FILED: 3/1/2013.

GAGE G KREIN, 3750 W 24TH ST #5106, GREELEY; CASE #2013-12992, DATE FILED: 3/5/2013.

LUCAS L ALANIZ, 640 51ST AVENUE, GREELEY; CASE #2013-12994, DATE FILED: 3/5/2013.

DIANE COPP, 147 S URSULA AVE, MILLIKEN; CASE #2013-13055, DATE FILED: 3/6/2013.

ERIC RAMON LUJAN, 1250 28TH AVENUE, GREELEY; CASE #2013-13085, DATE FILED: 3/6/2013.

JARED P DAVIDSON, 249 E BROMLEY LANE, BRIGHTON; CASE

#2013-13107, DATE FILED: 3/6/2013.

JAMES L JR STRAIN, 8617 W 17TH ST DR, GREELEY; CASE #2013-13139, DATE FILED: 3/6/2013.

JEROME FRANCIS JR SCHMALSTIG, PO BOX 271, KERSEY; CASE #2013-13142, DATE FILED: 3/6/2013.

LARISA A KANE, 43440 CR 29, PIERCE; CASE #2013-13154, DATE FILED: 3/7/2013.

LOIS J SMITH, 6193 E 167TH AVE, BRIGHTON; CASE #2013-13163, DATE FILED: 3/7/2013.

WENDY LEE DALTON, 14783 VERBENA CT, BRIGHTON; CASE #2013-13173, DATE FILED: 3/7/2013.

REBECCA M MARTINEZ, 102 KUNER AVE LOT 12, JOHNSTOWN; CASE #2013-13208, DATE FILED: 3/7/2013.

RICHARD LEE MARTINEZ, 2023 28TH STREET #B, GREELEY; CASE #2013-13222, DATE FILED: 3/7/2013.

DANIELLE KAY BROOKS, 1032 26TH AVE #201, GREELEY; CASE #2013-13223, DATE FILED: 3/7/2013.

JUANITA EPIE MAES, 745 S 4TH AVE, BRIGHTON; CASE #2013-13255, DATE FILED: 3/8/2013.

ANGELICA M FLORES, 113 EKLUND WAY, GREELEY; CASE #2013-13264, DATE FILED: 3/8/2013.

TRICIA JANAE RUPPEL, 708 46TH AVE PL, GREELEY; CASE #2013-13265, DATE FILED: 3/8/2013.

Chapter 11
PLATTE RIVER BOTTOM LLC, 16529 WCR 70, GREELEY; CASE #2013-13098, DATE FILED: 3/6/2013.

Chapter 13
MICHELLE MARIE GONZALES, 361 BRISTLECONE STREET, BRIGHTON; CASE #2013-12812, DATE FILED: 3/1/2013.

MARIO GARCIA, 219 8TH STREET, FORT LUPTON; CASE #2013-12899, DATE FILED: 3/1/2013.

CAROL L GROVES, 32800 EAST 149TH AVENUE, BRIGHTON; CASE #2013-13150, DATE FILED: 3/7/2013.

NICOLA EUGENE DESIMONE, 10489 TAYLOR AVE, FIRESTONE; CASE #2013-13170, DATE FILED: 3/7/2013.

FORECLOSURES

Larimer County

BORROWER: TERRY & SANDRA KEIL, 1944 CANTERBURY CT, LOVELAND. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$181387. CASE #13656. 2/20/2013

BORROWER: STEVE D MILACEK, 1348 CARLENE DR, LOVELAND. LENDER: BAYVIEW LN SERVICING LLC, AMOUNT DUE: \$148548. CASE #13657. 2/20/2013

BORROWER: LINDA K ANDERSON, 7889 ANTELOPE CT, WELLINGTON. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$194255. CASE #13661. 2/20/2013

BORROWER: SHELLY M ROBITAILLE, 4104 10TH ST SW, LOVELAND. LENDER: BANK NEW YORK, AMOUNT DUE: \$174616. CASE #13662. 2/20/2013

BORROWER: BRYANA & JENNIFER A COTTON, 1114 REDWOOD DR, LOVELAND. LENDER: FLAGSTAR BANK FSB, AMOUNT DUE: \$164518. CASE #13663. 2/20/2013

BORROWER: JOHN M FIGGE, 3613 CRESTONE DR, LOVELAND. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$175418. CASE #13665. 2/20/2013

BORROWER: HARRY D & NENI INDRAWATI MAXWELL, 3609 RED WOLF PL, FORT COLLINS. LENDER: BANK AMERICA, AMOUNT DUE: \$254685. CASE #13668. 2/20/2013

BORROWER: EDWARD C SANCHEZ, 1331 E 7TH ST, LOVELAND. LENDER: US BANK, AMOUNT DUE: \$139266. CASE #13669. 2/20/2013

BORROWER: JODENE M ALBO, 6703 AUTUMN RIDGE DR UNIT 2, FORT COLLINS. LENDER: GMAC MORTGAGE LLC, AMOUNT DUE: \$117292. CASE #13671. 2/20/2013

BORROWER: NICHOLAS GLENN FOSTER, 8509 AUDUBON CT, FORT COLLINS. LENDER: GMAC MORTGAGE LLC, AMOUNT DUE: \$89600. CASE #13737. 2/20/2013

BORROWER: MARK J & MELISSA D AQUINO, 2141 SPRINGFIELD DR, FORT COLLINS. LENDER: JPMORGAN CHASE BANK, AMOUNT DUE: \$18022. CASE #13938. 2/21/2013

BORROWER: HIPOLITO D DIAZ, 1626 BOX PRAIRIE CIR, LOVELAND. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$131428. CASE #13939. 2/21/2013

BORROWER: MARK V KINNEY, 2828 SILVERPLUME DR APT Q1, FORT COLLINS. LENDER: BANK AMERICA, AMOUNT DUE: \$102503. CASE #13940. 2/21/2013

BORROWER: TRISHA BONTZ, 615 SUNTRAIL DR, LOVELAND. LENDER: EVERBANK, AMOUNT DUE: \$200458. CASE #13943. 2/21/2013

BORROWER: MARK W DILL, 424 GRAYHAWK RD, FORT COLLINS. LENDER: US BANK, AMOUNT DUE: \$1002929. CASE #14344. 2/22/2013

BORROWER: CHRIS & AMY WELDON, 406 STARLING ST, FORT COLLINS. LENDER: BANK AMERICA, AMOUNT DUE: \$186105. CASE #14713. 2/25/2013

BORROWER: THOMAS J & SHANNON D WATSON, 3540 MAPLEWOOD LN, JOHNSTOWN. LENDER: BANK AMERICA, AMOUNT DUE: \$280527. CASE #14855. 2/25/2013

BORROWER: GAIL I CLARK, 416 ASPEN RIDGE DR, FORT COLLINS. LENDER: NATIONSTAR MORTGAGE LLC, AMOUNT DUE: \$302075. CASE #15574. 2/27/2013

BORROWER: MICHELLE R & CHRISTOPHER J STANSBURY, 1143 CENTENNIAL DR, LOVELAND. LENDER: NATIONSTAR MORTGAGE LLC, AMOUNT DUE: \$158890. CASE #15575. 2/27/2013

BORROWER: INGEMAR KVARNSTROM, 429 W 4TH ST, LOVELAND. LENDER: BK NEW YORK MELLON, AMOUNT DUE: \$155152. CASE #15576. 2/27/2013

BORROWER: JENNIFER J MOFFET, 2228 DERBY HILL DR, LOVELAND. LENDER: NATIONSTAR MORTGAGE LLC, AMOUNT DUE: \$152120. CASE #15577. 2/27/2013

BORROWER: CRAIG L HESS, 134 KEEP CIR, BERTHOUD. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$78958. CASE #15578. 2/27/2013

BORROWER: DANIELLE STARK, 405 MASON CT UNIT 218, FORT COLLINS. LENDER: DEUTSCHE BANK NATIONAL TRUST C, AMOUNT DUE: \$357162. CASE #15579. 2/27/2013

BORROWER: JOHN F HARER, 3621 HAVEN CT, FORT COLLINS. LENDER: FEDERAL NATIONAL MORTGAGE ASSN, AMOUNT DUE: \$175393. CASE #15580. 2/27/2013

BORROWER: DUANE A & DORLIES RASMUSSEN, 1033 SAILORS REEF, FORT COLLINS. LENDER: NATIONSTAR MORTGAGE LLC, AMOUNT DUE: \$216569. CASE #15581. 2/27/2013

BORROWER: ROGER KING, 228 AUDREY DR, LOVELAND. LENDER: NATIONSTAR MORTGAGE LLC, AMOUNT DUE: \$170440. CASE #15582. 2/27/2013

BORROWER: JEANINE LOUISE JOHNSONCHARLES, 1712 MORNING DR, LOVELAND. LENDER:

WELLS FARGO BANK, AMOUNT DUE: \$232177. CASE #15583. 2/27/2013

BORROWER: CIRO & EDUARDO ADAME, 352 COLORADO AVE, BERTHOUD. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$165387. CASE #15871. 2/28/2013

BORROWER: DOMINIC F & LAURIE A EAST, 5715 MEADOW CREEK LN, LOVELAND. LENDER: PUBLIC SERVICE CREDIT UNION, AMOUNT DUE: \$22119. CASE #15876. 2/28/2013

BORROWER: MARSHALL S SPRING, 2135 VIRGO CIR, LOVELAND. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$200899. CASE #16335. 3/1/2013

BORROWER: CHAPPELLE HOMES INC, . . . LENDER: HR4LOTS LLC, AMOUNT DUE: \$137035. CASE #16336. 3/1/2013

BORROWER: NICOLE L GULI, 2741 HARVARD ST # A7, FORT COLLINS. LENDER: COMPASS BANK, AMOUNT DUE: \$88085. CASE #17150. 3/5/2013

BORROWER: DAVE & SARAH OAKLEY, 3620 ROCKAWAY ST, FORT COLLINS. LENDER: BANK AMERICA, AMOUNT DUE: \$201850. CASE #17151. 3/5/2013

Weld County

BORROWER: ERIC & MOLLY D LOREE WILKINSON, 317 LOCUST ST, WINDSOR. LENDER: WELLS FARGO BK, AMOUNT DUE: \$203255. CASE #3911030. 2/19/2013

BORROWER: CHRISTOPHER M & ENARCHARTSOCH, 510 ELIZABETH ST, DAcono. LENDER: BK NEW YORK MELLON, AMOUNT DUE: \$180472. CASE #3911031. 2/19/2013

BORROWER: PATRICK & JENNIFER LORANCE, 1507 6TH AVE, GREELEY. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$70482. CASE #3911032. 2/19/2013

BORROWER: SCOTT R BURNSIDE, 310 CHESTNUT ST, WINDSOR. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$91630. CASE #3911538. 2/21/2013

BORROWER: DUANE R & DECHANTAL R LUCAS, 705 46TH AVENUE WAY, GREELEY. LENDER: ONEWEST BK, AMOUNT DUE: \$82633.

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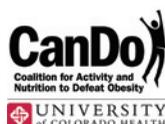
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FOR THE RECORD

ING FIN AUTHORITY, AMOUNT DUE: \$138363. CASE #3911955. 2/22/2013

BORROWER: MARK LUDY, 1216 GRAND AVE, WINDSOR. LENDER: BK AM, AMOUNT DUE: \$214385. CASE #3912337. 2/25/2013

BORROWER: MICHAEL A CORKERY, 872 WILLOW DR, LOCHBUIE. LENDER: BK AM, AMOUNT DUE: \$136071. CASE #3912338. 2/25/2013

BORROWER: ROBERT LEE JR & LISA BLAND, 3275 COUNTY ROAD 65, KEENESBURG. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$382560. CASE #3912339. 2/25/2013

BORROWER: ALLEN R ROBBINS, 25269 COUNTY ROAD 50, KERSEY. LENDER: SUNTRUST MTG INC, AMOUNT DUE: \$234273. CASE #3912340. 2/25/2013

BORROWER: PAUL D & CELESTE B GREEN, 513 WHITNEY BAY, WINDSOR. LENDER: WELLS FARGO BK, AMOUNT DUE: \$209600. CASE #3912341. 2/25/2013

BORROWER: BENANCIO R ALVARADO, 4511 W 1ST ST, GREELEY. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$190084. CASE #3912342. 2/25/2013

BORROWER: RICHARD BARON IV ZEVALKING, 35929 I 76 FRONTAGE RD, ROGGEN. LENDER: HOMESTEAD MEADOWS LLC, AMOUNT DUE: \$92165. CASE #3912343. 2/25/2013

BORROWER: STEVEN D & AMY M WILSON, 3906 W 14TH ST, GREELEY. LENDER: BK AM, AMOUNT DUE: \$139358. CASE #3912698. 2/26/2013

BORROWER: DAVID & MARTHA ZUBIA, 147 20TH AVENUE CT, GREELEY. LENDER: COLO HOUSING FIN AUTHORITY, AMOUNT DUE: \$69438. CASE #3912699. 2/26/2013

BORROWER: EMILY HENNINGS,

2252 STAGE COACH DR, MILLIKEN. LENDER: HSBC BK USA, AMOUNT DUE: \$179154. CASE #3912700. 2/26/2013

BORROWER: DEBRA DEGERING, 3921 DOVE LN, EVANS. LENDER: BK AM, AMOUNT DUE: \$117532. CASE #3912701. 2/26/2013

BORROWER: AMANDA L LEWIS, 334 SMITH CIR, ERIE. LENDER: BK AM, AMOUNT DUE: \$143225. CASE #3912702. 2/26/2013

BORROWER: MICHAEL R & DEBRA K HODSON, 4713 LASSEN CT, GREELEY. LENDER: BENEFICIAL FIN I INC, AMOUNT DUE: \$149368. CASE #3912703. 2/26/2013

BORROWER: EDWARD & TERESA MALTOS, 3200 BIRNEY CT, EVANS. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$137241. CASE #3912704. 2/26/2013

BORROWER: ROGELIO R JR & JESSIE GOMEZ, 345 FRANKLIN ST, PIERCE. LENDER: AM HOMEOWNER PRESERVATION FUND, AMOUNT DUE: \$48906. CASE #3912705. 2/26/2013

BORROWER: CHARLES M & ROBERTA A NEWMAN, 618 ALPINE AVE, AULT. LENDER: WELLS FARGO BK, AMOUNT DUE: \$107469. CASE #3913004. 2/27/2013

BORROWER: EDWARD & MARIE ROMERO, 10564 COUNTY ROAD 74, WINDSOR. LENDER: REVERSE MTG SOLUTIONS INC, AMOUNT DUE: \$148263. CASE #3913005. 2/27/2013

BORROWER: EDWARD M ELLIS, 836 30TH AVENUE CT, GREELEY. LENDER: US BK, AMOUNT DUE: \$79238. CASE #3913006. 2/27/2013

BORROWER: RODNEY D DYER, 6213 W 7TH ST, GREELEY. LENDER: DEUTSCHE BK NATL TRUST CO, AMOUNT DUE: \$170684. CASE #3913270. 2/28/2013

BORROWER: FELIPE R MOSQUEDA, 1913 30TH STREET RD, GREELEY. LENDER: COLO HOUSING FIN AUTHORITY, AMOUNT DUE: \$107843. CASE #3913271. 2/28/2013

BORROWER: KENNETH R LONTINE, 2257 DOGWOOD DR, ERIE. LENDER: FLAGSTAR BK, AMOUNT DUE: \$223981. CASE #3913689. 3/1/2013

BORROWER: STANLEY R BENTLEY, 100 RAVINE PL, LOCHBUIE. LENDER: BK AM, AMOUNT DUE: \$124761. CASE #3913690. 3/1/2013

BORROWER: ALVIN D JR & STEPHANI NIX, 9062 SANDPIPER DR, FREDERICK. LENDER: FLAGSTAR BK, AMOUNT DUE: \$242908. CASE #3913691. 3/1/2013

BORROWER: CHARISSE MARIE ARMAGOST, 2275 31ST ST, GREELEY. LENDER: BK NEW YORK MELLON, AMOUNT DUE: \$127527. CASE #3913692. 3/1/2013

BORROWER: JASON L & DAWN R STEVENS, 324 S 5TH ST, LA SALLE. LENDER: US BK, AMOUNT DUE: \$140528. CASE #3913693. 3/1/2013

BORROWER: OMAR FABELA, 3530 DILLEY CIR, JOHNSTOWN. LENDER: BK AM, AMOUNT DUE: \$188203. CASE #3913694. 3/1/2013

BORROWER: LARRY G & ALICE M MCLAUGHLIN, 7821 MOUNTAIN VIEW DR, FREDERICK. LENDER: CENLAR FSB, AMOUNT DUE: \$119592. CASE #3913695. 3/1/2013

BORROWER: JEFFERY P WILSON, 170 S DICKSON ST, KEENESBURG. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$174131. CASE #3914174. 3/4/2013

BORROWER: CHRISTOPHER EDWARD MJOEN, 3723 IRONHORSE DR, EVANS. LENDER: BK AM, AMOUNT DUE: \$160573. CASE



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- Business for Breakfast 8-9AM
- The Tonya Hall Show..... 9-10AM
- Scott Luther's Gold & Silver Express.....11-12PM
- Rebuild America with Jeff Santos1-2PM
- Healthline with Dr. Bob Marshall3:30-4PM
- Winning on Wall Street4-5PM
- Market Wrap with Moe Ansari.....5-6PM
- Repaving Main Street6-7PM
- Women's Radio Network7-8PM
- Boomer Radio Network8-9PM

FOR THE RECORD

#3914175. 3/4/2013

BORROWER: PHILLIP DREW PRINCE, 3241 VANTAGE DR, HUDSON. LENDER: PNC BK, AMOUNT DUE: \$53222. CASE #3914176. 3/4/2013

BORROWER: RAY BEST, 402 HARROW LN, PLATTEVILLE. LENDER: BK AM, AMOUNT DUE: \$183284. CASE #3914177. 3/4/2013

JUDGMENTS

Larimer County
DEBTOR: CHARLES MCCOY, CREDITOR: TIMOTHY DUFFIE. AMOUNT: \$33481.07. CASE #C-12CV764. DATE: 3/1/2013

DEBTOR: BRYAN OEHLMAN, CREDITOR: JOHNNY DOE. AMOUNT: \$520192.87. CASE #D-10CV-000720. DATE: 2/15/2013

DEBTOR: DEAN DITTMER, CREDITOR: MERCHANTS ACCEPTANCE INC. AMOUNT: \$4482.33. CASE #C-12C-007777. DATE: 2/19/2013

DEBTOR: GARRETT D QUACKENBUSH, CREDITOR: GARRETT D QUACKENBUSH. AMOUNT: \$319596.67. CASE #D-12CV-000507. DATE: 2/19/2013

DEBTOR: ELIDA LOEK, CREDITOR: LVNV FUNDING LLC. AMOUNT: \$8393.7. CASE #C-12C-010536. DATE: 2/20/2013

DEBTOR: ANN R SCHMIDT, CREDITOR: PORTFOLIO RECOVERY ASSOC LLC. AMOUNT: \$649.52. CASE #C-11C-008814. DATE: 2/20/2013

DEBTOR: JESSE VALENTIN & JESS RASCON, CREDITOR: PORTFOLIO RECOVERY ASSOC LLC. AMOUNT: \$1057.92. CASE #C-11C-003106. DATE: 2/20/2013

DEBTOR: JAMES PICKETT,

CREDITOR: AM EXPRESS CENTURION BK. AMOUNT: \$25373.97. CASE #D-12CV-001189. DATE: 2/21/2013

DEBTOR: RICK D SHATZEL, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$510.54. CASE #C-12C-030038. DATE: 2/22/2013

DEBTOR: TRACY LETZRING, CREDITOR: PROFFSSIONAL FIN CO INC. AMOUNT: \$3770.67. CASE #C-12C-002672. DATE: 2/22/2013

DEBTOR: ERIC ANDERSON, CREDITOR: SALLY KISSELBACH. AMOUNT: \$4561.14. CASE #C-12C-003055. DATE: 2/22/2013

DEBTOR: RANDY HORN, CREDITOR: PAULA CLARK. AMOUNT: \$15000.0. CASE #C-02C-200910. DATE: 2/22/2013

DEBTOR: MARY L ATWELL, CREDITOR: DISCOVER BK. AMOUNT: \$8803.0. CASE #C-12C-009601. DATE: 2/22/2013

DEBTOR: MICHELLE AVERY, CREDITOR: DISCOVER BK. AMOUNT: \$4904.14. CASE #C-12C-009868. DATE: 2/22/2013

DEBTOR: MICHAEL PARR, CREDITOR: PORTFOLIO RECOVERY ASSOC LLC. AMOUNT: \$8548.82. CASE #C-07C-003170. DATE: 2/22/2013

DEBTOR: KEVIN F SMITH, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$766.91. CASE #C-12C-009199. DATE: 2/25/2013

DEBTOR: ANTOUN C GHAN-TOUS, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$1008.61. CASE #C-12C-009361. DATE: 2/25/2013

DEBTOR: JASON T MEADORS, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$8031.5. CASE #C-12C-008981. DATE: 2/25/2013

DEBTOR: SANDRA L & JOHN M ARVIDSON, CREDITOR: LEGAL COLLECTION CO. AMOUNT: \$44555.98. CASE #D-10CV-001071. DATE: 2/25/2013

DEBTOR: SARAH D OAKLEY, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$972.27. CASE #C-12C-009211. DATE: 2/25/2013

DEBTOR: ROBERTO ORTIZ, CREDITOR: FORD MOTOR CREDIT CO. AMOUNT: \$6448.77. CASE #C-10C-009826. DATE: 2/25/2013

DEBTOR: RICHARD R INGRAM, CREDITOR: FORD MOTOR CREDIT CO. AMOUNT: \$24425.43. CASE #C-04C-202353. DATE: 2/25/2013

DEBTOR: RHONDA L JIMENEZ, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$1517.3. CASE #C-12C-008846. DATE: 2/25/2013

DEBTOR: PATRICK F DEMARCO, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$8731.27. CASE #C-12C-009686. DATE: 2/25/2013

DEBTOR: DENNIS J P LEIN-GANG, CREDITOR: PORTFOLIO RECOVERY ASSOC LLC. AMOUNT: \$2130.95. CASE #C-11C-003016. DATE: 2/25/2013

DEBTOR: WILLIAM L TUCKER, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$15033.92. CASE #C-12C-009627. DATE: 2/25/2013

DEBTOR: KELLY HOLGATE, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$1714.17. CASE #C-12C-009896. DATE: 2/25/2013

DEBTOR: STEPHEN W & JUDY N MILL, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$1625.02. CASE #C-12C-009614. DATE: 2/25/2013



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OTTERBOX from 1A

“It was getting to the point where not just criminals but average Americans were being caught up in this,” said Rachael Lamkin, associate general counsel for OtterBox. “We really thought it was time to step in and take a very active role.”

Sellers of counterfeit mobile cases tend to operate in the United States. They buy the counterfeit products from China and open their own stores online on sites such as eBay. Often, their designs are so close to the real goods that the average consumer may not be able to tell the difference.

OtterBox, which makes its cases in Fort Collins, isn't alone with this problem.

Counterfeiting generates some \$250 billion a year in criminal

proceeds and touches a variety of industries, including everything from technology and pharmaceuticals to auto parts and toys, according to the United Nations Office on Drugs and Crime.

U.S. authorities made nearly 22,900 seizures and 700 arrests of counterfeiters during fiscal 2012, according to the Department of Homeland Security. The retail value of seized goods rose from \$1.11 billion in fiscal 2011 to \$1.26 billion in fiscal 2012.

Responding to the problem, OtterBox redoubled its efforts to catch counterfeiters.

The company has added six people to a two-employee team it had for years. One team member served as a private investigator for 10 years; another employee once

worked as a military investigator.

The interdisciplinary team relies on its investigative and technological experience to confront the challenge posed by professional counterfeiters, Lamkin said.

“They're quite smart,” she said.

Intelligent, indeed: Counterfeiters have tried to take advantage of OtterBox's position as among the most recognizable mobile case brands.

“We were just getting knocked off a lot more than anyone else,” she said.

The company declined to make other employees on its brand protection team available for interviews due to the “sensitivity” of its operations. Company representatives also declined to describe in detail their investigative techniques, fearing they would tip off counterfeiters.

But in general terms, an operation might unfold in this way, according to Lamkin: An OtterBox investigator works with a federal investigator to spot a sizable counterfeit case seller. Investigators arrange a sting operation and the counterfeiter is arrested. OtterBox later files a civil lawsuit against the counterfeiter to recoup its losses.

Recently, a \$10 million judgment in the sale of counterfeit cases by an eBay seller marked a major success for the company in its battle against counterfeiters.

The case stemmed from the sales of 20,000 counterfeit Defender Series cases in less than a year.

Analysts say counterfeiting is all too common in the mobile case manufacturing business. OtterBox founder and chairman Curt Richardson has described infringement as a “prolific, constant battle.”

Typically, people buy the counterfeit cases from illegal Chinese manufacturers and sell them from home via an online storefront set up on eBay or Amazon.

“For us, protecting intellectual property has become another cost of doing business, right alongside materials, labor and shipping,” Richardson said after the company won the legal battle.

OtterBox hasn't stopped there. In January and February, the company removed more than 500,000 counterfeit cases from eBay and another online shopping site, AliExpress, Lamkin said.

It has helped U.S. Immigration and Custom Enforcement agents, who work closely with OtterBox's team, to seize a half-million dollars in counterfeit cases shipped to the United States.

OtterBox plans to develop a website that will educate people about avoiding counterfeiting schemes.

“Sometimes these people know it's illegal; (but) unfortunately, often they don't,” she said.



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EYE from 3A

saying the back end “looks too much like the last generation Corvette.”

You can see the piece at scottbarber.com.

Betsy's back and ready to serve, again

In case you hadn't heard, former Democratic 4th Congressional District Rep. Betsy Markey is moving back to Colorado and thinking about returning to state politics.

“I missed Colorado, I missed my family, I missed my home, my friends and it was time to come back,” she told KUNC in a recent interview.

Here's what else the station's Grace Hood wrote:

The one-time congresswoman has been out of the political limelight for just over two years.



Markey

Since losing her re-election bid in 2010 to Cory Gardner, Markey has kept a lower profile in Washington overseeing the Office of Intergovernmental Affairs at the Department of Homeland Security.

Right now Markey's busy remodeling her Old Town Fort Collins house that she shares with her husband, Jim Kelly. She has three grown children, two of which live in the Denver area. The third is serving in the Peace Corps in Africa.

During a recent visit, the entry way was filled with boxes. The first floor living room was completely devoid of

furniture. Blue paint swatches covered the walls. Instead of staffers, Markey was followed around the house by her golden lab, Bella, and her daughter's rat terrier, Willa.

In her spare time, Markey says she's considering a return to politics — although she won't say for which office.

“I'm looking at a couple of possibilities possibly statewide,” she says. “I don't think I have run for my last political office, but I haven't made any decisions at this point.”

Banner Health's next expansion: Maui?

While the local arm of Banner Health is planning an expansion into Fort Collins, one medical professional in Hawaii thinks that Phoenix-based Banner Health might be a good fit to take over Maui Memorial Medical Center.

In a column for the Hawaii Reporter, nurse Jan Shields wrote in support of Banner taking over the 213-bed hospital, located in Wailuku, Hawaii.

Shields contests that the people of Hawaii are not getting the health care they deserve, and after some research and a conversation with a friend who used to work for Banner right here in Colorado, came to the conclusion that Banner would be the perfect system to take over the hospital.

“Maui needs Banner Health. People of Maui, call your legislators. We want this system. The good people of Maui deserve Banner Health. Banner Health deserves a welcoming aloha from the people of Maui,” she wrote.

NORFOLK from 3A

location at Fifth Avenue and Fifth Street in Greeley was not near a rail line, Wildeman said, and was in a floodplain.

After the acquisition, Norfolk relocated the facilities to a location near the rail, which helps transport steel in a more cost-effective manner. The company's expanding service area means that transportation is only becoming more important.

Adding a rail spur was also a part of the most recent expansion.

Norfolk has distribution centers in Kansas, Nebraska, North and South Dakota, Montana and Wyoming. With the expansion, the

company will now look to expand into New Mexico.

The company has been able to expand more than real estate and service area in recent months.

Prior to the most recent growth spurt, Norfolk employed 70 people. Now about 40 employees have either been hired in recent months or will be hired in the near future, Wildeman said.

The company will also look at warehousing new products with the additional space. Norfolk's current product list includes carbon steel, structural steel and tubing, plate and sheet steel and rebar.

FOR THE RECORD

DEBTOR: DAVID SANCHEZ, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$2716.95. CASE #C-12C-009623. DATE: 2/25/2013

DEBTOR: CYNTHIA WILSON, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$1953.36. CASE #C-12C-009649. DATE: 2/25/2013

DEBTOR: STEVE STINNETT, CREDITOR: JIM & CHARLA RINGENBERG. AMOUNT: \$2958.0. CASE #C-12S-000324. DATE: 2/25/2013

DEBTOR: ROBERT J RICHMOND, CREDITOR: GSC INV INC. AMOUNT: \$419473.32. CASE #D-11CV-005991. DATE: 2/26/2013

DEBTOR: TODD HOWE, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$1481.83. CASE #C-12C-010372. DATE: 2/26/2013

DEBTOR: DANIEL A & LINDA S KING, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$9511.77. CASE #C-12C-030077. DATE: 2/26/2013

DEBTOR: EDNA A BEST, CREDI-

TOR: LIBERTY ACQUISITIONS LLC. AMOUNT: \$1374.66. CASE #C-09C-009851. DATE: 2/26/2013

DEBTOR: DAWN HINDERER, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$882.73. CASE #C-12C-030081. DATE: 2/26/2013

DEBTOR: SHIRLEY ROYER, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$1196.85. CASE #C-12C-009613. DATE: 2/26/2013

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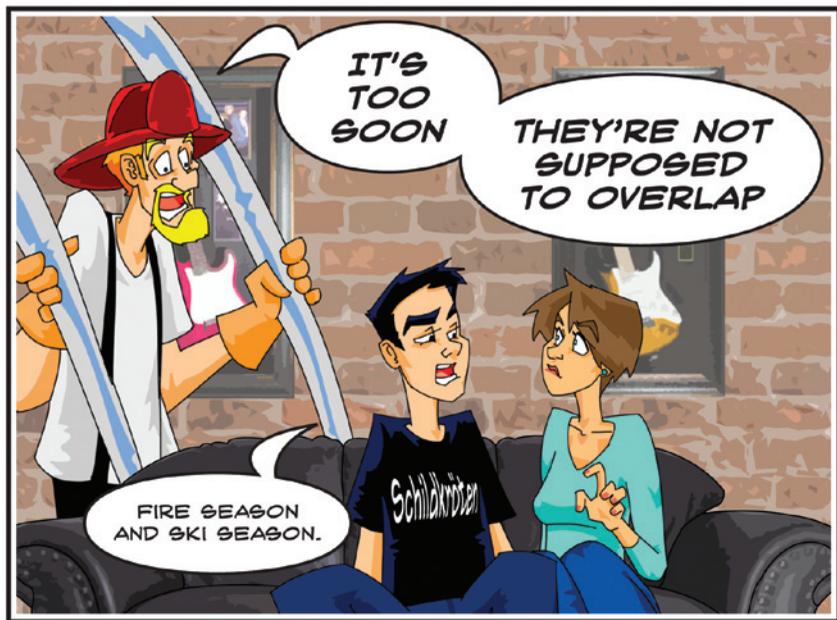


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Striking the right balance on oil, gas: Hickenlooper

Like all Coloradans, we are committed to preserving and promoting what makes our state the great place it is today.

As a Republican from the Western Slope and Democrat from the Eastern Plains, we certainly do not always agree on public policy. And even though we represent different communities with unique priorities, we can both firmly say that Gov. John Hickenlooper is right in his approach to the state's uniform oil and gas policies.

Late last year, our colleagues representing other local jurisdictions urged Hickenlooper to rethink his stance on oil and gas regulations. Specifically, the letter called for the governor to end his lawsuit against the city of Longmont for its overreaching and unnecessary regulations governing the oil and gas industry.

When news of this push came to light, some of us decided to take action to show the governor that those local elected officials do not speak for us all.

Starting in Mesa County, a letter supporting Hickenlooper's oil and gas policies was circulated among local elected officials. After a number of regional officials on the Western Slope pledged their support, we started disseminating the letter throughout the rest of the state.



GUEST OPINION
Steven Acquafresca



GUEST OPINION
Dean Wingfield

When all was said and done, nearly 100 county commissioners, mayors and city council members signed letters thanking Gov. Hickenlooper for his common-sense approach to oil and gas policies and urging him to stay the course on energy.

As representatives on the local level, we interact with our constituents on an intimate and regular basis. What we frequently hear is that the majority supports responsible oil and gas development.

They understand the safety measures and regulations, and appreciate the economic benefits and pride in producing our energy locally.

Our governor is striking the appropriate balance between ensuring our precious natural environment is amply protected, while still allowing for the necessary and reasonable development of all our

► See **Oil, 31A**

Moving backward on immigration

The legislature's passage this month of in-state college tuition for illegal immigrants who arrived in Colorado as children is a step backward that makes true immigration reform more difficult to achieve.

The tuition bill's Colorado sponsors think they are advancing a Colorado version of the national "DREAM Act," but in fact, the adoption of this law will hinder, not help, the search for a national solution to a difficult problem.

This is because the action will be interpreted as endorsing — because it implicitly relies on — President Obama's illegal administrative amnesty, the "deferred action" program, which Obama implemented by executive fiat instead of waiting for Congress to act. Indeed, Obama acted in the face of Congress's explicit rejection of the DREAM Act in December of 2011.

When Colorado acts on its own on immigration matters, we give Congress one more excuse for not solving this problem. We do not need 50 state solutions for illegal immigration; we need one national solution. Didn't we hear Democrats saying exactly

that when Arizona passed immigration control legislation in 2010?

At the end of that historic 2006 special session in Colorado, a Republican governor, Bill Owens, was joined by a Democrat Speaker of the House, Andrew Romanoff, in applauding the work of the lawmakers. The Denver Post and other newspapers celebrated the bills passed by the special session as putting Colorado in the forefront of tough immigration enforcement.

Less than seven years later, the state's Democrat leaders are busy dumping that 2006 legacy. They now favor awarding public benefits to illegal immigrants on humanitarian grounds.

The tuition legislation effectively repeals a section of the law enacted in the 2006 special session, HB-1023, which prohibits illegal immigrants — persons who cannot prove lawful status — from receiving any public benefit from any state agency. Obviously, in-state tuition is a public benefit, so the sponsors of the tuition bill had to admit that and include an exemption to override that prohibition.

The tuition bill's advocates must hope that Obama's temporary fix will be made permanent by the time the first group of college graduates start looking for jobs. But in reality, the likelihood of Congress finding an acceptable compromise on illegal immigration is not improved by uni-

► See **Renfroe, 31A**



GUEST OPINION
Sen. Scott Renfroe

NCBR Opinion Poll

Our online question:

Did you favor the budget sequester?

Absolutely



What choice did we have?



Heck, no!



These results reflect responses to the online poll at www.ncbr.com.

This poll is not scientific and reflects only the opinions of those Internet users who have chosen to participate. The results cannot be assumed to represent the opinions of Internet users in general, nor the public as a whole.

Next question:

Who will you vote for in the Fort Collins mayoral race? Karen Weitkunat? Or Eric Sutherland?

Answer now at www.ncbr.com. Responses will be accepted through April 2.

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RENFROE from 30A

lateral actions by state legislatures.

Another important aspect of the bill has been totally ignored by sponsors and the news media alike. What is missing from the tuition bill is any type of sunset date for tuition eligibility. The tuition benefit will be available not only to current young residents of Colorado who have attended three years of high school but to future illegal alien arrivals as well. Lacking any sunset date, the bill adds new incentives for illegal immigrants to come to Colorado.

That omission is hardly accidental. Most congressional versions of the so-called DREAM Act had such a sunset date for eligibility so that it would not be an incentive for oth-

ers to cross our borders to gain the benefit.

The fact that the Colorado tuition bill lacks that safeguard illustrates something important about the immigration reform debate: advocates for amnesty have no interest in establishing barriers to or disincentives for a continued flow of illegal immigrants into our country.

Without doubt, the vast majority of Coloradans have great sympathy for the plight of thousands of young people brought to this country illegally by their parents. The problem is that putting a Band-Aid on this one problem without fixing the larger problem of our porous borders only makes that larger problem

worse.

Our federal government must secure our border, not to keep people out, but so we know exactly who is entering our country. The president and Congress must also fix our broken work visa and citizenship process. It is pathetic the time it takes and paperwork involved in applying for citizenship. I am a small business owner. I want to hire people here legally. Our government is hurting my business and many other Colorado businesses by holding this issue hostage for political gain.

After observing this debate over illegal immigration for several years, I believe one conclusion is inescapable. The only reason the larger

problem remains unsolved is that amnesty proponents have no interest in stemming the flow of illegal immigrants into the United States.

Clearly, Democrat leaders see illegal immigrants as future Democrat voters, so they prefer to extend public benefits, not prohibit them. This course of action erects new roadblocks to genuine immigration reform. Why? Because a nation that will not enforce its borders will not enforce any other immigration law either.

Renfroe, a Republican, represents Senate District 13, which encompasses northern and eastern Weld County, including the city of Greeley.

OIL from 30A

natural resources. He has displayed exceptional leadership on this issue to rise above partisan squabbling and do what is right for Colorado.

At no level of government in Colorado do we shirk our responsibility to be good stewards of the environment. In February, Gov. Hickenlooper traveled to Washington, D.C., to testify before a U.S. Senate Committee, where he summed it up well: "Our goal in Colorado is to be accountable for the highest ethical and environmental standards with a regulatory structure based on three principals — namely, that our regu-

lations are reasonable, scientifically-based, and protective of health and safety."

Our state level rules and regulations, which were rewritten in 2008 under the guidance of green-energy champion Democratic Gov. Bill Ritter, are considered the most comprehensive and stringent in the nation. These rules are continually being revised and updated as technology and practices evolve. In fact, the state recently finalized two rule-makings, which increased the minimum distance oil and gas drilling sites must be from occupied build-

ings and mandated the country's most robust groundwater sampling standards.

We represent parts of Colorado that depend on the oil and gas industry to feed our families, heat our homes, and help pay for crucial infrastructure improvements to our schools and roads. We must have a consistent set of rules and regulations if we are committed to fostering a thriving oil and gas sector.

Gov. Hickenlooper is right to challenge Longmont's new oil and gas regulations, because if left

unchallenged they would open a Pandora's box of other regulations that set unclear standards for the role of local governments across the state. The result on our economy and ability to attract new businesses to Colorado would be disastrous.

Mesa County Commissioner Steven Acquafresca, a Republican, is a former state legislator and a commercial peach grower. Yuma County Commissioner Dean Wingfield, a Democrat, is a rancher who also serves on the Colorado Parks and Wildlife Commission.

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Portfolio

Finance and Insurance Directory
Section B • March 22-April 4, 2013



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Bank lending, 3B**

**Balance sheets
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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**



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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.

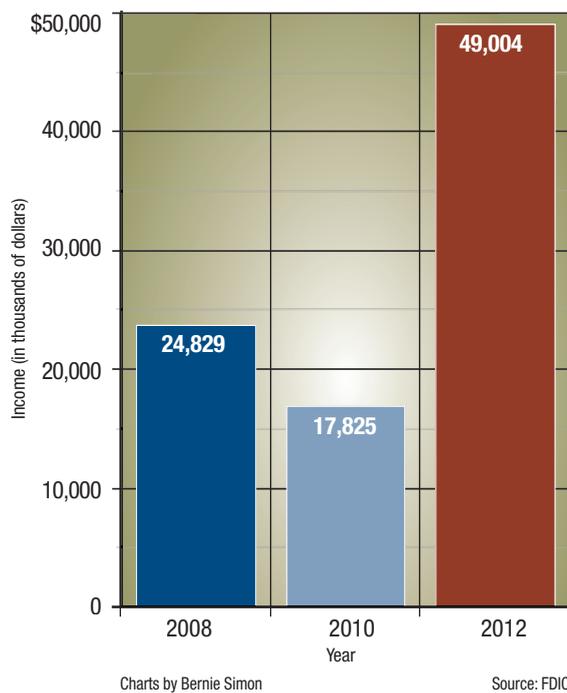


First choice for a new career: Boys & Girls Club.

Banks gaining strength post-recession

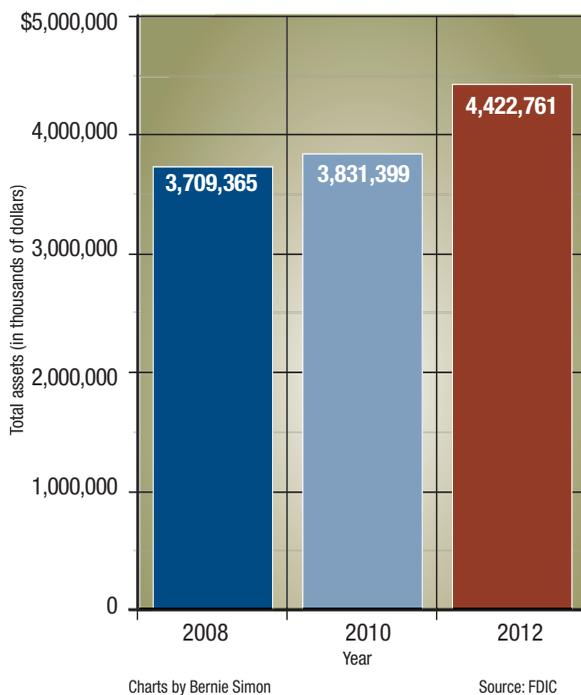
Income

2012 saw a big jump for area-based banks.



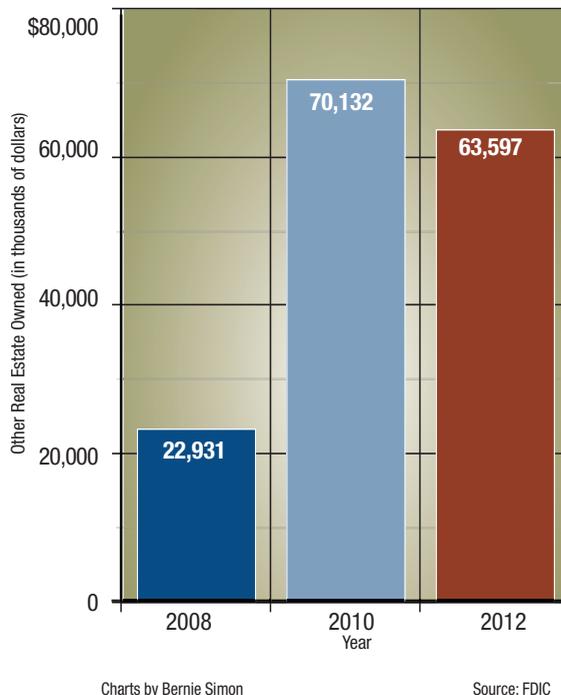
Assets

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**

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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.

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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.

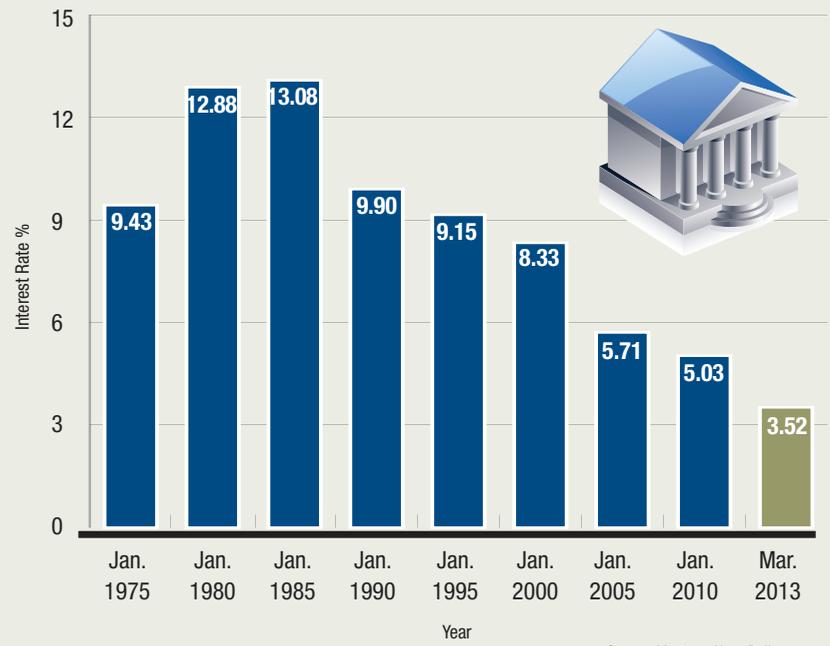
"The positive effects of monetary policy can be seen in two rate-sensitive sectors, autos and housing, that are now contributing to the recovery in big ways," Williams said.

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**









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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."



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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.

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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

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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

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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

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Nominator Information

Nominator's first name Nominator's last name

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Nominator's company address - Street

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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:

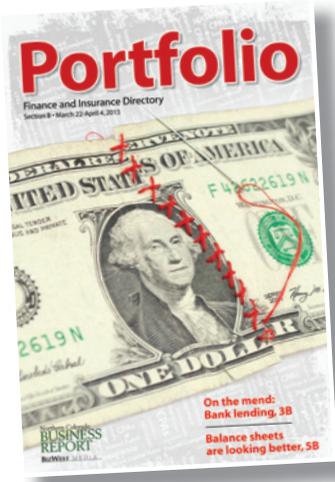
- Advancing and contributing to the success of the company for which he or she works.
- Community involvement and leadership.

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

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.

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.



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.

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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

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Products/services: Agricultural, commercial and personal banking.

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Fax: 970-586-8006
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Products/services: Agricultural, commercial and personal banking.
Person in charge: Brad Sishc, Commercial lender

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Products/services: Banking, mortgage, investment and insurance services.
Person in charge: Shawn Osthoff, President

Bank of Colorado
111 S. Rollie Ave.
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Fax: 970-663-7601
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Bank of Colorado
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Fax: 970-686-9246
Website: www.bankofcolorado.com
Products/services: Agricultural, commercial and personal banking.

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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
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Estes Park, CO 80517
Phone: 970-586-4485
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Website: www.bankofestespark.com
Products/services: Full-service banking.

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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.
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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.
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Person in charge: Todd Kooi, Branch manager

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3501 W. 12th St.
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Products/services: Full-service banking.

Person in charge: Valerie Briseno, Branch manager

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Person in charge: Crystal Register, Branch manager

Cache Bank and Trust

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Phone: 970-472-7900
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Products/services: Loans and banking services for commercial and personal entities.

Person in charge: Byron W. Bateman, President

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Fax: 970-493-1324

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Phone: 970-351-8600
Fax: 970-351-7878

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Products/services: Full-service community bank with emphasis on the business community.

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Products/services: Personal and commercial banking, commercial and consumer loans.

Colorado Community Bank

5855 Firestone Blvd.
Firestone, CO 80504
Phone: 720-652-7255
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Products/services: Personal and commercial banking, commercial and consumer loans.

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6222 W. Ninth St.
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Fax: 970-330-7819

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Products/services: Banking.

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Fax: 970-587-5186

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Products/services: Personal and commercial banking, commercial and consumer loans.

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Phone: 970-278-0040
Fax: 970-278-0038

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Products/services: Personal and commercial banking, commercial and consumer loans.

Colorado Community Bank

1300 Broad St.
Milliken, CO 80543
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Fax: 970-587-2789

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Fax: 970-686-9197

Website: www.coloradocommunitybank.com

Products/services: Personal and commercial banking, commercial and consumer loans.

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Fax: 303-833-9973

Website: www.coloeast.com

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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

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Person in charge: Terry Seelhoff, Branch president

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Person in charge: Ryan Sword, Branch president

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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

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Phone: 970-266-0200

Website: www.cobnks.com

Products/services: Full-service banking.

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Products/services: Full-service banking.

Community Banks of Colorado

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Phone: 970-352-6400

Website: www.cobnks.com

Products/services: Full-service banking.

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Fax: 970-339-5848

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Products/services: Full-service banking.

Community Banks of Colorado

365 Justin Ave.
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Phone: 970-785-2000

Website: www.cobnks.com

Products/services: Full-service banking.

Community Banks of Colorado

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Phone: 970-674-3434

Website: www.cobnks.com

Products/services: Full-service banking.

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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

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Person in charge: Fred J. Bauer, President

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

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 Brighton, CO 80601
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Products/services: Full-service bank.
Person in charge: Mark Driscoll, President

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Phone: 970-494-6020
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Products/services: Full-service bank.
Person in charge: Mark Driscoll, President

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

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

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Website: www.1stnationalbank.com
Products/services: Full-service bank.
Person in charge: Mark Driscoll, President

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 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

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

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

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 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

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 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

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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

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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.com**Website:** www.bbcpcapro.com**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.rlrpcas.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@rlrpcas.com**Website:** www.rlrpcas.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,
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spowell@ncbr.com
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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 Investments

3025 N. Taft Ave., Suite B

Loveland, CO 80538

Phone: 970-663-2352**Website:** www.edwardjones.com**Products/services:** Individual retirement plans, business retirement plans, annuities, educational savings, fixed income investments, insurance, mutual funds, equity investments and financial calculators.**Person in charge:** Michael 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 America Home Loans

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

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

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

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.

Bank of the West

303 E. Sixth St.
Loveland, CO 80537
Phone: 970-667-5150
Fax: 970-669-7164

Website: www.bankofthewest.com

Products/services: Full-service banking.

BBVA Compass Bank

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

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

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

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

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

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

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

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

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