

NOTABLE WOMEN

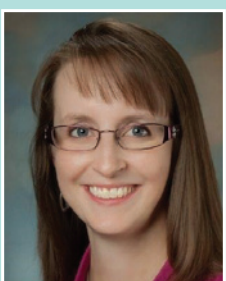
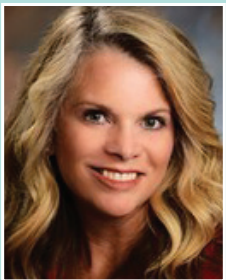
Banks & Credit Unions

Executives in the region's
banking & credit unions.

May 2021

BizWest

The Business Journal of the
Boulder Valley and Northern Colorado





Nicole Staudinger
Market President



Kristen Bernhardt
Executive Vice President



Lindsey Galindo
Senior Vice President

Congratulations to Nicole S., Kristen, Lindsey, Nicole W., and Ellen from 1STBANK Northern Colorado on being named BizWest's Notable Women in Banking!



Nicole Walusis
Senior Vice President



Ellen Daugherty
Treasury Management Senior Specialist





BizWest is proud to present the inaugural showcase of Notable Women in Banks & Credit Unions spotlighting accomplished professionals across the region. The leaders profiled in the following pages were nominated by their peers at work and in the community and showcase the diversity of talent in our market. The leadership shown by the individuals profiled here is setting an example to shape a better future for our region.

METHODOLOGY: The honorees did not pay to be included. Their profiles were drawn from nomination materials. This list features only individuals for whom nominations were submitted and accepted after a review by our editorial team. To qualify for the list, nominees must be employed at companies in the Boulder Valley and Northern Colorado, notable executives are running businesses, navigating company restructurings, arguing high-stakes legal cases, and finding efficiencies in manufacturing processes. These notable individuals also mentor, teach and volunteer in their communities.

To nominate for future Notables, please visit <https://survey.alchemer.com/s3/6237752/2021-BizWest-Notables-Nomination-Form>

BizWest
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Banks & Credit Unions

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KRISTI BENNINGSDORF

GREAT WESTERN BANK

PRIVATE BANKER

Years in banking: 25

College attended: Colorado State University; Graduate of Banking/Pacific Coast Banking School at University of Washington

Kristi Benningsdorf has brought a renewed focus to the Private Banking line of business at Great Western Bank in northern Colorado. She is very skilled at meeting with her clients and managing the inclusion of various other team members (such as Wealth Management, Trust Services, etc.) as needed to meet her clients needs. In addition to her expertise in the Private Banking line of business, Kristi has a great background in commercial banking as well. Therefore, she is able to recognize opportunities to introduce a Business Banker to any of her clients as deemed necessary. Kristi has served on numerous boards within Larimer County, including the UC Health Foundation Board, and will be their Board Chair commencing in June 2021. She also served on the Fort Collins Museum’s board for over 9 years. Kristi is a “roll up her sleeves” and get to work for her clients Banker, and she is held in the highest regard by both her clients and fellow bankers.



KRISTEN BERNHARDT

FIRSTBANK

EXECUTIVE VICE PRESIDENT

Years in banking: 15

College attended: Colorado State University; Graduate of Banking/Pacific Coast Banking School at University of Washington

FirstBank’s Northern Colorado market consists of eight branches totaling \$950 million in loan balances and \$1.3 billion in deposits. As an executive vice president at FirstBank, Kristen Bernhardt is tasked with providing leadership and oversight of a highly productive officer team in Northern Colorado as well as meeting her own individual production goals.

Bernhardt is highly skilled in commercial real estate lending and serves as FirstBank’s regional expert on affordable housing projects and is also the company’s business development leader for the Northern Colorado market.

She has offered her time and financial expertise to a wide-range of nonprofit organizations in Northern Colorado, starting back in 2009. She has served as treasurer for Front Range Community College Foundation, the Disabled Resource Services, and Go NoCo, and recently joined the board of Loveland Habitat for Humanity. In addition to serving on multiple nonprofit boards, she is engaged in her local community and is a member of the Affordable Housing Task Force for the city of Loveland, and an active participant in Colorado Real Estate Women, Urban Land Institute, Leadership Northern Colorado, and Leadership Loveland.

Bernhardt earns the respect of her peers through hard work, immense industry knowledge, and her expertise in lending, according to her nominator, Lindsey Galindo, senior vice president with the bank. Bernhardt has an appetite and willingness to share her knowledge with her team, in the hopes of inspiring and developing future leaders within FirstBank.

“Many successful officers in the company would point to Kristen as having a positive impact on their careers. She is successful meeting the leadership challenges associated with her job and demonstrates dynamic leadership competencies required of an exceptional leader,” Galindo said.



POLLY BUSTER

FIRST WESTERN TRUST

SENIOR VICE PRESIDENT, RELATIONSHIP BANKER II

Years in banking: 13

College attended: University of Colorado

Polly Buster has been a committed business person and resident of the Boulder Valley community for more than 30 years. In that time, she has served on the board of directors for the American Cancer Society — Boulder Chapter (chair), Boulder Valley Hockey Association, the Mountain Shadows Montessori School (still active), St. Vrain Historical Society and Harvest of Hope (incoming chair July, 2021). She is also the chair of the annual Women Who Light the Community event, hosted by the Boulder Chamber of Commerce.

“Polly is very passionate about giving back to the community that has given her so much; as such, she has also served on numerous committees, including the Women’s Foundation of Colorado, Friends of the Longmont Senior Center and YMCA of Boulder Valley,” said her nominator, Bonifacio Sandoval, Broomfield market president for the bank.

She graduated from the University of Colorado with a degree in economics and has maintained a strong relationship with CU Boulder. She is always looking for ways to give back by supporting and mentoring students through the Leeds School of Business, and she has served on the Leeds School of Business Women’s Council.

On the job, Buster has been a critical senior member of several banking teams and is currently tasked with helping develop a de novo office in Broomfield for First Western Trust. She has managed portfolios in excess of \$100 million. Her style has always been one of collaboration, Sandoval said. She seeks to contribute to teams in a positive manner and has a goal of making an impact in every relationship.

“She is skilled at listening to understand and speaking to be understood. Her honesty makes her a trusted adviser, her guidance is sought out and recognized as valuable to the companies, organizations and communities she serves,” Sandoval said.

WE'RE HERE
FOR THE ONES
BEHIND EVERY
LITTLE DETAIL



At Bank of Colorado you can trust that our team members have the knowledge and experience to help our customers achieve their financial goals. We are excited to congratulate our 3 employees who have been nominated for BizWest's Notable Women in Banking. Thank you for your continued contributions to your communities and the banking industry. We are proud to be the local community bank that supports these strong, influential women.



CONGRATULATIONS TO OUR NOTABLE WOMEN IN BANKING NOMINEES:



CHRISTINA KRAFT
ESTES PARK



KARIS SCHNEIDER
FORT COLLINS



SUE WAGNER
FORT COLLINS



TAMARA BYRD
LONGMONT



TAMARA BYRD

BANK OF COLORADO

BRANCH PRESIDENT

Years in banking: 34

"Tamara Byrd is a branch president for Bank of Colorado. Her education and community involvement help make her a terrific leader for our bank as well as her community," said Christian Bordewick, market president for the bank and Byrd's nominator.

"She has held many positions in the industry that make her a well-rounded president with knowledge and expertise in many areas: internal audit, mortgage lending, loan growth, and her current role as branch president. Even without loan income from the Paycheck Protection Program, she has helped grow the Longmont branch from \$15.5 million to \$47 million in loans," Bordewick said.

Byrd is a board member of the Longs Peak Council of the Boy Scouts of America and also of the Longs Peak Hospital Foundation. She serves on the finance investment and audit committees at the bank.

"[Tamara] is also well-rounded in her personal life, and it is evident that she strives to learn new things and overcome obstacles. She has traveled internationally, pushes herself physically through exercise on her spin bike, enjoys baking, and even remodeled her and her husband's 1,200 square foot home. We are grateful to work alongside Tamara and have her on our team."



ALLISON CLOSSON

ADAMS BANK & TRUST

VICE PRESIDENT-COMMERCIAL BANKING

Years in banking: 27

College attended: Arizona State University

Allison Closson knows that banking is a very personal line of business built on trust between clients and bankers. She considers it her job to build these relationships, listening to clients and partnering with them on the path to turn their goals into realities. Throughout her career, she has prioritized customer service and attention to detail.

Closson's commitment to her clients' long-term success makes her a great fit. She is an advocate for her customers, often expressing the customer's point of view as she works toward solutions. She sees herself as a connector — consistently using her sphere of influence to connect potential partners and make an impact on their businesses. She is passionate about her customers and her job.

Closson brings the same degree of dedication to serving the community. She is involved in supporting her children's sporting events and education and serves on the board of directors for Longmont Economic Development Partnership. She earned Adams Bank & Trust's 2020 Individual Sales Excellence Growth Award in recognition of her outstanding performance supporting local businesses with commercial lending solutions.

In 2020, she more than doubled the amount of business loan funding that she was able to provide to her community while handling the largest number of PPP loans of any lender in our bank system.



ELLEN DAUGHERTY

FIRST BANK

TREASURY MANAGEMENT SENIOR SPECIALIST

Years in banking: 27

Two customers of First Bank give Ellen Daugherty credit for helping their businesses grow. "I have been a customer of First Bank for a decade and have been working with Ellen through that time. Between my husband and myself we have three company checking and savings accounts each, our mortgage, and a line of credit on one of our businesses. Ellen is consultative, communicative, and incredibly diligent. Her knowledge of the banking industry has helped us grow our three businesses," said Heather Margolis of Channel Maven Consulting.

Margolis said that Daugherty helped www.channelmavenconsulting.com, www.gooddaychocolate.com, and www.sparkyourchannel.com grow into multi-million dollar businesses. Margolis said that Daugherty is professional, knowledgeable of banking, and has compassion and a personality that make it easy to work with her.

"It seems odd to say that your bank has 'seen you through some hard times' but when, as a couple, you're running three businesses, have two children under 5 years old, and are moving homes inside Boulder, moving elderly parents to Boulder and going through a pandemic while keeping all of your employees, we've been through a lot with First Bank, and Ellen has been there for us every step of the way," she said.



DEBBIE DAVIS

INDEPENDENT FINANCIAL BANK

VICE PRESIDENT, FINANCIAL CENTER MANAGER

Years in banking: 31

Debbie Davis has been in the financial industry for more than 30 years. "She has been a leader and advocate for businesses in Northern Colorado for as long as I have known her," according to her nominator, Stacy Miller.

Davis gives back with her personal time by being involved and volunteering for several organizations including the Berthoud and Loveland chambers of commerce, Loveland Elk's Club and most notably the Commercial Real Estate for Women of Northern Colorado group where she has been a board member and lent her financial expertise to the group for many years. Davis was also a recipient of the Loveland Heart Award, which is awarded to an individual who gives time, expertise and support to the community and demonstrates leadership and community pride without receiving monetary or professional rewards.

Most recently, she helped handle the transition of the merger of Guaranty Bank & Trust to Independent Financial bank across the region before and during the pandemic.

She is a consummate professional who leads with patience and kindness. "I highly recommend Debbie for this award; she is truly over due to be recognized in this industry." Miller said.

Congratulations NOTABLE WOMEN IN BANKING

Congratulations to two of our very own Adams Bank & Trust team members and to all of the BizWest nominees for Notable Women in Banking and Credit Unions. Thank you for your dedication and commitment to the financial success of the communities you serve.



ALLISON CLOSSON
vice president - commercial banking
Longmont, CO



JULIE PIEPHO
president - consumer banking
Fort Collins, CO

Adams Bank & Trust is a family owned and operated community bank founded in 1916. With 20 branches serving Nebraska, Kansas, and Colorado, we provide complete financial solutions for individuals and businesses.



**ADAMS
BANK & TRUST**

your foundation for financial success
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PERSONAL

MORTGAGE

TRUST

BUSINESS

Congratulations Adna Romero



ANB is proud to have Adna Romero as a leader in our bank and excited for the recognition of the difference she has made in the communities where we live and serve.

Congratulations Adna on your recognition as a **Notable Woman in Banking and Credit Unions!**

Call or stop by our Loveland Banking Center today and meet Adna!

Adna Romero
VP, Commercial Lending
NMLS 569553



808 W. Eisenhower Boulevard
970-744-2330 | anbbank.com



Our people are our greatest asset.

Proud to celebrate Ent's own Gennifer Garner!



Gennifer Garner, Service Area Manager

Thank you, Gennifer, for your tireless work and energy in helping to introduce Colorado's largest credit union to Northern Colorado.

Our teams in Fort Collins and Timnath continue to exemplify Ent's commitment to our members and communities through superior service, philanthropy and volunteerism.

With more centers opening soon along the entire Front Range, we know you are just getting started.

Learn more about becoming a member today at Ent.com





LINDSEY GALINDO

FIRST BANK

SENIOR VICE PRESIDENT

Years in banking: 15

College attended: University of Northern Colorado

Lindsey Galindo has worked at FirstBank for 15 years and serves as the area manager for the bank's two Greeley branches, which have combined assets of \$160 million.

In addition to providing mentorship, career development, training of junior officers, customer development strategies, working through loan transactions with her team of four officers, she is also responsible for personal loan production goals in amounts over \$25 million per year. She is responsible for consumer and commercial lending including commercial real estate loans, development loans, construction and C&I financing.

Galindo is well versed in all aspects of commercial lending, according to her nominator, Nicole Walusis, another senior vice president with the bank.

Galindo enjoys involvement in her home community. She is involved in providing presentations on careers in the banking industry to UNC students, and volunteering with Habitat for Humanity and the Weld Food Bank.

She is a graduate of Leadership Weld County and a graduate of the Graduate School of Banking at Colorado. "Lindsey is highly regarded in the banking industry and leads with exemplary qualities including her ability to build long-term relationships with clients and her co-workers, her commitment to the community, and her knowledge and problem solving skills. She is highly regarded and respected not only within Weld County and Northern Colorado but also within FirstBank by her peers," Walusis said.



GENNIFER GARNER

ENT CREDIT UNION

SERVICE AREA MANAGER
- NORTHERN COLORADO &
DENVER

Years in banking: 12

When Colorado's largest credit union, Ent Credit Union, made the decision to expand from its Colorado Springs base, it knew there would be some heavy-lifting when it came to hiring, training and retaining a frontline staff that embodied the service mantra that Ent routinely espouses — "For People, Not Profit" — in a geographic area where Ent had little name recognition. Add in a pandemic, and you've got the recipe for a challenge of significant proportions.

Enter Gennifer Garner. With a dozen years of living and breathing the Ent brand, Garner was tapped to build a NoCo team in short order that could be ready to serve members as quickly as the credit union was able to open three Fort Collins area service centers. Garner was recently recognized nationally by the Credit Union National Association as a 2020 Rock Star for her tireless dedication to mentoring and developing young professionals.

In addition, Garner helped start the 130-member young professionals group within the walls of Ent and took it a step further by serving on the board of directors for Colorado Young Credit Union Professionals.

Philanthropy is important to Ent and Garner, as she proved by championing support in Northern Colorado for the United Way of Larimer County's "Invisible Superhero" fundraising initiative during the early days of the pandemic, helping to enlist Ent as the presenting sponsor. Later in 2020, Garner and her Northern Colorado colleagues teamed up with UWLC again to establish a \$50,000 matching donation program for those affected by the Colorado wildfires last fall.

With two more Ent service centers slated for Larimer County this year, Garner will continue to put in the energy, and miles on her Subaru, to make sure the credit union's mission to serve its members, employees and communities, is a successful one.



GAIL GRANT

GREAT WESTERN BANK

REGIONAL PRESIDENT -
COLORADO & ARIZONA

Years in banking: 30

College attended: Colorado State University; Graduate School of Banking at Colorado

Gail Grant uses her knowledge to direct the banking operations for Great Western Bank in Arizona and Colorado.

"Gail is very knowledgeable in many types of lending, including C&I, A&D, CRE and even Ag. As a member of GWB's executive team she is involved in the direction of GWB," according to her nominator, Bryan Guest, group president for Great Western.

Arizona and Colorado have a wide range of banking opportunities, Guest said, and "Gail is extremely supportive and helpful to her staff in both states. Many of these markets and industries have been negatively affected by COVID-19 and therefore she has worked tirelessly to ensure the safety of GWB staffers as well as work on loan structures (to include PPP loans) to assist the many customers of GWB who fight every day to keep moving forward."

"Gail empowers her employees, which is greatly appreciated, and is extremely supportive of all staff. During the past 12 months, the bank has had numerous working conditions (working from home, safer at home, lobbies locked, etc.), and she has provided strong leadership during this time," Guest wrote in his nomination.



DEBRA KELLY

INDEPENDENT BANK

VICE PRESIDENT - FINANCIAL
CENTER MANAGER

Years in banking: 35

Debra Kelly has been a rock solid leader in banking in downtown Fort Collins for more than 35 years. She is one of the most well-connected and inspirational leaders in her industry, according to her nominator, Debbie Davis.

Kelly's passion and dedication to clients financial success is notable. She develops the people who work for her and cares about each and every one of them.

Over the past year, she has worked tirelessly on facilitating numerous PPP loans, and she strives to enhance economic health and vitality in Northern Colorado for the area's small business community.

Kelly has been involved in many nonprofit organizations in the Fort Collins community as well. She is serving on the Fort Collins Area Chamber of Commerce Board of Directors. Outside of the chamber, Kelly has been involved in nonprofits that have benefited from her expertise and commitment through the pandemic.

She is one who could be relied upon to rise to the occasion and help out at a moments notice to assist local business owners during the pandemic.



CONGRATS TO DEBBIE DAVIS AND DEBRA KELLY

Notable Women in Banking and Credit Unions

Honoring women from the Boulder Valley or Northern Colorado area who have made a significant impact within the community.

Every day, we invest in communities and share our passion for a brighter future.

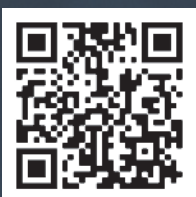
Independent Financial was founded on the belief that we have a deep responsibility to solve problems and build strong, healthy communities. Our strength lies with our employees, who share a genuine desire to help local businesses and families thrive.



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CHRISTINA KRAFT

BANK OF COLORADO -
ESTES PARK

BANK PRESIDENT

Years in banking: 17

College attended: University of Colorado Leeds School of Business

Christina Kraft has been in the banking industry for 17 years, starting her career in 2004 and joining Bank of Colorado in 2013.

In 2019, she was a Top SBA 504 Partner Lender for Colorado Lending Source. Kraft had a significant impact on the Estes Park community in the aid she provided during the floods of 2013, but especially during the COVID-19 pandemic, loaning more than \$29 million to Estes Park businesses.

She is involved in making the community a better place through her active role with the Estes Park Economic Development Corp. (vice chair of the board), Estes Valley Investment in Childhood Success (treasurer of the board), and Rocky Mountain Conservancy (board treasurer and executive committee member).

Kraft's leadership abilities show in her community roles. She has the ability to see the big picture and has a very high capacity to balance life with a young family, being the branch president of Bank of Colorado, and all of her community involvement.



LISA LEVEILLEE

FIRST NATIONAL BANK

SENIOR ADVISOR
COMMUNITY BANKING

Years in banking: 10

College attended: University of Rhode Island

Lisa Leveillee has made her mark in banking and with the manufacturing community of Northern Colorado.

Christine Juker, marketing manager from the Northern Colorado Manufacturing Sector Partnership, nominated Leveillee, who Juker said made a difference in the manufacturing sector of the region.

"The NoCo Manufacturing Partnership has had Lisa's expertise on the NOCOM Manufacturing Trade Show Committee for more than four years. The committee had the tall task of pivoting an in-person trade show to a virtual show in just four weeks time. As a committee member, she provided support on marketing, networking, registration, and manufacturing exhibitor training," Juker said. "Lisa brought funding opportunities to our nonprofit organization, which was vital to execute the high school summer internship program that is hosted by NoCo Manufacturing Partnership. Her leadership in raising awareness of the benefits of the organization to manufacturers in the community has made a positive impact on the organization's mission."

"Lisa has made an impact on the CareerRise Summer Internship Program (funding), NOCOM Trade Show (fundraising, marketing, speaker recommendations, phone calls and emails, and event day volunteering), and membership recruitment (referring any manufacturers to the free organization). Lisa is reliable, passionate and a respected leader in the Northern Colorado Manufacturing Partnership. She understands the organization's mission and supports members with altruism while interacting with manufacturers."

Leveillee also volunteers with other organizations, including the Larimer Small Business Development Center, Loveland Chamber of Commerce, Loveland Business Development Center and the Loveland Downtown Partnership.



AMY LOVELL

FMS BANK

CHIEF FINANCIAL OFFICER

Years in banking: 30

College attended: Colorado State University

Amy Lovell has tackled the difficulties and pivots required in the banking industry through the pandemic with professional ease and great success. During this time, she has managed liquidity crunches, liquidity surpluses, regulatory exams, accounting changes, and maintained a level of profit that continues to position the bank for a successful future.

She is able to take complex ideas and explain them in a thoughtful manner that allows senior management and the board of directors to make decisions for the bank's future. While many CFOs just regurgitate numbers, Lovell is able to apply changes and results into actionable items for the bank to execute. She is a true asset to the bank and is considered a pillar of strength for FMS Bank.

With her leadership and expertise, FMS Bank will be able to position itself as a leader in Northern Colorado and community banks across the nation.



TERRI MICKELSEN

CLEAN ENERGY CREDIT UNION

CEO

Years in banking: 27

College attended: The College of Santa Fe

In 1994, as a Hispanic woman living in New Mexico, Terri Mickelsen started her credit union career as a teller. While working full time, she raised a family, put herself through college, and worked her way up to become chief operating officer of a \$1.3 billion credit union. Later, in 2017, Mickelsen helped Clean Energy Credit Union obtain one of only two federal charters that were granted that year, thereby becoming the first Colorado-based credit union to receive a federal charter in more than 31 years.

"Because start-up credit unions are so rare, it's difficult to find people who have experience starting, leading, and growing them," said Blake Jones, the volunteer chairman of the financial institution's board. "When our board of directors hired Terri, neither we nor she knew for certain whether she'd be able to 'change gears; from being COO of a \$1.3 billion credit union with a large team of support staff to being the sole first employee of a rare startup credit union that had an unprecedented and exclusive focus on clean energy lending."

In Clean Energy Credit Union's first three years of operations, Mickelsen has successfully led its growth from the pre-charter phase, without a single dollar in deposits, and with strict regulatory oversight every step of the way (due to being both a "de novo" credit union and for having unique focus on clean energy lending) to turning the corner to profitability (two years earlier than projected), Jones said. The credit union has now grown to more than 20 employees and has made more than 4,000 clean-energy loans throughout the country, totaling more than \$55 million, without a single delinquency or default, Jones said. "Terri Mickelsen is the best CEO we ever could have hoped to find for leading Clean Energy Credit Union, and she's only just getting started as Clean Energy CU helps disrupt the retail banking sector and transition it to adopt clean energy lending to meet the financing needs of one of the most important and fastest growing markets of the 21st century," Jones said.



Notables in Boulder Valley and Northern Colorado

BizWest's roundup of leaders making a difference throughout our region.

Nominate at: events.bizwest.com/notables

BizWest

NOTABLE WOMEN

LAW



June 2021 — Recognizing women who set legal precedents, winning big cases for their clients, and mentoring the next wave of women in law — all while finding ways to give back to their communities.

Nomination Deadline: May 7, 2021

BizWest

NOTABLE LEADERS

Architecture, Engineering, Construction



July 2021 — Profiling accomplished individuals in the fields of construction, commercial/industrial design, architecture, and engineering.

Nomination Deadline: June 4, 2021

BizWest

NOTABLE WOMEN

ACCOUNTING



August 2021 — Honoring a woman involved in tax preparation, financial statements, financial planning, forensic accounting, internal auditing, and income tax, helping their clients and employers thrive.

Nomination Deadline: July 2, 2021

BizWest

NOTABLE LEADERS

MANUFACTURING



September 2021 — The executives on this list are shaping their own organizations as well as the path forward for youth in the industry. They are the backbone of the American economy.

Nomination Deadline: August 6, 2021

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NOTABLE WOMEN

HEALTH CARE



October 2021 — Recognizing Women in Healthcare who are leading their teams through the COVID-19 crisis.

Nomination Deadline: September 3, 2021

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NOTABLE WOMEN

HUMAN RESOURCES



November 2021 — Outstanding women who recruit, attract, retain, and engage employees, and help manage the rapid change every business must navigate today.

Nomination Deadline: October 8, 2021

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NOTABLE WOMEN

INSURANCE



December 2021 — These women help individuals and companies procure insurance for themselves, their homes, their businesses.

Nomination Deadline: November 5, 2021

BizWest

NOTABLE LEADERS

MINORITIES



January 2022 — This category recognizes leaders from a wide range of sectors who have demonstrated the power to advance their industries, workplace equality and civic engagement in our region.

Nomination Deadline: December 3, 2021

BizWest

Place your advertising message in BizWest to align your company with your industry or congratulate a Notable winner.

For more information, contact Sandy Powell:
970-218-0538 – spowell@bizwest.com



STEPHANIE MILLER

INBANK

VICE PRESIDENT, PRIVATE BANKER

Years in banking: 18

College attended: University of Colorado-Boulder

"If you were looking for the definition of community banking, you would find Stephanie Miller's photo. Stephanie continuously shows that community is at the very heart of banking," according to Barbara Pennell Jaynes, founder of Positively-Funded and Miller's nominator.

Miller has coordinated and hosted numerous area events to bring the neighborhood, nonprofits, and small businesses together. These include a community carnival, small business expo, nonprofit expo, and blood drives. And, she's partnered with local organizations such as A Precious Child to promote toy drives and school supply donations at the bank to help those less fortunate in the area.

"When COVID-19 changed the way we could gather, it didn't stop Stephanie from leveraging her professional skills and connections to support the public. As the president of the Superior Chamber of Commerce, Stephanie challenged the chamber to serve its members in need and the residents of southeast Boulder County. Under Stephanie's leadership and with the dedication of executive director T.J. Sullivan, the Superior Chamber has been instrumental in keeping the community connected to resources, providing support to both frontline workers and local restaurants, and encouraging residents to shop locally instead of online.

Miller also worked the Small Business Administration's PPP program to help local businesses keep employees on the payroll. "She was a trusted resource for clients and made herself available round-the-clock to answer questions and understand their concerns. Just like her approach to giving back to the community and her leadership of the chamber, Stephanie approaches her customers' needs with openness, empathy, and a genuine desire to help," Pennell Jaynes said.



ELIZABETH MILLION

ELEVATIONS CREDIT UNION

SENIOR VICE PRESIDENT MORTGAGE SALES

Years in banking: 25

Elevations calls Elizabeth Million "original and ambitious, constantly seeking opportunity in individuals and situations. Her inspirational ideas, sharp intellect and objective thinking during COVID was and is a wonderful asset to our credit union, as we, Elevations Mortgage, had our best year in Elevations history."

In 2020, Elevations Mortgage wrote \$3 billion in mortgages, doubling its 2019 numbers. Those loans helped 8,084 people or families finance homes in 2020.

"Her team is recognized as the No. 1 credit union mortgage lender in Colorado, the No. 1 mortgage lender in Boulder County, and a top three mortgage lender in Broomfield and Larimer counties," community manager Ashley Reed said.

Million joined as a mortgage loan officer in 2011, was promoted to vice president of mortgage lending in 2012 and promoted again to senior vice president of mortgage sales in 2020. She's grown her department from eight employees to more than 80, with 65% of them recognized nationally as 2020 Top Originators by Scotsman Guide.

"She led the first CARES Act forbearance training for Elevations' mortgage staff and personally called members in the evenings who needed mortgage support. Even more, Elizabeth hosted two online town halls for hundreds of Colorado Realtors to share information on how to support homebuyers during the pandemic. Also in 2020, Elizabeth and her team participated in a rigorous examination process that helped Elevations achieve a second Malcolm Baldrige National Quality Award, the highest U.S. presidential recognition for performance excellence. Her team's mortgage processes and results were one of several key areas that helped Elevations achieve this honor," said Jennifer Ramirez, chief experience officer for Elevations.

She is certified through the Department of Regulatory Agencies to teach continuing education classes to Realtors, and she serves on Realtor boards around the region.



NANCY PATTON

CANVAS CREDIT UNION

FINANCIAL EDUCATOR AND COMMUNITY COLLABORATOR

Years in banking: 20

College attended: Colorado State University

The Larimer County Workforce Development Board nominated Nancy Patton for the Notables award. "Nancy Patton has been a leader on the Larimer County Economic and Workforce Development Board for more than 10 years," Jacob Castillo, Larimer County economic development director, said in the nomination on behalf of the board. Patton currently serves on the executive committee and as WDB treasurer.

"Nancy's leadership has been instrumental in the development of initiatives that improve the financial health of people and communities in Northern Colorado. Nancy is a natural collaborator whose ability to find connections and build relationships have allowed her to realize success in bridging the gap between local government, the business community and other community services. Nancy brings energy, reliability, vision and financial acumen gained from her decades of experience in the financial sector."

In Patton's own words: "Collaboration, connection, relationship, education, and community are some of the amazing aspects of my daily work in credit unions and financial education. It is such an honor to work together with individuals and organizations focused on pulling together ideas, resources, and talents. [That] always creates better results than trying to operate in competitive silos!"



ANGELA PENLAND

FIRST NATIONAL BANK OF OMAHA

BRANCH MANAGER

Years in banking: 20

Angela Penland is the branch manager of one of FNBO's largest locations. She is passionate about developing people on her team and is leaned upon to help develop peer managers as well.

Penland advocates for her customers and employees endlessly. She works with the bank's senior management team on many special projects to ensure a positive customer and employee impact. She also is an important partner when working with other departments of the bank, to include the wealth management customers.

Penland has a unique leadership style and often works to find solutions to issues at the same time she develops employees. She has a way of getting employees to identify their strengths and weaknesses without actually asking them. Her listening skills are incredible, according to the nomination for this award, which is part of how she can get employees to realize things on their own. She often will "vote no with a better answer" when she identifies a process that isn't working.

Penland is passionate about the community and has volunteered for many organizations, some of which include the Larimer Humane Society, Crossroads Safehouse and Book Trust. In her free time, Penland has authored several published short stories and will have her first novella published in 2021.

PROUDLY SUPPORTING WOMEN IN BANKING.

CONGRATULATIONS

We are proud to honor our outstanding employees for their recognition as one of BizWest's 2021 Notable Women in Banking.

Gretchen Wahl
Sr. Director, Community Banking

Angie Penland
Branch Manager

Karen Sorensen
Director, Branch Banking

Lisa Leveillee
Sr. Advisor, Community Banking

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STEPHANIE MILLER

2021 NOTABLE WOMEN IN BANKING

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JULIE PIEPHO

ADAMS BANK & TRUST

PRESIDENT - CONSUMER
BANKING

Years in banking: 44

*College attended: University
of Wyoming*

Julie Piepho has been in an executive leadership role at Adams Bank & Trust, a family-owned and operated community bank, for the past 12 months, serving as president of consumer banking. She worked in a consultant capacity for several years before joining the bank.

"Anyone who has been around Julie will immediately recognize the passion and commitment she brings to the industry. Her dedication to cultivating relationships, community involvement, and employee engagement is unmatched and has made her a perfect fit with the culture of our organization," bank marketing director Lana Shaw said in nominating her.

Piepho's leadership — built on coaching and a commitment to connecting personally with her team — has taken the bank's mortgage team to new levels. In nine months, her department increased its volume by 49% while expanding positions in sales and operations, bringing strategic alignment to increase efficiency and develop career succession paths.

She was awarded the bank's 2020 Sting Award, which is presented to the AB&T team member who best competes in their field and grows their department. She serves on multiple internal committees, assisting the strategic direction of the bank and the day-to-day safety and soundness.

In the community, Piepho is treasurer of Animal Friends Alliance and co-chair of its \$2.6 million capital campaign. She is vice chairman of the Colorado Mortgage Lenders Association Board of Governors and participates on its advocacy committee. She is the secretary of the Certified Mortgage Bankers Society and is on the board of the Everitt Real Estate Center at Colorado State University.

"Julie's dedication to developing the next generation of banking professionals, and coaching them toward their own success, is perhaps the most noteworthy of all," Shaw said.



LORNA REEVES

GREAT WESTERN BANK

PRIVATE BANKER

Years in banking: 30

*College attended:
MetroTech; Graduate School
of Banking at Madison,
Wisconsin*

Prior to joining Great Western Bank, Lorna Reeves ran private banking for multiple community banks within the Northern Colorado market for more than 30 years. Since joining GWB's private banking team with Kristi Benningsdorf, she has brought a new focus and a lot of energy to the private banking line at GWB.

Reeves has generated a significant amount of new business in the past 12 months, bringing clients who are overjoyed that she is back in banking and available to be their banker.

She serves on the board of the United Way of Larimer County, having volunteered on other committees for more than five years. In addition, she serves on the board of the Northern Colorado Community Foundation as well as the Habitat for Humanity selection committee board. Reeves is dedicated to the private banking industry and works seamlessly with GWB's wealth management and trust lines of business, always with the intention of doing what is in the best interest of the client.



ADNA ROMERO

ANB BANK

VICE PRESIDENT

Years in banking: 20

*College attended: California
State University*

Adna Romero is an "accidental banker" who grew a part-time job into a lifetime career when she fell in love with the banking industry 20 years ago.

Romero takes pride in providing financial advice to small business owners and low income borrowers working to achieve home ownership. She embodies ANB's belief that people matter. She seeks to build true relationships with her clients, regardless of their financial position.

As a generalist lender, Romero is a trusted adviser for all of her customers' lending needs. She is a resource for first-time home buyers with a mortgage need or mobile home owners looking to refinance out of a high interest rate.

Romero is a small business lender. She guides clients through the SBA 504 loan process when they are looking to build or expand their businesses. She is a business adviser, guiding business owners through budgeting and how to improve monthly cash flow with operating lines of credit.

She works hard to meaningfully impact the lives of those she assists. She is a leader in bringing the value of the community banking model to Loveland and the larger Larimer county.

In 2021, Romero continues to work to help business owners impacted by the pandemic with PPP loan originations as well as the PPP forgiveness process. ANB's personal approach with these business borrowers means that Romero personally guides each customer through the process, reviews their documentation, and completes the submission to the SBA portal.

Romero is also committed to giving back. She serves on the Family Selection Committee of Loveland Habitat for Humanity and is a long-term Rotarian. She represents ANB Bank at the Loveland Chamber of Commerce and has led donation drives for the House of Neighborly Service.



MARIETA SADE

BOK FINANCIAL

VICE PRESIDENT
RELATIONSHIP MANAGER,
COMMERCIAL BANKING

Years in banking: 20

"Marieta Sade is without question the most professional and tireless advocate we have had the pleasure of working with in our commercial banking relationships — ever," said Maria Uspenski, the CEO of The Tea Spot, a client of the bank.

"She works on our behalf as diligently and energetically as any vested employee at The Tea Spot. There are many opportunities that our business would not have had the chance to pursue without the intelligent counsel and assistance of BOK Financial, including a revolving line of credit that allows us to carry large customers on terms and an SBA loan, which allowed us to develop new product technology," Uspenski said.

"When the Payment Protection Program was announced last Spring, Marieta worked through Easter weekend to ensure her customers were submitted in the first wave of applications. Marieta Sade is that rare champion outside our company who is directly responsible for making us a more successful business. She gives her all for her clients, and is effective — which is why I feel she is entirely deserving of this nomination."

CONGRATULATIONS!

BBB TORCH AWARDS FOR ETHICS WINNERS

Congratulations to the 2021 BBB Torch Awards for Ethics winners who were honored during a virtual event on April 22. Thank you to all who attended!

Our award winners are recognized for implementing and following ethical leadership principles within their organization and with their customers. They also better our communities by committing to give back to the community that supports them.



2021 BBB TORCH AWARDS FOR ETHICS WINNERS



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KARIS SCHNEIDER

BANK OF COLORADO

BRANCH MANAGER

Years in banking: 16

College attended: Front Range Community College

Karis Schneider, nominated by the United Way of Larimer County, made a big impact in her role with the nonprofit as a representative of Bank of Colorado. She is the campaign coordinator for the United Way campaign. In her first year as coordinator, Bank of Colorado doubled its donations and raised more than \$17,000 for victims of the Larimer county fires.

Schneider has been heavily involved with the nonprofit piece of the banking business for years. She encourages others to give their time, talent, and treasure and does much of this on her own time, and with a smile.

"In the two years I have known Karis, she has always encouraged her co-workers to get involved. I nominated her as the coordinator last year because of the hard work and leadership skills she showed as a contributor. She has a passion for giving, which is rare in this world and never asks for anything in return. Her actions have helped hundreds of Larimer County residents," said nominator Brad Turner, corporate engagement manager for the United Way.



JENNY SCHULTZ

GREAT WESTERN BANK

REGIONAL CREDIT MANAGER

Years in banking: 20

College attended: Colorado State University

"Jenny [Schultz] has to have more than 24 hours to her day, because the amount of work she produces would take me more than 24 hours. I have never met a more efficient worker than Jenny," according to her nominator, Bryan Guest, group president for Great Western Bank.

Schultz is responsible for the bank's Colorado and Arizona markets and is CO and AZ markets appreciated by all of her co-workers, Guest said. She has held multiple positions within the bank, including loan assistant, lender, business banking manager, market president and now credit manager.

When she was a loan officer, she handled some of the area's complicated credit arrangements and has experiences ranging from USDA, SBA, A&D, and C&I loan structures. Currently, she manages credit departments in multiple states. This requires her to be knowledgeable of the current economic conditions of a vast geographic area.

Guest said she is extremely intelligent, has extensive industry experience, and as the bank's regional credit manager always tries to come up with a structure that will work for both Great Western Bank and the customer.



KAREN SORENSEN

FIRST NATIONAL BANK OF OMAHA

DIRECTOR BRANCH BANKING

Years in banking: 36

Karen Sorensen, director of branch banking for FNBO, has been instrumental in the success that the bank has experienced in Colorado retail banking, said her nominator, Gretchen Wahl, community manager for the bank.

"Sorensen has worked tirelessly over the past year, during the pandemic, to make sure our branch system was working for our customers despite having to be closed to in person meetings. She implemented new procedures and processes to make sure we had all the capabilities in a remote working condition as we would if you came into the bank in person," Wahl said.

FNBO has 24 branches in Colorado and each community needed to be monitored based on current levels of risk. While some branches were open others were not. Managing the different delivery methods was a challenge, Wahl said. Sorensen has led retail banking for FNBO for years, and the bank has grown market share under her leadership.

She is involved in the ways the bank gives back to the communities through its Impact Fund, sponsorships and donations.



NICOLE STAUDINGER

FIRSTBANK

NORTHERN COLORADO PRESIDENT

Years in banking: 24

"Nicole [Staudinger] is a dynamic leader who encourages excellence in all those around her. Nicole has challenged the status quo and encouraged excellence in every organization she has touched," said her nominator, Ann Hutchison, CEO of the Fort Collins Area Chamber of Commerce.

"We often see business leaders 'bulldoze' their way to solutions — but that is not Nicole. Her courage to ask hard questions, willingness to demonstrate excellence and invitation to others to be a part of a solution have been key to her ability to make a difference.

"Nicole has embraced new ways of doing things to move organizations forward while encouraging personal investment and dedication by all those around her. She has provided leadership to key organizations that are better today than they were before Nicole led them. She shares her vision and energy without hesitation while encouraging others to be a part of the solution. Nicole's grace, confidence and hard work have made our community better. Nicole brings a sense of joy to every conversation," Hutchison said.



Congratulations Freyja Troop!

In her role as assistant vice president of Alpine Bank Boulder, Freyja is recognized as a leader in banking in Colorado. A native of Australia, she's now a key member of the Boulder banking community. When Freyja isn't helping bank customers, she's likely spending time with her family or volunteering with nonprofits like Harvest of Hope and Growing Gardens.



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FREYJA TROOP

ALPINE BANK

ASSISTANT VICE PRESIDENT

Years in banking: 22

*College attended: Tasmania
TAFE management*

Freyja Troop works with all Alpine Bank customers as if they are family, making sure they get what they need and that they understand every step of the loan process.

Troop also serves a key role in leading the Boulder branch staff. She is in charge of establishing and measuring quarterly performance goals, designing team training and activities to engage every member and keeping the workplace engaging and fun. She serves as a role model and mentor to the other young career professionals in the branch.

Troop volunteers extensively in the Boulder community. She helped establish running programs like Mountain Tracks to encourage school kids to live healthy lifestyles and to learn to love running; creating fundraising races like the Turkey Trot, so that proceeds can support critical non-profits such as Harvest of Hope Food Pantry; and even lending her time and skills to the community work of Growing Gardens. She challenges the rest of the Boulder branch staff to volunteer in the community as well.



SUE WAGNER

BANK OF COLORADO

SENIOR VICE PRESIDENT

Years in banking: 20

"Sue Wagner is one of the most professional, dedicated and enthusiastic people on our team. Her years of service and dedication to her customers and her community extend well beyond working hours. From sitting on the board of the Boys and Girls Club of Larimer County to countless other charitable organizations, Sue shows her love for community through action," said David Finkelstein, director of marketing at the bank.

"As a banker, her goal is to always do right by her customers, ensuring the highest level of care and service is provided by her and the team she manages. Having been involved in banking on many levels, Sue's knowledge of the industry is unmatched. [She's a] constant resource for her team and her customers seeking advice. No matter what comes her way Sue greets it with a kind attitude and a friendly demeanor, always at the ready to offer a solution or lend a helping hand.

"There are many wonderful people who work for Bank of Colorado, but there's only one Sue Wagner," he said.



GRETCHEN WAHL

FIRST NATIONAL BANK OF
OMAHA

COMMUNITY MANAGER

Years in banking: 25

*College attended: Penn
State University; Stonier
Graduate School of Banking*

Gretchen Wahl is an accomplished, progressive and results-oriented banking executive, as well as a dedicated community liaison, with a personal commitment to growing relationships inside and outside of the bank, according to Nathan Ewert, regional vice president of FNBO who nominated her for the Notables award.

Areas of community engagement that she has been involved with over the years include: Colorado Economic Development Council, Boulder Economic Council, VIA Mobility Services, Impact on Education, YWCA of Boulder & Broomfield counties, Mental Health Partners, Business & Professional Women, Pikes Peak Community Foundation — to name a few.

Wahl has been with FNBO for just over a year but her leadership ability to successfully connect and collaborate has shown just how valuable she is and can be for the community and the bank. She immediately had to build a team, establish trust, all during an unprecedented time of her direct reports working remotely and the world going through a pandemic. She helped drive the Colorado FNBO banks deliver more than 3,000 PPP loans for \$300 million, ultimately helping save an estimated 30,000 jobs. She is a fierce advocate for small business and an outstanding leader in the community and inside the bank. She had and continues to make a significant difference in the Boulder Valley.



NICOLE WALUSIS

FIRSTBANK

SENIOR VICE PRESIDENT

Years in banking: 17

*College attended: University
of Colorado-Denver; Masters
University of Colorado-
Denver*

Nicole Walusis didn't sit out the pandemic, even though she could have. Here's how her nominator, co-worker Kristen Bernhardt, tells the story:

"Nicole gave birth to her son on March 6, 2020, right when the COVID pandemic was developing. As the state shut down and businesses pivoted to working from home and revamping to serve their customers in a new way, Nicole was not content just to sit on the sidelines and watch. When the SBA's PPP loan program was announced, banks all over the country were scrambling to learn the program and quickly deploy funds to businesses. Nicole could have continued on with her scheduled maternity leave, but instead she chose to help her team and her community.

"She sought permission from HR to come back early from maternity leave so she could join the efforts with her fellow bankers. In between the many demands of caring for a newborn, Nicole processed PPP loans to ensure businesses would be able to continue to pay their employees. With Nicole's help, FirstBank provided more than 14,000 PPP loans totaling over \$1 billion.

"I am proud to work with someone so selfless and this generosity is what defines Nicole's leadership style. No matter what is on her plate, she is quick to lend a hand to her team, her customers, and the Northern Colorado community. Nicole somehow gets more done in a day than most others can do in a week. She efficiently oversees three bank branches while being one of the top loan producers year after year."

Walusis is active on committees at the bank as well as providing leadership as a board member for Book Trust.