CBA Efficient Operations, Solid Condition

- CBA operates economically; we've made eight consecutive dues cuts.
- Our fiscal year ends June 30, and most years we operate at breakeven or better, as we will this year.
- Our Board has a specific plan for preserving and growing our endowment for unanticipated emergencies and to benefit members via services and reduced dues.
- CBA funds government relations, public relations and some administration with member dues, and offers conference, insurance and other services on a user-pay self-supporting basis.

2007 Report to Members on Results:

CBA serves as a lookout for our members, constantly scanning the horizon to identify emerging threats or opportunities.

- Advocacy: Identifying and resolving emerging legislative, regulatory and public relations issues.
- Education & Information: Delivering education and resources to keep our members ahead of the curve.
- Strength: Promoting a unified industry so that all banks can be stronger by working together.

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CBA's Mission is to improve the high quality of the Colorado banking industry and to enhance its ability to compete effectively and profitably.

- Advocate banks to government and the public
- Provide services, resources, information and education to enhance banks
- Promote unity among banks
- Improve regulatory climate
- Foster high ethical and professional standards and community involvement

Priorities:

Most banks focus on what CBA will do for them tomorrow so here are our industry's biggest priorities (as we perceive them):

- Stop Continual Expansion of Tax Advantaged Competitors: Credit Unions, Farm Credit System, and CHFA
- Fair Competition by Nonbanks in all areas: taxation, CRA, safety/soundness
- Better Educated and Informed Bankers
- Public Appreciation of Banks: Benefit to Communities
- Continued State Legislative Innovations
- Services Filling Member Banks' Needs

Whenever we can help you, our members and stockholders, please contact us at once.
2006-2007 LEADERSHIP
With great appreciation for the leadership and energy devoted by our Chairman, Norm Franke, this last year, we say fi,hanks! Our officers for the next year are Dan Godec, Community Banks of Colorado as CBA Chairman; Dave Baker, FirstBanks as CBA Chairman-Elect; and Ed Sauer, The Bank at Broadmoor as CBA Treasurer. They will take office at the CBA Convention in Big Sky, Montana, June 16-20.

GOOD RESULTS IN 2007 LEGISLATURE

Despite dreading the foreclosure issue we finished with good results, largely due to our 2006 Colorado foreclosure study. We provided to member banks CBA’s 2007 Legislative Simple Summary in May, and a detailed one on adopted laws will be out summer 2007. Thanks to many CBA banker volunteers for guidance and support to obtain these results.

The Legislature convened on January 10, one day after Governor Ritter and others were sworn into office. This was the first time since the late 1950s that the Democrats controlled the Governor’s office and both Houses of the Legislature. CBA’s main priorities this session were successfully navigating the foreclosure issue and passing a CBA proactive bill to protect the separation of banking and commerce by restricting ways commercially owned ILCs can conduct financial transactions.

- Major victories were passing our ILC bill and our ATM fee bill, successfully extending the foreclosure bills and the CHFA liberalization bill, and exempting banks from auto-dealer licensing in the sale of repos and lease turnbacks.
- We also successfully amended or defeated dozens of other bills.
- We expected a worse Legislative session than resulted. CBA and banks enjoyed excellent results thanks to many volunteer bankers (e.g. Norm Franke, Dan Godec & Dave Baker) and our strong CBA lobbying team.
- Special thanks go to many close friends in the Colorado Legislature: Senate President Joan Fitz-Gerald & House Majority Leader Alice Madden (sponsors of CBA’s ILC bill) and Sen. Gail Schwartz & Rep. Joe Rice (sponsors of CBA ATM bill). Other key friends include House Speaker Romanoof, House Minority Leader May, Senate Minority Leader McElhaney, House Business Com. Chair Marshall, Senate Business Com. Chair Veiga, and many others.

ILCs

CBA’s HB07-1175 which protects the separation of banking and commerce had two powerful sponsors (Senate Pres Fitz-Gerald, House Majority Leader Madden), passed the House 64-0 and the Senate 32-1, and was signed by Gov. Ritter. CBA’s approach has two unique aspects among U.S. laws. HB1175 goes beyond prohibiting branches by commercially owned industrial banks (called ILCs in other states) on their owner’s premises (already against the law in Colorado). Points of Sale, ATMs are branches so are owned under any U.S. law. CBA’s approach fixes this; it outlaws deposits and lending in any form by a commercially owned ILC at any commercial location. And CBA’s approach applies to all commercial locations, not just those of the ILCs commercial affiliate.

SUCCESSES

Norm Franke (Alpine Bank), had a good year. CBA produces numerous beneficial results for Colorado banks.

2007 LEADERSHIP

CBA’s Board of Directors met April 20th in Colorado Springs. Area bankers (27) joined 13 board members for lunch, a government relations report and a view of how CBA operates. CBA will be moving the October board meeting to the Western Slope.

NEW MEMBERS

This last year has been good. We’ve obtained ten new members (totaling almost $10B in assets), and we will have good 2006-07 financial results.

OUTREACH

“Whenever I need to understand the perspectives of banks on important policy questions, the Colorado Bankers Association is first on my speed dial.” - Representative Andrew Romanoff, House Speaker

2006-2007 BOARD OF DIRECTORS

OFFICERS

CHAIRMAN
Norm Franke
Regional President
Alpine Bank

CHAIRMAN ELECT
Dan Godec
EVP & Chief Lending Officer
Community Banks of Colorado

TREASURER
Dave Baker
COO
FirstBank Holding Co.

2007-2008 Ed Sauer, The Bank at Broadmoor, will be Treasurer and each officer moves up.

Bill Berenz
President
American National Bank

Mark Bower
SVP
Home State Bank

Breitbart
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CBA 2007 Report to Members on Results

INSIDE CBA

“CBA in a word: results.” – Hank Brown
Former U.S. Senator, President-University of Colorado

CBA 2007 Report to Members on Results
NEW RECORD RETENTION SCHEDULE

CBA updated its Record Retention Schedule in 2006. It contains both the federal and state document retention requirements and is laid out in an easy format.

PRODUCTS & SERVICES

In addition to 50 associate members, many of whom provide services to banks, CBA has a full line of unique products and services offering banks proven fee-income and cost-cutting opportunities.

BBCON MANUALS & TRAINING

- Loan Officer's Guide to Proper Loan Documentation - Avoid fatal lending errors with our state-specific, user-friendly Guide. This manual teaches the whys of documentation so you can prevail if challenged and discusses items in your laser system that may be legal but not always wise to use.
- Real Estate Law and Federal Regulations Made Easy - This manual gives a good foundation in both real estate laws and federal RE regulations. It is designed to help readers understand the concepts of the law so they know the reasoning for what they do.

BANCINSURE

BancInsure has offered bond and D&O for 20 years, is A rated by Best, and has a reputation as an innovative leader in financial security for banks. It offers insurance products designed by bankers to address their specific needs, and is the Cadillac in bank insurance at competitive rates.

FRAUD-NET

Hundreds of Fraud-Net alerts were posted dealing with dozens of voluminous incidents and dozens of types of fraud schemes. www.Fraud-net.com is a free antifraud database for law enforcement and CBA members, and is available at no cost to non-members, for a limited time. Self-register online or call CBA.

FORECLOSURES

No direct impact on banks! No new burdens, no PR problem.

As expected, foreclosures were the number one issue (to the public and media) at the State Capitol. Colorado’s foreclosure rate captured many headlines and the attention of legislators (some of them bent on passing restrictions). CHFA’s testimony was the sole good news for the legislature. CBA supplied FDIC data that in banks in Colorado in the last 24 months noncurrent loans dropped 16%, net charge-offs dropped 46% and OREO decreased 27%.

Home equity loans have grown at an annual rate of 32% since 2000, but less than 3% of all are past due! The lowest delinquency of bank consumer lending.

To illustrate that banks are not the culprit CBA commissioned an independent, respected research company to analyze Colorado’s 2006 foreclosure data. As expected, it showed 77% of borrowers in foreclosure had loans from non-bank lenders (mortgage and finance companies, home-builders), and 77% of home loans in foreclosure were AGMs. While banks originate 58% of home loans nationally, bank loans are just 18% of foreclosures in Colorado (22% if bank affiliates are included). Conversely, nonbank mortgage lenders make 42% of residential mortgage loans and in Colorado 7% of foreclosures. Other details include only 2.8 years average from date of loan to foreclosure. This study was released at CBA’s annual Legislative Luncheon and gained significant media attention.

CHFA

CHFA Government Affairs Committee unanimously decided to oppose SB07-124 unless it was significantly amended. The bill was written to grant CHFA more authority to be a direct lender/competitor versus CHFA’s original mission and the partnership banks have had with CHFA. CBA worked out amendments denying the CHFA liberalization and blocked.

Foreclosure protests in May in Denver turned into a moratorium on foreclosures. CBA quickly contacted public officials to explain that this is not permitted by statute. CHFA’s goal was to preemptively keep the industry or any bank from having to engage in costly legal or PR battles over a moratorium.

Last year’s HB06-1387 was a massive rewrite of the foreclosure procedural statutes. CBA spent over $55,000 on this one bill to ensure that a law was passed that would be beneficial to banks. CBA briefed bankers on this with written material and a popular conference call seminar.
CBA is proud of major anti-fraud progress we
2006 to fight financial fraud: got it signed into law by
Governor Ritter who performed CBA
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2006 to fight financial fraud: got it signed into law by
Governor Ritter who performed CBA work at the
time
2. HB1347 developed the Colorado Fraud Investigators (CFI)
unit within the Colorado Bureau of Investigation to
assist the Attorney General, sheriffs, police, and district attorneys in investigating and
prosecuting financial fraud crimes, and provide information to the public and banks so they
can protect themselves against ID theft and financial fraud
3. Locked in $600,000 in annual funding for the CFI
unit
4. Obtained appointment by Governor Owens of three banking representatives to CFI
\( N \)\ governing board, with Attorney General Suthers, a District Attorney, a sheriff, and a
police chief
5. Obtained 1/1/07 authorization for CBI to hire seven new agents to staff the new CFI unit
6. Donated from CBA to the CFI program $25,000 and our FRAUD-NET.com system (over 500
registered Colorado users)
7. Helped draft the operating plan for the CFI unit
CNBC is doing a 30 minute feature story in July on Fraud
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F A R A U D  E F O R T S
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views stated that they chose to highlight CFI/Fraud
Colorado banks lose $100
Marketing
Identification
of FDIC coverage).

CREDIT UNION STUDY

Since its release a year ago, bankers from around Colo-
rado (and the U.S.) have made good use of CBA’s
Stop the Credit Unions’ Tax Duck CD. It ana-
lyzes the CU industry in Colorado and provides background information and arguments. CBA dist-
buted 450 CD copies; another 230 accessed it online.  For 230 bankers to log online and take almost
30 minutes to study CBA findings, just further stress the credit union
outbreak and the necessity to remedy this problem. 0 stated Norm Franke, Chair-
man of CBA, President of Alpine Bank of Grand

Junction.  The CD con-
tained video, PowerPoints, dozens of documents and dozens of links to useful information informing bankers about the issues.

OTHER KEY 2007 BILLS (out of 150 CBA worked):

· Bankruptcy: Increases the amount of various exemptions (homestead), although amounts still very low compared to other states.  Our amendments to review only every 6 years, and for exemptions to not apply to consumer liens.
· Renewable Energy: Creates the renewable energy authority.  CBA lobbied for amendment that moved authority from direct lending to
prompt guarantors in amendment adopted.
· Prompt Pay (construction): CBA opposed the bill, prohibition of retainage, an important lever.  The bill dealt with payments to
State Vendors.  Although directed at vendors to the State, could have covered banks holding public deposits.  Requires certain disclo-

CBA offers American Institute of Banking (AIB) courses from the fundamentals, to strategic courses for bank execu-
tives.  AIB has served banking\( s \) education needs for more than 100 years.  AIB courses can be online, and can lead to industry-recognized AIB diplomas and certificates and as-
sist in professional licensing requirements.  CBA provides courses on over 60 subjects.  AIB Online covers subjects such as:  • Bank Financial Management  • Law & Bank-
ing  • AIB Certificate Courses  • Marketing & Sales  • General Banking  • Small Business Banking  • Retail Banking & Lending  • Wealth Management & Trust  CBA also offers AIB Correspondence Courses at www.colorado bankers.org.

BANKER OF DISTINCTION
CBA annually recognizes one or more Bankers of Distinction who have exemplary com-
munity involvement, and truly epitomize the community banking spirit.  This year we
congratulate Debra Busston of JPMorgan Chase.

QUARTER UNVEILED
Colorado became the 38th state to join the US Mint\( s \) State Quarter program a year ago by releasing the Colorado commemorative quarter at an unveiling ceremony sponsored by numerous groups including CBA.

EDUCATION
CBA\( s \) wide variety of education programs enables banks to get training they need when they want.  Many of our offerings are via telephone or internet to minimize travel hassle and time out of the bank.  The Graduate School of Banking at Colo-
rado, the Graduate School of Banking (University of Wisconsin, Madison), and our other education partners all provide con-
tinuing banker education critical to competing in today’s changing industry.

GSBC GRADUATES
The Graduate School of Banking at Colorado wrapped up classes for the 2006 annual session on July
27th and graduated 141 bankers from around the U.S., 23 from Colorado.  CBA congratulates those who completed the prestigious three-year session.  Over 500 people attended the July graduation.  Total
2006 enrollment was 442, from 42 states.  GSBC was started by CBA over 50 years ago, is one of six
graduate banking schools in the U.S., and focuses on community banks.  Colorado trustees are Dave
Baker (FirstBanks of Colorado), Jim Lewien (Commerce Bank, Aurora), and Don Childears (CBA).

GRADUATE SCHOOL OF BANKING—MADISON, WI
CBA also sponsors the Graduate School of Banking including its programs on the Madison campus and live online seminars on subjects such as:  • Risk Management for Community Banks  • A Workable Process!  • High Performance Portfolio Management  • Converting Customer Satisfaction Into Customer Loyalty  • BASA/AML Examiner Guidelines  • Just the FACTA & Nothing But the FACTA  • Compliance Risk Management  • Building a Service & Sales Minded Bank  • Relationship Selling—How to Call on Top Retail and Consumer Banking Customers

AIB CLASSES
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tives.  AIB has served banking\( s \) education needs for more than 100 years.  AIB courses can be online, and can lead to industry-recognized AIB diplomas and certificates and as-
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CFT CLASSES
CBA offers live classes via the Center for Financial Training to augment CBA\( s \) online offerings.  Among the CBA/CFT offerings is the Western States Commercial Lending School.

BANK LEADERS OF TOMORROW
CBA\( s \) new Bank Leaders of Tomorrow peer group is a 12-event career enhancement program designed to provide additional leadership training, educational and networking opportunities to Colorado\( s \) distinguished, emerging bankers.  The BLT peer group is an exclusive opportunity for bankers to develop essential career enhancement skills to expedite the climb up the Career
ladder\( s \) for deserving employees.  Events are focused on skills that Colorado bank CEOs identified as essential elements of the
successful banker.  Watch for details.
CBA 2007 Report to Members on Results

GOVERNMENT RELATIONS OBJECTIVE

CBA seeks to minimize the burdens of government supervision of banking and affiliates, and improve the business and regulatory climates, while maintaining bank soundness and service to local communities. Throughout our century of service, CBA has built an enviable track record of innovative law to protect banks (later copied in other states).

COMMUNITY RELATIONS

CBA’s public relations program proactively promotes the image of Colorado banking on targeted issues and reacts to defend the industry or individual members (when requested) on tough issues. We are a resource for the public and news media. CBA’s current focus is on identity theft; we estimate banks in Colorado lose $150M/year to fraud. CBA’s new estimate of Colorado banks’ contributions to communities is $47.5 million/year, almost $1 million/week. No other industry compares. This is highlighted in our Colorado Wins, You Win brochure.

BANKS HIGHLIGHTED AT CNA GALA

CBA co-hosted the Colorado Nonprofit Association’s 20th Anniversary Gala on Nov. 18th 2006. The dinner for 600 highlighted the $47.5 million in annual contributions that banks give to Colorado nonprofits. CNA wanted to highlight banking’s generosity in an attempt to encourage more corporate giving. 18 banks sponsored tables at the event; the dinner sold out months in advance, and CNA turned away 100 interested parties. CBA put a 2-page ad in the Denver Business Journal touting banking’s high level of philanthropy.

VETERANS MONUMENT

On behalf of Colorado banks CBA was proud to give the first contribution to the Colorado Veterans Monument Preservation Trust Fund (to provide monetary support for preservation of the monument outside the Capitol). We were thanked at a news conference by Rep. Joe Rice, Gov. Bill Ritter and others.

POPULAR ID THEFT MATERIALS

Augmenting numerous ID theft interviews, CBA developed ID theft materials that continue to be popular. They’re now in use in a couple dozen states.

www.financialinfo.org

CBA recently reorganized its website to provide the public with consumer financial information. The site is newly loaded with 50 brief articles on consumer finance topics.

TRUST LITIGATION

CBA and several banks filed an amicus brief with the Colorado Supreme Court to protect a major appellate court victory for banks (where CBA also filed an amicus brief) regarding donor intent on the custody of trust assets. The case is the Denver Foundation vs. Wells Fargo.

ELECTIONS

The 2006 elections were among the most intense in decades. Both parties and their candidates fought for control of the Legislature and Governor’s office. We had a lot at stake. Prior to the election CBA was very active assessing candidates and assisting good candidates. The CBA Board had good discussions with both Bill Ritter and Bob Beauprez. Business in general has many challenges in the Legislature now, but we are fortunate to have very good relationships with practically all of our public officials. Coupled with hard work, that produced very good 2007 results.

RITTER TRANSITION

CBA suggested over a dozen Colorado bankers to help the Ritter transition team. Numerous bankers were involved as well as Don Childears.

TAX ADVANTAGES

CBA asked bankers around the state to help us expose examples of inappropriate lending activities by credit unions, Farm Credit System, and CHFA. FCS is pushing expansion legislation on the federal level. They already use their tax advantage to subsidize non-ag loans to individuals and entities.

#2 IN TORT REFORM

Pacific Research Institute’s 2006 Tort Liability Index in Colorado revealed that if not for Colorado’s aggressive legislative reforms between 2000 and 2005, the state would have ranked 34th in the nation in protections against tort costs, versus its current #2 ranking. The Colorado Civil Justice League; the state’s litigation reform coalition, propelled Colorado into this nationally leading role. Don Childears, 2006 CCJL Chairman, commented that “the disparity between Colorado’s actual ranking and our state’s possible ranking shows just how crucial and exceptional CCJL’s work has been & CBA helped the Colorado Civil Justice League’s successful tort reform efforts in previous years, and helped oppose the partial rollback in 2007.

AUTO TITLES ID REQUIREMENT

The Colorado Department of Revenue issued a memo regarding a new requirement effective July 1, 2006. CBA got clarification at our meeting with the Department of Revenue, and we hosted an informative conference call for 115 bankers.
OTHER TRIPS TO WDC

For the third time since January, CBA took several Colorado bankers to Washington D.C. in April to meet with our Members of Congress. In January we focused on freshman House members regarding ILCs, credit unions and the Farm Credit System; in March we contacted all of our Members of Congress on various subjects; and in April we focused on three Legislators relevant to the FCS issue. This work is productive and more is planned.

SOCIAL GATHERINGS

CBA held its annual Washington Visit where Colorado bankers spent three days meeting with industry representatives, key regulators and Members of Congress I/AC to Colorado bankers. The CFS HORIZONS brochure CBA produced documenting FCS lending was released at the luncheon and became a major topic of discussion.

CRE CONCERNS

CBA actively opposed regulatory proposals regarding commercial real estate loans. We told the OCC, FDIC, OTS and the Fed a year ago that there is a lack of sufficient evidence to justify additional capital requirements for CRE concentrations. Instead, CBA suggested an Advisory Letter setting forth recommended Best Practices on CRE lending & CBA also was represented by Dave Kelly of FirstBank of Evergreen at a Washington DC meeting with the agencies to address CRE concerns.

ILCs

The federal ILC bill passed the U.S. House of Representatives in May by an overwhelming vote. At CBA urging six of our seven House members cosponsored it (all but Tancredo) and six of the seven voted for it (including Tancredo, DeGette voted no). In Senate fate is less certain. FirstBank & Dave Baker testified against Wal-Mart at an FDIC hearing in Kansas City for CBA.

FARM CREDIT SYSTEM

Rural and ag banks, and urban banks would face more tax-subsidized competition. What do these non-ag Colorado properties have to do with the Farm Credit System? (See pictures and details in attention-grabbing brochure CBA produced documenting FCS lending abuses.)

- A posh development (lots selling for $1M each) with a beach among its many amenities?
- An exclusive hunting lodge?
- A pricey amenity rich gated community with natural beauty and extraordinary architecture?
- An expensive resort home?

The FCS with its tax advantage currently competes with banks for non-ag loans even though it misses beginning and small farmers. The FCS HORIZONS Project would further enable it to lend to practically any business and to do mortgage lending in urban areas affecting every bank. CBA suggested the message bankers should convey to Members of Congress (Rep. Musgrave is with us, but Rep. Salazar isn’t), and we used our Info/Action Center to send hundreds of letters from Colorado bankers.

OTHER

Other federal government relations issues abound with CBA working on most of them: CBA, GSIs, HMDA data, regulatory relief, BSA (USA Patriot Act), CTRs, SARs, real estate brokerage, preemption of state law, NCUA Business Loan Rule, FCS competition, SBA 7(a) Loan Program.

CBA BANKERS VISIT TO WASHINGTON

CBA held its annual Washington Visit where Colorado bankers spent three days meeting with industry representatives, key regulators and Members of Congress I/AC to Colorado bankers. The CFS HORIZONS brochure CBA produced documenting FCS lending was released at the luncheon and became a major topic of discussion.

LUNCH WITH A LEGISLATOR AT CBA

There is such a thing as a free lunch. During the legislative session CBA arranged daily lunches at CBA for dialogue with one legislator and several constituent bankers. Amendment 41 means an individual banker sponsors the lunch. The discussion focuses on the legislator’s issues and builds rapport. We had an average of 4.5 bankers attend each of the 29 lunches (focused on key legislators).

Even though our March 7 Legislative Luncheon at the Brown Palace was half the size of 2006 due to Amendment 41 CBA set the record for legislative lunch attendance at such events. Most such events were canceled outright due to Amendment 41. We had over 40 Legislators, 2½ times the Legislator attendance at any other group I since bankers invited them to the event. Thank you! After a morning getting briefed on pressing issues bankers then welcomed Legislators with good conversation over lunch. CBA’s Colorado foreclosure study was released at the luncheon and became a major topic of discussion.

ECONOMIC FORUM

Federal Reserve Bank of Kansas City President Tom Hoenig presented a CBA-sponsored Economic Forum to roughly 100 key Colorado public officials, and bankers and guests in the Capitol in January. Mr. Hoenig, member of the Fed’s Open Market Committee, provided data and analysis, and fielded tough but insightful questions from bankers and legislators. Numerous public officials attended: Governor Ritter who addressed the crowd, Attorney General Suthers, State Treasurer Kennedy, numerous Cabinet members, two-thirds of the State Senate, and half of the State House. This was CBA’s first year doing this but due to its success we already have scheduled KC Fed Pres Tom Hoenig to do round two on Wednesday, January 16, 2008 at 4:30 in the State Capitol.

PROMINENT SPEAKERS

Among prominent speakers at CBA meetings in the last year were Governor Owens, Governor Ritter, House Speaker Romanoof, Senate President Fitz-Gerald, Attorney General Suthers, & State Treasurer Kennedy. Dozens of legislators (one per day) were guests for lunch at CBA with several constituent bankers.

CBA PAC—REPEAT SUCCESS

CBA members exceeded the CBA PAC goal for 2006! CBA PAC is designed to provide an opportunity for persons interested in the welfare and future of Colorado banking to contribute to candidates who support the purposes, principles and missions of Colorado bankers.

BANKERS’ LETTERS ON HOT ISSUES

CBA enhanced its Info/Action Center this year. In a couple of minutes, bankers can generate customized letters to public officials to register their opinions. Hundreds & hundreds of letters were sent by Colorado bankers on credit unions, ILCs, commercial real estate lending, etc. In 10 days over 600 letters were sent via CBA ILC to Colorado Members of Congress asking them to co-sponsor the ILC bill. Obtain current information on issues and public officials at http://capwiz.com/cobankers/state/main/?state=CO.