Creating a stronger economy and helping Coloradans realize dreams by building better banks
The Colorado Bankers Association represents more than 95% of the assets, employees and bank offices in Colorado.

CBA works with government to continually improve the banking industry in this rapidly changing environment, focusing on improvements that increase benefits for customers, value for shareholders and a stronger business climate for our local economies.

**Mission:** Provide economic opportunities for Coloradans through a sound and competitive banking environment by advocating public policy consistent with that, and enhancing banking’s skills, image and unity.

**A little history:**
- 1892 informal discussion
- 1902 formal organization
- 1972 incorporation
- Non-profit: 501(c)(6), Internal Revenue Code

**Voting Members**
(Taxable, FDIC-insured financial institutions)
- Banks
- S&Ls
- Trust companies

**Associate Members**
- Law firms
- CPAs
- Other vendors

**Special Members**
- Regulators
2017-18 by the numbers

Up with people

• CBA bank membership increased just over 16 percent in FY 2017-18
• CBA Associate membership increased by nine

That all happened with ZERO attrition

Growing your investment

• CBA has an equity position of $1.6 million
• $1,500,000+/year budget
• Dues for government relations, PR, information
• “User fees” for other services like education

Raising your voice

• Ensured Colorado banks headlined national campaign to promote banks’ work in their communities
• Increased newsletter readership by 3 percent
• Developed handbooks for board, prospective members
• Migrated CBA’s website to Amazon Web Service (AWS) HTTPS platform to prevent any potential data security concerns by site users
• Grew CBA’s presence on Facebook, Twitter and LinkedIn

Heightening awareness, effecting change

• Securing Federal regulatory reform for banks was priority no. 1—we’re almost done
• Successfully worked on 116 bills at the state legislature to protect banks’ interest in the economy. Topics included: state-run retirement, marijuana banking and unfair competition
• Led charge with Gov. Hickenlooper to garner support from state leaders, SBAs for federal law change to allow banks to serve marijuana businesses
2017-18 by the month

JUNE

- Agencies remind banks of appraisal waiver process to combat appraiser shortage

- Treasury issues sweeping reg reform recommendations

- SBAs unanimously support litigation against credit unions

JULY

- House votes to overturn CFPB arbitration rule

- Small business borrowing increases

AUGUST

- Operation Choke Point ends

- Bankers host Members of Congress for Take your Legislator to Work Day

- CBA supports the Springs Rescue Mission on behalf of Rep. Larry Liston

SEPTEMBER

- CBA brings BankTalentHQ to Colorado—a bank specific job site

- CBA hosts ag lending seminar

- Bankers host State Reps for Take your Legislator to Work Day

OCTOBER

- Appeals court says pot-friendly credit union can’t be prohibited from having a Fed account; still must wait to serve businesses until federal law gives explicit OK

- CBA hosts breakfast series event on the ins and outs of SBA lending

- CBA supports the Springs Rescue Mission on behalf of Rep. Larry Liston

- Operation Choke Point ends

- Bankers host Members of Congress for Take your Legislator to Work Day
2017-18 by the month

**October**
- Colorado bankers visit Washington D.C., our largest group in decades
- CBA cohosts Women in Banking Forum with Kansas City Fed

**November**
- U.S. House passes sweeping tax overhaul
- Bankers meet in Denver with CFPB representative regarding QM/ATR
- CBA hosts Western Slope Management Conference

**December**
- 5th Center for Bank Advocacy class graduates
- Banks hike wages, donations as tax bill is signed

**January**
- Sessions announces reversal on marijuana policy
- Study shows most banks not ready for CECL as CBA hosts CECL education event
- 6th Center for Bank Advocacy class begins
- CBA educates bankers on impact of tax reform
2017-18 by the month

February
Pot-friendly credit union granted conditional access to Fed; still can’t serve marijuana businesses

March
Colorado banks join with AARP to pilot BankSafe program to detect and prevent financial abuse of the elderly

April
CBA work kills proposal to create closed-loop system for state to “bank” the marijuana industry

CBA hosts event with new regional SBA administrator on small business lending

State associations write Congress, push for end to credit unions’ tax break

May
Colorado welcomes new banking commissioner, Patty Salazar

6 bankers named 2018 Bankers of Distinction

CBA helps kill state-run retirement plan bill again

Record number of bankers attend 2018 Legislative Briefing and Luncheon

CBA joins larger business community to push for transportation funding

Colorado banks headline national America’s Banks campaign: Growing the economy

Colo. bankers visit Washington D.C.

House bill paves way to loosen Volcker Rule

U.S. Senate passes bill to reform Dodd-Frank 67-31; a third of Democrats join GOP to support the measure

2018 Annual Summit and Membership Meeting
2017-18 Board of Directors

Mark Driscoll
First National Bank
Ft. Collins Chairman

Brendan Zahl
NBH Bank
Chairman-elect

Joanne Sherwood
Citywide Banks
Treasurer

Mark Driscoll
First National Bank - CBA Chairman

Brendan Zahl
NBH - CBA Chairman-elect

Joanne Sherwood
Citywide Banks - CBA Treasurer

David Kelly
FirstBank—CBA Past chairman

Don Childears
CBA – President/CEO

Jennifer Waller
CBA – Chief Operations Officer

Michelle Banaugh
Wells Fargo

Jim Basey
Centennial Bank

Mike Brown
Alpine Bank

Shawn Cole
Bank of the West

Nathan Ewert
Adams Bank and Trust

Mark Hall
Vectra Bank

Chris Jensen
JP Morgan Chase

Dennis King
Home Loan State Bank

Tim Laney
National Bank Holdings (NBH)

Brian Larson
FirstBank

Christian Lewis
Independent Bank

John Montoya
ANB Bank

Michael Noesen
Guaranty Bank

Shawn Osthoff
Bank of Colorado

Bob Ostertag
Colorado Business Bank

Jodi Rolland
Bank of America/Merrill Lynch

Troy Stalter
US Bank

Bill Sullivan
Colorado State Bank and Trust

Tom Tulodzieski
Key Bank