# BUSINESS BANKING CHOICES



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### QUICK REFERENCE CONTACTS

#### **ALPINE INFO-LINE**

24-hour information access in English or Spanish 888-4-ALPINE (888-425-7463)

CUSTOMER AND INTERNET BANKING SUPPORT 800-551-6098

ALPINE BANK FRAUD DEPARTMENT 888-284-3778

ALPINE BANK MORTGAGE 877-886-3171

ALPINE BANK WEALTH MANAGEMENT 877-808-7878

# ABOUT ALPINE BANK



You work hard for your money, whether you're an employee, business owner or investor. You look for like-minded partners for the products and services you need. At Alpine Bank, we recognize that you have banking choices, and we consistently work to put your needs first, earn your business and support a longstanding banking relationship with you, our customer, and the communities we serve.

When Alpine Bank was established in 1973, Independence, Integrity, Compassion, Loyalty and Community were identified as its foundational core values. Living these values day-to-day has been integral to our success over five decades.

Alpine Bank is an independent, employee-owned, statewide bank that offers a full suite of banking products and services: deposit accounts, loan financing, electronic banking, commercial services and wealth management\*. But more than that, Alpine Bank is humbled to be recognized as a corporate citizen in Colorado; a bank that believes in giving back to the communities that made our business successful. We do that with both financial support and the volunteer contributions of our team.

#### **OUR MISSION:**

To help our customers, employees, shareholders and community members achieve their dreams.





\*Investment with Alpine Bank Wealth Management involves risk, including possible loss of principal. Investments are not deposits or obligations of, nor guaranteed, by Alpine Bank. Neither the FDIC, nor any other government agency, insures these investments.

# **CHECKING CHOICES**

	Business Checking Account	Business Checking with Interest Checking Account
Daily Minimum Balance	None	None
Monthly Maintenance Fee	\$10.00	\$10.00
Interest	None	Earned on all balances <sup>[1]</sup>
Debit Card	Business Visa® Debit Card <sup>[2]</sup> , Surcharge-free access to 43,000+ ATMs nationwide through the Allpoint® Network <sup>[3]</sup> , Debit Card Rewards <sup>[4]</sup>	Business Visa® Debit Card <sup>[2]</sup> , Surcharge-free access to 43,000+ ATMs nationwide through the Allpoint® Network <sup>[3]</sup> , Debit Card Rewards <sup>[4]</sup>
Overdraft Protection	Ready Reserve Line of Credit available <sup>[5]</sup>	Ready Reserve Line of Credit available <sup>[5]</sup>
Activity Charges	Activity fees are assessed based on transactions (both debits and credits) applied to your account on a monthly basis. See schedule of fees for details.	Activity fees are assessed based on transactions (both debits and credits) applied to your account on a monthly basis. See schedule of fees for details.
Online Banking and Mobile App <sup>[6]</sup>	Business Services <sup>[7]</sup> , Bill Pay <sup>[7]</sup> , electronic statements, mobile deposit <sup>[6]</sup> , online messaging	Business Services <sup>[7]</sup> , Bill Pay <sup>[7]</sup> , electronic statements, mobile deposit <sup>[6]</sup> , online messaging
Additional Benefits and Features	<ul> <li>Available to any business or organization</li> <li>Live call center</li> <li>24/7 info line</li> </ul>	<ul> <li>Available to any sole proprietor, nonprofit or public organization</li> <li>Live call center</li> <li>24/7 info line</li> </ul>

#### Learn more at: alpinebank.com/business

[1] Please see a customer service representative or personal banking representative for current rate information, calculation method and to obtain your copy of our Truth in Savings disclosure.

[2] Alpine Bank Debit Cards are available with no annual fee to individuals with an Alpine Bank Checking account.

[3] If using any international, non-Allpoint or non-Alpine Bank ATM, a \$2.00 ATM fee per withdrawal will apply as well as any fee charged by the third-party ATM holder.
[4] To qualify for the Change Matters program, you must have a debit card and be a signer on a checking account and a money market/savings account with Alpine Bank.
Please refer to the Business Debit Card and Change Matters agreement for more information. Other standard account terms, conditions and fee schedule still apply.
[5] Subject to Alpine Bank's standard underwriting requirements, other restrictions may apply.

[6] Alpine Bank does not charge you a fee for using Alpine Mobile®; however, your wireless carrier's standard web access and text message rates may still apply. Mobile deposit limitations apply. Please refer to product terms and conditions.

[7] Certain transaction fees and limitations apply. Please refer to the product terms and conditions.

# SAVINGS CHOICES

	Saver's Choice Money Market	<b>Mountain</b> Money Market
Daily Minimum Balance	None	None
Monthly Maintenance Fee	None	None
Excess Transfer/ Withdrawal Fee	\$10.00 per limited item after six/statement cycle <sup>[1]</sup>	\$10.00 per limited item after six/statement cycle <sup>[1]</sup>
Interest	Earned on all balances <sup>[2]</sup>	Tiered interest rate earned on all balances <sup>[2]</sup>
Overdraft Protection	None	None
Online Banking and Mobile App <sup>[3]</sup>	Business Services <sup>[4]</sup> , Bill Pay <sup>[4]</sup> , electronic statements, mobile deposit <sup>[3]</sup> , online messaging	Business Services <sup>[4]</sup> , Bill Pay <sup>[4]</sup> , electronic statements, mobile deposit <sup>[3]</sup> , online messaging
Additional Benefits and Features	<ul> <li>Free monthly statements</li> <li>Check safekeeping</li> <li>Live call center</li> <li>24/7 info line</li> </ul>	<ul> <li>Free monthly statements</li> <li>Check safekeeping</li> <li>Live call center</li> <li>24/7 info line</li> </ul>

Learn more at: alpinebank.com/business-savings

### TIME DEPOSITS

**Certificates of Deposit:** Set aside for future savings goals. Fixed rate for length of term<sup>[2].</sup> A wide range of terms available (from one month to five years). No setup or maintenance fees. Early withdrawals subject to penalty. \$1,000 minimum deposit to open. Certificate of Deposit accounts must be opened in an Alpine Bank branch.

[1] Alpine Bank may charge a fee for any transfer or withdrawal by means of electronic, preauthorized, automatic, digital, or telephone transfer; OR on transfers or withdrawals by means of checks, drafts, debit cards, automatic transfers, or preauthorized transfers to a third party exceeding six per statement cycle.

[2] Please see a customer service representative or personal banking representative for current rate information, calculation method and to obtain your copy of our Truth in Savings disclosure.

[3] Alpine Bank does not charge you a fee for using Alpine Mobile®; however, your wireless carrier's standard web access and text message rates may still apply. Mobile deposit limitations apply. Please refer to product terms and conditions.

[4] Certain transaction fees and limitations apply. Please refer to the product terms and conditions.

# **IRREVOCABLE TRUST ACCOUNTS**

	With Interest	Without Interest
Daily Minimum Balance	None	None
Monthly Maintenance Fee	\$5.00	\$5.00
Interest	Earned on all balances <sup>[1]</sup>	None
Debit Card <sup>[2]</sup>	Business Visa® Debit Card	Business Visa® Debit Card
Online Banking and Mobile App <sup>[3]</sup>	Business Services <sup>[4]</sup> , Bill Pay <sup>[4]</sup> , electronic statements, mobile banking <sup>[3]</sup> , online messaging	Business Services <sup>[4]</sup> , Bill Pay <sup>[4]</sup> , electronic statements, mobile banking <sup>[3]</sup> , online messaging
Additional Benefits and Features	<ul> <li>Check safekeeping</li> <li>Unlimited check writing</li> <li>Live call center</li> <li>24/7 info line</li> </ul>	<ul> <li>Check safekeeping</li> <li>Unlimited check writing</li> <li>Live call center</li> <li>24/7 info line</li> </ul>

#### Estate and Revocable Trust accounts are also available. Please refer to our personal account options in the Personal Banking Choices booklet.

[1] Please see a customer service representative or personal banking representative for current rate information, calculation method and to obtain your copy of our Truth in Savings disclosure.

[2] Alpine Bank Debit Cards are available with no annual fee to individuals with an Alpine Bank Checking account.

[3] Alpine Bank does not charge a fee for using Alpine Mobile<sup>®</sup>; however, your wireless carrier's standard web access and text message rates may still apply. Mobile deposit limitations apply. Please refer to product terms and conditions.

[4] Certain transaction fees and limitations apply. Please refer to the product terms and conditions.

# ALPINE BANK WEALTH MANAGEMENT

Alpine Bank Wealth Management is a division of Alpine Bank specializing in qualified retirement plans and investment management. We assist employers by providing comprehensive plan administration and trustee services for the full array of plan types. Our experience and expertise, coupled with our local presence, provide a one-stop solution for your retirement and investment management needs. Let us take care of the details, so you can focus on running your business.

#### **Qualified retirement plans deliver:**

• A seamless operational system. The system provides easy-to-use **technology and features** to assist in plan administration.

• **Proactive and responsive service.** Our team helps the plan sponsor avoid operational pitfalls.

• A high-quality menu of plan investments, using a selection free of proprietary funds.

• A program with **attractive features and benefits**, including a participant website, quarterly statements, newsletters and education booklets.

• **Participant education** through regular, onsite meetings, so participants can understand the plan, make sense of investment options and select an appropriate mix of investments.



#### We specialize in:

• Retirement plans – Profit sharing, 401(k), safe harbor 401(k), SEP IRAs and Employee Stock Ownership (ESOP)

- Cash management services Government funds, money market securities and bond ladders
- Investment accounts Managed or self-directed
- Customized nonprofit and endowment management

Learn more at: alpinebank.com/wealth-management

\*Investment with Alpine Bank Wealth Management involves risk, including possible loss of principal. Investments are not deposits or obligations of, nor guaranteed, by Alpine Bank. Neither the FDIC, nor any other government agency, insures these investments.

### **BUSINESS DEBIT CARD**



Alpine Bank's Business Debit Card allows you easy access to your funds at Visa® merchants worldwide, without having to carry around a checkbook.<sup>[1]</sup> It's faster and easier than writing a check; and with no annual fee, it also costs less than writing a check.



Authorize specific employees to use the card, or provide cards to your employees with specific purchase and ATM withdrawal limits, to easily track business expenses.



Watch that extra change add up fast! Our Debit Card Rewards program, Change Matters®, rounds up to the next whole dollar every time you use your Alpine Bank Visa® Debit Card.<sup>[2]</sup>

Here's how it works:

### Step 1:

Reach for your Alpine Bank Visa<sup>®</sup> Debit Card every time you make a purchase.

### Step 2:

Each transaction is rounded up to the next whole dollar. The rounded-up amount is then transferred from your checking account to your savings account.

### Step 3:

Receive a 5% bonus each quarter on the money you've saved — without even trying.

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Enjoy all the benefits of your Alpine Bank Visa® Debit Card using Apple Pay®, Google Pay™ and Samsung Pay.



We can print your debit card for you on the spot. Get immediate access to your accounts and start using your card right away. Instant printing is available at all locations.

[1] Visa Foreign Transaction fees in the amount of 1% of the amount of the transaction may apply.

[2] To qualify for the Change Matters program, you must have a debit card and be a signer on a checking account and a money market/savings account with Alpine Bank. The 5% bonus is calculated and automatically credited to the account holder's money market/savings account quarterly. Please refer to the Business Debit Card and Change Matters agreement for more information. Bonus is subject to IRS and other tax reporting. Other standard account terms, conditions and fee schedule still apply.

# **BUSINESS CREDIT CARDS**

Maximize financial control and streamline business spending with our commercial credit cards. Tailored for businesses, they offer flexible limits, detailed reporting, secure expense management and rewards that empower your company.



Visa<sup>®</sup> Platinum Best if you need to carry a balance and want a competitive interest rate.



Visa® Platinum Rewards Best if you want a competitive interest rate and standard rewards/points program.



Visa® Purchasing One Best if you have multiple cards and need to manage employee spending. Monthly balance must be paid in full at the end of each billing cycle. Cash back rewards coming soon!

### All cards offer:

- No annual fees
- No foreign transaction fees
- 24/7 customer service
- Personal service from Alpine Bank representatives

• The ability to auto-export detailed transaction history to validated account software systems

• Standard Visa benefits (fees may be associated with some benefits)

### **Benefits:**

- One combined statement Consolidate all business expenses into one statement
- Online management system View transactions, make payments, manage cardholders and more
- Spending and budget control Limits can be set for each cardholder, to provide more control with expenses to help stay on budget



Enjoy all the benefits of your Alpine Bank Visa<sup>®</sup> Credit Card using Apple Pay<sup>®</sup>, Google Pay<sup>™</sup> and Samsung Pay.

Learn more at: alpinebank.com/business-credit-cards

Subject to Alpine Bank's standard underwriting qualifications. Rates are subject to change based on current market conditions.

# BUSINESS ONLINE BANKING & MOBILE APP<sup>[1][2]</sup>

Alpine Online<sup>®</sup> Business makes managing your business simple. Stay on top of your finances anywhere, anytime.



Enjoy these convenient features:

- Monitor account information and activity.
- Download account activity. Various formats are available.<sup>[3]</sup>
- View check images, reorder checks or place a stop payment.
- Make a loan payment, payoff or advance on a line of credit.
- Receive statements, notices and alerts electronically.



Set up and manage multiple authorized users, granting them permission to the accounts and services you authorize. (Not available through the mobile app.)



Online business services such as Wire Transfers<sup>[4]</sup>, ACH Origination<sup>[4]</sup> and Positive Pay are available. Contact a commercial banker to get enrolled.



controls and receive alerts. Transfer money between

Alpine Bank accounts.

Manage debit card status, notify us of travel plans, set



Track spending habits, set savings goals and connect your accounts at other financial institutions.

Get our mobile app on the App Store or on Google Play

Learn more at: alpinebank.com/business-online-banking

[1] Certain transaction fees and limitations apply.

[2] Alpine Bank does not charge you a fee for using Alpine Mobile®; however, your wireless carrier's standard web access and text messaging rates may still apply. Mobile deposit limitations apply. Please refer to the product terms and conditions.

[3] Not available through the mobile app.

[4] Wire Transfers and ACH Services are subject to credit approval. Wire and ACH processing is subject to bank business days and cut-off time requirements. Wire and ACH processing does not take place on federal holidays.

# **ONLINE BANKING SECURITY**

Alpine Bank is dedicated to protecting your privacy and providing security. Here's what we do to help keep your information secure when you bank with Alpine Online<sup>®</sup> and Alpine Mobile<sup>®</sup>.



#### **Email encryption**

The process of encrypting email ensures that only the sender and the recipient of an email can view its contents. If email correspondence from Alpine Bank contains any personal data or account information, it's delivered using this secure delivery system.



#### **Secure authentication**

Our online banking and mobile app offer the latest in authentication technology, with two-factor authentication and available biometric or passcode access.



#### **Unusual activity**

#### **Online banking credentials**

Your username and password are your keys to online banking and our mobile app, as our system requires both identification keys to gain access. (You should never give your password to anyone who asks for it in an email or by phone, or to anyone you do not want to have access to your account. No one representing Alpine Bank will ask for your password.)

For your security, you should always log out at the end of each online session. If you forget, you will automatically be logged out when you close the browser window or after a period of inactivity. If we detect any unusual or uncharacteristic activity, you may be asked to authenticate the activity, or you may receive a phone call from an Alpine Bank customer service representative to verify your identity and banking activity.



#### **Our Online Privacy Notice**

Alpine Bank respects and honors your privacy by upholding all aspects of our Online Privacy Notice. View our Online Privacy Notice at alpinebank.com.

# **ONLINE BUSINESS SERVICES**

Online Business Services<sup>[1][2]</sup> allow you to manage your cash flow and streamline your operations. Once enrolled, services are managed and accessed through Alpine Online<sup>®</sup>Business.



Deposit checks with ease using our mobile app. Establish deposit limits for each authorized user.



Pay and manage your bills with Bill Pay. Establish dual control and payment restrictions for authorized users.



Send one-time or recurring domestic and international wire transfers online. Establish dual control and limit thresholds for authorized users.



Pay your employees or vendors through direct deposit or collect money from your customers for HOA or membership dues, utility payments, or various other payments, using our ACH services. Establish dual control and limit thresholds for authorized users.



To help catch fraud before it occurs, utilize Check & ACH Positive Pay to match transactions presented for payment against previously authorized transactions by your company.

Certain transaction fees and limitations apply.

[2] Alpine Bank does not charge you a fee for using the mobile app; however, your wireless carrier's standard web access and text messaging rates may still apply. Mobile deposit limitations apply. Please refer to the product terms and conditions.

# CARD PROCESSING SERVICES

Alpine Bank merchant processing provides you with advanced card-processing services<sup>[1]</sup> paired with personal, local customer service. Let us help you find the merchant processing option that best fits your business needs.



Alpine Bank provides experts to help you determine the right card capture methods to meet your business needs.

**Fast credit:** Getting funds into your account quickly is among our top priorities. We credit merchants' accounts within one business day for Visa®, MasterCard® and Discover® transactions, and next-day funding for American Express® transactions, depending on daily cut-off times.

**Local customer service:** All the options for merchant processing can be confusing; we'll help you compare and evaluate your options. Our goal is to provide you with the highest level of customer service.

**Competitive rates:** Providing competitive rates goes hand-in-hand with excellent customer service. If you already have a merchant account elsewhere, we can work with you to do a pricing comparison or let us show you our competitive pricing.

[1] Certain transaction fees apply. Please refer to the product terms and conditions.

# ALPINEREMOTE® SERVICES

### **ALPINEREMOTE® DEPOSIT**

Why spend valuable time and gas to come to the bank when you can make check deposits right from your desk? AlpineRemote<sup>®</sup> Deposit allows you to make deposits any time, providing faster access to your money – with no deposit tickets to complete and no more driving to the bank. AlpineRemote<sup>®</sup> Deposit brings the bank to you for a monthly service fee<sup>[1]</sup>.

- More convenient, secure and easy to use
- Faster access to your deposit
- Saves money by eliminating travel expenses and lost office time

### ALPINEREMOTE® ONLINE PAYMENT<sup>[2]</sup>

AlpineRemote<sup>®</sup> Online Payment makes it easier for you to accept online payments or donations. Whether you want to provide a way for your customers to make payments to your business or make it easier for people to donate to your organization, we can provide a customized, branded online payment portal that fits your needs.



- Provide your customers with the ability to pay online with their checking and/or savings account.
- Payment receipts are emailed automatically to your customers.
- The online payment is automatically deposited into your Alpine Bank account.
- Credit card payments can be enabled. A separate agreement and fees apply.

Standard business account fees still apply.
 Certain transaction fees apply. Please refer to product terms and conditions.

### **ALPINELOCKBOX**

AlpineLockbox<sup>[1]</sup> is a customized lockbox service that streamlines deposit processing and remittance posting. These are its other features and benefits:



AlpineLockbox is a customized lockbox service that streamlines deposit processing and remittance posting. These are its other features and benefits:

- Experience increased efficiency by allowing us to process your payments so that your staff can concentrate on core functions in your business.
- Same-day deposits and access to remittance information.
- Accounts receivable posting files available for integration with your accounting system.

- Our secure online lockbox portal provides access to reports, images and transaction data.
- Expedite exception processing with remote exception management.
- Strengthen your internal audit controls by separating invoicing from remittance processing.

Learn more at: alpinebank.com/lockbox

[1] Certain transaction fees apply. Please refer to product terms and conditions.

# HEALTH SAVINGS ACCOUNT (HSA)

Save money and help your employees take control of their healthcare expenses.



You can now offer your valued employees:

- **Security** Your employees can feel more secure with the additional protection that an Alpine Bank HSA can provide for them and their families.
- **Affordability** You may be able to lower your employee health insurance premiums by switching to health insurance coverage with a higher deductible.
- **Flexibility** Funds in the account can be used to pay for current qualified medical expenses, or be saved for future medical costs.
- **Savings** Money that isn't used in the account will roll over to be used for future expenses. The use-it-or-lose-it rule does not apply to HSAs.
- **Tax savings** An HSA can provide tax savings for qualifying contributions and qualifying withdrawals.

Please see a personal banking representative or customer service representative for current rate information, calculation method and to obtain your copy of our Truth in Savings Disclosure. Eligibility to maintain an HSA account is based on IRS guidelines. Please consult your tax advisor or health plan administrator for eligibility requirements and guidelines.

# **BUSINESS BANKING SERVICES**

### **BUSINESS LOAN SERVICES**<sup>[1]</sup>

Alpine Bank offers a variety of commercial loan programs to meet specific business and financial needs, including:

- Commercial real estate loans, including investment property loans
- Business revolving lines of credit
- Equipment and automobile loans for business use
- Small Business Administration (SBA)
  loans
- Commercial and industrial loans
- Commercial construction loans
- Rate-discounted green loans for energy-efficient facility upgrades and fuel-efficient business vehicles

### **ACCOUNT SWEEP SERVICES**

Customers who have an Alpine Bank checking or money market account, and/or a line of credit, can sign up for Sweep Services as an overdraft protection option. If an account that you have designated becomes overdrawn, a transfer (referred to as a "Sweep") from another designated Alpine Bank Account<sup>[2]</sup> of your choice will be transferred to bring the account to a positive balance. A \$10.00 fee for each Sweep will be debited from your account. See your personal banking representative or customer service representative for more details.

### BUSINESS READY RESERVE LINE OF CREDIT<sup>[1]</sup>

With a Ready Reserve Line of Credit tied to your business checking, you get overdraft protection plus the ability to tap into a credit line when you need it most.

- Credit lines up to \$50,000
- Easy access by check, phone or your Alpine Bank Business Debit Card
- Automatically advances in \$500 increments (up to your available credit line threshold) whenever your checking balance falls below \$0
- \$100 annual fee
- Five-year maturity on lines of credit greater than \$25,000
- Variable Interest rate tied to the JPMorgan Chase prime rate plus a margin

• Information included on your monthly checking account statement





[1] Must meet Alpine Bank's underwriting requirements. Rates and terms are subject to change based on current market conditions. Please contact your local Alpine Bank loan officer for more information, other restrictions may apply.

[2] Alpine Bank may charge a fee for any transfer or withdrawal from a savings or money market account exceeding six per statement cycle.

### **GREEN INITIATIVE**



# Environmental leadership in our communities

Passionate and charged to improve our organization's environmental practices, Alpine Bank employees started a grassroots effort called the Green Team in 2005. As the initiative grew and modest successes were recognized, the growing interest and excitement led to a more formalized program and the development of Alpine Bank's Environmental Management System (EMS).

These structured practices provide a framework to measure our progress, assess our impacts and continually improve our results. Alpine Bank's EMS continues to earn recognition statewide for environmental leadership. In 2023, the Colorado Green Business Network (CGBN) awarded Alpine Bank with the Gold-Level recognition. In addition, in 2016, Alpine Bank was inducted into the International Green Industry Hall of Fame.

#### **Our standard of excellence**

Since 2006, Alpine Bank has earned and maintains certification to the ISO 14001 standard — the universally recognized standard for environmental management. Receiving this certification verifies to our community and business partners that we have an effective environmental policy in place, we're continuously improving our environmental practices, and that we're working to implement our policy throughout our bank operations.

The ISO 14001 standard also requires that we educate and communicate within our communities about our environmental efforts and opportunities. An internationally accredited audit firm, KPMG, audits our program to hold us accountable to the highest environmental standards, in addition to internal auditors who continuously assess our efforts.

Learn more at: alpinebank.com/green-initiative

# FRAUD AND CREDIT BUREAU RESOURCES



### **CREDIT BUREAU CONTACTS**

**Equifax<sup>®</sup>** 800-525-6285 • equifax.com

Experian<sup>®</sup> 888-397-3742 • experian.com

TransUnion<sup>®</sup> 800-680-7289 • transunion.com

Federal Trade Commission 877-438-4338 • ftc.gov/idtheft Identity Theft Resource Center 888-400-5530 • idtheftcenter.org

Privacy Rights Clearinghouse privacyrights.org

Internet Crime Complaint Center ic3.gov



### **RECOMMENDED FRAUD TIPS - PROTECT YOURSELF**

• Develop a process to screen employees who have access to personal information.

 Screen the contracted services and temporary firms you use.

• Keep all personal information in locked files and establish secure procedures for data services.

• Encrypt all personal and confidential information on computers.

• Adopt secure methods for disposing of personal information.

• Instruct staff on security procedures when sending personal information by fax, including using a confidential cover sheet and double-checking the fax numbers.

• Do not leave personal or confidential information on voicemail, cell phones or email.

• Use designated and secure printers and copiers for personal information. Keep shredders nearby, and use them.

Additional tips at: alpinebank.com/privacy-security/report-fraud

# **ALPINE BANK LOCATIONS**

We'd love to see you in person! Please see our directory of locations below. For current hours of operation, check alpinebank.com/locations

#### Aspen

600 East Hopkins Ave., Ste. 001 970-920-4800 ATM • WALK UP

#### **Aspen Business Center**

119 Aspen Bus. Center, Unit E 970-544-9400 ATM

Avon 10 West Beaver Creek Blvd. 970-949-3333 ATM

#### Basalt

137 Midland Ave. 970-927-3101 ATM • DRIVE UP • WALK UP

#### **Battlement Mesa**

82 Sipprelle Dr. 970-285-7100 ATM • DRIVE UP

#### Boulder

2375 Canyon Blvd. 303-440-2982 ATM

#### Breckenridge

110 North Main St. 970-453-4929 ATM

#### Carbondale 0350 Highway 133 970-963-3040

ATM • DRIVE UP • WALK UP

#### Clifton 3243 I-70 Business Loop

970-434-5600 ATM • DRIVE UP



#### **Colorado Springs**

90 S. Cascade Ave., Ste. 100 719-421-7600 ATM

#### **Delta** 1660 Highway 92 970-874-0922 ATM • DRIVE UP

**Denver - Aurora** 9435 E Montview Blvd. COMING SOON!

#### Denver - Cherry Creek

215 Saint Paul St., Ste. 100 303-270-0101 ATM

#### **Denver Tech Center**

4949 South Niagara St., Ste. 100 303-773-3086 ATM

#### **Denver - Union Station** 1777 Wynkoop St. 303-573-0709 ATM

#### Dillon

252 Dillon Ridge Rd. 970-468-4701 ATM • DRIVE UP

#### Durango

1099 Main Ave. 970-375-7689 ATM • DRIVE UP

#### **Durango - Three Springs**

175 Mercado St., Ste. 119 970-426-7166 ATM

Eagle 0205 East Chambers Ave. 970-328-1666 ATM • DRIVE UP

Edwards 0069 Edwards Access Rd., Ste. 4 970-926-4811 ATM • DRIVE UP

#### Fort Collins

1608 S. College Ave. 970-665-5670 ATM

Frisco 701 North Summit Blvd. 970-668-0186 ATM • DRIVE UP

#### Fruita

125 North Park Square 970-858-7473 ATM • DRIVE UP



#### **Glenwood Springs**

2200 Grand Ave. 970-945-2424 ATM • DRIVE UP

#### Glenwood Springs - West

50891 Highway 6 970-945-9700 ATM • DRIVE UP ONLY • WALK UP

#### **Grand Junction - Downtown**

225 North 5th St. 970-243-5600 ATM • DRIVE UP • WALK UP

#### Grand Junction - Horizon Drive 709 Horizon Dr. 970-242-5700

970-242-5700 ATM • DRIVE UP

# ALPINE BANK LOCATIONS (CONTINUED)

#### **Grand Junction - Mesa Mall**

2424 Patterson Rd. 970-243-5200 ATM • DRIVE UP • WALK UP

#### Montrose

2770 Alpine Dr. 970-240-0900 ATM • DRIVE UP

#### **New Castle**

810 Castle Valley Blvd. 970-984-2600 ATM • DRIVE UP

#### Ouray

917 Main St. 970-325-4200 ATM • DRIVE UP

#### Ridgway

119 Liddell Dr. 970-626-4100 ATM • DRIVE UP



#### **Rifle** 100 East 4th St. 970-625-9610 ATM • DRIVE UP • WALK UP

#### **Rifle - South** 450 Airport Rd. 970-625-6650 ATM • DRIVE UP ONLY

#### **Snowmass Village**

15 Kearns Rd. 970-923-3600 ATM

#### **Steamboat Springs**

1901 Pine Grove Rd., Ste. 101 970-871-1901 ATM • DRIVE UP • WALK UP

**Telluride** 120 South Pine St. 970-728-5050 ATM • WALK UP

#### Vail 141 East Meadow Dr., Ste. 210 970-476-8700 ATM

#### Willits 711 East Valley Rd., Ste. 101 970-927-3653 ATM • DRIVE UP

# ADDITIONAL ALPINE BANK ATM LOCATIONS

Aspen Gondola Plaza: 601 Dean St.

Carbondale 480 Main St.

#### Durango

Fort Lewis College at Student Union Bldg: 1000 Rim Dr. Grand Junction Airport 1st floor: 2828 Walker Field Dr.\*

Palisade Family Food Town Grocery Store: 112 W. 3rd St.\*

#### W. 3rd St.\* **Ridgway**

Ridgway Conoco: Highway 62 & 550\*

#### **Snowmass Mall**

Located at the Gateway to the Snowmass Mall

Vail Solaris: 141 E. Meadow Dr.

\* Cash not available 24 hours

# SURCHARGE-FREE ATMS



Even if you can't get to an Alpine Bank branch, you can still access your money surcharge-free at over 43,000 ATMs nationwide.

- Use surcharge-free ATMs nationwide, via the Allpoint® Network.<sup>[1]</sup>
- Quickly find ATM locations online.
- Allpoint has ATMs in popular retailers like Costco® and Walgreens®.
- Download the free Allpoint ATM locator app for iPhone® and Android™ devices.

[1] If using any international, non-Allpoint or non-Alpine Bank ATM, the \$2.00 ATM fee per withdrawal will still apply as well as any fee charged by the third-party ATM holder.

### ALPINE BANK NEWSLETTERS

### **ALPINE E-LINE®**

Alpine e-line is a complimentary electronic news digest distributed by Alpine Bank each business day. It primarily focuses on the latest news in Colorado communities. Alpine e-line shines a spotlight on local nonprofit groups, and also features daily financial market updates, courtesy of Alpine Bank Wealth Management.

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Financial News is a quick read, highlighting a variety of financial tips and trends as well as the latest news from Alpine Bank and a eco-friendly lifestyle tips. This monthly compilation is emailed to Alpine Bank customers and is available on our blog at alpinebank.com.



### **COMMUNITY NEWS**

Alpine Bank publishes this community newsletter twice a year. Community News showcases the incredible contribution that nonprofit organizations are making in the Colorado communities that Alpine Bank serves. This publication is emailed to Alpine Bank customers and is available on our blog at alpinebank.com.

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### **MIND YOUR MONEY**

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Get started today at: alpinebank.everfi-next.net







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