



Alpine Bank

ENVIRONMENT REPORT

2025



Youth with Environmental Learning for Kids (ELK) hit the trail and explore nature through outdoor education programs.

CHAIRMAN'S MESSAGE

As we reflect on another year of progress under Alpine Bank's long-standing Green Team, I am proud of the environmental stewardship demonstrated daily by our employees, customers and community partners across Colorado.

What began more than two decades ago as a commitment to do our part for the planet has continued to gain momentum, evolving into a comprehensive, measurable and meaningful effort that is helping to drive real change. Equally important are the relationships we have cultivated with organizations that share our vision and values.

Looking ahead to 2026 and beyond, Alpine Bank remains committed to supporting our Colorado communities as we work together toward a greener tomorrow.



Sincerely,

A handwritten signature in black ink that reads "Bob".

J. Robert Young, Chairman

STAYING GREEN



GRAND JUNCTION TOWER: 5 YEARS OF ENERGY PROGRESS

At the Grand Junction Tower, we've remained committed to smart upgrades that work. Since 2020, we've added occupancy sensors, LED lighting, UV-reducing window film, low-flow fixtures and upgraded our chilled water plant. We also resealed exterior joints, insulated mechanical rooms, and xeriscaped 2,000 sq. ft. of lawn.

The results speak for themselves: electricity use is down 12% (32% since 2012) and water use is down 24% (37% since 2012). That's 741,000 kWh and 658,000 gallons saved annually. With help from Xcel Energy and the Energy Star® Portfolio Manager, we're tracking smarter and continuing to push forward.

"Efficiency isn't a one-time fix—it's a mindset," explained Jeff Bown, Alpine Bank facilities manager. "Every upgrade we make brings long-term value for our tenants, our community and the environment."

EMPLOYEE INVOLVEMENT

PARTNERING FOR A GREENER, MORE EQUITABLE FUTURE

Environmental Learning for Kids (ELK) is creating powerful change by connecting youth from underrepresented communities with science, leadership and outdoor recreation opportunities. Their work builds confidence, curiosity and a deep sense of stewardship.

Alpine Bank is honored to support ELK's mission and celebrate their impact. Esgar Acosta, SVP and Head of Community Inclusion & Engagement, serves on ELK's board, helping to strengthen the ties between environmental equity and community empowerment. We're proud to stand alongside ELK as they inspire the next generation of environmental leaders.

"When young people feel seen, supported and connected to the natural world, they grow into leaders who shape a more just and sustainable future," said Acosta. "That's why this partnership matters."



A RECAP AND A LOOK AHEAD

Alpine Bank has been committed to environmental sustainability for more than two decades.

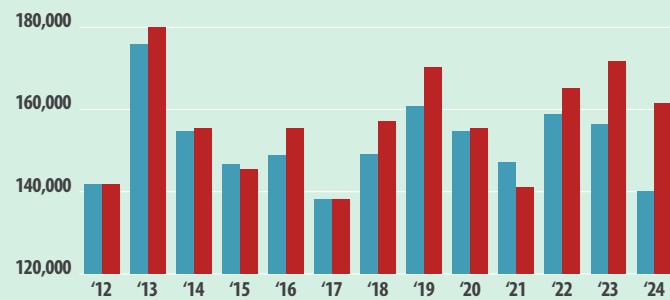
The bank's first Green Team was established in 2003, and Alpine Bank has been tracking our electricity, natural gas and water use since 2012.

TOTAL ENERGY AND WATER USE TRENDS

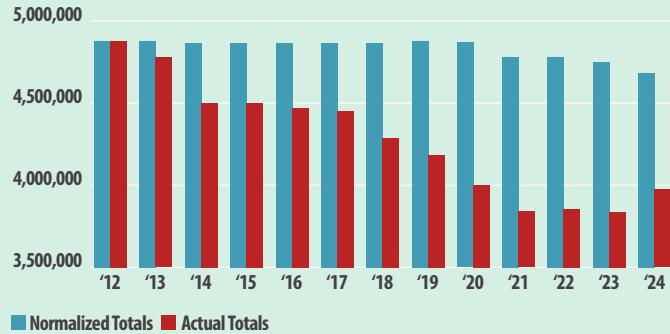
To ensure we continue to improve our environmental performance, we review our natural gas, electricity, total



Natural Gas Usage – Increased total natural gas consumption by 23 percent or 22,166 therms.



Electricity Usage – Reduced total annual electricity consumption by 15 percent or 753,186 kilowatt-hours (kWh).



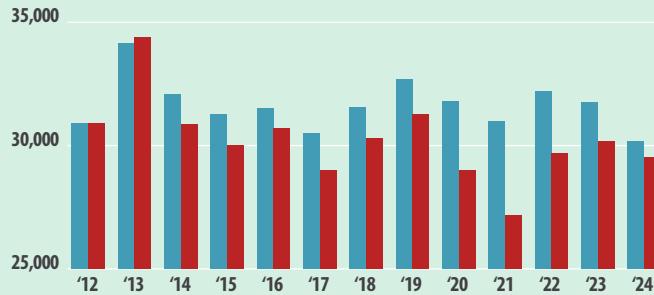
In 2024, it was expected that Alpine Bank would have used more energy than it did due to the weather patterns. The difference can be associated with successful

Having assessed baseline energy and water use at our branches, we have been working to expand our energy and water efficiency efforts, as well as adding renewable energy systems to some of our branches. Alpine Bank has steadily reduced our energy and water consumption per square foot while simultaneously adding new branches, customers and employees.

energy, and water use including all new branches, comparing values from 2012 to 2024.



Thermal Usage – Energy use (natural gas combined with electricity use) experienced a decrease in total MMBtus from 30,816 MMBtus in 2012 to 29,516 MMBtus in 2024.



Water Usage – Decreased total water usage by 47 percent or 4,546,228 gallons.



energy-efficiency efforts. Moving forward, Alpine Bank will continue to track our progress, assess impacts, and pursue water and energy efficiency measures.

COMMUNITY INVOLVEMENT



CONSERVATION IN ACTION

Resource Central, a Boulder-based nonprofit, makes conservation easy through hands-on programs that help Colorado communities reduce waste, conserve water, and use energy wisely. Their popular Garden In A Box program provides DIY waterwise garden kits to thousands of families across the state, while Renew Our Schools empowers Colorado students to save energy in their schools through a five-week competition.

Alpine Bank has sponsored Resource Central's Renew Our Schools program through a community grant, and staff at our Boulder location have contributed volunteer hours to the Garden In A Box program.

"Partnerships like this enable Resource Central to expand our reach and make it easy for more people across Colorado to save water and conserve energy," said Neal Lurie, President & CEO of Resource Central. "When organizations roll up their sleeves and get involved, through both support and volunteer engagement, it creates real, lasting change in our communities."



ENVIRONMENT LOYALTY DEBIT CARD

Use your Environment Loyalty Debit Card, and Alpine Bank donates a dime to local sustainability projects and programs in Colorado. Learn more at alpinebank.com/environmentcard.

Alpine Bank debit cards are available with no annual fee to individuals with an Alpine Bank checking account.

\$582,428 in total support
in 2024

GREEN SAVINGS & INVESTING

Alpine Bank offers a variety of consumer and business products to help our customers make energy and resource improvements to their everyday lives. In addition to offering a suite of green checking accounts and services, Alpine Bank can provide our environmentally conscious customers with green lending programs and green investment options.

Home Equity Loan or Line of Credit^[1] – Use the equity in your home to generate your own clean and renewable energy or use it to make cost-saving energy efficiency improvements.

Hybrid, Plug-in Hybrid Electric and Electric Vehicle Loans^[1] – Make your drive time greener by purchasing a more fuel-efficient vehicle.

Business Loans^[1] – We offer a variety of commercial green loans for energy efficiency improvements and renewable energy.

To learn more, please visit alpinebank.com/green-lending

Green Investing^[2] – Alpine Bank Wealth Management offers investment options and other green alternative portfolios for prospective investors who specifically request this information.

[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] Products of our Wealth Management service are not FDIC insured, may lose value and are not bank guaranteed.



Environment Loyalty Debit Cards mailed to customers are now issued on recycled plastic! The Earthwise cards feature up to 98% upcycled post-industrial plastic content, which means less plastic in our landfills.

169 organizations supported in 2024

VOLUNTEER FOR GREEN EVENTS



Alpine Bank values volunteerism, since 2006 all bank employees have received 24 hours of paid volunteer time each year. That means as a civic partner, we have the potential to contribute thousands of hours to improve Colorado communities.

1,230

volunteer hours were contributed to
298 sustainability causes in 2024

OUR ENVIRONMENTAL POLICY

WE'RE INVESTED IN A GREENER TOMORROW

At Alpine Bank, we believe a thriving environment means thriving communities. That's why we're committed to:



Embracing Renewables: Supporting clean, sustainable energy



Working Smarter: Offering resource-efficient products and services



Spreading Awareness: Partnering with our communities to inspire action

BY CARING TOGETHER, WE CAN MAKE AN IMPACT.

Every step counts! From reducing greenhouse gas emissions to preventing pollution, we're working hard to protect the planet we all share.

To read our Environmental Policy
please visit, alpinebank.com
or scan this code.



Alpine Bank

ALPINEBANK.COM |  EQUAL HOUSING LENDER NMLS#414674 | MEMBER FDIC

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