2026

Environment Report

Alpine Bank

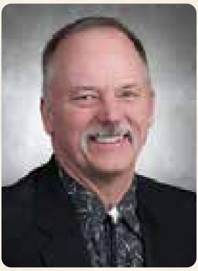
CHAIRMAN'S MESSAGE

At Alpine Bank, caring for our communities has always meant caring for the places we call home. From the mountains and rivers that define Colorado to the neighborhoods where we live and work, stewardship remains one of our shared responsibilities.

This year's Environment Report highlights some of the important steps we continue to take to reduce our environmental impact at the bank. More importantly, it reflects our ongoing commitment to protecting Colorado's waterways, a crucial resource that not only helps sustain our communities, but our economy and quality of life.

That commitment is grounded in the legacy of our late founder, Bob Young. Bob believed that good business and good stewardship go hand in hand, and that belief continues to guide our actions today.

We are proud of the progress being made across the bank and we are grateful to our employee-owners, community partners and local nonprofits who help move this work forward every day.



Sincerely,

Glen Jammaron, President/CEO and Chairman

STAYING GREEN

Honoring a **legacy** of stewardship

For decades, Alpine Bank has embraced environmental stewardship as a core part of its commitment to Colorado communities. That commitment was championed by Bob Young, whose deep appreciation for Colorado's natural heritage established a culture of sustainability that continues to guide the bank today. While Bob's passing marked the end of an extraordinary chapter, his vision remains embedded in Alpine's values and carried forward through employee-owners across the bank.

From conservation-minded practices to community partnerships and environmental initiatives, Alpine's dedication to protecting our natural environment continues to remain strong. The bank's Green Team continues to inspire action, engage employees and identify new ways to reduce environmental impact while honoring the legacy Bob helped create.

"Living and working in Colorado, it's hard not to appreciate how much our environment means to the people and communities we serve," said Alpine Bank Senior Vice President Pete Yang, who also oversees the bank's Green Team. "Bob understood that, and he encouraged us to be good stewards of the places we call home. We're proud to carry his legacy forward."

EMPLOYEE INVOLVEMENT

Protecting the Colorado River watershed

Western Colorado communities depend on healthy rivers, and healthy rivers depend on strong partnerships. That's why Alpine Bank proudly supports the Middle Colorado Watershed Council and celebrates the leadership of Alpine Bank Vice President Shelbi Bauer, who serves as treasurer on the organization's board.

The Middle Colorado Watershed Council convenes government agencies, municipalities, private landowners, agricultural producers, other conservation organizations and funders to protect and improve the health of the Colorado River and streams from Glenwood to De Beque.

Together, these partnerships have delivered lasting results, including the recently completed $1 million Roan Creek Fish Barrier Project. The council is also leading the Rifle Creek Restoration Initiative and the organization recently secured funding from the Colorado State Forest Service to support a dedicated program manager for its Colorado River Wildfire Collaborative for the next three years, strengthening efforts to reduce wildfire risk and protect drinking water supplies.

“What makes this work so meaningful is the way people come together to protect our watershed for future generations,” said Bauer. “Protecting the Colorado River doesn’t happen by accident; it takes lasting partnerships.”

COMMUNITY INVOLVEMENT

Caring for the Yampa River

Friends of the Yampa protects and enhances the environmental and recreational integrity of the Yampa River through stewardship, education and community engagement. From river cleanups and restoration projects to public programs that inspire appreciation for this vital waterway, the organization brings people together to care for one of Colorado's most treasured natural resources.

Alpine Bank Head of Community Outreach Betsy Wood said she has seen firsthand the positive impact Friends of the Yampa makes by connecting community members with meaningful conservation efforts. With the help of countless volunteers, supporters and partners are making a lasting impact on the Yampa River watershed.

"Friends of the Yampa shows how community involvement can make a real difference," noted Wood. "When people come together to care for the river, they help protect a resource that supports recreation, local wildlife and the overall health of our ecosystem."

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 WORKING 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 full Environmental Policy please visit, alpinebank.com or scan this code.

LEARN MORE

A RECAP AND A LOOK AHEAD

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

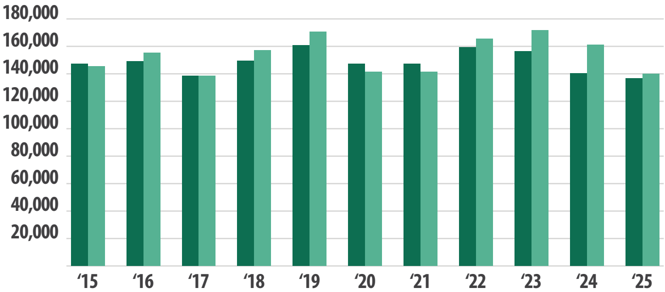
The bank's first Green Team was established in 2003, and Alpine Bank has been tracking our electricity, natural gas and water use since 2012.

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.

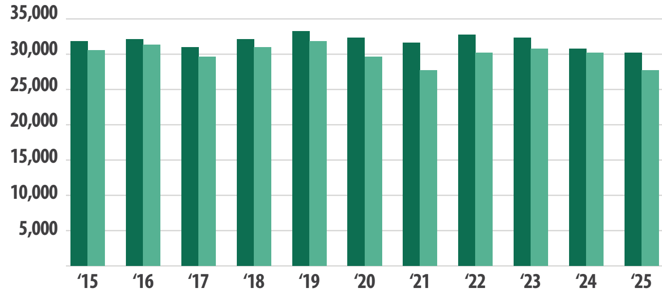
TOTAL ENERGY AND WATER USE TRENDS

To ensure we continue to improve our environmental performance, we review our natural gas, electricity, total energy, and water use including all new branches, comparing values from 2012 to 2025.

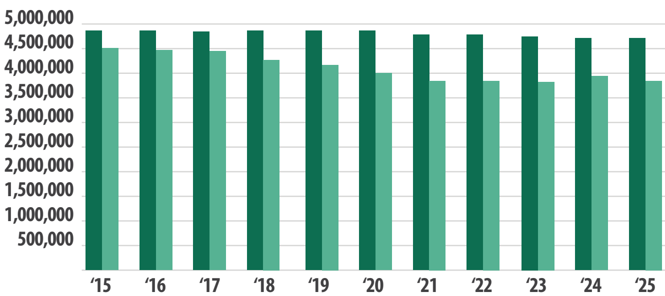
Natural Gas Usage – Increased total natural gas consumption by 0.62 percent or 893 therms.



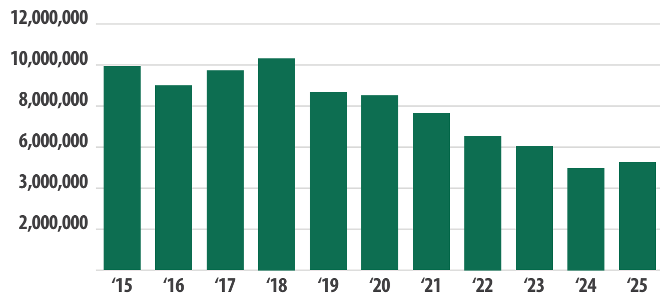
Thermal Usage – Energy use (natural gas combined with electricity use) experienced a decrease in total 30,816 MMBtus in 2012 vs. 27,025 MMBtus in 2025.



Electricity Usage – Reduced total annual electricity consumption by 21 percent or 862,860 kilowatt-hours (kWh).



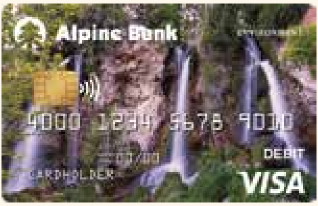
Water Usage – Decreased total water consumption by 45 percent or 4,317,991 gallons.



Normalized Totals Actual Totals

In 2025, 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 energy-efficiency efforts. Moving forward, Alpine Bank will continue to track our progress, assess impacts, and pursue water and energy efficiency measures.

INVESTING IN OUR COMMUNITY



Use your Environment Loyalty Debit Card, and Alpine Bank donates a dime to local sustainability projects and programs in Colorado.

To learn more, please visit **alpinebank.com/environmentcard**

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

$563,434 in total support in 2025

162 organizations supported in 2025

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.

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.

671 volunteer hours were contributed to 134 sustainability causes in 2025

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.