



**Alpine Bank**

# 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 trusted neighbor in Colorado; dedicated to supporting the communities that have been at the heart of our success. 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

	Small Business Checking Account	Analyzed Business Checking Account
<b>Minimum Deposit to Open Account</b>	\$25.00	\$25.00
<b>Daily Minimum Balance</b>	\$1,000.00	None
<b>Monthly Maintenance Fee</b>	\$10.00 - Waived if daily minimum balance is maintained at \$1,000.	\$10.00 - Applied to Earnings Credit Balance. See Analyzed Business Checking details page for more information.
<b>Activity Charges</b> <small>Debit Card transactions are not considered into activity fees.</small>	Based on amount or type of activity in your account that exceeds 100 items each statement period. See Fee Schedule for details. <sup>[1]</sup>	Based on amount or type of activity in your account each statement period; some activity charges may be offset by the Earnings Credit Balance. Refer to the Analyzed Business Checking account page or Fee Schedule for details. <sup>[1]</sup>
<b>Interest<sup>[1]</sup></b>	Offered on the Small Business Checking with Interest product, which is only available to sole proprietorships and nonprofit organizations.	Offered on the Analyzed Business Checking with Interest product, which is only available to sole proprietorships, nonprofit organizations, or public organizations.
<b>Earnings Credit Rate<sup>[1]</sup></b>	None	✓
<b>Debit Card</b>	Business Visa® Debit Card <sup>[2]</sup> , Surcharge-free access to 40K+ ATMs nationwide through the Allpoint® Network <sup>[3]</sup> • Debit Card Rewards <sup>[4]</sup>	
<b>Overdraft Protection</b>	Ready Reserve Line of Credit available <sup>[5]</sup> .	
<b>Online Banking &amp; Mobile App<sup>[6]</sup></b>	✓	✓
<b>Services Included with Online Banking</b>	Business Services <sup>[7]</sup> , Mobile deposit <sup>[6]</sup> , Bill Pay <sup>[8]</sup> , electronic statements, online messaging. Separate online banking credentials for each user with customizable permission settings.	
<b>Customer Service</b>	Live Call Center   24/7 Info Line	
<b>Additional Information</b>	Account is not available to public organizations, money services businesses (MSB), or privately owned ATMs.	Available to any business or organization.

Learn more at: [alpinebank.com/business](https://alpinebank.com/business)

[1] Please see a customer service representative or personal banking representative for current rate information, calculation method, fee schedule and to obtain your copy of specific account details.

[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] 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 for more information, 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] Includes, but is not limited to, ACH, Positive Pay and wire transfers and requires enrollment. Wire transfers and ACH services are subject to credit approval. Certain transaction fees and limitations apply. Please refer to specific product terms and conditions.

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

# SAVINGS CHOICES

	Saver's Choice Money Market	Mountain Money Market
Minimum Deposit to Open Account	\$25.00	\$25.00
Daily Minimum Balance	None	None
Monthly Maintenance Fee	None	None
Activity Charges	Excess Transfer/Withdrawal Fee <sup>[1]</sup> . \$10.00 per limited item after six/statement cycle	
Interest <sup>[2]</sup>	Earned on all balances.	Tiered interest rate earned on all balances.
Earnings Credit Rate	None	None
Overdraft Protection	None	None
Online Banking & Mobile App <sup>[3]</sup>	✓	✓
Services Included with Online Banking	Business Services <sup>[4]</sup> , Mobile deposit <sup>[3]</sup> , Bill Pay <sup>[5]</sup> , electronic statements, online messaging. Separate online banking credentials for each user with customizable permission settings.	
Customer Service	Live Call Center   24/7 Info Line	

Learn more at: [alpinebank.com/business-savings](https://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, fee schedule and to obtain your copy of specific account details.

[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] Includes, but is not limited to, ACH, Positive Pay and wire transfers and requires enrollment. Wire transfers and ACH services are subject to credit approval. Certain transaction fees and limitations apply. Please refer to specific product terms and conditions.

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

# IRREVOCABLE TRUST ACCOUNTS

	Without Interest	With Interest
Minimum Deposit to Open Account	\$25.00	\$25.00
Daily Minimum Balance	None	None
Monthly Maintenance Fee	\$5.00	\$5.00
Interest	None	Earned on all balances <sup>[1]</sup>
Debit Card	Business Visa® Debit Card <sup>[2]</sup>	
Online Banking & Mobile App <sup>[3]</sup>	✓	✓
Services Included with Online Banking Access	Business Services <sup>[4]</sup> , Mobile deposit <sup>[3]</sup> , Bill Pay <sup>[5]</sup> , electronic statements, online messaging. Separate online banking credentials for each user with customizable permission settings.	

Additional Benefits & Features		
Check Safekeeping	✓	✓
Unlimited Check Writing	✓	✓
Live Call Center	✓	✓
24/7 Info Line	✓	✓

**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, fee schedule and to obtain your copy of specific account details.

[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®; 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] Includes, but is not limited to, ACH, Positive Pay and wire transfers and requires enrollment. Wire transfers and ACH services are subject to credit approval. Certain transaction fees and limitations apply. Please refer to specific product terms and conditions.

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

# ANALYZED BUSINESS CHECKING DETAILS

The Analyzed Business Checking account is available to any business. The Analyzed Business Checking account with interest is available to any sole proprietorship, nonprofit or public organization.

An Analyzed Business Checking account is best suited for customers who:

- Have 100+ items<sup>[1]</sup> per month.
- Utilize other financial services such as outgoing wires, ACH originating, remote deposit capture, and more.<sup>[2]</sup>

## How an analyzed account works



• **Earnings Credit Rate** – Analyzed Business checking accounts earn a credit that is applied to offset monthly account fees<sup>[3]</sup>. The rate is calculated by applying a periodic earnings credit rate<sup>[1]</sup>, determined by Alpine Bank, to the average collected balance in the account for each day of the analysis period.



• **Account Analysis Statements** – These statements provide details of monthly fees and will only be available through our electronic statement service.

Account analysis statements will be available by end of day on the 10th business day of the subsequent month when the activity occurred. The account analysis statement is separate from your checking account statement.

Enroll for electronic statements at: [alpinebank.com/e-statements](https://alpinebank.com/e-statements)



• **Account Activity Fee** – Any fees that exceed the earnings credit balance will post in alignment with the date of the account analysis statements—by end of day on the 10th business day of the subsequent month. Account analysis occurs each calendar month. When the month ends, your account analysis starts again.

[1] See an Alpine Bank customer service representative or personal banking representative to obtain a copy of fee schedule for specific details.

[2] ACH services, AlpineRemote® services and Wire Transfer services require enrollment and are subject to credit approval. Certain limitations may apply. Fees are applied to the earnings credit balance that is accumulated based upon the daily average balance in each checking account. Please refer to the specific product terms and conditions.

[3] Monthly Maintenance Fee, accrued Activity Fees, and Commercial Banking Services fees. See an Alpine Bank representative to obtain a copy of fee schedule for specific details.

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



## Convenient Features:

- Monitor account info, view check images and place stop payments<sup>[3]</sup>
- Download account activity, various formats available<sup>[4]</sup>
- Make a loan payment, payoff or advance your line of credit
- Receive statements, notices and alerts electronically

## Enhanced Functionality:

- Set up and manage users<sup>[4]</sup>
- Manage debit card status, set controls and receive alerts
- Transfer money between Alpine Bank accounts.
- Track spending habits
- Deposit checks on your mobile device<sup>[2]</sup>.
- Pay and manage expenses with Bill Pay<sup>[1]</sup>
- Send one-time or recurring domestic or international wires<sup>[5]</sup>.
- Use ACH services<sup>[5]</sup> to pay employees, vendors, and collect receivables from your customers.
- Catch fraud early with ACH and Check Positive Pay



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

Learn more at: [alpinebank.com/business-online-banking](https://alpinebank.com/business-online-banking)

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

[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] There is a \$40.00 stop payment fee per item for checks or ACH; see a customer service representative or personal banking representative for fee schedule.

[4] Not available through the mobile app.

[5] Wire, ACH origination and Positive Pay require enrollment. 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. Please contact a commercial banker to enroll.



# ONLINE BANKING SECURITY

Alpine Bank is dedicated to safeguarding your privacy and ensuring your security. Here's how we protect your information.



## Email encryption:

Email encryption ensures that only the sender and recipient can access its content. Any email from Alpine Bank containing personal data or account information is sent through a secure delivery system.



## Secure Authentication:

Our online services feature the latest technology, including two-factor authentication and options for biometric or passcode access.



## Unusual activity:

If we detect any unusual or suspicious activity, you may receive a phone call from an Alpine Bank representative to confirm your identity and related information.



## Online Credentials:

Your username and password act as your keys to unlock online banking and the mobile app. Both are required to gain access.



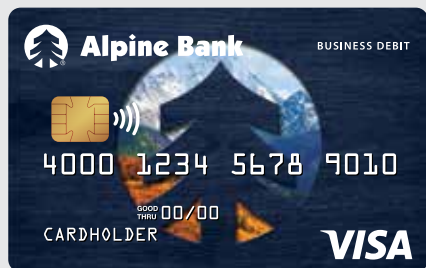
## Online Privacy Notice:

View all aspects of our commitment to privacy at [alpinebank.com](https://alpinebank.com)

## BEST PRACTICES:

- For your security, you should always log out of each online session when you are done. If you forget, you will automatically be logged out when you close the browser window or after a period of inactivity.
- Never give your password to anyone by email, phone or text. No one representing Alpine Bank will ask for your username or password.

# BUSINESS DEBIT CARD



Alpine Bank's Business Debit Card allows you easy access to your funds at Visa® merchants worldwide.<sup>[1]</sup>



Provide cards to your employees with specific purchase and ATM<sup>[2]</sup> withdrawal limits, to easily track business expenses.



Enjoy all the benefits of your Alpine Bank Visa® Debit Card using Apple Wallet® or Google Wallet®.



Get immediate access to your accounts and start using your card right away. Instant printing is available at all locations.



Watch that extra change add up! 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>[3]</sup>

Here's how it works:

## Step 1:

Reach for your Alpine Bank Visa® 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.

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

[2] 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.

[3] 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 spending with our business credit cards. Tailored for businesses, they offer flexible limits, detailed reporting, secure expense management and rewards that empower your company.



## Visa® 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. Tiered cash back rewards.

### 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® Credit Card using Apple Wallet® or Google Wallet®.

Learn more at: [alpinebank.com/business-credit-cards](https://alpinebank.com/business-credit-cards)

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

Streamline your outgoing payments using our online payment solutions

## ACCOUNTS PAYABLE SERVICES



### BILL PAY

- Manage paying bills from your online banking platform.
- Pay businesses or individuals without leaving your office. Our bill pay program can send payments electronically or by check.
- Gain peace of mind and manage cash flow by setting up recurring payments or schedule future payments.

### ACH CREDIT

- Create and submit batches of electronic payments through the Automated Clearing House (ACH) network.
- Pay vendors or employees on a schedule of your choice.
- Reduce processing time and enhance control over your payables.

### OUTGOING WIRES

- Manage your domestic and international transactions with our online wire transfer services. Process same-day or future-dated domestic wire payments.
- Schedule your international wire transfers for cross-border payments.
- Enjoy the convenience of transfers from the comfort of your office.

Certain transaction fees apply. Please refer to specific products terms and conditions.

Wires Transfer 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.

Improve your cash flow and enhance operational efficiency using our receivable solutions.

## ACCOUNTS RECEIVABLE SERVICES



### ACH DEBIT

- Streamline the management of your receivables with our ACH solution – a tool designed to accelerate cash flow and simplify payment collection.
- A service that allows you to initiate and schedule payments from your customers, improve cash flow, and enhance overall financial control.

### REMOTE DEPOSIT CAPTURE

- Update your financial processes with our remote check scanning solution, AlpineRemote® Deposit. Boost efficiency, accelerate depositing of funds, and reduce manual errors.
- Stay ahead in the digital age with check processing at your fingertips.

### ONLINE PAYMENT PORTAL

- Provide secure online payment convenience to your customers with a custom branded online payment portal, AlpineRemote® Online Payment.
- A straightforward approach to facilitate transactions and collect funds faster.

### LOCKBOX

- Accelerate access to your funds, automate manual posting of payments, and enhance efficiency with AlpineLockbox®.
- Let us take the checks off your desk. Simplify your receivables process, gain insights, and enjoy the security of a lockbox solution.

Certain transaction fees apply. Please refer to specific products terms and conditions.  
AlpineRemote Deposit and AlpineRemote Online Payment are subject to credit approval.



# CARD PROCESSING SERVICES

Elevate your business with our credit and debit card merchant processing service. Experience swift, secure transactions through various card capture methods, including but not limited to: terminals (both virtual and physical), mobile, complex gateways, and POS systems.



24/7 live customer support<sup>[1]</sup>.  
Personal installation and training  
via phone.



We offer competitive rates. Let us  
provide you a pricing proposal or  
review your current pricing.



Funding is available the next  
business day. Settlement times  
vary by card capture method.



Online access to view batch  
history and transaction detail.

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

[1] Offered through Alpine Bank's third-party vendor.

# FRAUD PREVENTION SOLUTIONS

Alpine Bank has recommended solutions that are designed to help potentially catch fraud. Utilize Check and/or ACH Positive Pay to match transactions presented for payment against transactions that have been authorized by your company.



## CHECK POSITIVE PAY

Presented checks can be matched to a list your company has provided.



## ACH POSITIVE PAY

ACH transactions are matched against a list of approved vendors that your company has provided to Alpine Bank.

For both Check and ACH Positive Pay, you will work exceptions each morning, giving you the control to either honor or reject transactions.

# LIQUIDITY MANAGEMENT

## 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>[3]</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.



[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] Additional underwriting requirements.

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

## 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<sup>[2]</sup>
- 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



# ALPINE BANK WEALTH MANAGEMENT

Alpine Bank Wealth Management is a long-term financial partner committed to helping individuals, businesses, and nonprofits navigate an ever-changing financial landscape. As a division of Alpine Bank, we provide full-service investment management and fiduciary services held to the highest standards, always focused on building trust and delivering personalized guidance tailored to your goals.

## We specialize in:

- Cash Management
- Investment Management
- Retirement Accounts
- Foundations and Endowments  
Review of investment policy statements, spending and liquidity policies, and strategic development.
- Trust and Estate Administration  
and Investment Management



Our team offers locally focused, easily accessible, and highly credentialed professionals with expertise in investment strategy, foundation and endowment governance, fiduciary account administration, and tax and estate planning. We work closely with clients to develop detailed investment policy statements that reflect account objectives, asset allocation preferences, liquidity needs, and any specific restrictions. Every client receives personalized support and thoughtful recommendations grounded in decades of experience.

Alpine Bank Wealth Management regularly provides statements, performance reports, and system generated information either monthly, quarterly, annually, and as requested. Additionally, we are available for in-person presentations. Online access is available 24/7 through the online portal.

Learn more at: [alpinebank.com/wealth-management](https://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.

# 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.



# FRAUD AND CREDIT BUREAU RESOURCES



## CREDIT BUREAU CONTACTS

### Equifax®

800-525-6285 • [equifax.com](https://equifax.com)

### Experian®

888-397-3742 • [experian.com](https://experian.com)

### TransUnion®

800-680-7289 • [transunion.com](https://transunion.com)

### Federal Trade Commission

877-438-4338 • [ftc.gov/idtheft](https://ftc.gov/idtheft)

### Identity Theft Resource Center

888-400-5530 • [idtheftcenter.org](https://idtheftcenter.org)

### Privacy Rights Clearinghouse

[privacyrights.org](https://privacyrights.org)

### Internet Crime Complaint Center

[ic3.gov](https://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/fraud-prevention.html](https://alpinebank.com/privacy-security/fraud-prevention.html)

# 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](https://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

## Aurora

2000 Chester St., Ste. A  
720-683-7805  
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 Sippelle 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 - 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  
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.\*

### 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 40K + ATMs nationwide<sup>[1]</sup>.

- Quickly find ATM locations online at [www.allpointnetwork.com/locator](http://www.allpointnetwork.com/locator).
- 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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## MIND YOUR MONEY

We know you face important financial decisions every day and Alpine Bank is here to help! Alpine Bank's Mind Your Money program will help equip you with the critical knowledge and skills you need to make the financial decisions that are best for you.


Get started today at: [alpinebank.everfi-next.net](https://alpinebank.everfi-next.net)







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