



FIRST AMERICAN STATE BANK

MEMBER FDIC

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Corporate Profile

First American State Bank was chartered in Greenwood Village, Colorado on July 10, 1995 and has grown to become one of Colorado's leading independent banks with more than \$260 million in assets. Founded by Jay Davidson and locally owned, the bank's mission is to provide exemplary service to independent business owners, discriminating professionals, and high net-worth individuals.

As a community bank, First American State Bank provides a full range of financial products typical of larger institutions but enhanced by personal attention and exceptional service that is only available from a locally-owned community focused bank. All clients of the bank have direct access to decision makers and have come to expect prompt and well-founded answers to their banking needs. A commitment to technology makes First American State Bank available to out of state customers as well as local customers who

choose to not interrupt their schedules by physically travelling to the bank. Those clients who do visit our single office in the Denver Tech Center come to appreciate the First American way.

All employees and directors of the bank passionately believe in exceeding expectations by providing the highest level of customer care and banking services. Relationships are earned by fostering a rewarding environment built upon integrity and mutual respect.

All employees are seasoned and have several years working with our bank; therefore, all clients are known by name and their business is handled as they would expect. There are no long teller lines or no automated phone answering systems. Instead our customers are greeted and served by banking professionals they know and trust.

Standard of Service

- Building a successful financial institution based on the highest level of ethics and integrity
- Creating a legacy of stability and service ready to serve the next generation
- Focusing on the needs of consumers, independent business owners, and high net-worth individuals
- Treating all customers, shareholders, directors, and employees with fairness and respect
- Returning earnings through community involvement and helping others in need
- Distinguishing the bank and its staff by being mission-driven and being diligent about our high-value personal service

Reliable and Secure

First American State Bank goes to great lengths to protect your assets and maintain integrity of process when managing your assets.

The leadership of First American State Bank is also committed to maintaining the proper infrastructure and technology to ensure your financial protection. Bank leadership regularly evaluates and implements the latest technology updates and services to deliver the highest level of security including protection from fraud and identify theft.

First American State Bank Facts

- Member of the Federal Deposit Insurance Corporation (FDIC)
- Over \$260 million in assets
- Solid 21-year history of performance and prudent lending decisions
- Industry-leading processes
- Experienced executive management team
- Dedicated to the Community
- Member of the Independent Community Bankers Association

Customized Services

First American State Bank is focused on delivering the right customized, strategic solution for each client, from business owners to high-net-worth individuals. Services include:

Business Banking

First American State Bank recognizes that each company is different and takes the time to get to

know our customers. Solutions are our strength; we offer:

- A wide range of banking and financial packages that can be customized
- Business service solutions tailored to you and your company's specific needs
- Remote Deposit Capture/Merchant Capture
- Cash Management/Treasury Services
- Sweep Accounts

Personal Banking

First American State Bank offers a variety of personal checking, savings, loan, and investment products and services to assist customers in achieving their financial goals. Help is provided in person or via the telephone and is personalized to meet each customer's requirements wherever needed. Services include:

- Checking Accounts
- Savings Accounts
- Money Market Accounts
- Certificates of Deposit

Online Banking

First American State Bank offers 24/7 online access to your personal and business accounts. Online banking dramatically improves efficiency and safety of your transactions. Bills can be paid directly on-line, money can be transferred between accounts, transactions can be electronically downloaded to files and account reconciliation is automatic. State-of-the-art encryption technology including multiple touch points enhance the safety and confidentiality of every transaction.