

## Notes:

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1. Brackets [] represent comments and variables.
2. Pages are Heading 1.
3. Sections on a page are Heading 2.
4. Sections within a Section are Heading 3.
5. Call to Action (CTA) will be placed frequently on all pages with emphasis on:
  - a. Open an Account
  - b. Apply for Loan [types]
  - c. Personalized Banking
  - d. No Automated Phone Tree (Real people)
6. Additional page links and anchors are created as needed. (An anchor is a link to a section within a page.)
  - a. Treasury Management – forthcoming

## [PAGE] Home

### Tag Line:

First American State Bank: Serving the unique needs of people in their business, professional, and personal lives. The bank people graduate to.

### Visit First American State Bank [Link to Contact]

We are conveniently located in Greenwood Village, Colorado at:

8390 East Crescent Parkway, #100, Greenwood Village, Co 80111

Our hours are Monday-Friday from 9:00am to 5:00 pm. We have proudly served our community and customers since July 1995.

### Online Banking

Online Banking at First American State Bank makes banking more convenient and provides 24/7 access to personal and business accounts. Backed by best-in-class personal service by First American's bankers, online banking dramatically reduces or even eliminates the time-consuming paper-based aspects of traditional banking.

### Business Banking [Link to Business Banking]

Providing superior commercial banking products and client service is at the core of First American State Bank. A full range of depository and cash management products are available and specifically tailored to each unique circumstance.

### Strategic Solutions

First American State Bank specializes in strategic solutions tailored to address complex small-to-medium size businesses, or personal and consumer concerns. We pride ourselves on understanding the more complete individual, including personal and business aspects of their

lives, and we deliver a superior solution. Banking and financial solutions are focused on three service areas: business, high net-worth individuals, and professionals.

**Business Solutions**

First American State Bank recognizes that each company is different and offers a broad array of banking and financial packages that can be tailored to address clients' specific business needs including: [sorted alphabetically with link to BUSINESS BANKING page/subject anchor]

- Cash Management & Treasury Services
- Debit Cards
- FASB Mobile App
- Fraud Protections
- Insured Deposits
- iPay Bill Pay
- Money Market Accounts
- Online Banking
- Quicken & Quickbooks
- Remote Deposit Capture
- Savings Accounts
- Sweep Accounts
- Wire Transfers

**Personal Banking**

Individual depositors are well served by First American State Bank's line of personal banking products. Known by name, clients appreciate the attention and personal service that is at the heart of community banking relationships.

[the services for business and personal could be in a matrix.]

	Business	Personal
Cash Management & Treasury Services	X	X
FASB Mobile App	X	X
Insured Deposits	X	X
Money Market Accounts	X	X
Quicken & Quickbooks	X	X
Savings Accounts	X	X
Wire Transfers	X	X
Debit Cards	X	X
Fraud Protections	X	X
iPay Bill Pay	X	X

Online Banking	X	X
Personal Line of Credit		X
Remote Deposit Capture	X	
Sweep Accounts	X	

### High Net-Worth Solutions

More complex investments require additional professional attention. That is why our experience and personal customer service are especially important in these situations. ~~Our banker's primary goal is security and appropriate choice of investments.~~

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### Lending

Working together with our customers as investment partners is an enduring principle of First American State Bank, and helps our customers excel and succeed in their business. As with all First American State Bank clients, borrowing customers receive industry-leading service. Personal attention and passionate client focus combined with sound banking discipline helps build a rewarding and sustainable business relationship.

- [links to Personal Banking page with anchors]
- Commercial Lending
- Real Estate Loans
- Mortgage Lending

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### About Us [only a link on home page or text?]

As a community bank in Colorado, First American State Bank provides a full range of financial products typical of larger institutions. However, our bank is 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. Our clients have come to expect prompt and well-founded answers to their banking needs.

All clients are known by name and their business is handled with personal care. There are no long teller lines or automated phone answering systems. Instead, our customers are greeted and served by banking professionals they know and trust.

For more information, please call 303-694-6464 or email [info@fasbank.com](mailto:info@fasbank.com)

### News and Press

[content from blog.]

### Testimonials

"I'm writing to compliment you and the rest of your staff on the high level of service and care you provided me in working with First American State Bank over the past several weeks. After my father passed, I worked with several different banks around town to settle and close out various accounts and FASB was by far the easiest to work with. You and your staff truly went above and beyond.

Every interaction I have had with your bank has been top of the line and I would be happy to recommend FASB to anyone. Thank you again for the attention to detail and care you take with your clients, big and small."

**Steve Fletcher, Gruber Commercial Real Estate**

"Best of Class Service. It's what I provide to my clients, and I get from my bank."

**Edie Marks, Kentwood Company**

"First American State Bank approaches their customers the same way we approach our causes, with dedication and devotion."

**Bob and Judi Newman**

"Our company prides itself on a caring attitude and friendly service. Our style is to have real dialogue about real issues. First American State Bank's service is parallel to our customer service approach in every way. Each member of the bank knows you by name. They return your phone calls promptly. They are dealmakers who are easy to deal with."

**Dan Predovich, CPA, CFE, and owner of Predovich & Company**

## [PAGE] Business Banking

First American State Bank tailor's services specific for the needs of each business customer. We set up specific processes for businesses that help streamline their cash management, resulting in lower costs and more cash on hand.

Your business is as important to us as it is to you. We understand the challenges of managing your financial assets and how your banking partner is an asset to your company. We have all the services you need today to support your future.

The most important value we deliver is smart people who understand your company. We provide resources dedicated to your success. We communicate in person, phone, video, and email. Our banker's pay attention to your banking requirements and provide valuable resources to make the partnership an integral part of your company.

## Testimonials

[business customer testimonial]

## Services & Resources

[should be sorted by alpha or by importance to the business; connected via anchors to home page. The pics mentioned below could also be on home page for quick visual identification.]

## Sweep Accounts

First American State Bank offers sweep accounts with low account-balance minimums. Sweep accounts are useful tools for managing steady cash flows between accounts used to pay business expenses and investment accounts. ~~Once qualified, a peg balance eliminates the need for customers to monitor their accounts and ensures "sufficient" funds. This product improves efficiency and high-level money management capabilities.~~

## Debit Cards [pic of MobiMoney logo?]

Like a credit card, a debit card is a payment card that lets you make secure and easy purchases online and in person. ~~Unlike a credit card, a debit card draws directly from your checking account, and you can use it to access your cash at any ATM. Our debit cards offer MobiMoney™ protection at no charge.~~

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~~MobiMoney™ gives you unprecedented control over how, when, and where your debit card is used. You have the capability to turn your card on/off, get notified whenever your card is used to make purchases, only allow transactions within locations you choose, and set spending limits on your cards are just a few of the security features you can choose from.~~

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## Fraud Protection

To help protect your accounts and services, First American State Bank uses an advanced proprietary software program that overlays transactional banking activities. This fraud detection service helps detect duplicate or out of sequence checks and multiple daily transactions.

## Cash Management & Treasury Services

Taking control of your financial position and maximizing funds for investment are essential. First American State Bank designs cash management and treasury service packages that are customizable to each business. ~~Automated Clearing House (ACH) services help your company automate payroll processing, reduce administration expenses, and make remittances easier. Our ACH solution offers an upload from other vendors or as a standalone.~~

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Positive Pay will alert you to discrepancies between checks you have issued, and the checks presented for payment so you can decide whether to pay or return.

## Wire Transfers

If you rely on wire transfer payments, secure and efficient wire transfers offer your company added financial stability and effectiveness. ~~First American State Bank offers electronic notification of incoming wires and confirmation on outgoing wires at no cost to you.~~ We have dedicated business professionals that can walk you through every area of the process.

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## Quicken & QuickBooks [pic of logos?]

With access to the latest feature-rich, user-friendly software programs like Quicken/QuickBooks you can conveniently interface directly with your accounts to make business transactions. Functions include paying bills directly online and transferring money between accounts.

- WIRES
- Ach
- POS PAY

## Remote Deposit Capture / merchant SCAN

A machine placed at your location captures the necessary deposit information and then transmits this information via a highly secure encrypted Internet connection. Remote Deposit Capture is ideal if your business processes large volumes of transactions because it extends the banking day and cuts courier expenses or trips to the bank. In addition, added layers of security assure high levels of protection and electronic storage reduces time and paper.

RDC - High volume  
MSC - Low volume

## FASB Mobile App [pic of FASB Mobile App?]

FASB Mobile App lets you deposit a check anywhere and anytime you want using FASB Mobile Deposit. Call (303) 694-6464 or email [info@fasbank.com](mailto:info@fasbank.com) to learn more about our FASB Mobile App.

control cards

## Online Banking [pic of online banking?]

Online Banking at First American State Bank makes banking more convenient and provides 24/7 access to personal and business accounts. Backed by best-in-class personal service by First American's bankers, online banking dramatically reduces or even eliminates the time-consuming paper-based aspects of traditional banking.

control cards

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Add Bullets

## iPay Bill Pay [pic of iPay logo?]

iPay Bill Pay™ solution is a turnkey online bill pay solution that offers convenient payments to vendors with scheduled, recurring payments, rush payment, donation and gift check options, and proof of payments are available. iPay™ also offers the convenience of person-to-person payment via email, text, direct deposits (electronic) or check.

## Insured Deposits [pic of FDIC logo?]

All members of the Federal Deposit Insurance Corporation (FDIC) insure your deposits up to \$250,000. Any individual checking, saving, or CD account can have up to \$250,000 in deposits and still be protected by FDIC insurance. We take the time to help each customer understand and implement the right account structure for their needs. FICA & CDARS.

## Money Market Accounts

A Money Market account is essentially a hybrid between a checking and savings account that earns you a competitive rate of interest and allows a limited number of withdrawals each month. Call (303) 694-6464 or email [info@fasbank.com](mailto:info@fasbank.com) to learn more about our Money Market Accounts.

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## Savings Accounts

A savings account is an interest-bearing deposit account held at the Bank with limitations on third party transfers. Call (303) 694-6464 or email [info@fasbank.com](mailto:info@fasbank.com) to learn more about our Savings Accounts.

Business

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LOCKBOX



Transactions can also be electronically downloaded to registers and account reconciliation is automatic. State-of-the-art encryption technology and multifactor authentication guarantees the safety and confidentiality of every transaction.

## [Page] Personal Banking

First American State Bank provides exceptional service for individual customers that help them manage their money, have access to credit, and deposit their money securely.

The right banking partner can be life changing. We know it is important to have a partner who cares about your financial information. You may only need quick access to ATM's today, but in the future you will need access to a mortgage, a loan for a car or a home equity line of credits. We are here to guide you through the process and help you make the right financial decisions. Most importantly, we deliver smart people who understand you and provide resources dedicated to your success.

## Testimonials

[Personal banking testimonial]

## SERVICES & RESOURCES

[should be sorted by alpha or by importance to the consumer; connected via anchors to home page. The pics mentioned below could also be on home page for quick visual identification.]

### FASB Mobile App

FASB Mobile App lets you deposit a check anywhere and anytime you want using FASB Mobile Deposit.

Call (303) 694-6464 or email [info@fasbank.com](mailto:info@fasbank.com) to learn more about our FASB Mobile App.

### Online Banking

Online Banking at First American State Bank makes banking more convenient and provides 24/7 access to personal and business accounts. Backed by best-in-class personal service by First American's bankers, online banking dramatically reduces or even eliminates the time-consuming, paper-based aspects of traditional banking.

### iPay Bill Pay

iPay Bill Pay™ solution is a turnkey online bill pay solution that offers convenient payments to vendors with scheduled, recurring payments, rush payment, donation and gift check options, and proof of payments are available. iPay™ also offers the convenience of person-to-person payment via email, text, direct deposits (electronic) or check.

### Insured Deposits

All members of the Federal Deposit Insurance Corporation (FDIC) insure your deposits up to \$250,000. Any individual checking, saving, or CD account can have up to \$250,000 in deposits and still be protected by FDIC insurance. We take the time to help each customer understand and implement the right account structure for their needs.

### Money Market Accounts

A Money Market account is essentially a hybrid between a checking and savings account that earns you a competitive rate of interest and allows a limited number of withdrawals each month. Call (303) 694-6464 or email [info@fasbank.com](mailto:info@fasbank.com) to learn more about our Money Market Accounts.

### Savings Accounts

A savings account is an interest-bearing deposit account held at the bank with limitations on third party transfers. Call (303) 694-6464 or email [info@fasbank.com](mailto:info@fasbank.com) to learn more about our Savings Accounts.

### Debit Cards

Like a credit card, a debit card is a payment card that lets you make secure and easy purchases online and in person. Unlike a credit card, a debit card draws directly from your checking account, and you can use it to access your cash at any ATM. Our debit cards offer ~~MobiMoney™ protection at no charge.~~

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~~MobiMoney™ gives you unprecedented control over how, when, and where your debit card is used. You have the capability to turn your card on/off, get notified whenever your card is used to make purchases, only allow transactions within locations you choose, and set spending limits on your cards are just a few of the security features you can choose from.~~

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Call (303) 694-6464 or email [info@fasbank.com](mailto:info@fasbank.com) to learn more about our Debit Cards.

### Fraud Protection

To help protect your accounts and services, First American State Bank uses an advanced proprietary software program that overlays transactional banking activities. This fraud detection service helps detect duplicate or out of sequence checks and multiple daily transactions.

### Cash Management & Treasury Services

Taking control of your financial position and maximizing funds for investment are essential. First American State Bank designs cash management and treasury service packages that are customizable to everyone.

### Wire Transfers

If you rely on wire transfer payments, secure and efficient wire transfers offer you and your family added financial stability and effectiveness. First American State Bank offers verbal



notification of incoming wires and confirmation on outgoing wires at no cost to you. We have dedicated business professionals that can walk you through every step of the process.

### Quicken

With access to the latest feature-rich, user-friendly software programs like Quicken® you can conveniently interface directly with your accounts to make business transactions. Functions include paying bills directly online and transferring money between accounts. Transactions can also be electronically downloaded to registers and account reconciliation is automatic. State-of-the-art encryption technology and multi-factor authentication guarantees the safety and confidentiality of every transaction. [Click here](#) for more information on Quicken®.

### Personal Line of Credit

A line of credit is an arrangement between a bank and borrower that establishes a predetermined borrowing limit that may be drawn, repaid, and drawn again within the limits set by the loan agreement. To learn more about personal lines of credit [click here](#).

### High Net-Worth Solutions

More complex investments require additional professional attention. That's why our experience and personal service are especially important. Appropriate choice of investments and your security are foremost in our effort on your behalf.

Call (303) 694-6464 or email [info@fasbank.com](mailto:info@fasbank.com) to talk with your personal banker.

### [Page] Lending

[re-write this so it's different than home page?]

As with all First American State Bank clients, borrowing customers receive industry-leading service. Working together with our customers as investment partners is an enduring principle of First American State Bank, and helps our customers excel and succeed in their business. Personal attention and passionate client focus combined with sound banking discipline helps build a rewarding and sustainable business relationship.

### Testimonials

[Lending customer testimonial]

### Commercial Lending

Community banks are an integral part of providing capital to small businesses. As such, we strive to help community business find creative, flexible, and cost-effective ways to finance their growth and success. Our lenders are available to partner in your financing endeavor. We can help with a working capital line of credit, real estate loans, equipment financing, acquisition finding and other special-purpose needs.

## Real Estate Loans

First American State Bank lenders pride themselves on their knowledge of underwriting commercial real estate and attributable market factors. By sharing our knowledge of the local market, and through extensive lending experience with our customers, we are often able to enhance the performance of real estate investments. Simply funding a transaction is not our objective; our customers benefit from a true credit partner.

## Mortgage Lending

Mortgage loan opportunities are embraced with partnership and value in mind. The conventional mortgage process can be frustrating. Our common-sense approach simplifies and streamlines the process, especially for self-employed business owners, professionals, and those with complicated financial profiles. Our approach also benefits those "in the box" applicants who simply want a quicker, less aggravating process. We not only make your approval process easier but will customize the structure and terms of your loan to meet your unique situational needs. As with all our borrowers, it is not transactional, but relationship driven. Attention to your personal needs is our strength.

## [\[Page\] About Us](#)

### Testimonials

[customer testimonial]

First American State Bank was founded by Jay Davidson and remains locally owned as a community bank in Colorado. The bank's mission is to provide exemplary service to independent business owners, discriminating professionals, and high net-worth individuals.

As a community bank in Colorado First American State Bank provides a full range of financial products typical of larger institutions. However, our bank is 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 traveling to the bank. Those clients who do visit our branch in the Denver Technology Center (DTC) 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 clients are known by name and their business is handled with personal care. There are no long teller lines and no automated phone answering systems. Instead, our customers are greeted and served by banking professionals they know and trust.

First American State Bank is located at Belleview Avenue and DTC Parkway at 8390 East Crescent Parkway, Suite #100, Greenwood Village, Colorado 80111

For more information, please call 303-694-6464 or email [info@fasbank.com](mailto:info@fasbank.com)

## [Page] About Us / Community Involvement

### Testimonials [or quote]

[why bank with FASB?]

First American State Bank has positively impacted the local community in numerous ways. We pride ourselves on being a community bank in Colorado and work diligently to improve the lives of our customers, employees, vendors, and community. We believe giving back to our community is important. This is why we worked to raise over \$1 million dollars for the Cherry Creek School District Community Assets Project through the First American State Bank Fitness Festival. In 2014 First American State Bank gifted the festival to CCSD.

The Bank is happy to announce the continued support of The Village Toy Drive benefiting Volunteers of America Colorado Branch as the title sponsor of the event. VOA needs 6,000 toys for the Holiday season, and we were proud to donate thousands of toys each year. We will be kicking off The Village Toy Drive for the Holiday season in October. Thank you to all who participate year after year! Every child in Colorado deserves a magical Christmas.

Jay Davidson has served on multiple boards and is passionate about giving back to the community. The bank's culture champions employees who wish to give time to their favorite non-profit. The company frequently offers matching contributions for employee causes and non-profit donations and actively facilitates employee volunteerism. All employees, from officers to tellers, operate under a single vision of fairness and superior customer service when interacting with customers, peers, and the community. Bank culture encourages employees to look beyond themselves for the greater good.

All of First American State Bank's community outreach is inspired by employees and officers through their commitment professionally and personally to benefit the community. To learn more, contact Michelle Gruber at [mgruber@fasbank.com](mailto:mgruber@fasbank.com)

## [Page] About Us /Awards, Honors, Board Positions, and Sponsorships

First American State Bank and its executives pride themselves on being a community centered bank and work diligently to improve the lives of our customers, employees, vendors, and community. We believe giving back to our community is important.

### Awards and Honors

- Volunteers of America Special Friend Award - The Village Toy Drive and Michelle Gruber (2023)
- National Philanthropy Day - Honoree - The Village Toy Drive (2020)
- Colorado Ethics in Business Awards – Daniel L. Ritchie Award Finalist – Jay Davidson (2009, 2010)
- DBJ Power Book Finalist – Banking & Finance – Jay Davidson (2007, 2008, 2009)
- Arthritis Foundation – Fantastic Four – Jay Davidson (2009)
- DBJ 25 Denver-Area Bank Holding Companies (2008-09, 2012)

- DBJ 50 Denver-Area Bank & Savings Association (2005, 2012)
- First American State Bank Fitness Festival – Largest Team (2005)
- Villager’s Man and Woman of the Year– Jay and Kristina Davidson (2004)
- Colorado Outstanding Business Award by the Colorado Association of Partners in Education, business recipient in Congressional District 6 – Jay and Kristina Davidson (2004)
- Arapahoe House Honoree as Pillars of the Community- Jay and Kristina Davidson (2000)
- DBJ Top Banks & Savings Association (2007)
- DBJ Top Bank Holding Company (2004)
- DBJ Who’s Who in Banking and Finance – Jay Davidson (2000)
- Marquis Who’s Who in the West – Jay Davidson (1994-Present)
- Marquis Who’s Who in the World – Jay Davidson (1995-Present)
- Marquis Who’s Who in Finance and Industry – Jay Davidson (1996-Present)

### **Board Positions**

- First American State Bank Fitness Festival – Founder - Jay and Kristina Davidson (2001–2013)
- Board member and Chairman of the Board, Colorado Housing Finance Authority (CHFA) – Jay Davidson (1999 – 2007, 2006)
- Kempe Children’s Foundation – Director, Treasurer – Jay Davidson (1996–2004)
- American Heart Association - Jay Davidson

### **Proud Sponsors**

- The Village Toy Drive – Founder, Presenting Sponsor (2014-Present)
- Western Fantasy benefiting Volunteers of America Colorado (1997-Present)
- Children’s Diabetes Foundation (2023-Present)
- American Heart Association (1996-Present)
- Kemp Foundation (1995-Present)
- Colorado Center for Performing Arts (1995-Present)
- First American State Bank Fitness Festival – Title Sponsor (2000-2013)
- Cherry Creek Schools Fitness Festival – Platinum Sponsor (2014-2016)
- The Adoption Exchange Fantasy Ball – Bronze Sponsor (2002, 2011-12)
- JHL KIDS Classic – Silver Sponsor (2012-2014) Bronze Sponsor (2016)
- Arapahoe House (1997-2011)
- John Elway Foundation (1994)
- Junior League of Denver – Holiday Mart – (1990-1993)

[\[Page\] About Us / Board of Directors](#)

### **Jay Davidson**

*Founder, Chairman of the Board, and Chief Executive Officer*

As founder, chairman of the board, and chief executive officer of First American State Bank and First American Bancorp, Jay Davidson is responsible for the long-term strategic direction of both organizations. Since the bank first opened its doors in 1995, assets have grown to more than \$260

million, under Mr. Davidson's leadership. Davidson and his executive team ensure clients receive the highest level of personal service, advanced banking technology and personalized solutions for all their financial needs. Davidson has said: "All banks offer similar products; it's how we deliver them to our customer that sets us apart."

Mr. Davidson brings more than 42 years' experience in the banking, private business and corporate sectors. He has been recognized by numerous industries and public organizations. He was appointed by former Colorado Governor Bill Owens, and served as chairman of the board, to the Colorado Housing Finance Authority (CHFA), along with numerous other business and industry board positions.

Mr. Davidson serves his community as a leader and role model by supporting numerous public and nonprofit endeavors. He was co-founder of the First American State Bank's Fitness Festival, benefiting the Cherry Creek School Foundation. He served on the board for the Kenneth Kendall King Foundation; and he was a director at Step 13, a self-funded program, which provides assistance for severely disadvantaged members of the community. He was treasurer and a director at Kempe Children's Foundation.

Recognized for his community and business leadership by several organizations, Jay is a member of Marquis Who's Who: In the World, In Finance and Industry, In America and In the West and has been listed in the Denver Business Journal's "Who's Who in Banking and Finance." Jay writes prolifically on topic in politics, finance, the economy and philosophy. His articles have appeared in the Wall Street Journal, American Thinker and The Villager Newspaper. Jay and his wife, Kristina, have been honored as "Pillars of the Community" by Arapahoe House and as "Villager Man and Woman of the Year" by The Villager newspaper.

Mr. Davidson is a graduate of the University of North Dakota, School of Engineering. He and his wife Kristina have two children and four grandchildren and reside in Greenwood Village, CO.

## **Scott Yeoman**

*President*

Scott joined First American State Bank in January 2018 as President and Chief Operating Officer, with primary responsibility for the overall operation of the bank. He has spent over 30 years in commercial banking and has been an officer of banks from the largest U.S. banks to a de novo bank. Scott's areas of expertise include general management, strategic planning, mergers and acquisitions, regulatory relationships, commercial lending, and credit administration.

Scott came to Colorado from Illinois in 2006 as a member of a small group of investors that established a new bank holding company in Colorado Springs via the acquisition of a community bank. Most recently he was the President of Stockmens Bank in Colorado Springs, where he helped that niche-oriented bank enhance its internal processes in credit administration, interest rate and liquidity risk, and managed its 2017 merger with a Missouri bank.

Scott earned his Bachelor of Business Administration degree from the University of Iowa and a Master of Business Administration degree from DePaul University. He has served in the past as a board member on several community organizations, including the YMCA, Capitol Civic Center, and Silver Lake College. He is an avid skier, hiker, and motorcycle rider. He and his wife, Judy, have two sons and a daughter.

## **Kevin Preblud**

Kevin brings over thirty years of operational management and financial expertise to the Board. He has worked in a variety of industries including recycling, banking, real estate and several service-related companies.

He is currently the COO of the EXDO Group's real estate and service holdings which includes commercial, industrial, multi-family and retail properties with over 65 properties and in excess of 400 tenants.

Kevin is an enthusiastic world traveler which allows him to see the world through the lens of his camera, which as an amateur photographer, is rarely not by his side.

He is also a fourth generation Denver native and has two grown children, Anna and Joe.

## **Charlie McNeil**

Charlie McNeil has a broad experience in the coal, oil and gas, mining, and power industries. Since 1991 he has been Chief Executive Officer of NexGen Resources Corporation, a natural resources company he founded. NexGen supplies all of the coal requirements for Xcel Energy's Texas power plants, provides alternative fuel and clean coal technology commercialization, explores and develops oil and gas resources and provides mine development and operations.

NexGen also manages a diverse portfolio of real estate assets it has developed for its own account. Under Mr. McNeil's leadership, NexGen has been involved in over 15 company start-ups.

## **Dr. Ron Yaros**

Dr. Ronald M. Yaros attended Loyola University, Chicago, Illinois, and received his degree in dentistry from Indiana University School of Dentistry in 1970. He served in the U.S. Air force as a dental officer until 1973, when he began his practice of general dentistry, dental implantology and dental practice management in Denver. Dr. Yaros is a member of the American Dental, Colorado State Dental and Metropolitan Denver Dental Associations, as well as the Colorado Academy of General Dentistry, American Academy of Implant Dentistry, American Congress of Oral Implantologists, American Academy of Cosmetic Dentistry, Affiliated Dental Groups of Colorado, Military Surgeons of the United States, and a master, American Academy of Implant Prosthodontics. His spare time hobby is constructing buildings which include 5 office buildings and 4 apartment buildings.

Dr. Yaros and his wife Chris are very active in several community organizations. Chris served as the DCPA auxiliary President. They have 2 children and 2 grandchildren.

Aspenwood Dental Associates  
2900 S. Peoria Street, Unit C



Aurora, Co  
(303) 751-3321

## Advisory Board Members

### Kristina Davidson

Kristina was born in Stockholm, Sweden. Kristina attended school in Sweden "Norra Real" and "Teckniska Högskolan". Kristina immigrated (with a green card) to America in 1974 and became a citizen in 1990. She worked as a technical senior drafts person at Stearns-Roger Inc. from 1974–1979 in the General Arrangement group of the Power division. She also worked at Storage Technology Corporation from 1979-1981 as a senior drafts person in the Disk system division.

After marrying in 1978 and having two children she ~~became~~ involved in nonprofit work and chaired and raised dollars for many large nonprofit events in Denver. Including the Millennium Gala & Saturday Night Alive for DCPA. Western Fantasy for VOA, Colorado Easter Seal event, Pillars of the Community for Arapahoe House, Keeping Women Young at Heart for American Heart association, Planting our Future for Kempe Children's Foundation and Holiday Mart for Junior League of Denver. She also chaired many corporate solicitations committees soliciting funds and held several Alliance Presidents positions.

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Kristina built and ran the First American State Bank Fitness Festival a registered 501C3 and raised over \$1.3 million for Cherry Creek School district: 2001–2014. The 5K walk run and festival was donated to Cherry Creek School district with a \$100,000 final donation as seed money for the next 10 years.

Awards and honors: Honored by Holiday Mart, Junior League of Denver. The Elway Foundation, American Heart Association Colorado & Wyoming and Denver Division, Colorado ballet Auxiliary Award, Pillars of the Community – Arapahoe House, Colorado outstanding Award–Colorado Association of Partners in Education, Villager woman of the Year.

Kristina speaks Swedish, English, and German and studied French.

### Michelle Gruber

Michelle Gruber, Advisory Director, Vice President

Michelle joined the First American State Bank team in 2013. She serves the bank as Advisory Director on the Board of Directors of First American State Bank and First American Bancorp and head of Marketing and Human Resources. Soon after joining the team she independently started *The Village Toy Drive* which benefits Volunteers of American Colorado Branch (VOA). The drive collects toys and donations every Holiday season for under privileged children in Colorado. In 2023 she was awarded VOA's Special Friend in recognition of 10 years of serving the community. Michelle is on the steering committees for VOA's Western Fantasy and Children's Diabetes Foundation.

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Michelle graduated from the Leeds School of Business at the University of Colorado in 2007. She has two sons and lives in Greenwood Village with her husband.

## Executive Team

[Jay Davidson – Link to Board of Directors Bio](#)

[Scott Yeoman- Link to Board of Directors Bio](#)

### John E. Phillips

*Chief Financial Officer*

John Phillips is the Chief Financial Officer (CFO) of both First American Bancorp and First American State Bank. He is also the Secretary to the Board of Directors of both entities.

Mr. Phillips has worked in the banking industry since 1972. Prior to beginning his banking career, he earned a Bachelor of Science (Business) degree from the University of Colorado – Boulder in 1971 and an MBA from CU- Boulder in 1972.

His experience in banking includes work at five different institutions in six cities, including Chicago, London England, Oklahoma City, Dallas, Houston and now Denver. Prior to joining First American State Bank, Mr. Phillips was the President and CEO of Riverway Bank in Houston, Texas for 15 years. During his stint at Riverway he contributed towards building the bank from \$70 million to \$700 million in size before presiding over the bank's sale in 2002.

Mr. Phillips experience includes medium and large corporate lending, international construction finance, oil & gas reserve-based lending, and community bank management as a Chief Lending Officer (CLO), Chief Financial Officer (CFO) and Chief Executive Officer (CEO). In total, as of the year 2017 Mr. Phillips' banking career spans 45 years, six cities and five banks. Of his 45 years in the industry, 33 years have served in a "C" level management position.

### Dave Korn

*Chief Loan Officer*

Dave joined First American State Bank's team in March 2008. Since entering Colorado's banking industry in early 1991 he has had experience in extending a variety of credit products, including construction loan origination, mortgage lending, and commercial and investment transactions. His exposure to large credit, and portfolio management, and complex cash flow generation analysis have led him to his leadership position as Chief Lending Officer, managing the Bank's lenders and loan portfolio in concert with Board and Bank goals and directives. He directs lenders and is responsible for the oversight of overall credit quality, cash flow consistency, and presentation analysis as head of Loan Committee. He works with other senior management to manage credit products offered, targeted returns, and growth and profitability goals for the Bank.

Dave volunteers with Project Healing Waters, a dedicated physical and emotional rehabilitation of disabled active military service personnel and veterans. He had served as an Executive Member of Families First Colorado 12 years, a non-profit organization focused on child and family health and welfare

and dedicated to breaking the cycle of abuse with support services and education. He earned his Business Finance and Mathematics minor from the University of Wisconsin at Eau Claire, and is also a graduate of the Pacific Coast Banking School from the University of Washington in Seattle.

### Ellen Murlin

*Vice President of Operations*

As vice president of operations for First American State Bank, Ellen heads up the facet of banking that services our clients and customers daily. She maintains the integrity of process related to customer deposits, transactions, and products and services by leading a strong team of experienced banking personnel. She oversees the institution's daily activity and related functions to ensure that transactions are timely and accurate. She possesses expertise in customizing solutions as needed to deliver an exemplary level of service.

Ellen is a Colorado native and has served our customers from the inception of First American State Bank in 1995. She carries with her over 30 years of experience in banking and ~~recently~~ graduated from the Graduate School of Banking in Madison, Wisconsin. She is also certified in Employee Management through the Mountain States Employee Council.

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Ellen enjoys ~~hiking~~ gardening, ~~hiking~~ and camping and has a special interest in exotic birds and those of the Western United States. She is also active in The Village Toy Drive, a signature charity event for which First American State Bank is title sponsor. The funds raised benefit the Volunteers of America Colorado Branch.

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### [\[Page\] About Us / Statement of Condition](#)

Please click below to download First American Bank's recent Statement of Condition.

\*\*\*PDF quarterly\*\*\*

### [\[Page\] About Us / Privacy Policy](#)

To assure the continued privacy and confidentiality of your personal financial information, First American State Bank observes these practices and procedures:

#### Information We Collect

We collect only relevant information about our consumer customers from some or all the following sources:

- Information we receive on applications or other forms.
- Information about transactions with us, our affiliates, or others.
- Information we receive from a consumer reporting agency.

## Information We Disclose

We do not disclose any nonpublic personal information about our customers and former customers to affiliates or non-affiliated third parties except as permitted by law.

## Our Security Measures

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with Federal regulations to protect your nonpublic personal information.

Customers and other consumers may receive copies of this notice by contacting us at: [info@fasbank.com](mailto:info@fasbank.com)

## MEMBER FDIC

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Greenwood Village, Colorado 80111

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[www.firstamericanstatebank.com](http://www.firstamericanstatebank.com)

## [Page] Online Banking

### Overview

[this needs more content – possibly pics?]

Online Banking at First American State Bank makes banking more convenient and provides 24/7 access to personal, business loan and deposit accounts. Backed by best-in-class personal service by First American's bankers, online banking dramatically reduces or even eliminates the time-consuming paper-based aspects of traditional banking.

### FASB Mobile App

FASB Mobile App lets you deposit a check anywhere and anytime you want using FASB Mobile Deposit. Call (303)694-6464 or email [info@fasbank.com](mailto:info@fasbank.com) to learn more about our FASB Mobile App.