

PERSONAL BANKING CHOICES



Alpine Bank

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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 corporate citizen in Colorado; a bank that believes in giving back to the communities that made our business successful. 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

	Youth Checking Account^[1]	Liberty Checking Account
Daily minimum balance	None	None
Monthly maintenance fee	\$0.00	\$0.00
Monthly paper statements	\$0.00	\$3.00 - Waived when enrolled in electronic statements
Interest	None	None
Loyalty Visa® Debit Card^[3]	Visa® Debit Card ^[2] , surcharge-free access to 43,000+ ATMs nationwide through the Allpoint® Network ^[4] • Debit Card Rewards ^[5]	Visa® Debit Card, surcharge-free access to 43,000+ ATMs nationwide through the Allpoint® Network ^[4] • Debit Card Rewards ^[5]
Overdraft protection	N/A	Ready Reserve Line of Credit available ^[6]
Online banking & mobile app^[9]	Bill Pay ^[7] , external transfers ^[7] , Zelle ^[8] , electronic statements, mobile deposit ^[9] , online messaging	Bill Pay ^[7] , external transfers ^[7] , Zelle ^[8] , electronic statements, mobile deposit ^[9] , online messaging
Additional benefits and features	<ul style="list-style-type: none"> • Check safekeeping • Unlimited check writing • Live call center • 24/7 info line 	<ul style="list-style-type: none"> • Check safekeeping • Unlimited check writing • Live call center • 24/7 info line

[1] Ideal for those 18 years and younger, must have an additional authorized signer over the age of 18.

[2] ATM transfers are limited to \$100.00 per 24-hour period. Point-of-sale transactions are limited to \$250.00 per 24-hour period.

[3] Alpine Bank Debit Cards are available with no annual fee to individuals with an Alpine Bank Checking account.

[4] 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.

[5] 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 Consumer Debit Card and Change Matters Agreement for more information. Other standard account terms, conditions and fee schedule still apply.

[6] 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.

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

[8] Zelle users must be at least 13 years of age. Please refer to product terms and conditions.

[9] Online Banking and Alpine Mobile® are not available to minors under the age of 13. 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.

[10] Please see a customer service representative or personal banking representative for current rate information, calculation method and to obtain your copy of our Truth in Savings Disclosure.

[11] Safe deposit and self storage box contents are not FDIC Insured. Subject to availability.

Elite Checking Account

Golden Edge Checking Account

60 years of age or older

\$1,500.00

None

\$9.00 - Waived if daily minimum balance is maintained at \$1,500.00

\$0.00

\$3.00 - Waived when enrolled in electronic statements

\$0.00

Earned on all balances^[10]

Earned on all balances^[10]

Visa® Debit Card, surcharge-free access to 43,000+ ATMs nationwide through the Allpoint® Network^[4] • Debit Card Rewards^[5]

Visa® Debit Card, surcharge-free access to 43,000+ ATMs nationwide through the Allpoint® Network^[4] • Debit Card Rewards^[5]

Ready Reserve Line of Credit available^[6]

Ready Reserve Line of Credit available^[6]

Bill Pay^[7], external transfers^[7], Zelle^[8], electronic statements, mobile deposit^[9], online messaging

Bill Pay^[7], external transfers^[7], Zelle^[8], electronic statements, mobile deposit^[9], online messaging

- Check safekeeping
- Unlimited check writing
- No fee on money orders and cashier's checks
- Live call center
- 24/7 info line

- Check safekeeping
- Unlimited check writing
- No fee on money orders and cashier's checks
- One \$25 credit, per customer, toward any size safe-deposit or self-storage box.^[11]
- Bonus CD rates
- Live call center
- 24/7 info line

Apply for an account online* at: alpinebank.com/personal

*Youth Account not available to open online.

LOYALTY DEBIT CARD COLLECTION

Use your Loyalty Debit Card, and Alpine Bank donates a dime to Colorado community causes.

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



The COMMUNITY debit card benefits organizations that meet human needs and strengthen our communities.



The EDUCATION debit card offers support for local schools, education and enrichment programs.



The ARTS debit card helps support arts and culture in your community.



The ENVIRONMENT debit card helps with local sustainability projects and programs.



The Colorado Mountain College debit card benefits the CMC Foundation's general scholarship fund for nontraditional students.



The Fort Lewis College (FLC) debit card helps the college continue to be a stronghold of academic excellence in the Four Corners region.



The Children's Hospital Colorado debit card benefits the leading pediatric healthcare network that's dedicated to caring for kids of all ages and stages of growth.

Learn more at: alpinebank.com/debit-card

ALPINE BANK VISA® DEBIT CARDS

- EMV chip-enabled for better security
- Make purchases around the globe^[1] and online, anywhere Visa® is accepted
- Make withdrawals, transfers and inquiries at ATMs. Alpine Bank is part of the Allpoint® Network, with more than 43,000 surcharge free ATMs across the United States^[2]
- Faster and easier than writing checks
- Cut the cost of ordering checks
- Avoid carrying large amounts of cash
- Authorization process limits your risk for lost or stolen cards
- Easily track expenses — each transaction appears on your monthly statement



With your **Contactless Visa Debit Card** you can simply tap to pay for fast, easy and secure checkout. Just look for the Contactless Symbol at the checkout terminal.



Watch that extra change add up fast! Our Debit Card Rewards program, **Change Matters®**, rounds up to the next whole dollar every time you use your Alpine Bank Visa® Debit Card.^[3]

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 — without even trying.



Enjoy all the benefits of your Alpine Bank Visa® Debit Card using **Apple Pay®**, **Google Pay™** and **Samsung Pay**.



We can print your debit card for you on the spot. Get immediate access to your accounts and start using your card right away. Instant printing is available at all locations.

[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 holders' money market/savings account quarterly. Please refer to the Consumer 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.

ONLINE BANKING & MOBILE APP

With Alpine Online[®] and Alpine Mobile[®]^{[1][2]}, you can stay on top of your finances anywhere, anytime.



Enjoy these convenient features:

- Monitor account information and activity.
- Download account activity in a variety of formats. (Download is not available through the mobile app.)
- View check images, reorder checks or place a stop payment.
- Make a loan payment, payoff or advance on your line of credit.
- Receive statements, notices and alerts electronically.



Send money to friends and family you know and trust with Zelle[®]^[3]



Transfer money between Alpine Bank accounts and accounts you have with other financial institutions



Pay and manage bills with online Bill Pay



Easily deposit checks using our mobile app



Track spending habits, set savings goals and connect your accounts at other financial institutions



Manage debit card status, notify us of travel plans, set controls and receive alerts

Learn more at: alpinebank.com/online-banking



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

[1] Certain transaction fees and limitations apply.

[2] Online Banking and Alpine Mobile[®] are not available to minors under the age of 13. 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.

[3] Zelle users must be at least 13 years of age. Please refer to product terms and conditions.

ONLINE BANKING SECURITY

Alpine Bank is dedicated to protecting your privacy and providing security. Here's what we do to help keep your information secure when you bank with Alpine Online® and Alpine Mobile®.



Email encryption

The process of encrypting email ensures that only the sender and the recipient of an email can view its contents. If email correspondence from Alpine Bank contains any personal data or account information, it's delivered using this secure delivery system.



Secure authentication

Our online banking and mobile app offer the latest in authentication technology with two-factor authentication and available biometric or passcode access.



Online banking credentials

Your username and password are your keys to online banking and our mobile app, as it takes both identification keys to gain access. You should never give your password to anyone who asks for it in an email or by phone, or to anyone you don't want to have access to your account. No one representing Alpine Bank will ask for your password.



Unusual activity

If we should detect any unusual or uncharacteristic activity, you may be asked to authenticate the activity, or you may receive a phone call from an Alpine Bank customer service representative to verify your identity and banking activity.



Our Online Privacy Notice

Alpine Bank respects and honors your privacy by upholding all aspects of our Online Privacy Notice. View our Online Privacy Notice at alpinebank.com.

For your security, you should always log out at the end of each online session. If you forget, you will automatically be logged out when you close the browser window or after a period of inactivity.

PERSONAL CREDIT CARDS

Alpine Bank offers credit cards with all the benefits of a standard Visa® Credit Card plus personal customer service. Stop by your local Alpine Bank today or visit alpinebank.com to apply for the personal credit card that best fits your needs.



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 rewards



Visa® Signature

Best if you want a competitive interest rate, increased rewards and added travel benefits

All cards offer:

- Personal service from local Alpine Bank representatives.
- No annual fees.
- No foreign transaction fees.
- Standard Visa benefits (There may be fees associated with some benefits.)
- Travel and emergency assistance services – puts you in touch with the appropriate emergency services when needed. Roadside dispatch and roadside assistance programs available.
- Secondary auto rental collision damage waiver — eliminates the need for cardholders to pay for the collision damage waiver or similar provisions provided by commercial auto rental companies on most passenger vehicles.
- Emergency card replacement – if a Visa card has been lost, damaged or stolen and the cardholder is traveling, Visa will replace that card.
- Lost/stolen card reporting – this saves valuable time in reporting a lost or stolen Visa card.



Enjoy all the benefits of your Alpine Bank Visa® Card using Apple Pay®, Google Pay™ and Samsung Pay

Learn more at: alpinebank.com/personal-credit-cards

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

GREEN INITIATIVE



Environmental leadership in our communities

Passionate and charged to improve our organization's environmental practices, Alpine Bank employees started a grassroots effort called the Green Team in 2005. As the initiative grew and modest successes were recognized, the growing interest and excitement led to a more formalized program and the development of Alpine Bank's Environmental Management System (EMS).

These structured practices provide a framework to measure our progress, assess our impacts and continually improve our results. Alpine Bank's EMS continues to earn recognition statewide for environmental leadership. In 2023, the Colorado Green Business Network (CGBN) awarded Alpine Bank with the Gold-Level recognition. In addition, in 2016, Alpine Bank was inducted into the International Green Industry Hall of Fame.

Our standard of excellence

Since 2006, Alpine Bank has earned and maintains certification to the ISO 14001 standard — the universally recognized standard for environmental management. Receiving this certification verifies to our community and business partners that we have an effective environmental policy in place, we're continuously improving our environmental practices, and that we're working to implement our policy throughout our bank operations.

The ISO 14001 standard also requires that we educate and communicate within our communities about our environmental efforts and opportunities. An internationally accredited audit firm, KPMG, audits our program to hold us accountable to the highest environmental standards, in addition to internal auditors who continuously assess our efforts.

Learn more at: alpinebank.com/green-initiative

SAVINGS CHOICES

	Youth Savings Account ^[1]	Saver's Choice Money Market Account	Mountain Money Market Account
Daily minimum balance	\$20.00	None	None
Monthly maintenance fee	None	None	None
Excess transfer/withdrawal fee	\$1.00 per limited item after six/statement cycle ^[2]	\$10.00 per limited item after six/statement cycle ^[2]	\$10.00 per limited item after six/statement cycle ^[2]
Interest	Earned on balances of \$20.00 or greater ^[3]	Earned on all balances ^[3]	Tiered interest earned on all balances ^[3]
Online banking & mobile app^[4]	Bill Pay ^[5] , external transfers ^[5] , Zelle ^[6] , electronic statements, online messaging	Bill Pay ^[5] , external transfers ^[5] , Zelle ^[6] , electronic statements, online messaging	Bill Pay ^[5] , external transfers ^[5] , Zelle ^[6] , electronic statements, online messaging
Additional benefits and features	<ul style="list-style-type: none"> • Statements are issued quarterly • Live call center • 24/7 info line 	<ul style="list-style-type: none"> • Free monthly statements • Check safekeeping • Live call center • 24/7 info line 	<ul style="list-style-type: none"> • Free monthly statements • Check safekeeping • Live call center • 24/7 info line

Apply for an account online* at: alpinebank.com/personal-savings

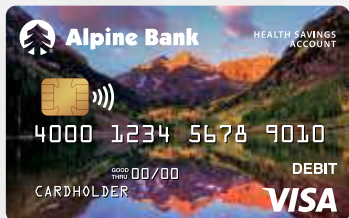
*Youth Account not available to open online.

TIME DEPOSITS

- **IRAs^[3]**: Roth IRA | Traditional IRA | Education Savings Account
- **Certificates of Deposit**: Set aside for future savings goals. Fixed rate for length of term^[3]. 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] Ideal for those 18 years and younger, must have an additional authorized signer over the age of 18.
 [2] 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.
 [3] Please see a customer service representative or personal banking representative for current rate information, calculation method and to obtain your copy of our Truth in Savings Disclosure.
 [4] Online Banking and Alpine Mobile® are not available to minors under the age of 13. 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.
 [5] Certain transaction fees and limitations apply. Please refer to the product terms and conditions.
 [6] Zelle users must be at least 13 years of age. Please refer to product terms and conditions.

HEALTH SAVINGS ACCOUNT (HSA)



Make your health a priority with an HSA that allows you to save for qualifying medical expenses.

- Works in conjunction with a high-deductible health care plan (HDHP)
- Earn interest^[1]
- Save money to pay for medical-related expenses, including: doctor visits, prescription medication, surgeries and more
- Contributions can be made by you, your employer or a third party
- Unused funds remain in the account year after year; no “use-it-or-lose-it” policy
- Keep your HSA in your name, regardless of career or life changes
- Access funds easily with an HSA Visa[®] Debit Card
- No opening fee; \$15 closing fee
- Avoid the \$2 monthly maintenance fee by maintaining a minimum balance of \$3,000



ELIGIBILITY

Most adults under 65 who are not enrolled in Medicare and are covered under a high-deductible health plan (HDHP) can qualify for an HSA, but it is up to the account holders to determine their own eligibility. Eligibility to maintain a HSA is based on IRS guidelines. Please consult your tax advisor or health plan administrator for eligibility requirements and guidelines.

Apply for an account in minutes at: alpinebank.com/HSA

[1] Please see a customer service representative or personal banking representative for current rate information, calculation method and to obtain a copy of our Truth in Savings Disclosure.

ESTATE ACCOUNT

Daily minimum balance	None
Monthly maintenance fee	\$0.00
Monthly paper statements	\$3.00 - Waived when enrolled in electronic statements
Interest	None
Loyalty Visa® Debit Card	<ul style="list-style-type: none">• Visa® Debit Card^[1]• Surcharge-free access to 43,000+ ATMs nationwide through the Allpoint® Network^[2]• Debit Card Rewards^[3]
Ready Reserve Line of Credit	Available ^[4]
Online banking & mobile app^[5]	<ul style="list-style-type: none">• Bill Pay^[6]• External transfers^[6]• Electronic statements• Online messaging
Additional benefits and features	<ul style="list-style-type: none">• Unlimited check writing• Live call center• 24/7 info line

**Revocable Trust accounts are also available.
Please refer to personal checking account choices.**

[1] Alpine Bank Debit Cards are available with no annual fee to individuals with an Alpine Bank Checking account.

[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. Please refer to the Consumer Debit Card and Change Matters Agreement for more information. Other standard account terms, conditions and fee schedule still apply.

[4] 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.

[5] Online Banking and Alpine Mobile® are not available to minors under the age of 13. 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.

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

PERSONAL BANKING SERVICES

READY RESERVE LINE OF CREDIT^[1]

Once approved, you may have a Ready Reserve Line of Credit added to your checking account for overdraft protection. If your account ever becomes overdrawn, money is immediately transferred into your account in increments of \$100.00 to help cover the insufficient balance. Please refer to the Personal Ready Reserve Line of Credit agreement for terms and conditions, applicable fees and rates. There is never an interest charge if your Ready Reserve Line of Credit isn't used.



ACCOUNT SWEEP SERVICES

Customers who have a checking, money market and/or Ready Reserve 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^[2] 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 customer service representative or personal banking 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] Alpine Bank may charge a fee for any transfer or withdrawal from a savings or money market account exceeding six per statement cycle.

PERSONAL LOANS

Whether you're buying a car, planning a well-deserved vacation or just need some extra cash, we have personal loan choices to fit your current needs.



We invite you to stop by any Alpine Bank location to discuss loan options, including:

- Automobile and motorcycle
- Recreational – motor homes, campers, trailers
- Personal Ready Reserve Line of Credit
- Home Equity Loans and Lines of Credit
- Construction loans
- Student loans – available through our partner Sallie Mae
- Green Loans
- Unsecured term loans
- Mobile home loans

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.

We are proud to offer our environmentally conscious customers special Green Loan programs for purchasing fuel-efficient automobiles and making home improvements for energy-reducing upgrades. Contact your local Alpine Bank for more information about our Green Loan programs.

Apply for a loan online at: alpinebank.com/personal-loans

HOME EQUITY LOANS

You've put in the investment, time and energy. Now, look to your home's equity when it's time for affordable financing — whether it's a one-time loan or line of credit.^[1]



LUMP SUM FINANCING (HELOAN)

- For a range of short-term or one-time needs: education expenses, important life events, home projects and more
- Financing is secured by the equity in your home
- Green Lending discounts available for qualifying home improvements
- The interest paid may be tax-deductible^[2]
- Decision-making and processing are handled right here in Colorado
- Friendly, attentive service from start to finish

HOME EQUITY LINE OF CREDIT (HELOC)

- For ongoing or seasonal needs
- Financing is secured by the equity in your home
- Only pay interest on the part that's used
- The interest paid may be tax-deductible^[2]
- Funds available as situations arise; no need to apply for separate installments
- Revolving credit — as principal is repaid, the balance becomes available to use
- Green lending discounts available for qualifying home improvements
- Decision-making and processing are handled right here in Colorado
- Friendly, attentive service from start to finish

Learn more at: alpinebank.com/home-equity-loans



[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] Consult a tax advisor.

HOME MORTGAGE LOANS

Your roof makes it a house. Your family and friends make it a home. Your neighbors at Alpine Bank offer flexible mortgage^[1] financing, local processing and knowledgeable staff.



CONVENTIONAL MORTGAGES

- For home purchase or refinance
- Available for primary residence, second home, vacation home, or investment property
- A wide range of financing programs available, including both conventional and non-conventional programs
- Budget-friendly repayment terms, unique to your situation
- Refinance your current home to potentially lower your rate
- Helpful loan advisors with working knowledge of the local real estate market
- Decision-making and processing are handled right here in Colorado
- Friendly, attentive service from start to finish

ALPINE PORTFOLIO MORTGAGES

This specialized program is available for primary and second-home owners of unique properties.

- Single- and multi-family homes
- Resort condominiums
- Homes on large acreage^[2]
- Homes vested in LLCs or Trusts
- Cash-out refinances

If you think you may qualify for a portfolio mortgage, please visit your local branch, or apply online at alpinebank.com.

Learn more at: alpinebank.com/home-mortgage



[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] Ask about our terms for homes on large acreage.

ALPINE BANK WEALTH MANAGEMENT

You've earned it. Your hard work, resourcefulness and savings have added up. Considering your next move? At Alpine Bank Wealth Management*, we do much more than provide investment services. We build long-term relationships and provide attentive and thoughtful recommendations by taking the time necessary to understand the needs of our clients at every stage of their lives.

Alpine Bank Wealth Management helps families manage their wealth and resources, now and into the future. Our size, expertise and longevity allow us to protect and grow your assets. Alpine Bank's personal service and attention to detail will take the stress out of retirement planning, transferring wealth or handling an estate. Only a corporate trustee can provide this full range of services, while being held to the highest investment and fiduciary standards.



We specialize in:

- Investment management
- Trust administration and trust investment management
- Individual retirement accounts – SEP, Roth or traditional
- Employee benefit accounts – 401(k), defined benefit plans and defined contribution plans
- Financial lifestyle management – Bill paying, investment management, real estate management and liaison with advisors
- Estate management – Personal representative or trustee appointment
- Endowment management for charitable institutions
- Custodial services – Record-keeping, safekeeping and self-directed accounts
- Cash management

Learn more at: 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.

FRAUD AND CREDIT BUREAU RESOURCES



CREDIT BUREAU CONTACTS

Equifax®

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

Experian®

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

TransUnion®

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

Federal Trade Commission

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

Identity Theft Resource Center

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

Privacy Rights Clearinghouse

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

Internet Crime Complaint Center

[ic3.gov](https://www.ic3.gov)



RECOMMENDED FRAUD TIPS - PROTECT YOURSELF

- Never give out your Social Security number or other personal credit information over the phone unless you initiate the call.
- Shred receipts, bank statements and unused credit card offers before throwing them away.
- Replace paper invoices, statements and checks with electronic versions, if offered, by your employer, bank, utility company or merchant.
- Sign up for automatic payroll deposits and email or phone alerts, which will warn you of unusual activity.
- Review your accounts regularly for any unauthorized charges.
- Order copies of your credit report once a year to ensure accuracy.
- Choose to do business with companies you know are reputable, particularly online.
- Don't open email from unknown sources; use virus detection software.
- Protect your PINs and passwords (don't carry them in your wallet!); use a combination of letters and numbers for your passwords and change them periodically.
- Report any suspected fraud to your bank and the fraud units of the three credit reporting agencies immediately (see the list above).

Additional tips at: [alpinebank.com/privacy-security/report-fraud](https://www.alpinebank.com/privacy-security/report-fraud)

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.

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

Subscribe: alpinebank.com/alpine-e-line



FINANCIAL NEWS

Financial News is a quick read, highlighting a variety of financial tips and trends as well as the latest news from Alpine Bank and a eco-friendly lifestyle tips. This monthly compilation is emailed to Alpine Bank customers and available on our blog at alpinebank.com.

Subscribe: pages.services/preferences.alpinebank.com/email

COMMUNITY NEWS

Alpine Bank publishes this community newsletter twice a year. Community News showcases the incredible contribution that nonprofit organizations are making in the Colorado communities that Alpine Bank serves. This publication is emailed to Alpine Bank customers and is available on our blog at alpinebank.com.



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

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

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

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 - Aurora

9435 E Montview Blvd.
COMING SOON!

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 43,000 ATMs nationwide.

- Use surcharge-free ATMs nationwide, via the Allpoint® Network. ^[1]
- Quickly find ATM locations online.
- 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 WANTS TO REWARD YOUR CHILD'S GOOD GRADES!

Twice each year, we randomly draw from submitted report cards from kids in grades K-12. Your child could earn up to \$50 cash: We pay \$10 for As, 4s or Es; \$5 for Bs, 3s or Ss for five main subjects.



Email your child's most recent report card to paysforas@alpinebank.com or drop off at an Alpine Bank location near you. With the submission, please include which Alpine Bank location is closest to you, a parent or guardian name and a phone number.

Deadlines: January 31 and June 30

1 report card per student per deadline. Report card must be from a Colorado school.



Alpine Bank

 Equal Housing Lender NMLS#414674 • alpinebank.com • Member FDIC

Revised 06/2024