

## BACKGROUNDER

First American State Bank was chartered in Greenwood Village, Colo. on July 10, 1995, and has grown to become one of Colorado's leading independent banks with more than \$248 million in assets. Founded by Jay Davidson, the bank's mission is to provide exemplary service to independent business owners, high net-worth individuals and professionals.

As a community bank, First American State Bank offers a full range of financial products typical of larger institutions, enhanced by personal attention and exceptional service that comes from a locally owned bank committed to the local community. Customers have direct access to decision makers and can expect prompt and prudent answers to their needs. Although First American State Bank does an excellent job of virtual banking to service out of state customers and local clients who don't want to interrupt their business by traveling to the bank; it is operated out of one location in the Denver Tech Center, and all profits stay in the state of Colorado.

The officers, directors and employees of First American State Bank strongly believe in exceeding customer expectations by providing the highest levels of customer care and banking services. First American State Bank earns business one customer at a time and then maintains customer loyalty by fostering a rewarding environment built upon honesty and mutual respect. People are the bank's greatest asset.

The goal of everyone at First American State Bank is to provide exemplary service based on character, loyalty, honesty, trust, balance and leadership.

First American State Bank meets the needs of its customers with a wide range of banking and financial packages that are tailored to address any business situation.

All customers are known by name and their business handled as if they were family members. There are no long lines, automated phones or revolving personnel. During business hours, customer calls are always answered by bank personnel, and questions and problems are resolved readily and in person.

First American State Bank is located in Greenwood Village at 8390 East Crescent Parkway. For more information, visit www.firstamericanstatebank.com or call 303.694.6464.