meet
The Johnson Family

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K Bentfield | photography
My parents met after the war in Los Angeles. I was born in California but spent my childhood and college years in Montana and North Dakota near our family ranch. I moved to Denver nearly 40 years ago where I met my beautiful wife Kristina. We have been happily married for 38 years and have two children: Josh Davidson, a retired police officer and is now an IT Consultant; and our daughter, Michelle Gruber who works for First American State Bank as an Assistant Vice President.

I got involved in banking in the ‘80s when a bank that my grandfather started in 1903 encountered difficulty during the oil crisis. I joined the board and spent evenings, weekends, and holidays doing banking and realized that I loved it.

I started First American State Bank in 1995 in Greenwood Village with a group of local investors to meet an unfulfilled need for high-touch community banking for professionals and business owners. This clientele had needs that were not being satisfied by large banks. Because of this, we don’t compete with the banks that are across the street and around us, we serve different markets.

First American State Bank optimizes to understand our customer’s needs and fine-tune our services to better suit their needs. That is what community banks should do well. We constantly look for ways to say “yes” to our customer requests and meet all their needs in the easiest most efficient way possible, even if the solution is “out-of-the-box”. As a one-location bank, First American State is not an entry-level bank. We are the bank people graduate to. Most people will first try the large bank on every corner. When their business needs grow, they start looking for a bank like ours.

Commercial lending is key to a business owner and can either make or break the business, especially in the first few years. The owner of the business needs to know that his bank will be there. In addition, during an economic downturn, businesses are asset rich and cash poor and can’t be refinanced. When we underwrite loans we want to ensure that our client has the proper cash flow for their benefit as well as ours.

To the list of products, we have added mortgage lending, which is typically not a community bank product. Our bread and butter is commercial lending. We take our commercial lending capabilities and apply them to these jumbo mortgages.

The economy operates in cycles. Business owners need to understand the cycles of their industry and so does their banker. In the worst of times it’ll get better and in the best of times, it’ll decline. Managing cash flows and capital within the cycle is a key for success. Our highly experienced loan officers at First American State Bank understand industry-specific cycles and work with our clients to further their business capabilities.

We pride ourselves 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. 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. We are also in our fourth year as presenting sponsors for The Village Toy Drive benefiting Volunteers of America Colorado Branch.