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# Hometown Bank Ratings Report



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This **Hometown Bank Ratings Report** was compiled from financial data for the period ended September 30, 2017 as reported to federal regulators. The financial data obtained from these sources is consistently reliable, although; the accuracy and completeness of the data cannot be guaranteed by BauerFinancial, Inc. BauerFinancial relies upon this data in its judgment and in rendering its opinion (e.g. determination of star ratings) as well as supplying the data fields incorporated herein. BauerFinancial, Inc. is not a financial advisor; it is an independent bank research firm. BauerFinancial is a registered trademark. Any unauthorized use of its content, logos, name, and/or Star-ratings is forbidden.

Definitions:	
<b>Star Rating</b>	BAUERFINANCIAL Inc.'s proprietary rating for the current quarter. (Please see below.)
<b>FDIC Certificate Number</b>	A unique number assigned to each FDIC-insured bank.
<b>Number of Branches</b>	Refers to the total number of branches operating in the U.S.
<b>Telephone Number</b>	The primary bank number for the main office.
<b>Year Established</b>	The year the bank was originally established, not necessarily when this branch opened.
<b>Branches in Your County</b>	Branches are listed in city order first then by zip code.
	A brief description of the type of each branch office is also included

BAUERFINANCIAL star ratings classify each institution based upon a complex formula factoring in current and historical data. The first level of evaluation is the capital level of the institution followed by other relevant data including, but not limited, to: profitability, historical trends, loan delinquencies, repossessed assets, reserves, regulatory compliance, proposed regulations and asset quality. Negative trends are projected forward to compensate for the lag time in the data. BAUERFINANCIAL employs **conservative** measures when assigning these ratings and consequently our analysis may often be lower than those supplied by other analysts or the institutions themselves. More than thirty years of experience has shown this to be a prudent course of action. As a **general guideline**, however, the following groupings were used:

Star Ratings:	
<b>5-Stars</b>	Superior. These institutions are on <b>BAUERFINANCIAL's Recommended Bank Report</b> .
<b>4-Stars</b>	Excellent. These institutions are also on <b>BAUERFINANCIAL's Recommended Bank Report</b> .
<b>3½-Stars</b>	Good
<b>3-Stars</b>	Adequate
<b>2-Stars</b>	Problematic
<b>1-Star</b>	Troubled
<b>Zero-Stars</b>	Our lowest rating.
<b>FDIC</b>	Institution has failed and/or is operating under <b>FDIC</b> conservatorship
<b>S.U.</b>	Start-up bank. Institutions that are too new to rate.

Institutions with **three or more stars** meet all current regulatory capital requirements.



# Your Hometown Bank Ratings by BauerFinancial, Inc.

State: CO County: Weld

Report generated on 11/27/17 based on financial data as of 9/30/17

FDIC Cert. #	--- Bank Name and Headquarter Location ---	Telephone #	Star-Rating	# of U.S. Branches	Year Established	
<b>19600</b>	<b>Academy Bank N.A.</b> 3103 23rd Avenue 920 47th Avenue	<b>Kansas City</b> Greeley Greeley	<b>MO (877)712-2265</b> CO 80631 CO 80634	<b>5-Stars</b> Full Service Retail Office Full Service Retail Office	<b>82</b>	<b>1966</b>
<b>18489</b>	<b>Adams Bank and Trust</b> 8308 Colorado Blvd	<b>Ogallala</b> Firestone	<b>NE (308)284-4071</b> CO 80520	<b>5-Stars</b> Full Service Brick and Mortar Office	<b>19</b>	<b>1962</b>
<b>57072</b>	<b>Advantage Bank</b> 1801 59th Avenue	<b>Loveland</b> Greeley	<b>CO (970)613-1982</b> CO 80634	<b>4-Stars</b> Full Service Brick and Mortar Office	<b>4</b>	<b>2000</b>
<b>16980</b>	<b>Bank of Colorado</b> 59 South Elm Avenue 605 4th St 111 S. Rollie Avenue 3459 West 20th Street, Suite 114 7017 West 10th Street 7791 Highland Meadows Parkway, 1041 West Main Street	<b>Fort Collins</b> Eaton Fort Lupton Fort Lupton Greeley Greeley Windsor Windsor	<b>CO (970)206-1160</b> CO 80615 CO 80621 CO 80621 CO 80634 CO 80634 CO 80528 CO 80550	<b>5-Stars</b> Full Service Brick and Mortar Office Limited Service Facility Office Full Service Brick and Mortar Office Full Service Brick and Mortar Office Full Service Brick and Mortar Office Limited Service Loan Production Office Full Service Brick and Mortar Office	<b>47</b>	<b>1900</b>
<b>3514</b>	<b>Bank of the West</b> 4290 West 10th Street	<b>San Francisco</b> Greeley	<b>CA (925)942-8300</b> CO 80634	<b>5-Stars</b> Full Service Brick and Mortar Office	<b>562</b>	<b>1874</b>
<b>34328</b>	<b>Cache Bank and Trust</b> 4601 West 20th Street	<b>Greeley</b> Greeley	<b>CO (970)351-8600</b> CO 80634	<b>4-Stars</b> Full Service Brick and Mortar Office	<b>3</b>	<b>1996</b>
<b>58458</b>	<b>Citywide Banks</b> 199 South Briggs Street	<b>Denver</b> Erie	<b>CO (303) 680-1600</b> CO 80516	<b>5-Stars</b> Full Service Brick and Mortar Office	<b>29</b>	<b>2006</b>
<b>19048</b>	<b>Compass Bank</b> 3501 West 12th Street	<b>Birmingham</b> Greeley	<b>AL (205)297-4900</b> CO 80634	<b>5-Stars</b> Full Service Brick and Mortar Office	<b>672</b>	<b>1964</b>

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FDIC Cert. #	--- Bank Name and Headquarter Location ---	Telephone #	Star-Rating	# of U.S. Branches	Year Established
<b>57335</b>	<b>Farmers Bank</b> 119 First Street	<b>Ault</b> Ault	<b>CO (970) 834-1980</b> 80610	<b>5-Stars</b> Full Service Brick and Mortar Office	<b>2</b> 2001
<b>58508</b>	<b>First FarmBank</b> 127 22nd Street 2939 65th Avenue	<b>Greeley</b> Greeley Greeley	<b>CO (970)346-7900</b> 80631 80634	<b>4-Stars</b> Full Service Brick and Mortar Office Full Service Brick and Mortar Office	<b>5</b> 2007
<b>5452</b>	<b>First National Bank of Omaha</b> 1701 23rd Avenue 920 54th Avenue 100 Johnstown Center Drive 301 First Street 390 Justin Avenue 1505 Main Street	<b>Omaha</b> Greeley Greeley Johnstown Kersey Platteville Windsor	<b>NE (402)341-0500</b> 80634 80634 80534 80644 80651 80550	<b>4-Stars</b> Full Service Brick and Mortar Office Full Service Brick and Mortar Office Full Service Brick and Mortar Office Full Service Brick and Mortar Office Full Service Brick and Mortar Office Full Service Brick and Mortar Office	<b>127</b> 1857
<b>18714</b>	<b>FirstBank</b> 512 Briggs 6080 Firestone Boulevard 2901 -23rd Avenue 4322 West 9th Street Rd 1510 Main Street	<b>Lakewood</b> Erie Firestone Greeley Greeley Windsor	<b>CO (303)232-2000</b> 80516 80504 80631 80634 80550	<b>4-Stars</b> Full Service Brick and Mortar Office Full Service Brick and Mortar Office Full Service Brick and Mortar Office Full Service Brick and Mortar Office Full Service Brick and Mortar Office	<b>118</b> 1963
<b>23764</b>	<b>FMS Bank</b> 2425 35th Avenue	<b>Fort Morgan</b> Greeley	<b>CO (970) 867-3319</b> 80634	<b>5-Stars</b> Full Service Brick and Mortar Office	<b>2</b> 1982
<b>15289</b>	<b>Great Western Bank</b> 785 Cheesman Street 2015 Clubhouse Drive, Suite 100	<b>Sioux Falls</b> Erie Greeley	<b>SD (605)886-8401</b> 80516 80634	<b>5-Stars</b> Full Service Brick and Mortar Office Full Service Brick and Mortar Office	<b>176</b> 1935
<b>17482</b>	<b>Guaranty Bank and Trust</b>	<b>Denver</b>	<b>CO (303)296-9600</b>	<b>5-Stars</b>	<b>34</b> 1955

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