



Public Education Campaign

- Fall/Winter 2008 – dozens of presentations to audiences in thousands, dozens of interviews
- Spring 2009 designed and executed campaign resulting in at least 140 placements of material (95 print [articles, editorials, op/eds], 10 talk radio, 35 TV interviews). Thirty seven of those were assessed by a third party and valued at over \$580,000 in publicity value and 3,359,484 impressions. In addition, internet coverage of these stories multiplied the impact. The main messages emphasized banks in Colorado are lending and are strong.

- Finalized various public education materials – varying from a simple 1½ page summary, to a consumer brochure, speakers' bureau training resources, a lengthy FAQ and a major 60+ slide PowerPoint (heavy with data and graphs, available at CBA's www.financialinfo.org) – delivered well over 50 times to audiences in the thousands – generally community business and political leaders, but including Members of Congress, statewide public officials, almost all 100 state legislators, various chamber and economic development groups, industry trade groups, regional political organizations, legislators' town hall meetings...

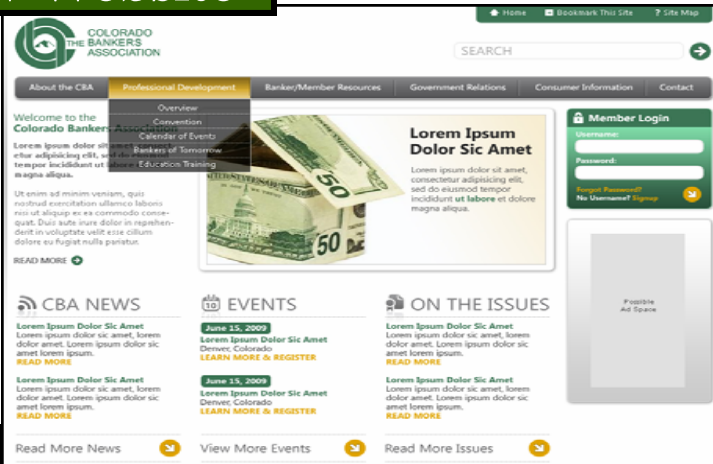
- Sent material to hundreds of federal, state and local public officials throughout Colorado who forwarded it to their constituents
- Provided material to 1,300 associations and business and civic groups throughout Colorado who also forwarded it to their members
- Media education, interviews and editorials – we are compiling a detailed summary report, but amazingly all articles (140+) have been favorable except one headline
- Daily newspapers
 - We've done interviews with every daily in the state resulting in 1-3 stories in each publication
 - We've met with the editorial boards for daily papers in the following markets and received favorable editorials – Denver, Colorado Springs, Pueblo, Boulder, Longmont, Fort Collins, Grand Junction, Loveland, Glenwood Springs, Lamar, Alamosa
 - We prepared op/eds signed by local bankers and submitted them to daily newspapers in most markets
- Weekly publications
 - We've done interviews with numerous weeklies in the state – most weeklies ran our written material just as we presented it and we know we've been in about half of all weeklies in Colorado with our message
 - Local bankers submitted CBA prepared op/eds to their local weekly newspapers in many markets
 - Radio – We've had favorable stories on most of the news radio stations in the state

Television Coverage

- TV – CBA has been interviewed by the following TV stations and we've been quite pleased with the coverage
 - Denver – channels 2, 4 (4 times), 6, 7 (5 times), 8 (1 hour presentation repeated about 15 times), 9 (10+ times), 12 (2 times), 20, 31 (3 times)
 - Colorado Springs – 3 stations
 - Grand Junction – 2 stations

- Provided industry message and image protection on delicate public issues where response was crucial, but individual banks did not want to respond, including foreclosures, short sales, foreclosure strippings, stress tests, acceptance of TARP funds, bank failures, credit availability, property maintenance, consumer creditworthiness...
- Represented banking at Greeley town hall meetings of New Frontier former customers convened by Senators Udall & Bennet, Rep. Markey, Gov. Ritter...
- Conveyed positive messages to media when bank failures occurred
- Meetings with NAIOP & homebuilders
- Financial literacy efforts coordinated

New Website



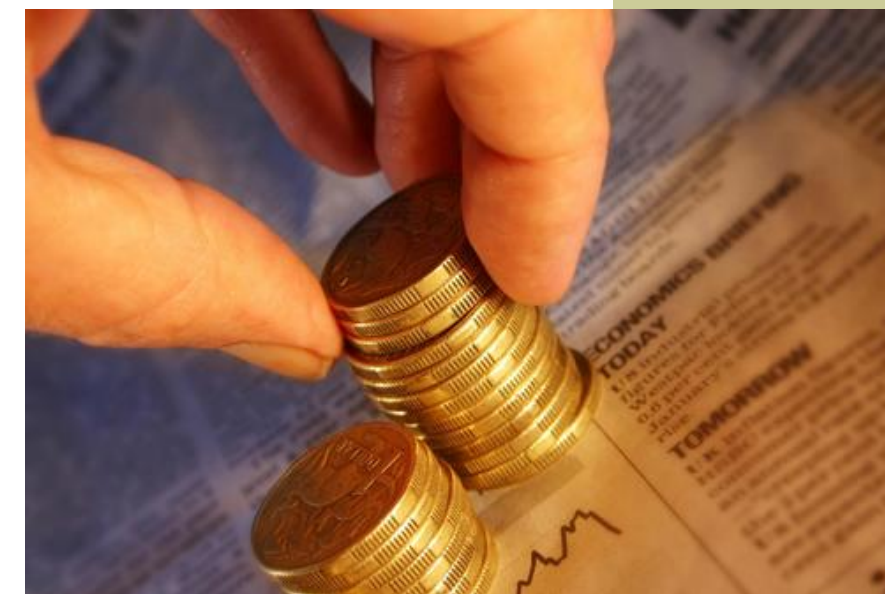
In 2009, CBA revamped our website to act as a great resource for bankers. This site, launched July 1st 2009, is a constant source of information and news for all bankers and an opportunity to see all the classes, news articles and other resources that CBA offers.

CBA Scorecard

Membership	90% of branches & assets in CO	Electronic information updates	Average 1/week
Board members	22	Magazines	1 (6 issues/year)
Banker volunteers on committees	100+	Education updates	Average 3/month
Bills worked in 2009 Legislature	120+	Total education programs	Average 20+/mo.
Colorado lobbying success ratio	99%	Banking surveys	<ul style="list-style-type: none"> • Business conditions • Loan volume • 2 on regulatory issues
CO Members of Congress met with CBA on current issues	100%, often	Free CBA conference calls (example: FDIC speakers on TLGP – day after announced)	1/month
Legislators to lunch at CBA with bankers (1-3/day)	50 of the 100 in 2009	Special free calls during fall 2008 turmoil	19
Bankers at those CBA lunches with Legislators	75 in 2009	Media interviews – Sep 2008-Apr 2009	140
Attendance at Annual Legislative Luncheon	115	Public presentations on financial turmoil	Dozens to audiences in 1000s
PAC funds raised (2008)	\$56,000	Students at Graduate School of Banking at Colorado	400
PAC funds given (2008)	\$45,000	Bankers attending July 2008 GSBC Barney Frank presentation	500
KC Fed Pres Tom Hoenig 12/4/08 breakfast on Financial Turmoil	500 attended	Attendance at 1/14/09 Economic Briefing at Capitol	100
Bankers appointed to business or government task forces	Dozens	Colorado subscribers to CBA's FRAUD-NET.com	350
2008 ballot issue contributions	\$473,000	Annual budget	\$1.2 million
Employees	5	Net worth	\$1.7 million



You Can Count on CBA:
Yesterday Today Tomorrow



2008-2009 Highlights:

- Spring Education Campaign resulted in over 140 media placements, materials distributed to over 1,300 associations and an estimated evaluations value over \$580,000 based on preliminary partial listing of results
- CBA lobbied 127 bills in Colorado Legislature with 99% success ratio
- Many government events including roundtables with U.S. Senator Bennet, U.S. Representative Perlmutter, 50 legislators from the State of Colorado and speeches from the President of Kansas City Fed, Tom Hoenig

Mission:

CBA's mission is to improve the high quality of the Colorado banking industry and to enhance its ability to compete effectively and profitably.

You Can Count on CBA: Yesterday, Today, Tomorrow

Government Relations

Thanks for Great Leadership

2008-2009

CBA Officers:

Chairman: Dave Baker– FirstBank Holding Company
Chairman– Elect: Ed Sauer– The Bank at Broadmoor
Treasurer: Scot Wetzel– United Western Bank
Past Chair: Dan Godec– Community Banks of Colorado
President: Don Childears– CBA (Non– Voting)

CBA Board of Directors:

Bruce Alexander– Vectra Bank Colorado
Jason Baldwin– Compass Bank
Mark Bower– Home State Bank
Nathan Christian– Wells Fargo
Keith Dickelman– Bank of the West
Kevin Erickson– Summit Bank and Trust
Jonathan Fox– Fowler State Bank
Todd Munson– JPMorgan Chase
Chris Osborn– First National Bank
Bob Ostertag– Colorado Business Bank
Stuart Pattison– KeyBank
Koger Propst– FirstBank of Colorado
Hassan Salem– US Bank
Jeff Schmitz– Citywide Banks
Margo Young–Gardy– Alpine Bank
Exficio Members (On ABA Board)– John Ikard, FirstBank Holding Company and Pete Waller, First National Bank of the Rockies

Staff:

Don Childears– CBA President/CEO
Jenifer Saltzman– CBA Sr. Vice President
Amanda Rogowski– CBA Director of Marketing
Tim Powers– CBA Director of Communications
Lexie Kennedy– Executive Assistant
Craig Umbaugh– Hogan & Hartson, CBA Legal Counsel
Melanie Layton, Jim Cole, & Garin Vorthmann– CBA Lobbyists
Margie Mellenbruch– Bookkeeper

Volunteers:

CBA could not operate without the great guidance we receive from 100+ volunteers who make policy decisions for us. We owe each of them many thanks.

- We have been fortunate this year to have our own Pete Waller, First National Bank of the Rockies and John Ikard, FirstBank Holding Company serve on the ABA Board of Directors. They represent us well and with fervor.



Survey of bank regulatory examination issues, results to bankers – July 2008, April 2009 – sanitized and summarized results provided to Members of Congress

State Matters

- CBA lobbied 127 bills in Colorado Legislature with 99% success ratio
- Negotiated great results on two bad issues: foreclosure mitigation bill, and small business credit bill – locked in terms of both bills, both passed and signed into law
- Guided mortgage broker bill exempting bank loan officers
- Blocked credit unions' additional lending authority (several bills)
- Stopped state unfair competition with banks for energy efficiency lending – one would have allowed state government to make commercial real estate loans, another would have allowed \$2B of home improvement loans to consumers
- 120 other bills – such as 1031 exchanges, prompt pay (construction), NSF fees, credit unions, single factor taxation, REITs...
- Studied decoupled debit card (removes card fee income) and are ready to stop legislatively at the right time
- Lost good friends in Dem Legislature, some due to term limits, cultivated new friends
- Assisted on Colorado priorities – transportation, education, health care
- Counseled state about selecting a new bank commissioner

Federal Matters

- Educated Members of Congress with presentations on turmoil and ramifications
- Developed Guiding Principles and communicated to Members of Congress
- 5 Colorado bankers met early with our freshman Members of Congress, other Colorado bankers went on other CBA trips to WDC on key issues
- Several special meetings at CBA with Sen. Bennet, Rep. Perlmutter – both on committees key to banking
- Worked with Rep. Perlmutter on several issues including his bill addressing mark-to-market
- Congressional roundtables with bankers and other members of our Congressional delegation
- Quick response, timely information and specific assistance to banks affected by the Heartland data breach – including an informational conference call and a private forum where bankers could gain perspective on how others were responding to the breach
- Special work on TARP, CPP funds, bankruptcy cramdown, mark to market, interchange fees, farm loan restructuring, Fannie/Freddie stock losses, credit card reform, credit union expansion...

Education and Information

- **November Broadmoor management conference planned, canceled due to turmoil, then replaced by very successful free conference call series on numerous topics below**
- **Volumes of information to members about financial turmoil – 13 written handouts and 19 free conference calls – see examples below**
 - CPP, Capital markets, update on newly created FDIC programs, regulatory examination issues, accounting developments, bank legal issues, Amendment 54 compliance
- **Electronic Updates sent on average of once a week and CBA magazines published six per year**
- **Education updates given on average three times a month, total education programs given 20 plus a month, free CBA conference calls given once a month, 19 free conference calls given on the fall 2008 turmoil, and 400 students attended the Graduate School of Banking at Colorado**

Fall 2008 election

- **Disastrous labor issues on/off of ballot – CBA contributed \$255,000 to oppose the measures, \$218,000 to get them off of the ballot**
- **Active on various ballot issues in general**
- **Candidate PAC contributions – \$56,000 received, \$45,000 distributed**
- **Fundraising events for various public officials**

Quick Facts

- The CBA-created Colorado Fraud Investigators unit in the Colorado Bureau of Investigation was the subject of a CNBC 30 minute feature story in July "because it is the most innovative and creative approach to fighting fraud in the country" (per CNBC)
- 5-state 2009 Bankers Conference in Denver modified due to financial turmoil
- Successful completion of the inaugural Bank Leaders of Tomorrow class of 12
- Trust committee energized, Denver Trust Officers Assn managed by CBA
- Numerous Colorado banks became new members of CBA
- Bank Leaders of Tomorrow – postponed 2009 class from Jan to fall due to financial turmoil
- CBA's web site redeveloped – www.coloradobankers.org
- Board room updated with video equipment
- Private video studio built
- Proactively planned CBA budgets, dues re financial pressure on banks



Miscellaneous Government Relations

- KC Fed Pres Tom Hoenig CBA speaker on 12/4/08 breakfast (500 attended) and 1/14/09 Economic Outlook
- 50 legislators and 75 bankers attended 24 intimate legislative lunches at CBA and 50 legislators and 65 bankers attended CBA's Legislative Luncheon
- Public official guests attended dinners with CBA Board – April example: Senators Udall & Bennet, and Rep's Polis & Perlmutter attended
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- Amendment 54 challenges and compliance
- Several special reports on credit unions