

**INVESTMENT WORKSHEET - CD**

09/21/17

Amy Urlacher / Nancy Skoda      amy.urlacher@ANBbank.com      303-394-5007

Bank	Contact	3 Months	6 Months	9 Months	12 Months	Bauer Rating*	Notes
Alpine Bank	Charlie Kercheval CharlieKercheval@alpinebank.com 303-270-4294	0.01%	0.01%	N/A	0.04%	5 stars	*Must have a relationship or create one
American National Bank ANB	Amy Urlacher / Nancy Skoda amy.urlacher@ANBbank.com 303-394-5007	0.10%	0.20%	N/A	0.40%	4 stars	If the client banks with them or has a "relationship" with them (checking account required), then the rates are 0.20% for 3, .30% for month AND a whopping 0.45% for 12 month. They also have competitive money market options available!
Bank of the West	Tony Pham / Hanan Levin Tony.Pham@bankofthewest.com 925-843-8807	0.40%	0.55%	0.55%	0.70%	5 stars	These are the Brokered CD rates! Collateralized CD rates are 0.02%, 0.05%, and 0.10% respectively.
Centennial Bank	Linda Jacobson ljacobson@centennialbanking.com 303-643-3509	0.05%	0.20%	N/A	*0.60%	5 stars	*Centennial is willing to honor a higher rate if CDs re-new. For example, if the CD was originally at 0.50%, then they will re-new a new 12 month CD for that same rate of 0.50% New money Centennial is not currently allowed to do the 0.25% bump.
Citywide Bank	Deb Neeley NEELEY@citywidebanks.com 303-365-3658	0.15%	0.15%	n/a	0.40%	5 stars	
FirstBank	Aimee Hill Aimee.Hill@efirstbank.com 303-595-2410	0.10%	0.10%	n/a	0.20%	4 stars	
Key Bank	Mel Hooks melissa_hooks@keybank.com 303-627-3357	N/A	N/A	N/A	N/A	5 stars	They have another product that pays .55%. It is a Gold Money Market account paying .55% that is still collateral and insured with no term commitment.
Vectra Bank	Matt Bunn Matt.Bunn@vectrabank.com 719-575-6455	0.05%	0.05%	0.05%	0.05%	5 stars	18 Month is .10% APY
Solera Nat'l Bank	Reed Kreighton 303-937-6401 KRreed@solerabank.com	N/A	N/A	N/A	1.15%	5 stars	The shortest they have is a 12 month, which they can get us at 1%.
CO State Bank & Trust	Rob Sahlin rsahlin@csbt.com 303-863-4411	0.15%	0.30%	0.30%	0.40%	4 stars	Colorado Bank and Trust of La Junta
Colorado Business Bank	Karen Irvin / Susan Perrin kirvin@cobizbank.com / sperrin@ " " 303-383-1229	0.15%	0.25%	0.30%	0.40%	5 stars	CoBiz
First Citizens Bank	Barb Wilcox barbara.wilcox@firstcitizens.com 720-956-5526	N/A	N/A	N/A	N/A	5 stars	no longer taking public funds
Compass Bank	Rhonda Barlow rhonda.barlow@bbvacompass.com 303-217-2278	N/A	N/A	N/A	N/A	5 stars	no longer taking public funds

COMPLETED BY: Jacqueline Rose

**\$245k investment**

**\*Bauer Rating:**

- 5 = Superior
- 4 = Excellent
- 3.5 = Good
- 3 = Adequate
- 2 = Problematic
- 1 = Troubled

Other Daily Rates	
Colotrust Prime	0.96%
Colotrust Plus	1.24%
CSAFE	1.19%
1st Bank Liquid Asset (0-\$20k)	0.05%
1st Bank Liquid Asset (\$20k-\$50k)	0.05%
1st Bank Liquid Asset (\$50k-\$100k)	0.08%
1st Bank Liquid Asset (\$100k +)	0.08%

\*look up rates on websites

Monthly Distribution Yield	
CSIP	0.84%

**ANB BANK**

Also, please let your customers know that we offer comparable rates on our Money Market account, that was

Here are the rates we'd be happy to offer:

Daily Balance	
\$0.00 - \$24,999	0.15%
\$25,000 - \$99,999	0.15%
\$100,000 - \$249,999	0.25%
\$250,000 or more	0.30%