



COLLEGIATE  
PEAKS BANK  
Division of Glacier Bank

# COLLEGIATE C.A.R.E.S

COMMUNITY. ACTIVITY. REINVESTING. ENGAGING. SERVICING.

SPRING 2021



## OUR MISSION



To be advocates and supporters of our communities by providing resources, time and financial assistance to all, including low and moderate income businesses, individuals, and geographies.

# Collegiate Peaks HEROES Campaign

Tell us how you are a HERO in your community and choose where we should donate \$1,500!



## Here's Your Chance to be a Hero!

No, it doesn't require super-human speed or strength, or the ability to leap tall buildings in a single-bound, but YOU can be a hero through Collegiate Peaks' new Community Heroes Campaign!

Employees and the public will have the opportunity to nominate the nonprofit organization of their choice for a cash donation of \$1500 (employees) and \$3000 (community) from Collegiate Peaks Bank that will go directly to the cause. To make a nomination, please visit

[collegiatepeaksemployeeheroes.pgtb.me/kjDgrq](https://collegiatepeaksemployeeheroes.pgtb.me/kjDgrq)

if you're a Collegiate Peaks' employee, or

[collegiatepeakscommunityheroes.pgtb.me/MSQfPs](https://collegiatepeakscommunityheroes.pgtb.me/MSQfPs)

if you're a person not employed by the bank.

You'll find a submission form that will request your name and contact information, and also ask for a description of the nonprofit you'd like to nominate, and why they are deserving.

The Community Heroes Campaign provides another opportunity for you to make a difference in your community and help others in need.

## It's a Bird! It's a Plane! It's SuperYOU!

[#cpbcommunitycares](https://twitter.com/cpbcommunitycares)

Entry will be open for employees from April 1 at 12:00 AM MST until April 21 at 11:50 PM MST. You must like our Facebook page to win. The public portion of the campaign will run from April 14 at 12:00 AM MST until April 21 at 11:59 PM MST, with a \$3000 cash prize to the randomly selected winner.

### Disclaimer:ELIGIBILITY

The Contest is open to legal U.S. Residents, Collegiate Peaks Bank Employees, Customers and non-customers who are eighteen (18) years of age or older at the time of entry who have Internet Access and a valid e-mail account prior to the beginning of the contest period. Sponsor has the right to verify the eligibility of each entrant. No purchase necessary.



## IN MEMORIAM: CHARLIE FORSTER

Charles "Charlie" Forster, former Regional President and co-CEO of Collegiate Peaks Bank, passed away on January 28 at the age of 72. Throughout his 30 plus years in Chaffee County, Charlie left a lasting legacy within the communities that he served and will be remembered for years to come.

He was directly involved with the Chaffee County Fair, led the effort to establish the Chaffee County Economic Foundation, Heart of the Rockies Regional Medical Center, Salida Aspen Concerts, Salida SteamPlant, Collegiate Commons and numerous other organizations and causes.

In recent tributes published in The Mountain Mail and The Chaffee County Times, many friends and colleagues paid their respects. Their words speak volumes about what he meant to the community and to others:

*"Men like Charlie are rare. I've never known anyone so dedicated to making life better for everyone."*

*"Deep and wide - thoughtful, gracious, accommodating, generous, sensitive - a very spiritual man."*

*"I consider him an icon of the community. He touched so many important projects. That is Charlie's legacy."*

*"This is a loss for Colorado and our communities. Charlie's compassionate leadership and community-oriented engagement is remarkable."*

*"No one who worked harder to make our hospital the outstanding institution it is and the envy of small-town hospitals throughout Colorado."*

*"He certainly had his eye out for the community up here and was always trying to think of ways to make things work for the good of town."*

*"Charlie was instrumental in developing a working concept of a different 'Fair' experience for Chaffee County."*

*"He was really a great guy and everybody liked him because he was always friendly and willing to talk to people. One of those bankers who wasn't too high in the instep to visit with people."*

*"Charlie was a wonderful, devoted supporter and friend to Salida Aspen Concerts, dating back many years to when we asked him to help in our endeavor to bring nationally known musicians to Salida."*

*"Charlie was a great mentor to me and many employees at the bank. His vision and community-focused approach remain the foundation that makes the bank what it is today. He led by example, making sure the bank went above and beyond to take care of our customers and communities."*

*"Charlie was smart and dynamic. He always wanted to do the right things for the right reasons."*

*"For a community to grow and prosper, it needs good banks and good bankers, and Charlie was an excellent businessman and banker."*

Mr. Forster will be missed by all of us at Collegiate Peaks Bank and we will continue to strive to live up to his example.



## COMMUNITY SERVICE IN SALIDA



**C**ammeron Larson's family has been members of the Salida community for five generations, proudly working blue collar jobs for the railroad, in agriculture and his grandfather was a barber.

Cammeron decided to enter the local banking industry once he entered his adult life and today is the president of Collegiate Peaks Bank in Salida. It's a role that he takes on with passion, professionalism and dedication to the community he serves.

Yet, his service doesn't stop at the front door to the bank. He extends it to the community at large on a constant and dependable basis.

During a recent conversation with Cammeron, he gratefully spoke about his opportunity to live and work in Salida. He understands that among the many things that make Salida so special is that the people who live here are more than just residents. They are neighbors who know each other and want to help each other. That is the spirit that inspires him.

While there are many worthy causes that deserve support, Cammeron places his time and focus on the things that he most believes in. That is where he gets his motivation to do so much. He feels fortunate to be able to provide service and support to organizations including the Salida Housing Development Corp., which owns and operates low-income apartments. Cammeron is part of a

team working diligently to fund and build a new apartment community that could house as many as 100 people. There is still work to be done, which Cammeron gladly takes part in, and if all goes accordingly, the team hopes to break ground later this year (2021).

Cammeron's additional Board positions include the Central Colorado Conservancy, which protects land and open space; the Monarch Ski Patrol where he serves on the Board to help raise funds to provide scholarships and health and safety training (Cammeron was once a member of the ski patrol, so he understands the level of practice and professionalism required to assist other skiers and boarders on the slopes); the Board of the Realtors of Central Colorado which assists realtors in maintaining property data bases, training and continuing education. As a final way to fill his hours of service, Cammeron also serves on the Chaffee County Search and Rescue Car Show Committee, which helps to raise funds for this important organization.

Cammeron Larson truly exemplifies the giving spirit that helps to define Salida, as do all of his friends and colleagues at Collegiate Peaks Bank. If you're interested in lending a helping hand, drop-by and say "hi" to Cammeron. It's likely that he'll have a few ideas about the ways you can help out the hometown!



# FALLEN OWL TAKES FLIGHT

## JOSH PEEBLES



Adam Rose has owned his tattoo business, Fallen Owl Tattoo, in Lakewood for 11 years. Just as Covid hit, his landlord let him know that the building Adam was leasing space in at 1420 Garrison Street was going up-for-sale.

Adam knew his business would likely be doomed with the sale of the building and surrounding property (the location made them ripe for redevelopment and he would have to move and face higher rents).

Rather than standing-by to see what would happen next, Adam made the decision to try to purchase the 2,800 square foot adjoining buildings and the lot they sit on, himself. He saw it as a way to protect his business address and also invest in Denver's real estate market. He pulled together all his resources (including equity in his own home) and went to multiple banks to seek a loan. Nobody was willing to help him.

According to Adam, one of the common reasons was that the banks seemed more concerned about the questionable reputation of the tattoo industry, opposed to Adam's stellar performance as a businessperson. Not only has he built a successful business, but he is very active in the local community, which is a direct reflection on the type of person he is.

For example, he and his team of tattoo artists created a coloring book, which they gave copies of to a local elementary school. The teachers and students loved it so much, that they made it part of the school's art curriculum. And his efforts in the community hardly stop there. For the past 10 years, he and his team have hosted a Toy Drive during the holidays. Because of the pandemic in 2020, he hosted a Go Fund Me Page in place of the Toy Drive, which raised \$4,000 and filled two trucks of toys for kids in the community.

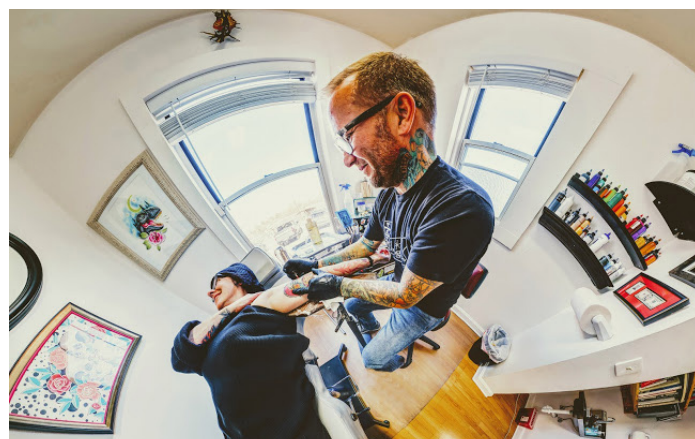
After being turned down by multiple "big banks", Adam was about ready to accept his fate. He turned to an accountant he knew for ideas and advice, and that person referred Adam to Collegiate Peaks Bank, which has built a reputation of our own for helping small business owners when they get turned down by the big banks.

Adam met with Josh Peebles, president of the River North branch, and felt instantly welcomed. He thought he might actually have a chance of getting the loan he needed.

Josh and his team went to work right away. Beyond "reviewing the numbers", Josh walked Adam through the SBA process, got to see and experience what makes Fallen Owl Tattoo and it's location so special and helped secure the loan.

According to Adam, Collegiate Peaks Bank's work and the personal concern of Josh Peebles "helped save his business."

*"A lot of the banks I initially approached for a loan couldn't seem to get over the stigma of the tattoo industry. Josh and the Collegiate Peaks team took the time to learn what my business was all about, and share in my vision for a bigger opportunity. They not only helped me get a loan, they helped take my business to the next level."*



# Addressing Affordable Housing Needs in Mountain Communities



**Ingenuity. Vision. Never say never.  
Take the bull by the horns. Helping hands.  
Game-changer.**

All of those words and phrases came into play when Charlie Chupp and the team at Fading West Development had an idea for building affordable housing more efficiently in Buena Vista, Gunnison, Leadville, Poncha Springs and other cities and towns throughout Colorado. It all began roughly five years ago when the company was asked if they could develop a business model to address the affordable housing challenges in Buena Vista. The team found and purchased 20 acres of land and began working on a plan to build a great community that the local workforce could actually afford.

As work progressed, they paid close attention to delivering a product that would look and feel like a true neighborhood, with alley loaded garages, front porches and plenty of grassy lawns where kids could gather and play. The community, named The Farm at Buena Vista, also inspired thoughts on how similar communities could be built in other locations, but with more efficiencies in the design and construction process. In his previous career, Charlie had specialized at constructing and delivering food service stores using off-site construction that greatly reduced costs and compacted construction schedules for companies such as Starbucks, Einstein Bros., Safeway and Kroger. He knew that same process could be applied to the affordable housing crisis.

The key was building a world-class modular factory here in Colorado where homes could be prefabricated and delivered to construction sites ready to set and finish. This is the game changer. Considering the success of The Farm, it seemed to be an idea whose

time had come. However, that's when things got bumpy, as Fading West ran into dead ends with the banks they approached for financing.

At a time when things seemed bleak for Fading West's vision, Jay Smith of Collegiate Peaks Bank stepped in. As president of the Buena Vista branch, Jay was very familiar with the success of The Farm and advocated for Fading West. Jay and Charlie took the bull-by-the-horns and didn't give up. They worked together on finding additional sources, including financial assistance from various Colorado State Agencies including DOLA, OEDIT, CHFA and UAACOG. Along with local support from Wendell Pryor, the Executive

Director of the Chaffee County Economic Development Corporation, who was instrumental in bringing Collegiate Peaks and Fading West together.

***“Collegiate Peaks  
was an incredible  
partner...”***

With the helping hands of others, including the much-needed bank loan from Collegiate Peaks, Fading West was ready to build its first factory. The 110,000 square foot facility is scheduled to be completed in November of 2021, and is expected to create 700 single family homes, townhomes and apartments each year. The homes will be used in building communities around the state, all designed and built with the same thoughtfulness and appeal as “The Farm” in Buena Vista.

*“Collegiate Peaks was an incredible partner, and together with state agencies, was instrumental in making the idea for delivering affordable housing to Chaffee County and other mountain communities around Colorado a reality,” noted Charlie. “Together, we will be providing local workforces with great communities to live and as an outcome, help towns across the western United States thrive.”*



## Tima Maddox



Our colleague, Tima Maddox, has been with Collegiate Peaks Bank since 2019 and is a Vice President, Consumer Loan Manager at our DTC location. In addition to her time and dedication to her clients and customers, she is also actively involved with two local non-profits, Food Bank of the Rockies and Operation Gratitude. Tima took the time to provide some insight into her work with the organizations:

### What motivated you to become involved with the Food Bank of the Rockies and Operation Gratitude?

In Oct. 2020, Rhiannon Davis organized an opportunity for a group of Collegiate Peaks Bank employees to volunteer at the Food Bank of the Rockies. I really enjoyed it! I knew that volunteering was something that I wanted to do but I really didn't know how to go about doing it until after the visit. Seeing the impact that the COVID pandemic has and is still having on our communities, has pushed me to stay involved with the Food Bank of the Rockies.

My husband's employer was involved with Operation Gratitude, which does different one-time projects designed to help bond Americans with Veterans and our First Responders. I wanted to help and there was an opportunity for us to volunteer together as a couple.

### Why are they important to you?

Both organizations have a special place in my heart.

At one point in my life I was a single mom and there were times in which I struggled to provide for myself and daughter. I looked for assistance in an organization such as WIC (Women's, Infant and Child) program. Much like the Food Bank of the Rockies they assist with providing healthy nutritious meals to families and the elderly. My heart aches to think of so many families that have lost their jobs, had their work hours reduced or are struggling to pay their

bills and put food on their tables especially, during this pandemic. Children who received their only meal of the day from their school, were no longer able to due to schools closing. The Food Bank of the Rockies is able to address many of these issues through their Kids Café Kitchen program, which preps and provides thousands of meals for Colorado kids weekly. So, I want to pay-it-forward and be of assistance, by volunteering my time and help-out however I can.

I was raised in a military family and my stepson is a retired Navy Seal, so Operation Gratitude is also very important to me

### How much time do you spend with each organization and what is your involvement with them?

I average around three hours per month with the Food Bank of the Rockies. As a volunteer, I help wherever I'm needed in their Main Warehouse and Distribution facility. I have done many different tasks from inspecting, cleaning and sorting the donated food and household items, to boxing them for distribution, to pulling and filling the agency orders using warehouse inventory and loading them onto pallets for pickup. I also help with food preparation in the Kids Café Kitchen, including doing things as simple as putting together cardboard boxes.

I took part in Operation Gratitude's project to make Paracord Survival Bracelets for Veterans and First Responders. When it's uncoiled, it can be used for



many emergency situations from making a sling to helping make and emergency shelter, to using the “guts” for stitching to sutures for wounds.

### Is it difficult to dedicate time to two different organizations?

No, not at all. I make the time because I know what I do is helping many people that are depending on the Food Bank.

### What are some of the more rewarding experiences/outcomes you've had with the organizations?

It always amazes me how much food we move and how many people and families we can help in the short amount of time we donate! Thousands of pounds of meals and household items each time. The bond that you make with the other volunteers that you work with is incredible and inspiring. You get caught up in what you are doing so much that the time flies by! It's so rewarding at the end of the day to know that you're helping to make someone's day just a little better because of what we volunteers do.

It really puts things into perspective, and I feel blessed to work for an organization such as Collegiate Peaks Bank that encourages and supports their employees to volunteer and give back to our communities!

For more information about these organizations and how to volunteer please visit [foodbankrockies.org](http://foodbankrockies.org) and [operationgratitude.com](http://operationgratitude.com).

## What do you want to be when you grew up?

It's hard for any young person to really know what they want to be when they grow-up. When they were in elementary school, careers as an astronaut, magician, movie star or superstar athlete may have been in the running. And while all of those paths-to-success may be attainable for some, they aren't as realistic for most. That reality probably begins to settle-in during the teenage years.

Helping young adults discover opportunities and possibilities in regard to a career when they are older is what CareerWise Colorado and other apprenticeship programs are all about. CareerWise Colorado works directly with businesses and high schools to provide apprenticeships to students in fields they may not have otherwise considered. It is opening their eyes to professional careers, while also providing them with important on-the-job training, familiarity with business etiquette and the importance of a good work ethic in the business world.

Among the important advocates of CareerWise Colorado is Colorado Succeeds, which works to pass important legislation for the apprenticeship programs. Carrie Leathers, a Human Resources Officer for Collegiate Peaks Bank is an active volunteer and supporter of both organizations and is part of a task force with Colorado Succeeds pushing for legislation. Carrie has been directly involved with Colorado Succeeds since 2019, serving on its Board of Directors along with her Collegiate Peaks Bank colleague, Piper Pierce, Chief Credit Officer.

“There is tremendous value for businesses to become involved, as they are able to work with outstanding young people who could become solid candidates for higher paying job openings in the future, and also receive tax credits for their involvement,” notes Carrie, who was introduced to career opportunities as an apprentice during her high school years. “This is a great pathway for many high school students as they prepare for a future career. They may not have any idea of the possibilities that exist due to not having exposure to the business world. The opportunities that CareerWise Colorado and Colorado Succeeds are creating allow them to gain the credits needed to graduate high school, earn wages, opens doors to scholarships and college credits and more than anything, gain valuable experience that most wouldn't even have coming straight out of college.”

Ashley Andersen, Vice President of Corporate Relations for Colorado Succeeds is equally appreciative of Carrie's work with the organization, stating:

“Carrie serves on the Colorado Succeeds Board of Advisors, as well as the Reimagining High School Taskforce, which is focused on bringing options and agency to the high school experience. Carrie has a unique blend of expertise in both career-connected learning and human resources, which makes her an invaluable member of the business coalition and voice in advocating for students.”

## ABOUT COLORADO SUCCEEDS

Colorado Succeeds believes great schools are good business. They are a movement of business leaders who are invested in improving schools, changing educational outcomes for kids, and shaping the future of Colorado's workforce. Together, businesses and Colorado Succeeds support the educators who are innovating in the classroom and the policymakers who are changing the system.

### WHAT COLORADO SUCCEEDS DOES!

- Create system change by influencing policies that improve educational outcomes for Colorado kids.
- Connect leaders in government, education, and business to the best ideas, resources, and one another.
- Make sure business has a powerful seat at the table, and together, we build strategies and solutions for Colorado.

### WHY COLORADO SUCCEEDS DOES IT

- Imagine a future where all of Colorado's children develop transferable competencies that will prepare them for a future we cannot predict.
- Believe education systems should respond to the diverse needs of learners as well as the dynamic skills changes occurring in the world around us.
- Believe business has a role in ensuring today's students develop real world skills, have access to growth and development opportunities, and learn how to learn.

Urban or rural. Small business or Fortune 500. Lots of time to give or just need to be in the know. Our coalition of business leaders and Colorado companies is committed to improving education and outcomes for kids. We're all in this together.

Visit [coloradosucceeds.org](https://coloradosucceeds.org) to learn more.



## THANK YOU COLLEGIATE PEAKS FAMILY

Thank you for all you do to help support a variety of non-profit organizations and causes in the various communities we serve. All of the work you do to help others is very inspiring, similar to the stories that have been shared by your friends and colleagues in the C.A.R.E.S Newsletter.

Because our bank is so actively involved in helping others, we want to do all we can to help each of your own causes. If you would like your organization to be considered for a donation or sponsorship, please go to this link <https://www.collegiatepeaksbank.com/community> and it will provide directions on how to complete the necessary form. Our bank committee reviews every request and will respond to your request within two weeks. In the meantime, please keep up the great work!



\$12,617,828

CRA QUALIFIED  
LOANS



628.23 VOLUNTEER  
HOURS



\$128,730

DONATIONS &  
SPONSORSHIPS  
TO ORGANIZATIONS



## 2020 DONATIONS & SPONSORSHIPS BY ORGANIZATION

Posner Center for International  
Development

Ark Valley Humane Society, Inc.

Colorado Sports Hall of Fame

Chaffee County Circus  
Outreach Foundation

The Chaffee County Council on the Arts

Junior Achievement  
Rocky Mountain, Inc.

Rocky Mountain Commercial Real  
Estate EXPO, LLC

Denver Metro Commercial  
Association of Realtors

Opera Colorado

Salida Babe Ruth Baseball

The Buena Vista Optimist Club

Town of Buena Vista

Morgan Adams Foundation

Hillel of Colorado

HOYA Foundation

The Eating Disorder Foundation

The Alliance

RiNo Art District

Chaffee County

Colorado Succeeds

Service Corps of Retired  
Executives Association

Chaffee County Community Foundation  
Emergency Response Fund 2020

Colorado Village Collaborative- Women's  
Village Development

Community Enterprise  
Development Services

Habitat for Humanity of Metro Denver

Denver Park Trust

A Precious Child

Boys and Girls Clubs of Chaffee County

The Greenway Foundation

Colorado Coalition for the  
Homeless, Inc.

Heart & Hand Center

Buena Vista Chamber of Commerce

Maria Droste Counseling Center

Denver Independent Network  
of Restaurants

Center for Work Education  
and Employment

Heart of the Rockies Medical  
Center Foundation

Salida Community Center

Color Housing Assistance Corp.

Denver Active 20-30  
Children's Foundation

The Growhaus





COLLEGIATE  
PEAKS BANK

Division of Glacier Bank

**BUENA VISTA BRANCH**

105 CENTENNIAL PLAZA, P.O. BOX 3009

BUENA VISTA, CO 81211

719.395.2472

**SALIDA BRANCH**

540 W. HIGHWAY 50, P.O. BOX 1226

SALIDA, CO 81201

719.539.1308

**DENVER TECH CENTER BRANCH**

5450 GREENWOOD PLAZA BLVD STE 100

GREENWOOD VILLAGE, CO 80111

720.586.8850

**DENVER BRANCH**

885 SOUTH COLORADO BLVD

DENVER, CO 80246

303.481.1301

**RIVER NORTH BRANCH**

3655 BRIGHTON BLVD.

DENVER, CO 80216

303.481.1380

