

We Can Help You Get There[™]





Mission Statement

We build valuable relationships, strengthen social and economic diversity, empower a healthy and innovative rural Colorado culture, and use networks beyond banking to foster community growth.





Hiring Practices



Able to recruit new talent that would not otherwise consider working at a bank.





Specialized Lending Department

- SBA Regular 7a
- SBA Express
- SBA 504
- USDA B&I
- USDA IRP
- USDA Community Facilities
- USDA FSA
- CHFA CCR
- CHFA Green CCR

- CHFA CCS
- OnBill
- CEF collateral program
- OEDIT Micro/Revolving Loan Program
- Venture Capital
- CDFI Mission Loans (Charter Schools, Affordable Housing, etc.)



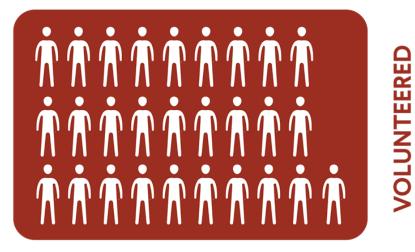


Changing the Internal Culture





Volunteeerism





OVER



28 BANK EMPLOYEES

290 HRS/ MONTH

40 DIFFERENT NON-PROFITS





Teach Children to Save Day

- In 2016, 17 FSWB Employees visited 8
 Elementary Schools, teaching 361 students
- In 2017, 15 FSWB Employees visited 6
 Elementary Schools, teaching 369 students
- The lesson plan discussed developing savings goals, tracking money spent and money earned, and delayed gratification







Double Up Food Bucks Colorado

- Partnered with the San Luis Valley Foods Coalition to provide matching funds for Colorado grown fruits and vegetable purchased through the Supplemental Nutrition Assistance Program (SNAP)
- Inaugural year of the program
- Encourages healthy eating for low-income populations
- Creates a **higher demand** for Colorado grown products through participation in Farmer's Markets







La Plata Electric On Bill Financing

- LPEA Customers can apply for a low-interest loan to cover various energy efficiency measures
- Loan is repaid monthly through their electric bill
- Loans of up to \$7,500 can cover
- Caulking / weather stripping
- Whole House Insulation
- LED Lighting
- Storm or thermal windows and doors
- Water heaters









We Can Help You Get There[™]



