



CASTLE ROCK BANK

Leader

Volume 3, Issue 4

Your independent, locally-owned community bank.

November, 2003

A word from the CEO..



Castle Rock Bank opened its doors in 1974. Over the years, the bank and the community have grown in leaps and bounds. As the bank approaches its 30th anniversary, we continue to feel honored to serve a role in the strength and vitality of the Castle Rock community.

Our success over the years has been the result of staying focused on our customers and their needs. No decision is made without careful consideration of its effect on customers. We are driven by banking relationships not by banking transactions. To that end, we do everything that we can to earn and maintain our customers' trust and confidence. We've assembled a team of banking experts who understand our relationship banking philosophy and are committed to delivering superior service. We equip them with specialized training and sophisticated financial tools, enabling them to serve as trusted advisors. Each of our associates is professional, responsive and accountable for designing flexible solutions to satisfy the varied financial needs of our customers. Our promise is to provide the appropriate products and banking services and to deliver them with an unparalleled level of customer service. This is the reason we continue to succeed.

This standard of service also includes the convenience we can provide our customers. As a result of this service evaluation, the growth of the community, and the advice of outside banking consultants, we have decided to take the position to serve our customers with additional Castle Rock Bank branches.

Our first chosen branch location, scheduled to open in 2004, will be in Castle Pines, immediately off I-25 at 506 Castle Pines Parkway. This easy access location provides a tremendous amount of convenience for the growing Castle Pines neighborhoods and for those traveling the I-25 corridor. Additional branches will be announced in the near future.

We are very excited about our upcoming 30th anniversary and the opening of additional branches. Through this growth, Castle Rock Bank will continue to provide the distinct benefits of a community bank: a local perspective, including local loan approvals; an emphasis on personal service and relationship banking; access for customers to all levels of our management; and a strong commitment to our community.

Our goal in the years ahead is to ensure that all of our customers enjoy a positive and beneficial relationship with Castle Rock Bank.

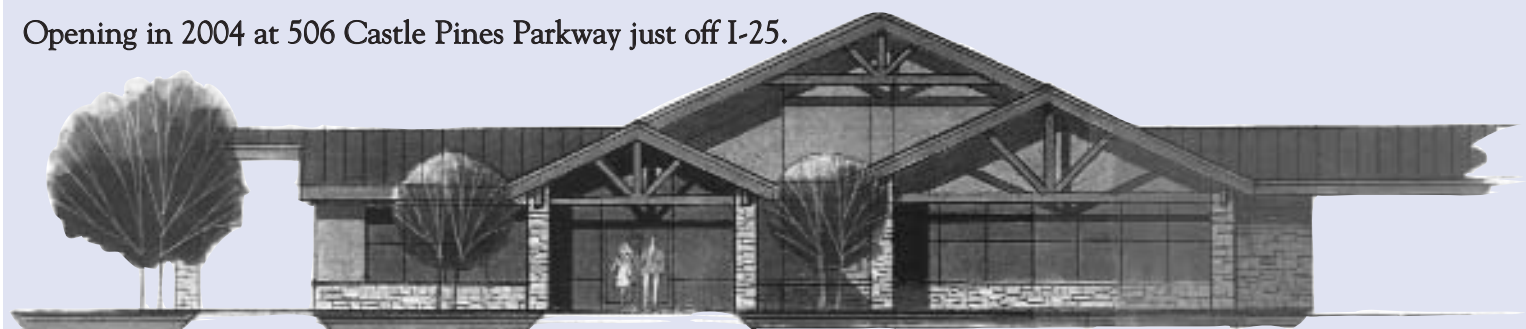
Thomas J. Miller

CEO

Castle Rock Bank

Artist rendition of the new Castle Rock Bank branch in Castle Pines

Opening in 2004 at 506 Castle Pines Parkway just off I-25.





The Patriot Act

how it affects you.

Long before September 11, 2001, the financial services industry was taking steps to prevent fraud, including one of the most damaging kinds, identity theft. Measures included requiring a PIN to get cash from an ATM, putting a cardholder's photograph on a credit card and participating in databases that help prevent check fraud and identify credit risks. Although these measures are helpful, the continued growth of identity theft and related crimes demonstrates that they are not enough.

Identity theft helped some of the September 11 hijackers operate undetected in the United States for months, even years, using false or composite identities to obtain drivers licenses and credit cards and to pay for housing, transportation and flight training.

It is little wonder that combating identity theft is a major goal of the USA PATRIOT ACT, which became law only 45 days after the September 11 attacks. Because identity theft in the financial arena abetted the terrorists, Title III of the Act is, in part, a call to financial institutions to heighten their security protocols, specifically, to share anti-money-laundering information with regulators, law enforcement, and to intensify their efforts in verifying customers' identities at account opening.

Therefore, when customers open an account, we will ask for the customer's name, date of birth, and other information that will allow us to identify that customer. We may also ask for a valid driver's license or other identifying documents.

As with any change in policy, the more informed everyone is about the reasons behind the change, the greater the understanding and support for the change. Castle Rock Bank works diligently to protect the safety of our customers and the security of our country. ■



"Toys for Tots" is the Marine Corps' premier community action program. Each year Marine Corp Reserve Units conduct toy collection and distribution campaigns in their communities. Castle Rock Bank and other local businesses act as collection centers for these new and used donated toys. Donations may be made now through December 22. Look for the donation container in the Castle Rock Bank lobby. Your generosity is greatly appreciated.

Win \$1000 in Castle Rock Bank's "Find the Bank Contest"

Here's how to enter!

To find anything, it's best to start with a map. Locate a copy of the Chamber of Commerce 2003-2004 Castle Rock Map and look for the Castle Rock Bank ad. On the ad, find and circle with a marker or pen, the misplaced "BANK". Write your name, address and phone number on an index card and attach the ad or a copy of the ad with the "BANK" circled. Then, mail or bring your entry to Castle Rock Bank. It's that simple! You can also stop by the Castle Rock Bank lobby and fill out an entry form.

On June 17, 2004, the grand prize winner of \$1,000 will be randomly drawn from all participating contestants! Only one entry per family please. You must be at least 18 years of age to enter. All employees of the bank and it's subsidiaries are ineligible to participate. Chamber maps may be found at Castle Rock Bank and the following locations:

- Castle Rock Chamber of Commerce**
420 Jerry St.
303-688-4597
- Castle Pines Florist**
807 Wilcox St.
303-688-7563
- Double D Auto**
1235 Caprice Dr.
303-688-4510
- Edge Real Estate Services**
8720 S. Spruce Mountain Rd.
Larkspur 303-681-8888
- Mountain Man Nut & Fruit Co.**
224 Wilcox St.
303-660-4015

To celebrate 30 years of service, we're giving you a chance to win \$1,000 in cash! Enter Castle Rock Bank's "Find the Bank" contest today. ■

Is There A Mouse In Your House?

Pay all your bills in minutes from your checking account - all with just a click of your mouse.

Paying bills online saves time, money and stamps, plus you can stop paying late fees and minimize interest charges.

Sign up today and gain greater control of your finances.

- Set up recurring payments for bills that are the same each month
- Pay your bills whenever you want, wherever you want, 24 hours a day, seven days a week
- For Quicken® or Microsoft Money® users... data may be downloaded into either of these applications for your convenience

Cut down on stacks of paper bills in your mailbox by switching to bill pay - but if you like the security of a paper copy, you can always print a copy for your files. You can track and view your payment history online. Your payments are private, secure and guaranteed to arrive on time.

Switch to online bill pay and forget late fees, not your bills. For more information, visit our website at www.castlerockbank.com. ■



The newly designed U.S. currency includes subtle background colors and enhanced security features.



Security Thread

If you look closely, you'll see an embedded plastic security thread which can be seen from the front or the back. You'll see a tiny flag and the words "USA TWENTY."



Watermark

If you hold the bill up to the light, you'll see a faded image that is similar to the portrait. This image is part of the paper and is visible from both sides.



Color-Shifting Ink

If you tilt the bill up and down, the ink in the number "20" in the lower right corner shifts from copper to green and back.



It's Time Again for the "High 5 Club" Scholarship Essay Contest!

The intent of Castle Rock Bank's "High 5 Club" is for all children to have an opportunity to better themselves and their future by planning early for their higher education. The goal of the "High 5 Club" is to ensure a minimum of 5% additional young people graduate from high school and continue on to higher education which includes post-secondary education in any form. Castle Rock bank is committed to helping parents, teachers and children understand the dynamics of saving and planning for college at a young age.

Each year the bank offers thirty \$300 scholarships to students in grades 4 through 6 who attend Douglas County Schools. Scholarships are awarded to students who submit the best essays based on the questions provided on the contest application.

To enter the 2003-2004 essay contest, ask your teacher for a "High 5 Club" contest application today. Applications are also available at Castle Rock Bank, 501 Wilcox St., The 3 Lynx Toy Store, 221 Wilcox St., and at the Phillip S. Miller Library. All essays must be submitted by Friday, December 12, 2003. Enter today and you could win one of thirty \$300 scholarships.

Scholarship dollars will be deposited in a High 5 Club Account. This account is in the form of an educational individual retirement account and will earn a premium interest rate. Contributions and withdrawals to these accounts are subject to certain federal restrictions. ■

The
2002-2003
High 5 Club
Scholarship
Winners.



CASTLE ROCK BANK

501 Wilcox St.
Castle Rock, CO 80104

Lobby

8:30 a.m. - 5:00 p.m. ...Mon - Fri
9:00 a.m. - 12 NoonSat

Drive Through

8:00 a.m. - 6:00 p.m. ...Mon - Fri
8:00 a.m. - 12 NoonSat

24 Hour ATM located at Drive Through

Phone 303-688-5191

Fax 303-688-9882

Telephone Banking 303-688-5052

Online Banking

www.castlerockbank.com

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Business Owner, Castle Rock, CO
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Vice President / Loans
Vice President / Loans
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Assistant Vice President / Loan Processing
Assistant Vice President / Human Resources

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501 Wilcox St.
Castle Rock, CO 80104