

*Native American Bank
is the only bank in the country that
is focused on serving Indian communities
as its primary source of business.*

NATIVE PEOPLE INVESTING IN NATIVE COMMUNITIES

NATIVE AMERICAN BANCORPORATION is the result of the courageous actions of a group of Indian leaders and their communities who, in the spring of 1997, committed themselves to improving the economic lives of Indian people throughout the country. Rising to this challenge required a radical new approach to banking in Native communities.

THE VISION was to develop an Indian institution sensitive and flexible enough to address the wide range of cultural and financial issues common in most Indian communities that was also capable of providing access to the financial capital necessary for economic development.

ON OCTOBER 29, 2001, Blackfeet National Bank in Browning, MT was purchased with the pooled resources of twenty-one tribal investors, and Native American Bank was established to satisfy the growing need.

NATIVE AMERICAN BANK is dedicated to addressing the unmet needs of tribal and Alaska Native communities throughout the nation. We are Native American banking professionals sharing a vision for a brighter future for our people.

mission:

Pool Indian economic
resources to increase
economic independence



Greetings,

2003 was a year of tremendous challenges and significant progress for Native American Bancorporation and its banking subsidiary, Native American Bank, N.A. But most importantly, it was a year of positive outcomes in the execution of our mission of *Pooling Indian Economic Resources to Increase Indian Economic Independence*.

While Native American Bancorporation remains an early-stage operation, we made great strides in 2003. Total loans increased by more than 85% to \$27.2 million and total assets grew by more than 52% to \$38 million. Aided by the sale of \$1,000,000 in preferred stock to Wells Fargo Community Development Corporation in December, the bank's capital position was exceptionally strong at year-end with an equity-to-assets ratio of 13.7%.

During 2003 the bank:

- Loaned more than \$18 million to Indian communities for tribal projects and businesses.
- Closed two Title VI housing finance loans covering 100 units of affordable housing for Native Americans.
- Became an active participant in the Department of Transportation's loan guaranty program for disadvantaged businesses and provided financing for the first Native American contractor participating in the program.
- Provided more than \$1.2 million in loans that financed cars and trucks, education, and life's other necessities to individuals residing on the Blackfeet Indian Reservation.
- Committed to its first loan/deposit production office on the Rocky Boy's Indian Reservation in Montana in early 2004, an example of our commitment to serving individuals living and working in Indian communities.
- Adjusted its expense structure and business focus in response to the realities of a challenging business environment and current market situation.

Like most community banks, Native American Bank operates as a depository for funds within the communities that we serve. These funds are recycled back into the community to support their economic development activities. Making loans to individuals, businesses and tribal enterprises that provide higher levels of employment within the community, as well as financing tribally owned and community planned shelter for its residents, is an important part of the bank's mission.

As Native communities evolve to greater self-sufficiency, it is Native American Bank's goal to be both facilitator and partner in this process.

For those of you not yet involved, we invite you to join us as borrowers, depositors and investors as we continue this exciting and important journey.

In closing, we want to thank our customers and the dedicated staff that serves them for their unwavering support of our efforts.

John Beirise
President & CEO

Dosha (Hello),

At the time we started Native American Bank, we broke new ground in Indian country by establishing a bank by Indians for Indians. Our mission is simple: to pool Indian economic resources to increase Indian economic independence. But our purpose is complex and powerful—to build strong and economically stable tribal nations and Indian communities.

Much is changing in our world. In this time of national crisis it is crucial that we remain strong as Indian communities. In fact, it is even more important that we increase our economic independence as we face an ever more global world market. That is why the work of Native American Bank is so needed and so vital for our tribal nations and Indian communities.

While others are talking about rebuilding Iraq, we as Native Americans are looking at ways to rebuild our own tribal lands. The key to doing this is economic development and stability in Indian country.

When given the opportunity, Native businesses have thrived. Census data shows that in the last decade and a half, Indian-owned businesses have grown at a rate of 84%. These businesses generated \$34.3 billion in revenues. The key remains opportunity. Opportunity means a future for our children.

If we are growing economically as a tribal nation, we can also grow economically as individual business owners, partners and families. No business is too small. It is those very small business owners who will make up the backbone of stable economies, and they will be the glue that holds our communities together.

Native American Bank is committed to contributing to economic growth in Indian Country and thereby improving the lives of all people in our homelands. No other banking organization can provide the deep respect for and understanding of our tribal cultures because there is no other national bank that is owned and operated by Indian people.

Tex G. Hall
Chairman of Native American Bancorporation
and the Mandan, Hidatsa and Arikara Nations

Chairman of the NABNA Board of Directors Lewis Anderson (left), and NAB Vice Chairman Christina Dansforth (Chairperson, Oneida Tribe of Wisconsin), greet Respected Elder John Emhoolah from the Kiowa Tribe of Oklahoma who spoke of new beginnings as he blessed NAB's corporate headquarters in Denver.





Greetings,

Looking forward to the years ahead I see a positive future for Native Americans, a future that builds on the fundamental strength of a people who have persevered through significant hardship and remain committed to political and economic self-determination. Native American Bank is playing a major role in ensuring that future by bringing capital and financial services to Native communities historically underserved by mainstream financial institutions.

Native American Community Development Corporation is committed to providing the necessary support to ensure that the overall vision of pooling Native resources to increase the economic independence and prosperity of Native communities becomes a reality.

During 2003 we experienced a number of important successes, including:

- Assisted the Mandan, Hidatsa and Arikara Nation in establishing a financial education program in conjunction with an innovative Tribal lease-purchase home initiative and assisted in securing the financing through Native American Bank and others for the project.
- Formed a working partnership with the Indian Land Tenure Foundation with the goal of establishing a funding mechanism for tribal land acquisition and development activities.
- Entered into a collaborative relationship with the National Endowment for Financial Education (NEFE) to develop the financial education component of our website.
- Established a partnership with National American Indian Housing Council (NAIHC) to work in support of its “Housing First for First Americans” initiative.

In closing, NACDC is poised to expand the scope of its activities in the year ahead and welcomes others to join us in achieving our overall mission.

Elouise C. Cobell
Executive Director
Native American Community Development Corporation

ABOUT US

NATIVE AMERICAN BANCORPORATION (NAB)

Native American Bancorporation serves as the holding company for Native American Bank, N.A. (NAB) and the Native American Bank Community Development Corporation (NACDC). Though each component performs specific functions, all are structured around and committed to a single mission, “To pool Indian economic resources to increase Indian economic independence.”

NATIVE AMERICAN BANK, N.A. (NABNA)

Chartered as a community development focused bank, Native American Bank is a certified Community Development Financial Institution (CDFI), whose purpose is to promote economic development in areas that are underserved by traditional financial institutions. NAB is committed to being a self-sustaining CDFI and is the only Indian-owned community development bank in the country.

NATIVE AMERICAN COMMUNITY DEVELOPMENT CORPORATION (NACDC)

The mission of NACDC, our non-profit CDFI, is to effectively address issues that inhibit the flow of financial capital to tribal and Native American projects and businesses. It is focused on housing, financial literacy, small business lending and land ownership issues in Indian communities. Working in tandem with the bank, NACDC provides home ownership counseling and borrower consulting services.

to carry out our mission

- NAB addressed three key issues:**
- Raising Capital**
- Providing New Services**
- Developing Strategic Partnerships**



NAB Chairman Tex Hall congratulates Chippewa Cree Tribal Chairman Alvin Windy Boy for responding to the opportunity and becoming a founding investor in Native American Bank.

BUILDING A STRONG ECONOMIC BASE

Capital was raised in the Fourth Quarter in the form of \$607,000 in common stock purchased by the Chippewa Cree Tribe of the Rocky Boy's Indian Reservation and \$1,000,000 in preferred stock purchased by Wells Fargo Community Development Corporation. Providing a strong economic base is imperative to our future success as an independent, self-sustaining financial institution.

BROADENING OUR SERVICE AREA

Increasing NAB's retail banking services is another step towards our goal to provide low-cost financial services in as many tribal and urban communities as possible.

Debit Cards. The NAB debit card brings access to the bank in communities that might be too small or remote to support conventional banking services.
Online Banking. The addition of on-line banking services has made account management more convenient for all of our customers with Internet access.

"Since I live on the East Coast now and the bank's only branch is in Montana, Internet banking is a great asset for me. It gives me unlimited access to my checking, savings, and loan account information whenever I need it."

Loren Birdrattler, Public Program Specialist, Smithsonian Institution's National Museum of the American Indian, Washington, D.C.

DEVELOPING RESOURCES

Several key partnerships figure prominently in the advancement of our mission. They have allowed us to draw on the experience and expertise of proven industry leaders and established networks. Through our collaborative efforts, we were able to provide practical solutions to the unique challenges of homeownership in Indian communities and expand our ATM network to more locations across the nation.

Teaming up with KeyBank gives our customers access to their cash through the use of the KeyBank network of automated teller machines (ATMs) at over 2,000 locations nationwide.

Forming strategic partnerships with nationally recognized organizations such as LenderLive Network and GreenPoint Mortgage has enabled NAB to both streamline the mortgage application process and provide competitive financing to people who haven't previously had the opportunity to own their own home.

Business development is an important means to building wealth and providing economic security within Native communities. The path to prosperity hinges on creating sustainable economic development opportunities in order to produce employment opportunities and income generation. Throughout 2003, we were presented with unique opportunities to work with communities and individuals that needed capital support to build and expand their businesses. With the help of our investors and depositors who share our vision of creating healthy and vibrant communities, we were able to respond and play a significant role in their enterprise development. Few experiences match the joy felt in witnessing success and knowing you helped make it happen.



EXPANSIVE OPPORTUNITIES

Mandaree Enterprise Corporation

A \$1,750,000 line of credit from Native American Bank was a significant milestone for Mandaree Enterprise Corporation (MEC), an enterprise of the Three Affiliated Tribes on the Fort Berthold Indian Reservation. Ten years ago, MEC was on the edge of bankruptcy. Today the information technology and electronics manufacturing company is thriving, having generated \$7 million in revenues last year, with \$50 million in backlogged orders.

Loan negotiations for many Native owned businesses can be complicated. Some might require BIA loan guarantees or resolutions from its tribal owners that waive sovereign immunity. In the

company's ten year history, the loan made available by NAB was MEC's first line of credit approved on the strength of the company and not its tribal owners.

The recipient of numerous awards, MEC provides services to both large corporate businesses and the federal government. With the help of the line of credit from Native American Bank, MEC is working to diversify its operations and improve business and employment opportunities for its tribal members.



FINANCING ENTREPRENEURSHIP

Reagan Systems, Inc.

When Jim Reagan, a member of the Lower Muskogee Creek Tribe, met Pam Nesius, NAB's Vice President in charge of relations with the U.S. Department of Transportation (DOT), he described it as a "blessing and a Godsend." Reagan Construction, a subsidiary of Reagan Systems, had won a contract on the historical restoration of the Union Rail Station in Montgomery, Alabama and needed a line of credit to pay expenses while they worked on the project.

NAB, one of the DOT Short Term Lending Program's lead banks, was contacted by the agency and asked to look at the company, an 8(a) certified Disadvantaged Business Enterprise in the State of Florida. The loan to Reagan Construction was the first that NAB has committed to finance under the DOT Short Term Lending Program.

Jim explains that his company's relationship with Native American Bank will allow Reagan Construction to go out and bid on jobs that they couldn't have bid on otherwise. "Working on \$2 to \$3 million projects that take a couple of years to complete requires funding. We are building a relationship with Native American Bank that will allow us to grow and bid on larger projects. That makes a big difference to us."

"Other Native American businesses need to know that Native American Bank is out there to help."

Jim Reagan, President, Reagan Systems, Inc. (pictured on right).

REGAINING WHAT WAS LOST

Samish Tribe of Washington

The largest loan in our young history of \$3.4 million has made it possible for the Samish Tribe of Washington State to regain ancestral lands and take a large step towards economic independence. A clerical error in 1969 became a 26-year struggle for the Samish Tribe to regain their tribal status, but without a homeland.

Known for their skillful carvings, canoes and longhouses, the Samish have fought to regain more than federal recognition. Tribal Chairman Kenneth Hansen continues to lead his people in battles to regain fishing rights and ancestral lands—traditional territory that ranges across seven counties in northwest Washington.

The very basis of this loan is what NAB is all about—community development in Indian country. After receiving the loan, the Samish people were able to purchase the Fidalgo Bay Resort, providing economic security for its tribal members. The Samish have big plans for the Resort, with its 22 acres of upland and 40 acres of tideland that includes the Weaverling Flat and Spit and a developed recreational vehicle park.



Pam Nesius, NAB Vice President, Business of Development presents a check for \$3.4 million to Samish Tribal Chairman Kenneth Hansen, making it possible for the tribe to regain their ancestral lands that were lost when the tribe lost its tribal status due to a clerical error in 1969.

500 JOBS IMPROVE RESERVATION ECONOMIES

Intertribal Information Technology Company

As a startup company, Intertribal Information Technology Company (IITC) could not have financed the first few months of operation without working capital. A \$1 million line of credit from NAB enabled the multi-tribally owned information technology firm to obtain \$50 million in Federal contracts with the Department of Defense (DOD). The actual work has been subcontracted to ten Native IT firms whose employees will digitize the DOD’s technical manuals in their Native communities, almost all of which are in remote locations with unemployment rates in excess of 50 percent.



More than 500 jobs in ten reservation, Alaska Native Village and Native Hawaiian communities were created as a result of NAB’s commitment to the promotion of job creation in Native communities.

“This is the most creative loan that I have worked on in my twenty-seven years in banking. The borrower is a new enterprise. The project is a new project. We were really creating it as we went along,” said Pam Nesius, Vice President and Team Leader at NAB.

Native American Bank understands the business environment in Indian Country and works with small business owners to provide creative solutions to the unique issues at play for Native American business owners.



*Stephanie Harmon
National Housing Director,
Native American Bank,
Native American Community
Development Corporation*

NATIVE AMERICAN COMMUNITY DEVELOPMENT CORPORATION (NACDC)

mission statement

Effectively address issues that inhibit the flow of financial capital to tribal and Native American projects and businesses.

Native American Community Development Corporation (NACDC) is the nonprofit affiliate of Native American Bank. Created as part of the overall vision for NAB, it complements the bank by addressing issues that impact the ability of Native people to access and effectively utilize financial products and services.

In addition to working with the bank and its customers, NACDC is broadly focused on providing ongoing support to community-based programs in a number of key areas:

- The Promotion of Financial Literacy – Promote and support initiatives at the local level that prepare Native people for accessing financial capital and managing their economic future.
- Housing Development and Financing – Provide technical support to targeted communities and engage institutional mechanisms not accessible to the bank.
- Economic Development – Provide technical support to improve access to specialized financing for communities promoting general economic development.
- Recovery and Effective Utilization of Native Lands – Develop land acquisition strategies as a key part of ensuring economic stabilization for Native communities.

AT YOUR SERVICE



JON P. SWAN

Meet Jon P. Swan, member of the Chippewa Cree Tribe of the Rocky Boy's Indian Reservation in Montana and banking associate at NAB. In Jon we see the drive and determination of a young man wanting to make a difference, not only for his own community, but for Indian communities in general. Equipped with a degree in economics and finance from the University of Montana, Jon is up to the challenge.

“Among the most satisfying parts of this job is being able to see and be a part of the changing communities,” says Jon. One such community is Jon's own Rocky Boy's Indian Reservation of almost 3,500 people, which has an unemployment rate of 70 percent. “Growing up here, I know a lot of people who are entrepreneurs. They have lots of great ideas but lack access to the financial capital needed to develop them.”

It is often difficult to find a profession that is enjoyable and personally rewarding. “Everyday I am presented with a new puzzle to solve, making this job interesting and quite satisfying.”

One of the most significant challenges in Indian communities is home ownership. For people living on tribal and trust land, there is a lengthy process involved with the Bureau of Indian Affairs in addition to complicated and drawn out mortgage procedures.

At NAB we are uniquely qualified to address the challenges of homeownership in Native communities. Our experienced lenders, working in partnership with the knowledgeable housing experts at the NACDC, are committed to providing access to competitive mortgage products and easing the process of mortgage lending in Native communities. Our success is reflected in increased housing opportunities for Indian people across the nation.

THE DREAM OF OWNING A HOME BECOMES A REALITY FOR CHIPPEWA CREE

Thanks to the recent partnership between the Native American Bank and the Rocky Boy's Indian Reservation, home ownership is becoming a reality to more Chippewa Cree who live on the reservation, a reality many had previously thought impossible.

Rocky Boy has been designated a medium-sized reservation according to Housing and Urban Development (HUD) and is comprised of approximately 3,500 members. Like many other reservations, it faces inadequate housing and unemployment rates well above the national level.

That situation is changing with Native American Bank that is now providing real estate and consumer loans to the residents of Rocky Boy.

"The biggest difference I've seen is in mortgages," said Sue Hay, Executive Director of Housing Authority on Rocky Boy. "Before, banks did not want to come out on trust land." Since the land is held in trust by the federal government, a bank has nothing to hold and must undergo a lengthy and complicated process to receive title status if a buyer defaults on his loan.

CREATIVE PARTNERSHIP EASES THE PROCESS OF HOMEOWNERSHIP

Homeownership has become easier for Native Americans through our creative partnerships with LenderLive Network and GreenPoint Mortgage Corporation.

"This partnership opens the door to a seamless process for Native Americans to have the ability to apply for a mortgage," said Stephanie Harmon, housing director for Native American Community Development Corporation. Together, the partners have worked hard to identify the unique needs of Native Americans wanting to purchase housing on tribal lands and to create a set of loan products to meet those needs.

Through this partnership, mortgages will be originated in the name of NAB with LenderLive providing the fulfillment capabilities. GreenPoint Mortgage will serve as a broker partner, purchasing loans processed by NAB and LenderLive, and offering customers a full range of mortgage products at competitive rates.



"Indian Country is very fortunate to have Native American Bank, which is already familiar with the governmental and legal structures of tribes nationwide."

Connie R. Aure, Tribal Housing Director
Mandan, Hidatasa & Arikara Nations

Individuals and small businesses are fundamental to the development of local economies, and NAB is committed to helping them accomplish their dreams, whether they be education, home ownership or a growing and prosperous business. Our lending and deposit services on the Blackfeet Reservation in Browning, Montana, represent the ways in which we will serve an increasing number of Indian communities in the years to come.



*Sheldon Ground, New Accounts,
NAB, Blackfeet*

HOUSING

Home ownership is a growing reality for people in Browning and the surrounding area. During 2003 we made 21 home mortgage loans, many of which involved trust land and first time home buyers.

SMALL BUSINESS

Tribal governments have done about all they can to create jobs and sustainable job growth is now highly reliant on small businesses, farmers and ranchers. Whether it's to expand or begin a business, NAB has provided financing to entrepreneurs in such diverse fields as car washes, hardware stores, commercial construction, cattle, and convenience stores.

PERSONAL LENDING

One of the realities of Indian communities is the checkered credit histories of its residents. NAB understands this issue and takes the time to work with borrowers to address this problem. As a result, NAB was able to make almost five hundred loans to individuals on the Blackfeet Reservation for purposes ranging from education to funeral expenses, medical bills to basic transportation, seasonal necessities to home improvements and cultural activities.

COMMUNITY

Our goal is to have a positive impact on the communities we serve. To accomplish this, we take great pride in sponsoring community events, youth activities and local athletes. Our staff lives in the community and is involved in community and civic organizations in ways that help us embrace the challenges and work together to make a difference.

TRIBAL ENTERPRISE OF THE YEAR



Native American Bank was awarded the 2003 Tribal Enterprise of the Year Award, a high honor bestowed by the National Center for American Indian Enterprise Development (NCAIED). NAB President John Beirise accepted the award on behalf of Native American Bank, acknowledging the bank's shareholders, directors and staff and the Indian communities they tirelessly serve. With Beirise (holding award) are (L to R) Dan Kelin, NCAIED Board Chair; Chandera Newby, Management Consultant, NCAIED; and Ken Robbins, President/CEO, NCAIED.

By becoming a depositor in Native American Bank, you can make a difference. Your deposit will contribute to the creation of jobs, the development of businesses, and the improvement of quality of life for Indian people across the nation.



PEOPLE WHO HAVE MADE A DIFFERENCE

Native American Bank believes it is important to recognize our large depositors that support our mission to help build Indian communities. These organizations and individuals have made a conscious decision to be a part of our exciting journey to provide the much needed access to financial capital to Indian people.

Visionary: Native American Bank believes that it can be a self-sustaining community development financial institution. Our vision of creating healthy and vibrant communities through job creation, affordable housing, economic development and new opportunities is being seen at the bank every day.

Development: A large part of why Native American Bank was founded by tribes was to help tackle the complex issue of tribal economic development. We firmly believe that access to financial capital is essential to the development of strong and diverse tribal economies. With people like you, NAB is making great strides to broaden and advance our mission of “pooling Indian resources to increase Indian economic independence.”

VISIONARY DEPOSITORS: (\$500,001 +)

Blackfeet Indian Housing
Mashantucket Pequot Tribe

Mohegan Tribe
Shoshone Tribe

DEVELOPMENT DEPOSITORS: (\$100,000 - \$500,000)

Adrian Dominican Sisters
Ben & Jerry’s Foundation
Blackfeet Tribe
Calvert Social Investment Foundation
Chippewa Cree Housing Authority
Domestic Missionary
General Motors Company
Houston Sisters of Charity of the Incarnate Word
Ho-Chunk Community Development
Intertribal Economic Alliance
John P. McGovern Foundation

Lannan Foundation
Lawrence Seaway Development Corporation
RR Donnelley Foundation
Samish Indian Nation
Shoshone Tribe Dialysis Center
Sisters of the Blessed Sacrament
Sisters of the Holy Cross
The F.B Heron Foundation
The Home Missioners of America
Woodlands National Bank

“NAB is an important and unique step forward in Indian

NATIVE AMERICAN BANCORPORATION
Consolidated Statements of Operations
For the Years Ended December 31, 2003 and 2002
(In thousands)

	2003	2002
Interest Income:		
Interest and fees on loans	\$ 1,590	\$ 1,201
Interest on federal funds sold	38	65
Interest on investment securities	<u>190</u>	<u>212</u>
Total interest income	<u>1,818</u>	<u>1,478</u>
 Interest expense on deposits:		
Savings and time	431	321
Interest bearing transaction accounts	<u>54</u>	<u>24</u>
Total interest expense	<u>485</u>	<u>345</u>
 Net interest income	1,333	1,133
 Provision for loan losses	<u>110</u>	<u>285</u>
 Net interest income after provision for loan losses	<u>1,223</u>	<u>848</u>
 Other income:		
Service charges on deposit accounts	95	80
Overdraft income	150	165
Other income	<u>197</u>	<u>139</u>
Total other income	<u>442</u>	<u>384</u>
 Other expenses:		
Salaries and employee benefits	1,932	1,997
Occupancy and equipment	411	493
Other general and administrative	<u>1,148</u>	<u>1,539</u>
Total other expenses	<u>3,491</u>	<u>4,029</u>
 Income tax expense	<u>—</u>	<u>—</u>
 Net loss	<u>\$ (1,826)</u>	<u>\$ (2,797)</u>

CONTACT US

NATIVE AMERICAN BANK, NA
999 18th Street, Suite 2460
Denver, Colorado 80202
Tel. 303.988.2727
Fax 303.988.5533

NATIVE AMERICAN BANK - BLACKFEET
125 North Market Square
Browning, MT 59417
Tel. 406.338.7000
Fax 406.338.7008
Toll Free 800.307.9199

NATIVE AMERICAN COMMUNITY DEVELOPMENT CORPORATION
720.963.5513 or 406.338.2992

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NATIVE AMERICAN BANCORPORATION

Tex G. Hall, Chairman of the Board – Chairman, Three Affiliated Tribes and
President, National Congress of American Indians

Christina S. Danforth, Vice Chairperson of the Board – Chairperson, Oneida Tribe of Wisconsin

Lewis A. Anderson – President, Woodlands National Bank

Leo M. Kennerly III – Educator, Blackfeet Indian Nation

Willie Noseep – Councilman, Eastern Shoshone

Kenneth M. Reels – Councilman, Mashantucket Pequot Tribal Nation

Selwyn W. Whiteskunk – Councilman and Treasurer, Ute Mountain Ute Tribe

Senior Officers

John H. Beirise, President & CEO

Tracie L. Davis, Treasurer

NATIVE AMERICAN BANK, N.A.

Lewis A. Anderson, Chairman of the Board

John H. Beirise, President & CEO

Elouise C. Cobell – Executive Director, Native American Community Development Corporation

Gene A. Keluche – Entrepreneur (Wintun Tribe of California)

Kent A. Paul – President, AMERIND Risk Management

William D. Snider – President, Legacy Bank of Colorado

OFFICERS

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Tracie L. Davis, Senior Vice President and Chief Financial Officer

Patty A. Gobert, Senior Vice President, Manager, Blackfeet Office

Pamela K. Nesiue, Vice President – Business Development

Christine A. Manchester, Vice President – Business Development

Tim Green, Assistant Vice President – Credit Administration

Theresa Hawley, Assistant Vice President, Manager, Rocky Boy's Office

Zita Bremner, Consumer Loan Officer (MT)

Robert Carette, Commercial Loan Officer, Browning (MT)

Beverly Sinclair, Human Resource Officer

Melanie Wall, Operations Officer (MT)