
FINDING A PEACH OF A BANK IN FRUITA, COLO.

Alpine Bank's branch brings green to local scene

Rim Rock Drive, a looping road of more than 20 miles through the Colorado National Monument park, provides breathtaking views, such as this one in Fruita Canyon. The Winnebago Banker Larry Marik and his wife, Mary Ann, found great views and a great bank when they visited Fruita, Colo.

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New to this blog? After he hung up his president hat, bank chairman Larry and Mary Ann decided to sell their house, buy a Winnebago, and see more of America. They are now blogging about what they see about banking for ABA Banking Journal. Read more about the Mariks in "Chairman of the Open Road";

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We were camped in Grand Junction, Colo., and we were hungry for some Colorado peaches. On a map, we noticed a town called Fruita.

Well, where else would you go to get fruit but a town called Fruita?

We took the 15-minute drive west, but found no peaches. Turns out that at one time peaches did grow there, and there is still some agriculture, but Fruita has become a center for avid outdoor sports enthusiasts instead.

There are miles and miles of world-class mountain bike trails. We saw two bike shops selling nothing but serious bikes. Besides mountain biking, there is hiking, horseback riding, and boating.

(And Mike the Headless Chicken. We'll come to that later.)

Fruita, just a tad over the border with Utah, is the gateway to the Colorado National Monument, an area of breathtaking rock formations, carved out by the Colorado River, which flows by Fruita. In the Fruita town square stands a statue of a brontosaurus because of the excellent dinosaur fossils found in the area.

We didn't find any peaches--but we found a peach of a bank.

An Alpine Bank bedtime story

As we walked the streets of Fruita, we saw several financial institutions, but it was the Alpine Bank that had the United Way goal thermometer in front. To us, that seemed like something a bank really involved in its community would do, so we decided to check out Alpine. Turned out Alpine not only fulfill traditional community service missions of community banking, but also helps bring a bit of fund and a good measure of environmental stewardship to Fruita, as well.

Alpine Bank has served the Western Slope for 37 years, and coincidentally, has 37 locations. It has footings of \$2.3 billion. The branch was built in 2006 to serve people in Fruita, population 11,536, who were already customers of the branch in Grand Junction.

When we walked into the lobby, we were greeted by a friendly staff who were more than willing to help us set up an interview.

The community had just finished celebrating its Fall Festival, in which bed races were featured. Alpine Bank is the title sponsor of the festival, and the bank has a team that placed second in a sturdy bed built by Alpine's maintenance man.

The Fruita, Colo., Fall Festival features bed races, and Alpine Bank sponsors the annual competition and fields its own entry. Check out the bank's "vehicle" above, parked in the lobby when the Mariks stopped by.

Branch Manager Tom Oliver, who, by the way, was the passenger, put off his lunch in order to talk to us. Tom is a great example of the future of our industry. He is currently in his second year of bank graduate school in Boulder. Alpine sends

six or seven employees a year to banking school.

The bank encourages its employees to be active in the community, and Tom is on the Chamber board.

“I like to be involved in what happens here. I have a young family. I grew up in Grand Junction, but we moved here in 2007,” Tom said. The economy in Fruita is no longer agriculture-based so the Fruita branch doesn’t make many ag loans. “We are mainly in commercial and residential real estate,” said Tom.

The current economic environment is somewhat soft, but some who have encountered difficulty have found other ways to provide income because they love the area so much. For example, we ate at an excellent restaurant opened by a former construction company owner and his wife.

The bank ties in bank services with community service. One popular offering, according to Tom, is the Alpine Bank Loyalty Check Card Collection. Each time the card is used, Alpine Bank donates 10 cents to organizations that are specific to the customer’s community. The card’s nonprofits choices are Arts, Community, Education, Environment, and Colorado Mountain College.

At this point, in spite of the Durbin Amendment, the bank plans to continue the program, but from our viewpoint, we can see a challenge in keeping the program viable. “yet another way the bank, and especially the customer, loses because of Durbin.

When the Mariks spotted the United Way thermometer in front of Alpine Bank’s Fruita branch, they knew they’d spotted the choice for their latest blog. Branch Manager Tom Oliver told them about the Fruita office’s outreach to its community.

Green branch of a green bank

Another facet of Alpine’s community commitment is the whole bank’s commitment to the environment. The company’s environmental policy:

“Alpine Bank is committed to the needs of our customers, employees, shareholders, and communities. We believe that our long-term health and success is directly linked to the health and quality of the natural environment. We endeavor to continuously improve our environmental performance, reduce greenhouse gas emissions, and prevent pollution by adopting and promoting renewable resources; resource-efficient products, services and practices; community outreach, awareness, and education.”

According to the bank's 2011 Environment Report, "Since the second quarter of 2009 Alpine Bank has been powered by 100% renewable "green" electric power at all locations. ... Wherever possible, Alpine Bank buys 100% green electric power directly from our utility providers. At locations where utilities do not yet offer green power as an option, Alpine Bank obtains "carbon offsets" through a donation to the Colorado Carbon Fund."

Alpine has green goals. By 2012, management wants to see a 20% reduction in energy use, a 20% reduction in paper consumption, a 10% reduction in water use, and a 25% reduction in courier fleet fuel consumption.

Progress has been made. Alpine has already achieved the water reduction goal, and the company has identified areas in which it can improve in natural gas and electricity consumption. Also, every location has free-to-the-public "shred days."

Since 2008 the company has even been producing a small amount of its own clean, renewable power by adding solar electric panels to its Rifle South, Silt, and Glenwood Springs branches.

The Fruita branch is a certified "Green Bank." Tom is an official member of the company's Green Team committee, but every employee is considered a member. Tom makes a point to ride his bike to work on Saturdays.

Reaching into community with green theme

The greening of Alpine is accompanied by efforts to bring some greening to Fruita, too.

In 2011, Kelli McLean, a teller at the Fruita branch, nominated Fruita's 8-9 school in Mesa for the Colorado 2011 Sustainability Champion Award ... and the school won, beating out 40 other groups from across the state.

In keeping with its "green attitude," it's only fitting Alpine Bank's sign features an evergreen tree.

The school's project began five years earlier with a recycling program, but the school's most notable project was to reduce the school's utility bills by \$36,000 in one year--representing one-third of its energy use.

Students "hounded" teachers to turn off lights and computer monitors when no one was in the room. They worked with the building administrators to turn off building lights and parking lot lights when custodians left for the night and on weekends.

With cash savings refunds that students were given as a result of the energy savings, they purchased energy-saving smart-strips for every room and piece of equipment in the building. Students then worked with the energy manager to better regulate the school's temperatures with a computer, saving an additional \$2,000-\$3,000 per month.

Fruita 8-9 has earned an Energy Star rating--something it didn't have before students got involved in energy reduction.

This is a pretty amazing story. (Kelli's son was a member of that class, by the way, and Kelli is a member of the Fruita branch Green committee.)

Another aspect of the community outreach of the green theme team is a credit program.

Alpine Bank offers various consumer and business loan programs to help our customers make energy and resource improvements to their everyday lives. For example: Alpine offers a Gas Efficient and Hybrid Automobile Loan. It will take 0.5 percentage point off the loan rate if the borrower purchases a more fuel-efficient vehicle.

Getting into banking nitty gritty

We wondered what kinds of questions Fruita customers had had when the financial crisis started in 2008.

"Customers stopped me on the street and asked if their deposits were safe," said Tom. "There were questions about the FDIC. When insurance went to \$250,000, the questions stopped."

When we asked this bright, young banker about the future of our industry, his response was "Technology will continue to change dramatically the way we interact with our customers."

Regulation will have its impact, too. When asked about Dodd-Frank and its affect on the Fruita branch, Tom said, "There's a lot more paperwork." Compliance is centralized and handled from the Rifle office.

One reason to go back, off the top of our heads

We missed a festival unique to Fruita that we figure to go back for someday.

The festival features "Mike, the Headless Chicken." Think chicken hats, chicken dolls, even a contest to see who can eat the most Peeps chick marshmallow candies.

What's the story of Mike?

Sept. 10, 1945, Mike was a rooster headed for the cooking pot.

When his owner, Lloyd Olsen, chopped off his head, he refused to die.

Lloyd kept him alive for the next 18 months by feeding and watering him with an eye dropper. Mike, weighing 2.5 pounds at the time of his decapitation, actually grew to 8 pounds at his death, 18 months later.

For our part, we lost our heads over the beauty of this magnificent region.

We're not tent campers, but we would consider a night under the stars in the Colorado National Monument ... and Alpine Bank is doing its best to help keep the Western Slope a place of natural beauty and community banking.

Strong banks make strong communities.

* Editor's Note: For the strong of stomach who are skeptical about Mike the Headless Chicken—and only the strong of stomach—check out the full story of Mike here.

Keep your eyes open for Larry and Mary Ann Marik and their huge Winnebago Journey. If they come to your bank, you just might wind up as their next blog.