

# 2018

## Annual Report







**canvas**®

credit union





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2018 was  
tremendous  
for our  
family.



With love,

*Todd Marksberry*

**Todd Marksberry**

CEO, Canvas Credit Union

**Dear Canvas Family,**

I'm passionate about words. Whether it's the lyrics of a Stevie Wonder, Freddie Mercury or Macy Todd song; the game-time huddle inspiration of John Wooden or Lou Holtz; or the dexterous deft of Dr. Seuss' "Oh, the Places You'll Go," I listen carefully and value each phrase. Despite my love for words and the gifts they give us to share what's in our hearts with others, looking back at 2018 leaves me speechless. It was such a tremendous year that words do not seem to do justice to just how much our Canvas family brought to life for our members, family and communities. We are most proud as a team that all our work started by listening to you, our members, and the outcome of our efforts was an even stronger credit union prepared to help Coloradoans "Go Live."

Life in Colorado is exponential. Throughout my nearly four years serving as your President and CEO, I have had the joyful opportunity to talk with many of you. I've heard you rave about the adrenaline rushing through your veins as you zoom down our gorgeous mountains. You've shared the exhilaration you feel as you cheer on your favorite Colorado teams. You've told me about the lifelong memories you've built on first hikes you've taken with your kiddos. At Canvas, we commit to taking care of the finances so you can revel in the next sunset, laugh until your stomach hurts around the fire pit and dream with your family about your next adventure.

In order to create even more opportunities for you to live your dreams, our family was busy in 2018. Here are just a few of the incredible strategies we put in motion:

- ▶ We became Canvas Credit Union, evolving our 80-year-old Public Service Credit Union brand to better express how we stand shoulder-to-shoulder with you
- ▶ We partnered with Colorado State University to help the students, faculty, staff and alumni Afford Life and bring vibrancy to what is now Canvas Stadium
- ▶ We launched our 100% Home mortgage product ensuring more Coloradoans can create memories in their own homes and get an answer faster than a rocket
- ▶ We championed Colorado communities across the Front Range by raising \$50,000 for Children's Hospital Colorado; donating \$150,000 to schools, family health and wellness programs, first responders and veterans; and logging 1,372 volunteer hours through 350 of our family members
- ▶ We helped elevate Colorado entrepreneurs by serving over 10,000 small businesses

Our journey together is only beginning. In 2019, you'll see more locations opening, easier technology to give you back your time, more products and services designed from listening to your feedback, advocacy for our members to ensure we are able to serve you in the best way possible, and even more community partnership.

It is an honor and privilege to serve you, our Canvas family. **The best is yet to come.**



#### OUR PURPOSE

## Why We Exist

Canvas Credit Union will strive to help individuals and families make better decisions and grow stronger financially. We will provide simple and relevant products and services at a consistently honest value.

**We help you Afford Life.**

#### OUR CORE VALUES

## How We Do Business

### *Embodying Excellence*

- We will always do right by our members, our Canvas family, and others.

### *Consistently Trustworthy*

- We will work together to create an environment of respect, value and trust.

### *Exceeding Expectations*

- We will strive for constant improvement and consistent excellence.

#### OUR VISION

## We Believe...

- We will be a leader in the communities we serve.
- Our brand will be a household name in the communities we serve.
- We will be known for our people.
- We will be known for our heart.

# Becoming Canvas

**While we celebrated becoming Canvas Credit Union with our members, family, and others on August 31, 2018, the transition began much earlier.**

Almost 18 months before we announced becoming Canvas, we knew it was time to make a change. After 80 years as Public Service Credit Union, we were ready to disrupt how Coloradoans experience financial services.

Being a by-your-side guide for our members has always been a priority, and now we're fully bringing this identity to life. 'Canvas' spoke to us, and our members, as an example of how we've got you covered. We believe the concept of a blank canvas encompasses how we make the extra effort to paint a bright future for all our family, members, and others.

We take care of the financial stuff, so you can **Go Live.**

**What our members have to say about the new 'us'...**

LL With the name change to Canvas, I noticed the words they used were optimistic and revitalizing. Instead of saying, **'We still have this thing,'** they now say, **'We've improved!'** ¶¶

LL The branch has a really good vibe. It's very laid back and friendly, but the folks are Johnny-on-the-spot to get you taken care of. Sometimes a laid back atmosphere equals a slower pace, but that's never the case when I go in. ¶¶

**Six months into our Canvas journey, we asked our members what our new brand meant to them and they shared:**

- Friendly
- Family
- Passionate
- Adventurous
- Innovative
- Individualized
- Fresh
- Energizing
- Modern
- Eclectic
- All encompassing
- Fun
- Helpful
- Local
- Loyal
- Community
- Secure
- New



# Impact we made in 2018

 Helping about **240,000**  
Members Afford Life!

 Serving about **10,000**  
Small Business Members!

 **26** Branch Homes across  
the Front Range

## \$2.43 Billion in Assets

“ I love the friendliness and ease to the member, whether it’s a business person with thousands of dollars, or a regular person like me with a couple of bucks, we’re made to feel welcome and cherished. Thanks for doing what you do! ”

## \$2.097 Billion in Loans

**We offer our members affordable financing for vehicles, homes, repairs, tuition emergencies, consolidation, and so much more. In 2018, our loans grew more than 8.31%.**

“ No other business would help me get a loan or a line of credit to purchase new tires for my vehicle. Canvas came through for me with a signature loan, when nobody else would. Thank you for all that you do! ”

“ I could not have had a better experience working with Canvas. They walked our family through all of our options and helped us choose what was best for us. Their people were able to explain concepts clearly to us, and we are very thankful! ”

“ Canvas helped turn our dreams into a reality. They were incredibly thorough and went above and beyond to help us. We felt so advocated for and taken care of, and none of this could have been possible without them. ”

## \$2.11 Billion in Deposits

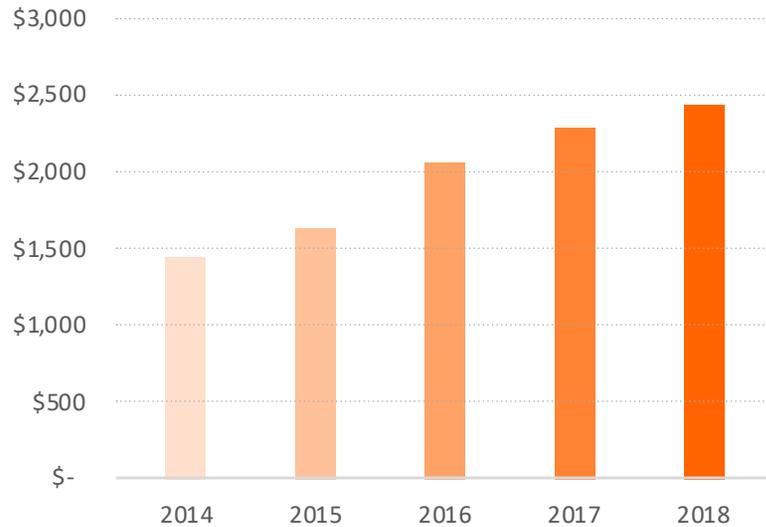
**Our members enjoy a variety of deposit accounts, all with competitive interest rates. In 2018, our deposits increased by more than 8.42%.**

# Financial Highlights

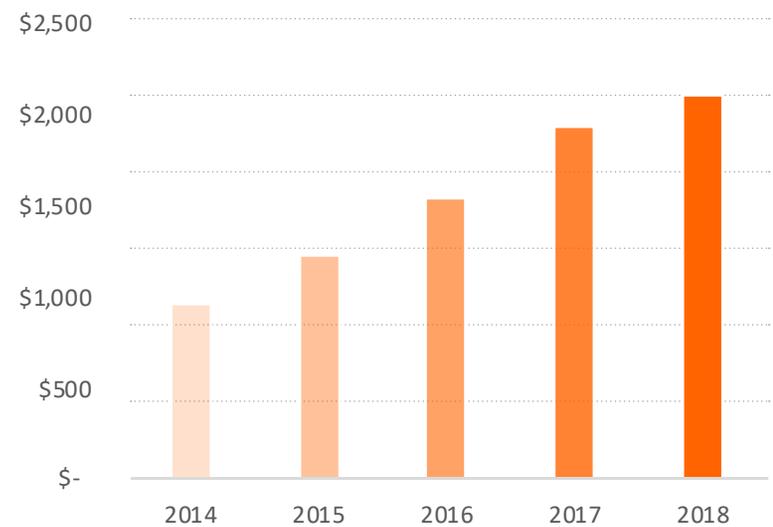
Years	2018	2017	Growth
Total Assets	\$2,432,585,159	\$2,288,997,413	6.27%
Gross Loans	\$2,097,172,204	\$1,936,195,951	8.31%
Total Shares and Deposits	\$2,109,984,353	\$1,946,097,659	8.42%
Equity	\$248,293,703	\$229,818,587	8.04%
Members	240,471	229,843	4.62%

# Financial Highlights

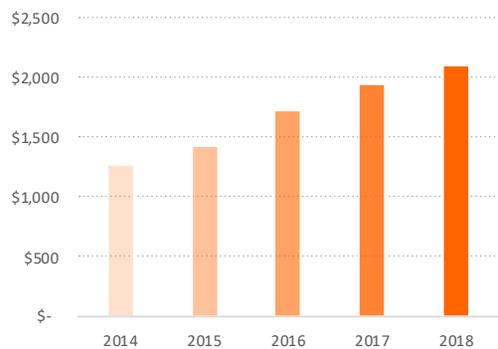
### Total Assets in Millions



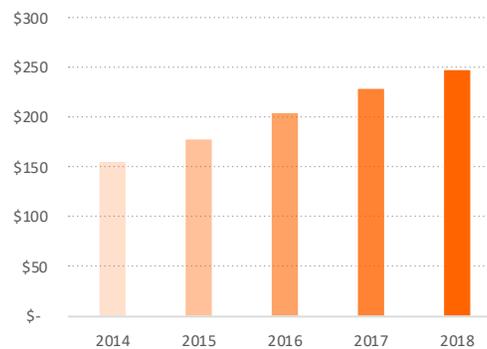
### Gross Loans in Millions



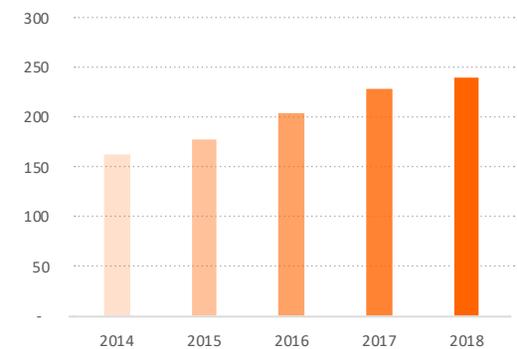
### Total Shares in Millions



### Equity in Millions



### Members in Thousands



# Consolidated Statement of Financial Condition

<b>Assets</b>	<b>Dec 31, 2018</b>	<b>Dec 31, 2017</b>
Loans to Members	2,097,172,204	1,936,195,951
Allowance for Loan Losses	(24,530,663)	(18,694,183)
Cash	176,625,208	157,462,499
Investments	79,395,795	117,053,665
Fixed Assets	48,981,766	42,415,083
Other Assets	54,940,849	54,564,398
<b>Total Assets</b>	<b>\$2,432,585,159</b>	<b>\$2,288,997,413</b>
<b>Liabilities and Members Equity</b>	<b>Dec 31, 2018</b>	<b>Dec 31, 2017</b>
Members Shares and Deposits	2,109,984,353	1,946,097,659
Accounts Payable and Other Liabilities	74,307,103	113,081,167
Members Equity	248,293,703	229,818,587
<b>Total Liabilities and Members Equity</b>	<b>\$2,432,585,159</b>	<b>\$2,288,997,413</b>

# Consolidated Statement of Income

	Dec 31, 2018	Dec 31, 2017
<b>Interest and Dividend Income</b>		
Loans	99,307,014	85,244,603
Investments	5,829,430	5,126,783
<b>Total Interest and Dividend Income</b>	<b>105,136,444</b>	<b>90,371,386</b>
<b>Interest and Dividend Expense</b>		
Members Shares and Deposits	15,013,242	10,356,754
Borrowed Funds	2,404,024	2,041,217
<b>Total Interest and Dividend Expense</b>	<b>17,417,266</b>	<b>12,397,971</b>
<b>Net Interest Income</b>		
	87,719,178	77,973,415
Provision for Loan Losses	(28,251,492)	(20,157,711)
<b>Net Interest Income After Provision for Loan Losses</b>	<b>59,467,686</b>	<b>57,815,704</b>
<b>Non-Interest Income</b>		
Fees for Member Services	15,096,174	13,991,761
Other Operating Income	28,718,172	27,241,752
Gain (Loss) on Investments and Other Assets	(285,929)	(22,224)
<b>Total Non Interest Income</b>	<b>43,528,417</b>	<b>41,211,289</b>
<b>Non-Interest Expense</b>		
Compensation and Benefits	42,394,808	39,318,886
Office Occupancy Expense	6,131,513	5,389,382
Office Operations Expense	18,957,459	16,875,144
Loan Servicing Expense	3,267,977	2,949,399
Other Operating Expense	13,769,230	10,315,661
<b>Total Non Interest Expense</b>	<b>84,520,987</b>	<b>74,848,472</b>
<b>Net Income</b>	<b>\$18,475,116</b>	<b>\$24,178,521</b>

# Standing shoulder- to-shoulder with you

We're bringing the shoulder-to-shoulder experience to life in a very literal way. We've cut out all the physical barriers that get in the way of us hearing your story, because we want to hear it all!

“ We truly believe members will feel more comfortable sharing their dreams, stories and needs with us in a place that feels like home. No more interrogations or feeling like you've done something wrong when you're doing your best to provide for you and your family. With our new branch layout, we can do a better job of providing solutions to do our part in making dreams come true and giving our members time to **go live.**”

› Our Chief Operating Officer, and the man behind the transformative magic, Chris Chippindale comments on our new branch experience.



*Come visit our newly remodeled homes at the Arvada and Anschutz branches, as we work to bring the magic to the rest of our locations.*

# The start of a beautiful friendship...



New adventures are best explored with friends, so when the opportunity arose to partner with our Colorado State University family, we embraced it with open arms.

We are **#ProudToBe** the official credit union of CSU, and our presence on campus is nothing less than fierce, and growing.

This relationship is so much more than the naming rights to our beautiful new stadium. The CSU campus will soon to feel our presence, full force, with multiple Canvas surcharge-free ATMs and a branch in the Lory Student Center.

We're proud to stand shoulder-to-shoulder with CSU faculty, staff, alumni and students.

**#ProudToBe**



# Helping You Afford Life

“ Banking is a part of life, and I want someone who works with me. ”

Our minds are always turning, and our ears are always open. In 2018, we rolled out three unique products all based on your input and solving your biggest challenges.

## Level Up Checking\* Account:

You asked, and we listened. This checking account was specifically created by feedback from our family, particularly the next generation of member. They shared what they needed from their everyday account: built-in savings & unhindered access.

“ Canvas really cares about my goals. Especially with being younger, it’s nice to be taken seriously and seen as an adult. ”



## Level Up Checking features:

- › Automatic savings with every swipe. This checking account, paired with the Reverse Tier Savings Account will send your balance skyrocketing in no time.
- › We want you to Go Live, without expensive ATM locations fencing you in! We cover 5 ATM fees each month with an option to multiply your round up savings by 2x or 5x to easily boost your savings even faster!
- › Free \$50 savings match, because every saver deserves a high-five!
- › Option to effortlessly support our community and family with Level Up for Charity. Round-up change can be sent to the Canvas Foundation, benefiting Children’s Hospital Colorado.
- › For our members who are split between wanting to save and give, we’ll do just that by rounding-up change to make an impact in your wallet and for children!

\*Please visit [canvas.org](https://www.canvas.org) for important information about this account. The \$50.00 match is contributed after you save \$50.00 via Level Up round-ups. Minimum opening balance is \$25.00.

### Reverse Tier Savings Account:

From beginners to seasoned experts, we believe our family deserves an amazing rate to help build their balance quickly. We heard you: even a little put away each month can feel like a lot! So we're making every penny worth your while with our new Reverse Tier Savings Account.

This account was designed to encourage and reward our family for saving their cash. It's got different interest rates based on your balance, so you're able to keep enjoying great rates as you watch your savings blossom.

### Helping Hand Loan:

A special loan offered to our family to help make ends meet during the government shutdown.

#### This special loan offered:

- ▶ 0% Annual Percentage Rate (APR)
- ▶ 12 month loan term
- ▶ No payments for 60 days

We were so honored to help 27 of our members during this tough time, resulting in \$143,000 borrowed, interest-free.

One member responds to where else, aside from Canvas, she would have turned for financial help during the recent government shutdown:

“ Nowhere! It's the first and only place I would turn. ”



# Our new canvas.org website rocks!



Our commitment to your simple and easy experience led us to completely redesign our website and mobile app. Launched in the summer of 2018, we embraced a new way to navigate; for members to select what they wish to do to reach their goals (save, spend, borrow, plan, give and learn).

Gone are the days of excessive scrolling, zooming and tapping; Canvas.org is flexible and responsive. Whether you're surfing on a computer, tablet or smart phone, Canvas.org will adjust to your view. Built entirely by our incredibly talented Canvas web development team, this custom-programmed solution gives us the tools to provide the best experience for our Canvas Family. Most importantly, we aren't stopping. In a world that changes as quickly as ours, our digital presence must change and adapt to your needs. As we speak, we're developing and rolling out new features for members (and future members) to have an improved way to find our locations, experience a personalized canvas.org, and even rate their accounts, loans and services.

Stay tuned, and keep sharing your feedback. You make us better.

“ I love the new app! Visually pleasing, streamlined and smoother to navigate. ”

# Welcoming Colorado Home

## 100% Home Mortgage

In December of 2018, our family built a bridge over one of the largest barriers in Colorado: Homeownership. With rising rent rates across the market, and an increasing need for down payment assistance, our community was struggling to realize their dream of having a place of their own. **Now, we're offering our family help in a whole new way.**

100% financing + Zero down = 100% <sup>your</sup> Home

At Canvas, the times have changed. No need for a huge down payment and years of saving. Our faster-than-a-rocket mortgage application speeds up, and simplifies the often-daunting process, so you can get into your dream home and start living.

282\* families applied for a 100% Home mortgage since its big commercial debut during the superest football event of the year!



“ When I was searching for a financial institution for first-time homebuyers, Canvas stood out because they were giving classes. Not advertising rates, but advertising education. I went with Canvas because of that – they care about the community. ”



\*Data as of May 17, 2019. 100% Home Mortgage. With a 100% financed mortgage, the borrower is responsible for closing costs, prepaids, and escrows at closing. Alternatively, borrower may opt for a higher rate and get this loan product without closing costs, though the borrower would still be responsible for prepaids and escrows. "Prepaids" includes items such as odd-days' interest (which is interest from closing to the first of the next month) and paying for the first year of home owner's insurance. See LOAN & MORTGAGE DISCLOSURES below for more details. Equal Housing Opportunity.

# A Great Place to Work



Have you heard? We've won the title of a...

## Great Place to Work!

**We asked our family to share open and honest feedback about our work culture, and we were thrilled to hear their response:**



# Family Impact

Canvas has been hard at work creating a culture of growth, innovation, and most of all, fun! Take a look at some of the impact we've had with our internal Canvas Family in 2018:

**67,197 PTO hours** were used so our family could Go Live!

**1,180 volunteer hours** were spent to bring our team closer to the organizations that light their fire.

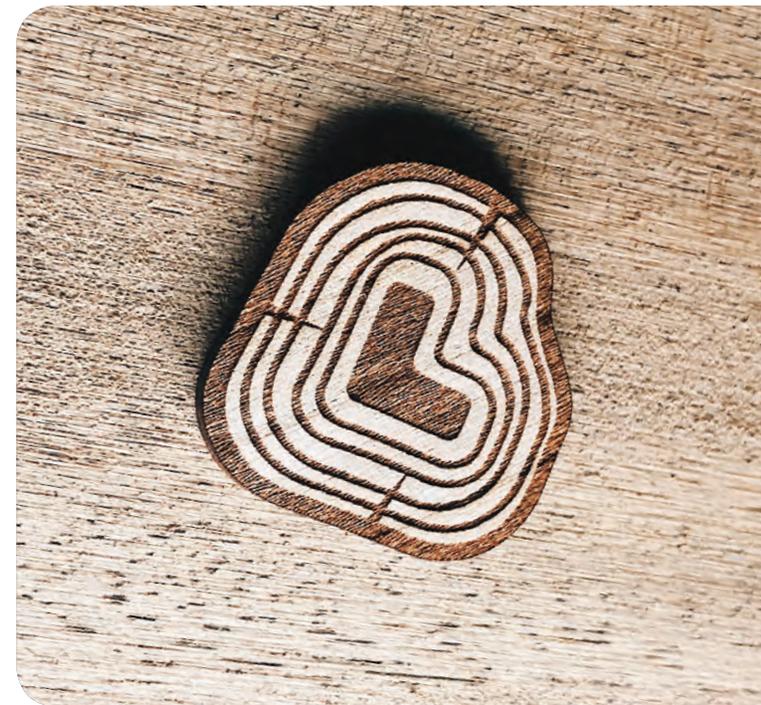
**204 new family members** were welcomed into our squad.

We helped our people reach their education dreams by reimbursing **\$133,533 in tuition!**

We helped paint a bright financial future for our family by matching **\$798,126 in 401K savings.**

Three new pilot programs were launched to continue to grow the success of our people!

- ▶ **Re • you • nion** - a party reuniting our family that learned together in their first week at Canvas. This is a chance for family to reconnect, and for us to hear what's working, and where we have room to grow.
- ▶ **Canvas Studio Branches** - designated branches to help our newest family members get their feet wet as they learn to help you afford life. This transition between orientation and their final destination will offer room to grow while they learn the tricks of the trade.
- ▶ **Buddy Program** - a system created for our newest family members to connect with Canvas veterans to foster friendship, and have a shoulder to lean on! We all know being new to a family can feel overwhelming, and we're squashing that status quo for our people by offering them a buddy that knows it all!



# Growing Our Communities

2018 was a record-breaking year for our family as we identified needs across the Front Range and made an impact in our Colorado communities!

We are proud to say our family logged over **1,372 hours of volunteer work** in 2018, a **192% increase from 2017.**



## Here's a little taste of our favorite community moments of 2018:

- ▶ **42 stellar students** were awarded funds to help them afford college with a total of **\$57,000 in scholarships** from the Dedicate to Graduate organization
- ▶ **4000+ students** were armed with financial knowledge when they **completed our online financial education modules**
- ▶ Blue, the newest Douglas County Sheriff's Office K-9, was adopted and trained with the **\$7,400 raised at Herofest**
- ▶ **Countless Service Men and Women shopped** our Canvas closet, full of the thousands of suits collected during our **three Suits for Service Members** events for our brave family transitioning back into the civilian workforce
- ▶ **We warmed 6,450 pairs of feet from Canvas family donations** throughout our annual Sock Drive
- ▶ We spread financial tips to **1,800 family members who attended 176 financial success seminars**
- ▶ We won against fraudsters, and **destroyed 20 tons of sensitive documents** over our **three free community Shred Days**

canvas®  credit union



# Our Canvas Board of Directors

**Tim Reed**

Chairman

**Tom Lash**

Vice-Chairman

**Josh Burchfield**

Treasurer

**John Davidson**

Secretary

**Rosalynn Feagins**

Director

**Gary Jones**

Director

**Tim J. Farrell**

Director

**Scott Aaronson**

Director

**Jerome Davis**

Associate

**Jeri Schodorf**

Associate

**Phil Showalter**

Associate

# Our Supervisory Committee

**Wendy Jones**

Supervisory Committee Chairman

**Ryan Braley**

Secretary

**Brandon Neff**

Member

**Cameron Burke**

Member

**Holly Osborn**

Associate

# Our Canvas Leadership Team



**Todd Marksberry**  
President & Chief Executive Officer

Todd Marksberry has served our family as the President and Chief Executive Officer since June 2015. With more than 25 years of executive experience, Todd has cultivated a unique atmosphere within the Canvas family to serve everyone with a whole-hearted approach. Around the office, Todd is known for his stellar dance moves and genuine care for his team, generating a "come as you are" environment for his family members to thrive.



**Chad Shane**  
Chief Lending Officer

Chad Shane makes dreams happen for our members through lending. His super power is turning vision into reality by providing strong leadership in all aspects of our consumer, mortgage and business services lending operations. Chad joined our Business Development team in 2011, bringing more than 15 years of experience in sales and marketing to the table. His knowledge has helped make Canvas Credit Union the #1 auto loan financier in Colorado, helping our members Afford Life all over the state!



**Ben Greiving**  
General Counsel & Chief of Staff

Our top legal guru, Ben Greiving is our General Counsel and Chief of Staff. It's a huge responsibility to keep up-to-date with the laws and regulations that keep our members and internal Canvas family safe, but Ben always seems to do so with a warm smile. He is a rising leader in the credit union industry, with experience in compliance management, enterprise risk management, strategic planning and execution, leadership development and change management.



**Chris Chippindale**  
Chief Operating Officer

Chris joined our Canvas family as VP of Digital Strategies in 2015 with more than 24 years of credit union and banking experience. Chris' passion for purpose propelled him into his current role, standing shoulder-to-shoulder with the teams he oversees, including Member Experience, Consumer Loan Servicing, Electronic Banking Operations, Retail Operations Support, Loan Operations, Deposit Product Management and all 26 branch locations. His dedication pushes our Canvas family forward each day, helping our members Afford Life.

# Our Canvas Leadership Team *(continued)*



## **Colleen Knoll**

### **Chief Financial Officer**

Colleen Knoll has served as our Chief Financial Officer since 2012. She oversees all financial reporting, accounting department functions, functional reporting of the Internal Audit Department, Enterprise Risk Management, Communications Center, Loss Mitigation, and Canvas' entire investment portfolio. Colleen's knowledge of legislative regulation and compliance has proved invaluable for Canvas as we have grown to be one of the largest credit unions in Colorado!



## **David Pierce**

### **Chief Information Officer**

David is in charge of everything tech-related at Canvas. He's our top nerd that also oversees our facilities department which keeps our Home Office and branches operating smoothly. David joined us in 2011 as Vice President of Information Technology with more than 15 years of credit union experience. His deep knowledge of enterprise systems and commitment to the Canvas culture ensure we'll remain on the cutting edge of technology well into the future.



## **Steve Ferrero**

### **Chief Community Engagement Officer**

Steve Ferrero is our Colorado hometown superhero, championing the communities we serve through Canvas Credit Union. Our longest-loved family member at Canvas, he oversees the credit union's community involvement, business development and advocacy efforts. Among his many career highlights, he fostered our friendship with the Colorado Attorney General's office, in an effort to bring fun and approachable financial education to thousands of elementary school students throughout Colorado. Steve's passion for education and outreach across the Front Range has landed Canvas a reputation as a leader in financial education innovation.



## **Tansley Stearns**

### **Chief People and Strategy Officer**

A dynamic force of nature, Tansley Stearns has been fiercely crusading on behalf of credit unions while also being the driving force of the family spirit at Canvas. Since joining us in April 2018, she's led our transformation through innovative marketing, brand, communications, people and strategy efforts. Tansley brings with her more than 20 years of credit union leadership experience, including roles in research, sales, service and government relations to Canvas. Tansley leads the people of Canvas with a bright fire and desire for greatness that is passed down through every interaction with our team.

# The best is yet to come...

2018 was just the start of the imperative transformations we're putting forth for our family. We've got our eyes on the prize as we blaze into 2019 with a passion to serve.

“ I paint, so Canvas is a blank possibility...  
With Canvas, I think of potential. ”

## What's around the corner:



**Two down, 24 to go. Our branch transformations have only just begun.** We're diving head-first as we bring our shoulder-to-shoulder experience to life. 2019 will be a continued year of renovation as we ensure all branch signage and ATMs reflect our Canvas name. We're excited for our new homes built in the Windsor and Parker communities, where we'll be breaking ground in 2019!



**Hearing our family's voice.** Our members fuel & drive everything we do, so it's important to us to hear their voices as we innovate our products to better fit their dreams. We've hit the ground running with candid conversations to create new products.



**Feels good to be home, Castle Rock!** We've broken ground and are moving fast to build our two new branches in Castle Rock. Introducing: The Ridge Branch, located at 1030 Aloha St., and The Meadows Branch at 4111 Future St.



**Championing the credit union movement.** We are wholeheartedly committed to telling our Colorado communities about how we can help. 2019 will be a pivotal year for spreading the word about the credit union difference far and wide.



**Growing our Ram Fam.** Our presence at CSU will be stronger than ever, as we open our Lory Student Center location on campus, opening the doors to our next generation of Canvas family.

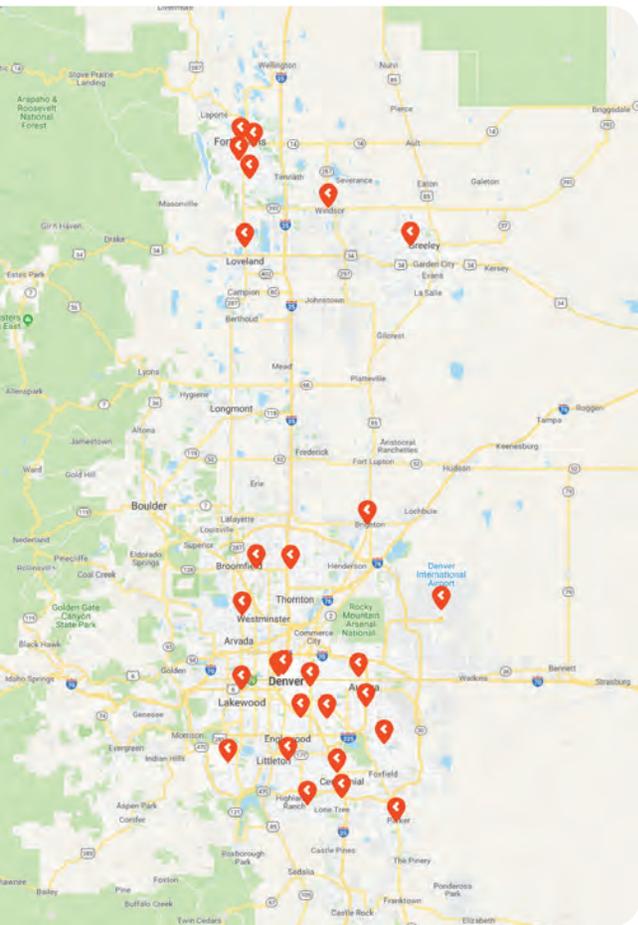


**You're out living, we'll meet you there.** We're committed to moving with you on your many adventures, and it starts with your account access on the run! We're keeping you moving with new features on our online and mobile services including an up-to-date locator for branches, an Affording Life Blog for the savvy saver and spender, and even an online review forum for the products you use and love!



**Great is never enough.** Even though we've been named a Great Place to Work, we continue to be driven to do even more for our family members. We're excited to explore new ways to keep our family laughing and dancing as we continue to serve our Colorado community.

# Locations & Access



## Call Us

Monday through Friday, 8:00 a.m.–6:00 p.m.,  
and Saturday, 9:00 a.m.–1:00 p.m. MT.

**303.691.2345** Denver Metro Area

**970.416.5000** Fort Collins Area

**800.437.7328** Everywhere Else

## Denver Metro Area

- **Abilene Branch**  
1113 S Abilene Ct, Unit 102,  
Aurora
- **Anschutz Medical Campus Branch**  
12501 E 17th Ave, Unit A,  
Aurora
- **Arvada Branch**  
7502 W 80th Ave, Arvada
- **Aurora Branch**  
16900 E Quincy Ave, Aurora
- **Brighton Branch**  
195 S Kuner Rd, Brighton
- **Broomfield Branch**  
Broomfield Plaza  
5155 W 120th Ave, Broomfield
- **Denver Tech Center Branch**  
6850 S Yosemite St,  
Centennial
- **DIA Branch**  
Denver International Airport  
Main Terminal, Level 6, SW  
8500 Pena Blvd, Denver
- **Evans Branch**  
7055 E Evans Ave, Denver
- **Highlands Ranch Branch**  
3622 E Highlands Ranch Pkwy,  
Unit 103, Highlands Ranch
- **HSC Branch**  
815 Colorado Blvd, Denver
- **Littleton Branch**  
5944 S Kipling St, Ste 100,  
Littleton
- **Lakewood Branch**  
7575 W 5th Ave, Lakewood
- **Parker Branch**  
11061 S Parker Rd, Parker
- **South Broadway Branch**  
5800 S Broadway, Littleton
- **Thornton Branch**  
511 E 120th Ave, Thornton
- **Tivoli Branch**  
900 Auraria Pkwy, Ste 230,  
Denver
- **University Branch**  
2027 S University Blvd, Denver
- **Writer Square**  
1512 Larimer St Unit 21R, Denver

## Fort Collins Area

- **Boardwalk Branch**  
700 Whalers Way,  
Fort Collins
- **Drake Branch**  
2503 Research Blvd,  
Fort Collins
- **Greeley Branch**  
Bittersweet Plaza  
Shopping Center  
3532 W 10th St, Unit  
B, Greeley
- **Lemay Branch**  
900 S Lemay Ave,  
Fort Collins
- **Loveland Branch**  
2529 N Lincoln Ave,  
Loveland
- **Meldrum Branch**  
319 S Meldrum St,  
Fort Collins
- **Windsor Branch**  
422 Main St, Windsor

## Future Homes

- **Meadows Branch**  
1030 Aloha St, Castle  
Rock
- **Ridge Branch**  
4111 Future St, Castle  
Rock
- **Parker Branch**  
Location TBD
- **Windsor Branch**  
Location TBD

A photograph of a dirt path winding through a dense forest of tall, thin trees. The ground is covered in brown leaves and some patches of snow. The text "Go Live." is overlaid in the center in a white, sans-serif font.

Go Live.





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