



EMBRACING OUR COMMUNITY —

ONE INDIVIDUAL,

ONE FAMILY,

AND ONE BUSINESS

AT A TIME.

¿QUÉ PASA EN LA COMUNIDAD?

SOLERA'S COMMITMENT TO COMMUNITY OUTREACH

- The Learning Source — Teaching fundamental banking basics
- The Belmar Family Literacy Center — Teaching fundamental banking basics
- Del Norte — Local Financial Literacy Nonprofit is hosting classes at the bank
- West High School — DECA Program, teaching basic financial literacy skills to teens
- Our Lady of Guadalupe School — Teaching financial literacy classes
- Junior Achievement — Teaching fundamental financial responsibility and organization to school age youth
- Latin American Educational Foundation (LAEF) — Supporting financial literacy initiatives and providing access to higher education for Hispanic youth in Colorado
- Project C.U.R.E. — Providing financial support of the organization's mission to identify, solicit, collect, sort and distribute medical supplies to the people of Tabasco and Chiapas, as part of the First Lady of México, Margarita Zavala's efforts to organize support for these states.

CUSTOMER SPOTLIGHT

Roger Bumgarner is a popular Denver-area orthodontist who has been practicing in Colorado since 1972 and has been named twice by 5280 magazine as "top area orthodontist".

As both a savvy investor and bank customer, Roger says that he invested in Solera National Bank for a variety of reasons — chiefly, the bank's philosophy of providing a much needed service to the community and the outstanding reputation and integrity of the officers and founders.

"I have recommended friends to Mark Martinez (Senior Lending Officer) at Solera and they have had the same positive reaction to the professional service and personal attention that I received. The philosophy of being very competitive in rates and terms while not sacrificing quality and personal care should be an incentive for any customer to seek Solera's services."

Innovations Checking — A Checking Account with All The Benefits

Looking for a heavy-duty checking account with plenty of extra benefits?

You can rely on Innovations Checking at Solera National Bank to pay a higher market interest rate on your balance, offer rebates on certain ATM fees, and include nice extras like no-fee cashier's checks and travelers' checks. Additionally, if you open a certificate of deposit, you'll receive a premium rate.

DIRECTOR SPOTLIGHT



The idea of Solera National Bank was originally created by some of the most familiar and recognized community leaders and advocates in the state of Colorado. Born and raised in Denver, Ron Montoya is President and CEO of

PlastiComm Industries and serves as Vice-Chairman of Solera National Bank.

In Ron's words, "I knew this was the right thing to do. To be able to focus on promoting economic development and financial literacy within Denver's Hispanic community — this was the opportunity of a lifetime. And my view is shared by 760 other shareholders who believe in this community-owned bank."

"I am proud to be a part of an organization that demonstrates, on a daily basis, its commitment to bringing better banking at affordable rates to everyone regardless of their ethnicity or economic status."

IN THE NEWS

The Denver Hispanic Chamber of Commerce (DHCC) recently presented its 2008 Business Man of the Year — James Perez Foster, Founder & Chairman Emeritus of Solera National Bank.

Through his passion and dedication to the Hispanic community, Mr. Foster has shown amazing commitment to the Hispanic community serving on the boards of Solera National Bancorp, Seedco Financial (Denver Advisory Board), The Learning Source, Leadership Council of the American Diabetes Association, and the Alameda Corridor Business Improvement District.

¡Felicitaciones!

ALLSTATE INSURANCE



Solera National Bank is pleased to announce the opening of a full-service Allstate Insurance office at our facility. For more information on Allstate's products and services, call James S. Muniz, Exclusive Agent, Allstate Insurance Company at (303) 935-2900 or email at jamesmuniz@allstate.com.

EMPLOYEE SPOTLIGHT



Branch Manager, Claudia Muro, began working at Solera National Bank in October 2007.

When asked what motivated her to leave her position at a local credit union to join the Solera team, Claudia says, “The

bank’s strong commitment to the Hispanic community was appealing. It felt like I was coming in for a cause, not just for work.”

Claudia has made a connection with many of the bank’s customers. The key, she says, is really getting to know your customers and their needs.

Recently, Muro assisted a neighboring Hispanic business in opening a business account by examining their government paperwork with them and identifying the documentation needed to establish the account. And she walked them through the entire process in Spanish. By working closely with them, she gained their trust. “Now, they do all of their banking with us,” Muro said.

Claudia’s dedication to educating the Hispanic community does not end when she walks out Solera’s doors. She also teaches a class on budgeting at The Belmar Family Literacy Center.

“To see the look on their face, that look of enlightenment, when someone is helping them in their own language, that is really rewarding,” Muro said.

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