

# Accessing the Official Rules and Statutes via the Division of Banking Website

---

October 14, 2016

# Accessing the Official Rules and Statutes via the Division of Banking Website

## TABLE OF CONTENTS

<u>Topic</u>	<u>Page</u>
Introduction .....	1
Accessing information	
Via the Division Main page .....	2
Via the Industry specific page .....	4
Rules.....	6
Via Internet Explorer .....	7
Locating.....	8
Printing.....	9
Copying .....	11
Via Google Chrome.....	17
Locating.....	19
Printing.....	21
Copying .....	24
Statutes.....	28
Locating.....	32
Printing.....	39
Copying.....	44

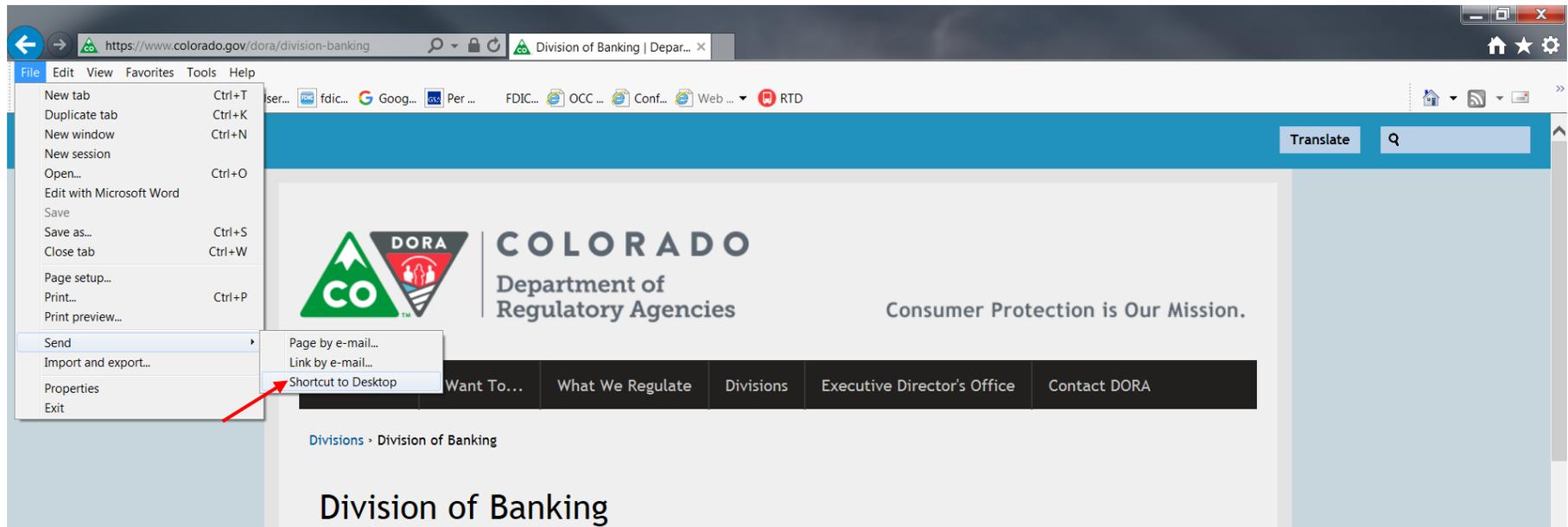
DISCLAIMER: The following instructions were written using Internet Explorer 11, Google Chrome Version 54.0.2840.59, and Adobe Acrobat Reader XI. Using versions either higher or lower than those listed may affect information accessibility, display, or available functions.

The Secretary of State (SOS) maintains the official version of the rules and LexisNexis (Lexis) maintains the official version of the statutes. You can navigate their sites to find the information you seek or use the links on the Division of Banking (Division) website that will take you directly to the rules and/or statutes used by the Division.

To begin, type **www.dora.colorado.gov/dob** in the address bar and hit **ENTER**.



If you refer to the rules or statutes frequently, consider creating a shortcut on your desktop to easily access the site without having to enter the URL each time you want to do a search. Click **File**, scroll down and click on **Send**, and then click on **Shortcut to Desktop**. Another option is to Bookmark the page.



The rules and statutes can be accessed two ways - **via the link on the Division's Main page or through links on the individual industry page**. Instructions are provided for both methods.

## Accessing information via the Division's Main page

Under the **Industry** heading, left click once to select **Rules and Statutes** (second item listed).

**Division of Banking**

The Division of Banking protects the public interest and preserves public trust in the Colorado banking industry by regulating the business of state-chartered commercial banks and trust companies, state licensed money transmitters, and enforcing the Public Deposit Protection Act.

[Commercial Bank](#)   [Money Transmitter](#)   [Trust Company](#)   [Public Deposit Protection Act \(PDPA\)](#)   [Public Notices](#)

**Consumers**

- [File a Complaint](#)
- [What We Regulate](#)
- [Frequently Asked Questions](#)
- [Interest Rates set by Commissioner](#)

**Industry**

- [Fee Schedule](#)
- [Rules and Statutes](#) ←
- [Advisory Bulletins and Operating Memos](#)
- [Links](#)

**General Information**

- [Contact Us](#)
- [Sunshine E-Mailing](#)
- [DORA Employment](#)
- [Press Releases](#)
- [Archives](#)

[About Us](#)   [Calendar >](#)

Once you click on the link, you will be taken to a page that lists all the rules and statutes utilized by the Division. Each underlined title in blue is a link; therefore, all you need do is left click once on the specific industry title for the system to route you directly to the rules or statutes applicable to that industry.

DORA Home | I Want To... | What We Regulate | Divisions | Executive Director's Office | Contact DORA

Divisions > Division of Banking > Banking - Rules and Statutes

## Banking - Rules and Statutes

### Rules

- [Administrative](#)
- [Commercial Banks](#)
- [Electronic Funds Transfer](#)
- [Money Transmitters](#)
- [Public Deposit Protection](#)
- [Trust Companies](#)

### Statutes

- [Commercial Banks / Division of Banking / Banking Board - Title 11, Articles 101 to 107](#)
- [Money Transmitters - Title 12, Article 52](#)
- [Public Deposit Protection - Title 11, Article 10.5](#)
- [Trust Companies - Title 11, Article 109](#)
- [Surety Bond Alternatives - Title 11, Article 35](#)

To skip the section on accessing the rules or statutes via a specific industry webpage, go to Page 6.

## Accessing information via a specific Industry webpage

On the Division's Main page, left click once on the industry title or icon to be routed to the specific industry main page. The Commercial Bank rules and statutes are being used for these instructions, but the same steps apply to all the rules and statutes.



The screenshot shows the Division of Banking website. At the top, the title "Division of Banking" is displayed. Below it is a banner image of US dollar bills. To the right of the image is a descriptive paragraph: "The Division of Banking protects the public interest and preserves public trust in the Colorado banking industry by regulating the business of state-chartered commercial banks and trust companies, state licensed money transmitters, and enforcing the Public Deposit Protection Act." Below the banner are five blue buttons with white icons and text: "Commercial Bank" (bank icon), "Money Transmitter" (globe icon), "Trust Company" (handshake icon), "Public Deposit Protection Act (PDPA)" (stack of coins icon), and "Public Notices" (info icon). A callout box on the left contains the text "Clicking either one will take you to the main page." with two red arrows pointing to the "Commercial Bank" and "Money Transmitter" buttons. Below the buttons are three columns of links: "Consumers" (File a Complaint, What We Regulate, Frequently Asked Questions, Interest Rates set by Commissioner), "Industry" (Fee Schedule, Rules and Statutes, Advisory Bulletins and Operating Memos, Links), and "General Information" (Contact Us, Sunshine E-Mailing, DORA Employment, Press Releases, Archives). At the bottom, there are "About Us" and "Calendar >" links.

### Division of Banking

The Division of Banking protects the public interest and preserves public trust in the Colorado banking industry by regulating the business of state-chartered commercial banks and trust companies, state licensed money transmitters, and enforcing the Public Deposit Protection Act.

- Commercial Bank
- Money Transmitter
- Trust Company
- Public Deposit Protection Act (PDPA)
- Public Notices

Clicking either one will take you to the main page.

#### Consumers

- [File a Complaint](#)
- [What We Regulate](#)
- [Frequently Asked Questions](#)
- [Interest Rates set by Commissioner](#)

#### Industry

- [Fee Schedule](#)
- [Rules and Statutes](#)
- [Advisory Bulletins and Operating Memos](#)
- [Links](#)

#### General Information

- [Contact Us](#)
- [Sunshine E-Mailing](#)
- [DORA Employment](#)
- [Press Releases](#)
- [Archives](#)

About Us      Calendar >

You will not see the complete list of available rules and statutes, only those applicable to the specific industry. Commercial Bank was selected from the Main page; therefore, your computer should display the screen below:

The screenshot shows the website for the Colorado Department of Regulatory Agencies (DORA). The header includes the DORA logo, the text "COLORADO Department of Regulatory Agencies", and the mission statement "Consumer Protection is Our Mission." Below the header is a navigation menu with links: "DORA Home", "I Want To...", "What We Regulate", "Divisions", "Executive Director's Office", and "Contact DORA". The breadcrumb trail reads "Divisions > Division of Banking > Commercial Bank". The main heading is "Commercial Bank". Below this are three blue buttons: "FEE SCHEDULE", "OTHER APPLICATIONS", and "EXAMINATION FORMS". Underneath are three sections: "Applications" with links for "Charter Application Forms" and "Other Applications"; "Rules and Statutes" with links for "Rules" and "Statutes"; and "Find an Institution". At the bottom left, there is contact information for the Colorado Division of Banking, including the address "1560 Broadway, Suite 975, Denver, CO 80202" and phone/fax numbers "303.894.7575" and "303.894.7570".

To look up a rule, left click once on **Rules**. To look up a statute, left click once on **Statutes**.

*To skip the Rules and move directly to the Statutes section, go to Page 28.*

## RULES

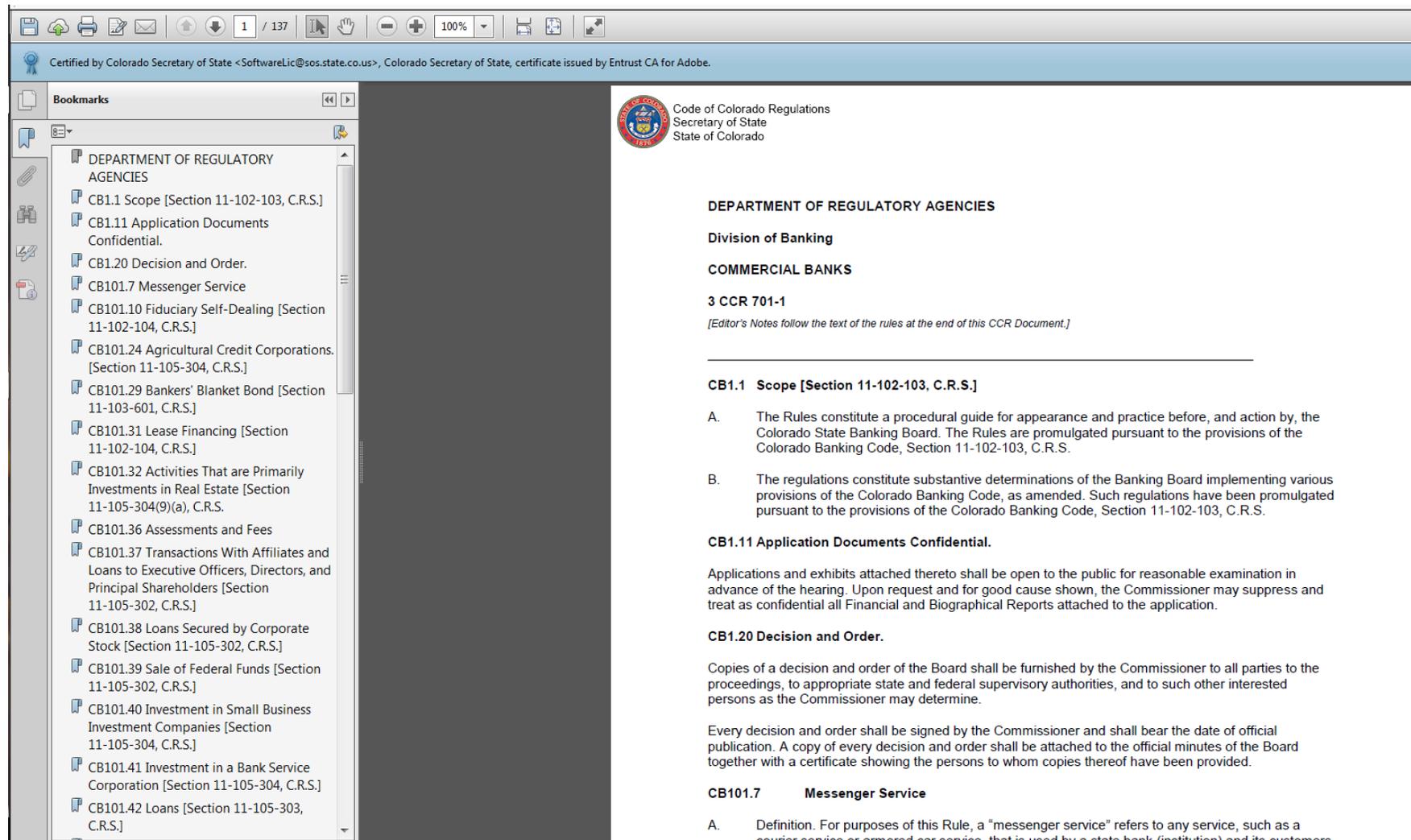
Regardless of whether you go through the Division's Main page, or use the industry specific page to access the rules, once you click on the appropriate link, the system will automatically redirect you to the official rules on the SOS's website.

Rule CB101.10 will be used to demonstrate how to locate, print, and copy a rule. Directions will be provided for both **Internet Explorer** and **Google Chrome**. *The page display will differ depending on the browser being used.*

★ **Helpful Hint:** When it comes to being user-friendly, Internet Explorer is better if you want to print a rule; but Google Chrome is better if you want to copy it.

## Accessing a rule via Internet Explorer

This is how the page will display when using Internet Explorer.



The screenshot shows an Internet Explorer browser window displaying the Code of Colorado Regulations website. The browser's address bar shows the URL: `Certified by Colorado Secretary of State <SoftwareLic@sos.state.co.us>, Colorado Secretary of State, certificate issued by Entrust CA for Adobe.`

The browser's bookmarks sidebar is open, showing a list of bookmarks under the heading "DEPARTMENT OF REGULATORY AGENCIES". The list includes various rules such as "CB1.1 Scope [Section 11-102-103, C.R.S.]", "CB1.11 Application Documents Confidential.", "CB1.20 Decision and Order.", "CB101.7 Messenger Service", "CB101.10 Fiduciary Self-Dealing [Section 11-102-104, C.R.S.]", "CB101.24 Agricultural Credit Corporations. [Section 11-105-304, C.R.S.]", "CB101.29 Bankers' Blanket Bond [Section 11-103-601, C.R.S.]", "CB101.31 Lease Financing [Section 11-102-104, C.R.S.]", "CB101.32 Activities That are Primarily Investments in Real Estate [Section 11-105-304(9)(a), C.R.S.", "CB101.36 Assessments and Fees", "CB101.37 Transactions With Affiliates and Loans to Executive Officers, Directors, and Principal Shareholders [Section 11-105-302, C.R.S.]", "CB101.38 Loans Secured by Corporate Stock [Section 11-105-302, C.R.S.]", "CB101.39 Sale of Federal Funds [Section 11-105-302, C.R.S.]", "CB101.40 Investment in Small Business Investment Companies [Section 11-105-304, C.R.S.]", "CB101.41 Investment in a Bank Service Corporation [Section 11-105-304, C.R.S.]", and "CB101.42 Loans [Section 11-105-303, C.R.S.]".

The main content area of the browser displays the following information:

**Code of Colorado Regulations**  
Secretary of State  
State of Colorado

**DEPARTMENT OF REGULATORY AGENCIES**

**Division of Banking**

**COMMERCIAL BANKS**

**3 CCR 701-1**

*[Editor's Notes follow the text of the rules at the end of this CCR Document.]*

---

**CB1.1 Scope [Section 11-102-103, C.R.S.]**

A. The Rules constitute a procedural guide for appearance and practice before, and action by, the Colorado State Banking Board. The Rules are promulgated pursuant to the provisions of the Colorado Banking Code, Section 11-102-103, C.R.S.

B. The regulations constitute substantive determinations of the Banking Board implementing various provisions of the Colorado Banking Code, as amended. Such regulations have been promulgated pursuant to the provisions of the Colorado Banking Code, Section 11-102-103, C.R.S.

**CB1.11 Application Documents Confidential.**

Applications and exhibits attached thereto shall be open to the public for reasonable examination in advance of the hearing. Upon request and for good cause shown, the Commissioner may suppress and treat as confidential all Financial and Biographical Reports attached to the application.

**CB1.20 Decision and Order.**

Copies of a decision and order of the Board shall be furnished by the Commissioner to all parties to the proceedings, to appropriate state and federal supervisory authorities, and to such other interested persons as the Commissioner may determine.

Every decision and order shall be signed by the Commissioner and shall bear the date of official publication. A copy of every decision and order shall be attached to the official minutes of the Board together with a certificate showing the persons to whom copies thereof have been provided.

**CB101.7 Messenger Service**

A. Definition. For purposes of this Rule, a "messenger service" refers to any service, such as a courier service or armored car service, that is used by a state bank (institution) and its customers

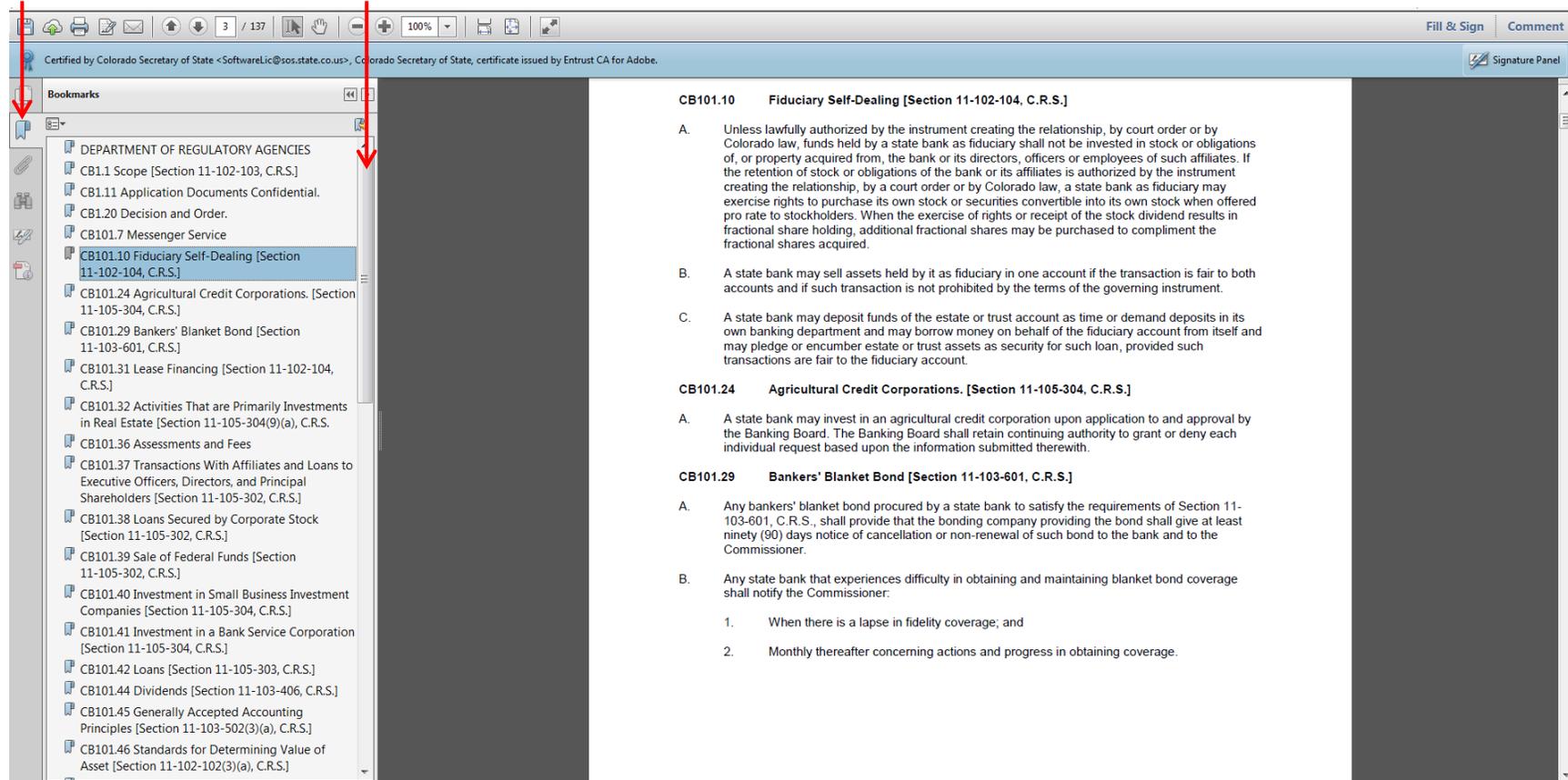
## Locating a Rule

The easiest way to locate a rule is to use the Bookmarks. Left click once on the rule if it is displayed on the bookmark list. If it is not displayed, use the scroll bar to scroll down and locate the rule, and then left click once on either the rule name or the associated bookmark icon. The rule will display to the right of the Bookmarks list.

To toggle displaying the bookmark list, left click the bookmark icon  and the list will hide and unhide.

Bookmark icon

Scroll bar

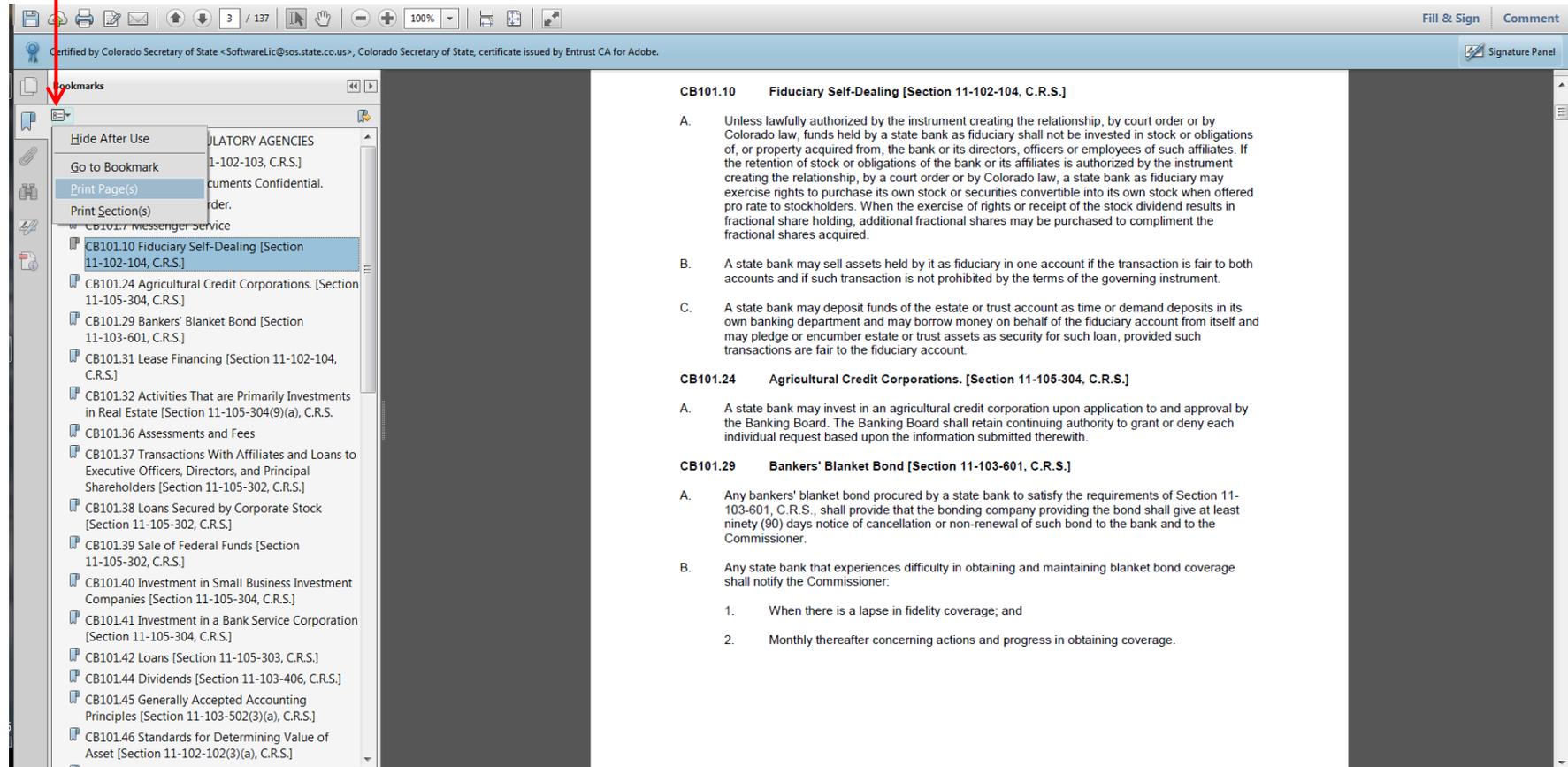


The screenshot shows a software interface with a top toolbar containing icons for file operations and a status bar at the bottom. The main area is divided into two panes. The left pane, titled "Bookmarks", contains a list of rules with a scroll bar on its right side. A red arrow points to the bookmark icon in the top-left corner of this pane. The right pane displays the text of the selected rule, "CB101.10 Fiduciary Self-Dealing [Section 11-102-104, C.R.S.]". The text includes sections A, B, and C, and subsequent sections CB101.24 and CB101.29. A second red arrow points to the scroll bar in the left pane.

## Printing a Rule

To print a rule, left click once on the **Options** icon  and when the drop down list appears, select **Print Page(s)**.

### Options icon



The screenshot shows a PDF viewer interface. On the left, a bookmarks pane is open, displaying a list of rules. The rule 'CB101.10 Fiduciary Self-Dealing [Section 11-102-104, C.R.S.]' is selected. A red arrow points to the 'Options' icon (a small square with a downward arrow) next to the selected rule. A context menu is open over this icon, with 'Print Page(s)' highlighted. The main content area on the right displays the text of the selected rule, including sections A, B, and C, and subsequent rules CB101.24 and CB101.29.

**Options menu:**

- Hide After Use
- Go to Bookmark
- Print Page(s)
- Print Section(s)

**Rule Text:**

**CB101.10 Fiduciary Self-Dealing [Section 11-102-104, C.R.S.]**

A. Unless lawfully authorized by the instrument creating the relationship, by court order or by Colorado law, funds held by a state bank as fiduciary shall not be invested in stock or obligations of, or property acquired from, the bank or its directors, officers or employees of such affiliates. If the retention of stock or obligations of the bank or its affiliates is authorized by the instrument creating the relationship, by a court order or by Colorado law, a state bank as fiduciary may exercise rights to purchase its own stock or securities convertible into its own stock when offered pro rate to stockholders. When the exercise of rights or receipt of the stock dividend results in fractional share holding, additional fractional shares may be purchased to compliment the fractional shares acquired.

B. A state bank may sell assets held by it as fiduciary in one account if the transaction is fair to both accounts and if such transaction is not prohibited by the terms of the governing instrument.

C. A state bank may deposit funds of the estate or trust account as time or demand deposits in its own banking department and may borrow money on behalf of the fiduciary account from itself and may pledge or encumber estate or trust assets as security for such loan, provided such transactions are fair to the fiduciary account.

**CB101.24 Agricultural Credit Corporations. [Section 11-105-304, C.R.S.]**

A. A state bank may invest in an agricultural credit corporation upon application to and approval by the Banking Board. The Banking Board shall retain continuing authority to grant or deny each individual request based upon the information submitted therewith.

**CB101.29 Bankers' Blanket Bond [Section 11-103-601, C.R.S.]**

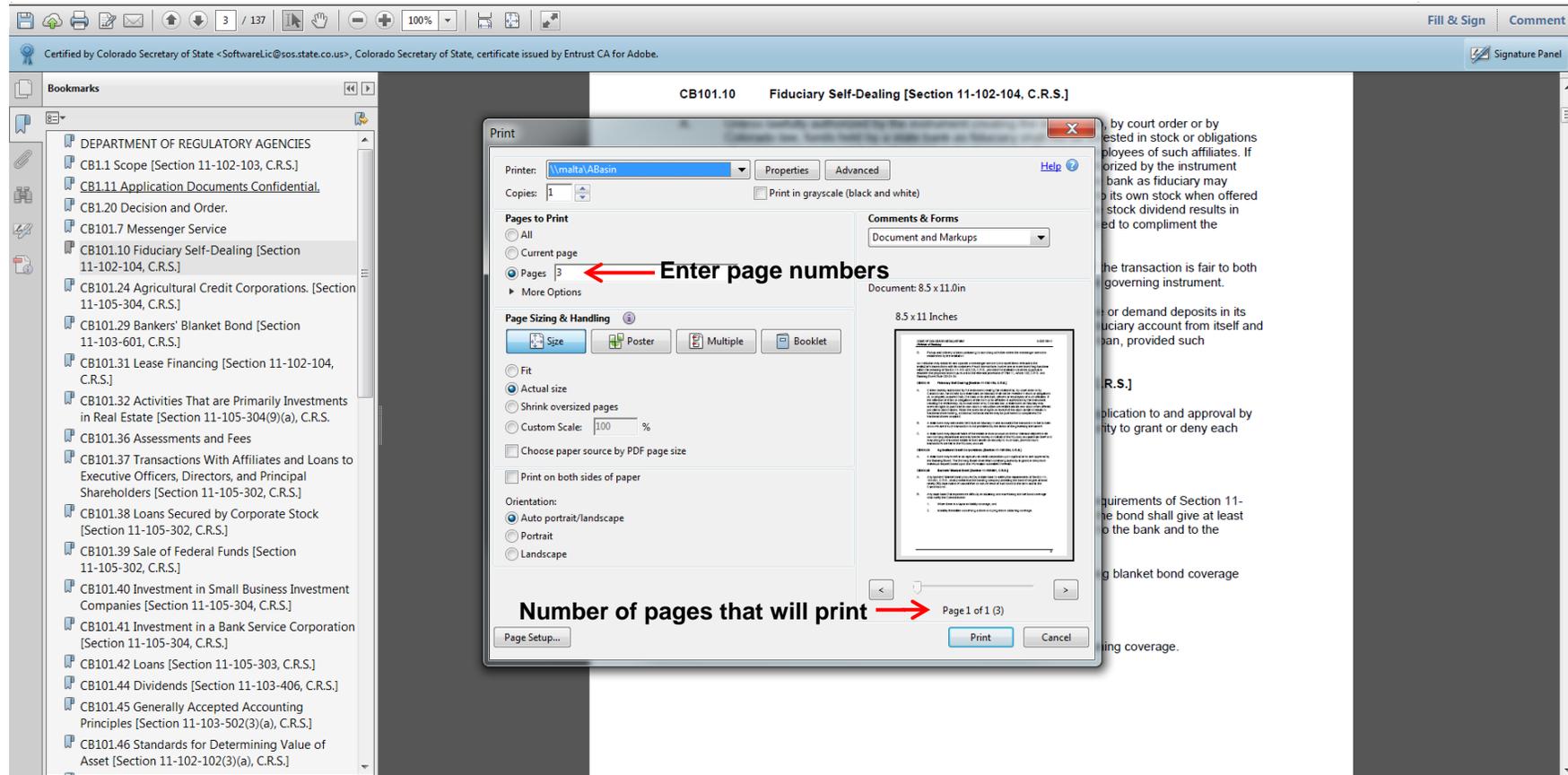
A. Any bankers' blanket bond procured by a state bank to satisfy the requirements of Section 11-103-601, C.R.S., shall provide that the bonding company providing the bond shall give at least ninety (90) days notice of cancellation or non-renewal of such bond to the bank and to the Commissioner.

B. Any state bank that experiences difficulty in obtaining and maintaining blanket bond coverage shall notify the Commissioner:

1. When there is a lapse in fidelity coverage; and
2. Monthly thereafter concerning actions and progress in obtaining coverage.

The following Print pop up will display on your screen. Here you can set your printing parameters, such as selecting the printer, setting the print size, the paper orientation, etc. Once you have everything set the way you want it, click **Print**.

**Warning: DO NOT** set the **Pages to Print** to **All** as this will print all the rules. If your rule is more than one page long, click on **Page** and enter the page range you wanted printed as the program does not always recognize where a rule ends. For example, CB101.37 begins on page 5 and ends on page 16, but the program only recognizes Pages 5 – 15. Please think **GREEN** before printing!



## Copying a Rule

To copy a rule for saving or inserting in a document, left click and while keeping the left button on the mouse depressed, highlight the rule, or portion thereof, you wish to copy. Once you have highlighted all the text you wish to copy, release the left button on the mouse. The selected text should remain highlighted as shown below.

Certified by Colorado Secretary of State <SoftwareLic@sos.state.co.us>, Colorado Secretary of State, certificate issued by Entrust CA for Adobe.

Fill & Sign Comment

Signature Panel

Bookmarks

- DEPARTMENT OF REGULATORY AGENCIES
- CB1.1 Scope [Section 11-102-103, C.R.S.]
- CB1.11 Application Documents Confidential.
- CB1.20 Decision and Order.
- CB101.7 Messenger Service
- CB101.10 Fiduciary Self-Dealing [Section 11-102-104, C.R.S.]
- CB101.24 Agricultural Credit Corporations. [Section 11-105-304, C.R.S.]
- CB101.29 Bankers' Blanket Bond [Section 11-103-601, C.R.S.]
- CB101.31 Lease Financing [Section 11-102-104, C.R.S.]
- CB101.32 Activities That are Primarily Investments in Real Estate [Section 11-105-304(9)(a), C.R.S.]
- CB101.36 Assessments and Fees
- CB101.37 Transactions With Affiliates and Loans to Executive Officers, Directors, and Principal Shareholders [Section 11-105-302, C.R.S.]
- CB101.38 Loans Secured by Corporate Stock [Section 11-105-302, C.R.S.]
- CB101.39 Sale of Federal Funds [Section 11-105-302, C.R.S.]
- CB101.40 Investment in Small Business Investment Companies [Section 11-105-304, C.R.S.]
- CB101.41 Investment in a Bank Service Corporation [Section 11-105-304, C.R.S.]
- CB101.42 Loans [Section 11-105-303, C.R.S.]

**CODE OF COLORADO REGULATIONS** 3 CCR 701-1  
**Division of Banking**

D. Pickup and delivery of items pertaining to branching activities where the messenger service is established by the institution.

An institution may establish and operate a messenger service to transport items relevant to the institution's transactions with its customers if such transactions involve one or more branching functions within the meaning of Section 11-101-401(10), C.R.S., provided the institution receives approval to establish the proposed branch pursuant to the relevant provisions of Title 11, Article 105, C.R.S. and Banking Board Rule CB101.54.

**CB101.10 Fiduciary Self-Dealing [Section 11-102-104, C.R.S.]**

A. Unless lawfully authorized by the instrument creating the relationship, by court order or by Colorado law, funds held by a state bank as fiduciary shall not be invested in stock or obligations of, or property acquired from, the bank or its directors, officers or employees of such affiliates. If the retention of stock or obligations of the bank or its affiliates is authorized by the instrument creating the relationship, by a court order or by Colorado law, a state bank as fiduciary may exercise rights to purchase its own stock or securities convertible into its own stock when offered pro rate to stockholders. When the exercise of rights or receipt of the stock dividend results in fractional share holding, additional fractional shares may be purchased to compliment the fractional shares acquired.

B. A state bank may sell assets held by it as fiduciary in one account if the transaction is fair to both accounts and if such transaction is not prohibited by the terms of the governing instrument.

C. A state bank may deposit funds of the estate or trust account as time or demand deposits in its own banking department and may borrow money on behalf of the fiduciary account from itself and may pledge or encumber estate or trust assets as security for such loan, provided such transactions are fair to the fiduciary account.

**CB101.24 Agricultural Credit Corporations. [Section 11-105-304, C.R.S.]**

A. A state bank may invest in an agricultural credit corporation upon application to and approval by the Banking Board. The Banking Board shall retain continuing authority to grant or deny each individual request based upon the information submitted therewith.

**CB101.29 Bankers' Blanket Bond [Section 11-103-601, C.R.S.]**

A. Any bankers' blanket bond procured by a state bank to satisfy the requirements of Section 11-103-601, C.R.S., shall provide that the bonding company providing the bond shall give at least ninety (90) days notice of cancellation or non-renewal of such bond to the bank and to the Commissioner.

B. Any state bank that experiences difficulty in obtaining and maintaining blanket bond coverage shall notify the Commissioner.

Place the cursor anywhere on the highlighted text and right click once. The screen will display two copy options – **Copy** or **Copy with Formatting**.

The screenshot shows a PDF viewer interface. On the left is a 'Bookmarks' sidebar with a list of sections including 'DEPARTMENT OF REGULATORY AGENCIES' and various 'CB' sections. The main content area displays the 'CODE OF COLORADO REGULATIONS' for 'Division of Banking', specifically '3 CCR 701-1'. A section titled 'CB101.10 Fiduciary Self-Dealing [Section 11-102-104, C.R.S.]' contains several paragraphs. Paragraph A is highlighted in blue. A right-click context menu is open over this highlighted text, showing options: 'Copy' (with 'Ctrl+C' shortcut), 'Copy With Formatting', and 'Export Selection As...'. Other sections like 'CB101.24 Agricultural Credit Corporations' and 'CB101.29 Bankers' Blanket Bond' are also visible in the main content area.

★ **Helpful Hint:** A cleaner copy will be produced if **Copy with Formatting** is selected.

The screenshot shows a PDF viewer interface. On the left is a 'Bookmarks' sidebar with a list of sections under 'DEPARTMENT OF REGULATORY AGENCIES', including 'CB1.1 Scope', 'CB1.11 Application Documents Confidential', 'CB1.20 Decision and Order', 'CB101.7 Messenger Service', 'CB101.10 Fiduciary Self-Dealing', 'CB101.24 Agricultural Credit Corporations', 'CB101.29 Bankers' Blanket Bond', 'CB101.31 Lease Financing', 'CB101.32 Activities That are Primarily Investments in Real Estate', 'CB101.36 Assessments and Fees', 'CB101.37 Transactions With Affiliates and Loans to Executive Officers, Directors, and Principal Shareholders', 'CB101.38 Loans Secured by Corporate Stock', 'CB101.39 Sale of Federal Funds', 'CB101.40 Investment in Small Business Investment Companies', 'CB101.41 Investment in a Bank Service Corporation', and 'CB101.42 Loans'. The main document area on the right displays the 'CODE OF COLORADO REGULATIONS' for 'Division of Banking', specifically '3 CCR 701-1'. It contains sections for 'D. Pickup and delivery of items...', 'CB101.10 Fiduciary Self-Dealing', 'CB101.24 Agricultural Credit Corporations', and 'CB101.29 Bankers' Blanket Bond'. A context menu is open over a highlighted paragraph in the 'CB101.10' section, with 'Copy With Formatting' selected. The menu also includes 'Copy Ctrl+C' and 'Export Selection As...'. The top of the window shows a toolbar with various icons and a status bar with 'Fill & Sign' and 'Comment' options.

During the copying process, the screen will display a progress bar in the lower right portion of your screen. **If you attempt to exit the screen before the copying is complete, your computer may freeze or crash.**

Once the copying is complete, the progress bar and highlighting will disappear.

The screenshot shows a web browser window with a document titled "Certified by Colorado Secretary of State <SoftwareLic@sos.state.co.us>, Colorado Secretary of State, certificate issued by Entrust CA for Adobe." The document content includes sections such as "CB101.10 Fiduciary Self-Dealing [Section 11-102-104, C.R.S.]", "CB101.24 Agricultural Credit Corporations. [Section 11-105-304, C.R.S.]", and "CB101.29 Bankers' Blanket Bond [Section 11-103-601, C.R.S.]". A progress bar is visible at the bottom right of the document, labeled "Copying to Clipboard". A red arrow points from the text "Progress bar" to the progress bar. The browser interface includes a bookmarks sidebar on the left and a toolbar at the top.

Here are samples of Rule CB101.10 showing the difference between the **Copy** and **Copy with Formatting** options.

**Copy** – No formatting is retained

**CB101.10 Fiduciary Self-Dealing [Section 11-102-104, C.R.S.]**

A. Unless lawfully authorized by the instrument creating the relationship, by court order or by Colorado law, funds held by a state bank as fiduciary shall not be invested in stock or obligations of, or property acquired from, the bank or its directors, officers or employees of such affiliates. If the retention of stock or obligations of the bank or its affiliates is authorized by the instrument creating the relationship, by a court order or by Colorado law, a state bank as fiduciary may exercise rights to purchase its own stock or securities convertible into its own stock when offered pro rate to stockholders. When the exercise of rights or receipt of the stock dividend results in fractional share holding, additional fractional shares may be purchased to compliment the fractional shares acquired.

B. A state bank may sell assets held by it as fiduciary in one account if the transaction is fair to both accounts and if such transaction is not prohibited by the terms of the governing instrument.

**Copy with Formatting** – formatting is retained

**CB101.10 Fiduciary Self-Dealing [Section 11-102-104, C.R.S.]**

A. Unless lawfully authorized by the instrument creating the relationship, by court order or by Colorado law, funds held by a state bank as fiduciary shall not be invested in stock or obligations of, or property acquired from, the bank or its directors, officers or employees of such affiliates. If the retention of stock or obligations of the bank or its affiliates is authorized by the instrument creating the relationship, by a court order or by Colorado law, a state bank as fiduciary may exercise rights to purchase its own stock or securities convertible into its own stock when offered pro rate to stockholders. When the exercise of rights or receipt of the stock dividend results in fractional share holding, additional fractional shares may be purchased to compliment the fractional shares acquired.

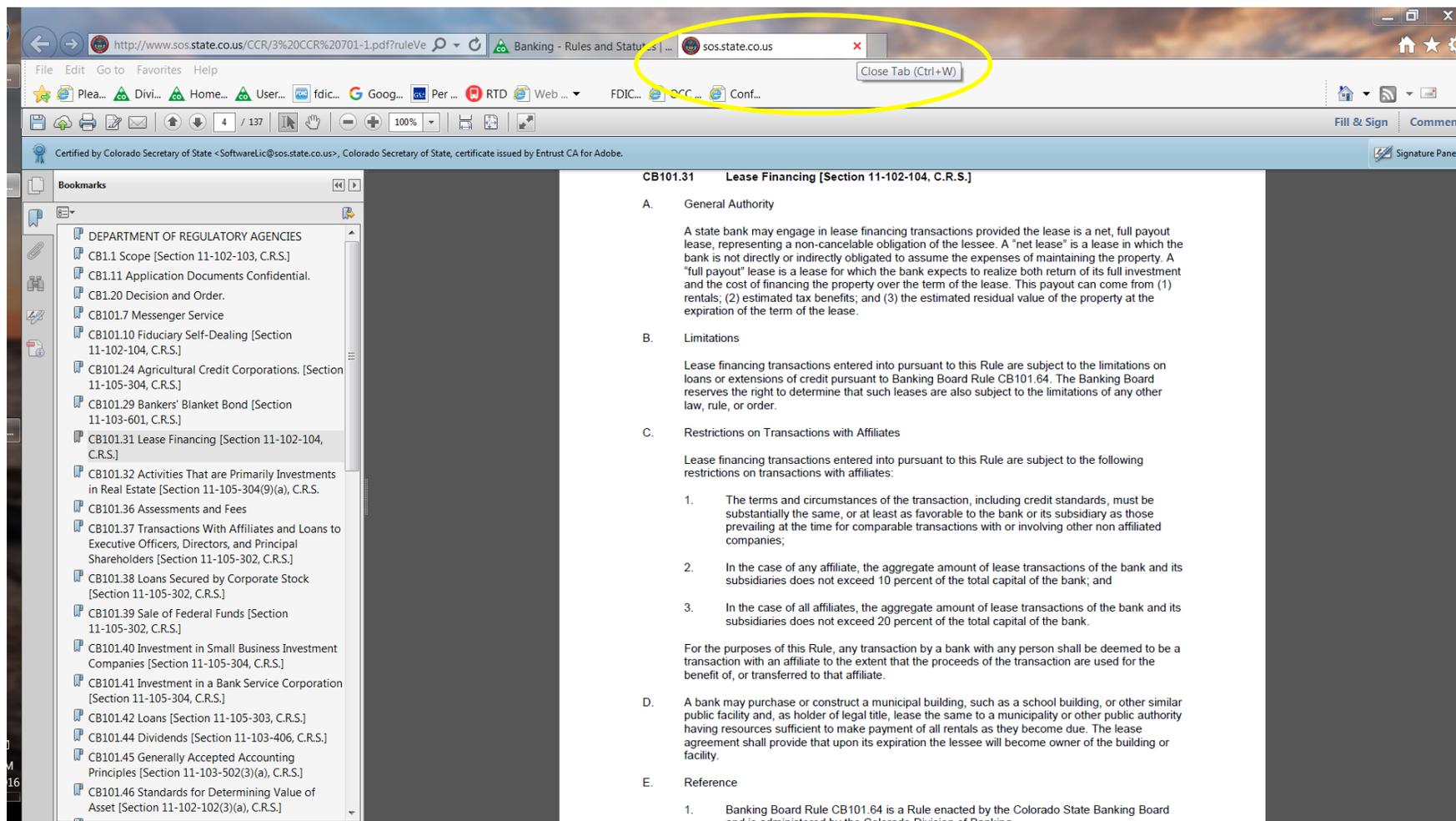
B. A state bank may sell assets held by it as fiduciary in one account if the transaction is fair to both accounts and if such transaction is not prohibited by the terms of the governing instrument.

----- **IMPORTANT INFORMATION** -----

The rules on the SOS website are protected to prevent accidental editing or deleting of text by the user. When using Internet Explorer, it appears the ability to scroll and select text on multiple pages is disabled. Therefore, if the rule text you want to copy extends over several pages, you will have to go page by page, highlighting and copying sections, and pasting each section in a new document until you have copied all the text you need.

*If you find a workaround that does not require shrinking the text down to 25 percent, please let me know!*

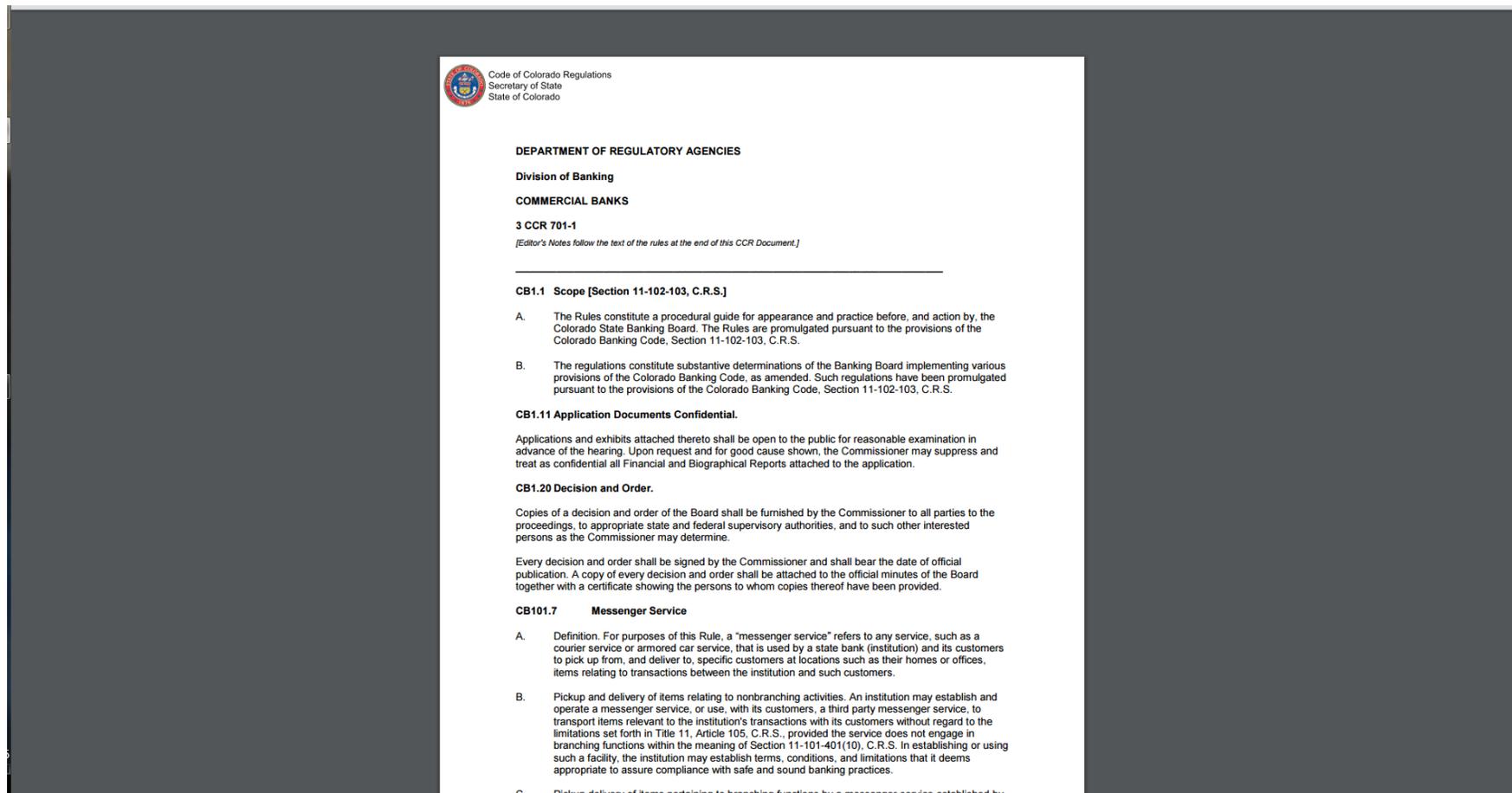
The program is set up to open your selection in a separate window. When you are done using the rules, place your cursor on the **x** located in the right corner of the tab that reads **sos.state.co.us**, and left click once. The window will close, and you will be back on the Division's webpage.



*If you want to skip the directions for using Google Chrome and go directly to the Statutes, go to Page 28.*

## Accessing a rule via Google Chrome

This is how the page will display when using Google Chrome. When the page first opens, it might display as shown below with the toolbar hidden (program default setting). Don't panic! To unhide the toolbar, move your cursor anywhere on the page and it should appear at the top.



The screenshot displays a web page from the Code of Colorado Regulations, specifically the Department of Regulatory Agencies, Division of Banking, Commercial Banks section. The page is titled "3 CCR 701-1" and includes a note that editor's notes follow the text at the end of the document. The main content is organized into sections: CB1.1 Scope, CB1.11 Application Documents Confidential, CB1.20 Decision and Order, and CB101.7 Messenger Service. Each section contains detailed text and sub-sections (A, B, C) describing the rules and procedures.

Code of Colorado Regulations  
Secretary of State  
State of Colorado

**DEPARTMENT OF REGULATORY AGENCIES**

**Division of Banking**

**COMMERCIAL BANKS**

**3 CCR 701-1**

*[Editor's Notes follow the text of the rules at the end of this CCR Document.]*

---

**CB1.1 Scope [Section 11-102-103, C.R.S.]**

A. The Rules constitute a procedural guide for appearance and practice before, and action by, the Colorado State Banking Board. The Rules are promulgated pursuant to the provisions of the Colorado Banking Code, Section 11-102-103, C.R.S.

B. The regulations constitute substantive determinations of the Banking Board implementing various provisions of the Colorado Banking Code, as amended. Such regulations have been promulgated pursuant to the provisions of the Colorado Banking Code, Section 11-102-103, C.R.S.

**CB1.11 Application Documents Confidential.**

Applications and exhibits attached thereto shall be open to the public for reasonable examination in advance of the hearing. Upon request and for good cause shown, the Commissioner may suppress and treat as confidential all Financial and Biographical Reports attached to the application.

**CB1.20 Decision and Order.**

Copies of a decision and order of the Board shall be furnished by the Commissioner to all parties to the proceedings, to appropriate state and federal supervisory authorities, and to such other interested persons as the Commissioner may determine.

Every decision and order shall be signed by the Commissioner and shall bear the date of official publication. A copy of every decision and order shall be attached to the official minutes of the Board together with a certificate showing the persons to whom copies thereof have been provided.

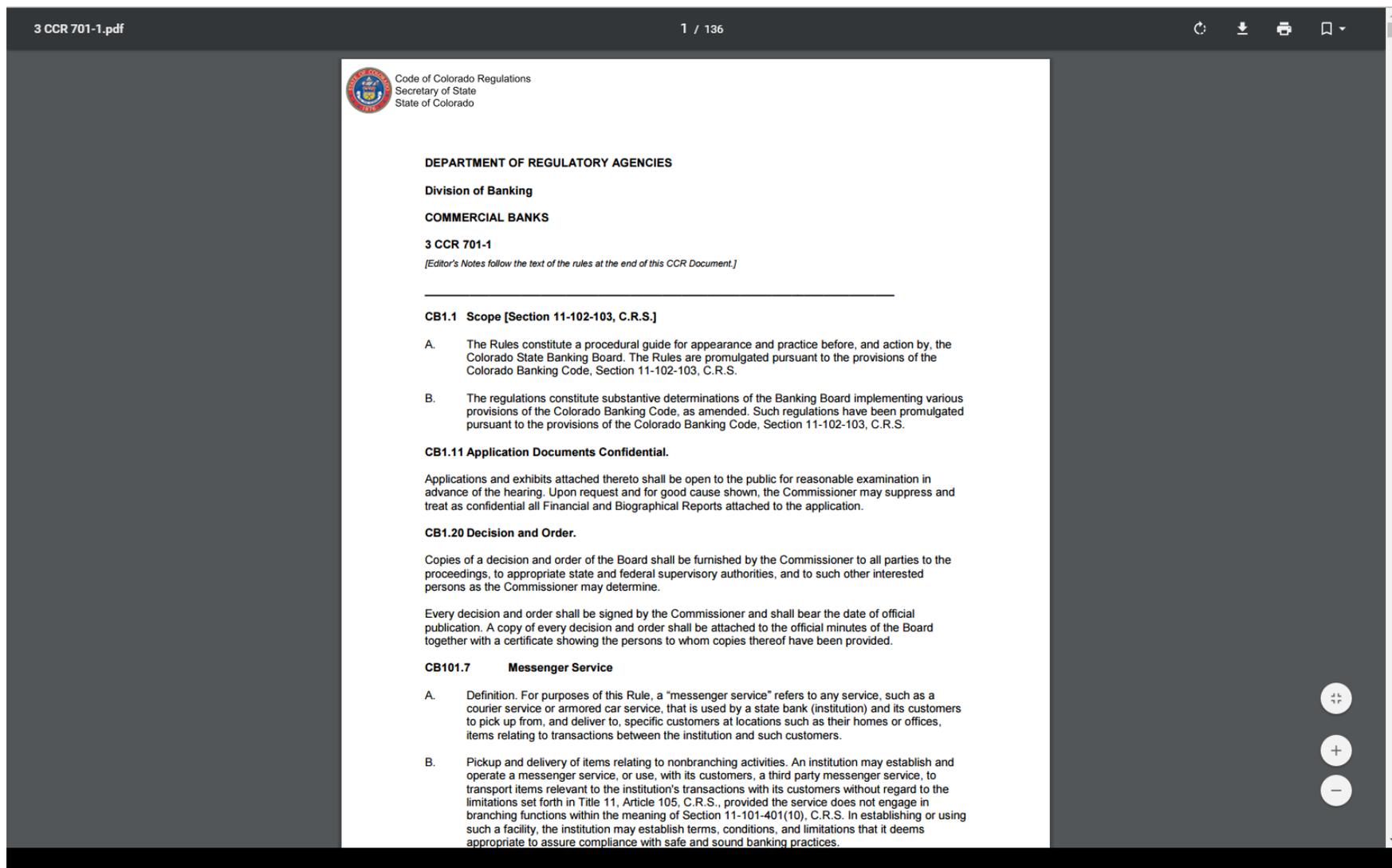
**CB101.7 Messenger Service**

A. **Definition.** For purposes of this Rule, a "messenger service" refers to any service, such as a courier service or armored car service, that is used by a state bank (institution) and its customers to pick up from, and deliver to, specific customers at locations such as their homes or offices, items relating to transactions between the institution and such customers.

B. **Pickup and delivery of items relating to nonbranching activities.** An institution may establish and operate a messenger service, or use, with its customers, a third party messenger service, to transport items relevant to the institution's transactions with its customers without regard to the limitations set forth in Title 11, Article 105, C.R.S., provided the service does not engage in branching functions within the meaning of Section 11-101-401(10), C.R.S. In establishing or using such a facility, the institution may establish terms, conditions, and limitations that it deems appropriate to assure compliance with safe and sound banking practices.

C. **Pickup delivery of items pertaining to branching functions by a messenger service established by**

This is how your page should look after the toolbar is displayed. From left to right, it will show you the statute reference number, the page you are currently viewing and the total number of pages in the file, the options to Rotate, Download, or Print, and the Bookmarks icon .



3 CCR 701-1.pdf 1 / 136

 Code of Colorado Regulations  
Secretary of State  
State of Colorado

**DEPARTMENT OF REGULATORY AGENCIES**

**Division of Banking**

**COMMERCIAL BANKS**

**3 CCR 701-1**  
*[Editor's Notes follow the text of the rules at the end of this CCR Document.]*

---

**CB1.1 Scope [Section 11-102-103, C.R.S.]**

A. The Rules constitute a procedural guide for appearance and practice before, and action by, the Colorado State Banking Board. The Rules are promulgated pursuant to the provisions of the Colorado Banking Code, Section 11-102-103, C.R.S.

B. The regulations constitute substantive determinations of the Banking Board implementing various provisions of the Colorado Banking Code, as amended. Such regulations have been promulgated pursuant to the provisions of the Colorado Banking Code, Section 11-102-103, C.R.S.

**CB1.11 Application Documents Confidential.**

Applications and exhibits attached thereto shall be open to the public for reasonable examination in advance of the hearing. Upon request and for good cause shown, the Commissioner may suppress and treat as confidential all Financial and Biographical Reports attached to the application.

**CB1.20 Decision and Order.**

Copies of a decision and order of the Board shall be furnished by the Commissioner to all parties to the proceedings, to appropriate state and federal supervisory authorities, and to such other interested persons as the Commissioner may determine.

Every decision and order shall be signed by the Commissioner and shall bear the date of official publication. A copy of every decision and order shall be attached to the official minutes of the Board together with a certificate showing the persons to whom copies thereof have been provided.

**CB101.7 Messenger Service**

A. Definition. For purposes of this Rule, a "messenger service" refers to any service, such as a courier service or armored car service, that is used by a state bank (institution) and its customers to pick up from, and deliver to, specific customers at locations such as their homes or offices, items relating to transactions between the institution and such customers.

B. Pickup and delivery of items relating to nonbranching activities. An institution may establish and operate a messenger service, or use, with its customers, a third party messenger service, to transport items relevant to the institution's transactions with its customers without regard to the limitations set forth in Title 11, Article 105, C.R.S., provided the service does not engage in branching functions within the meaning of Section 11-101-401(10), C.R.S. In establishing or using such a facility, the institution may establish terms, conditions, and limitations that it deems appropriate to assure compliance with safe and sound banking practices.

Navigation icons: Rotate, Download, Print, Bookmarks, and a vertical scrollbar.

## Locating a Rule

To locate a rule, you can scroll through the document, use the Search function - **CTRL+F**, or navigate using the Bookmarks (the easiest way). Click on the Bookmarks icon and select the rule from the drop down list. Use the scroll bar on the drop down list to view the rules not displayed.

Bookmarks icon

Scroll bar

The screenshot displays a PDF viewer interface. The main document content is titled "3 CCR 701-1.pdf" and is from the "Code of Colorado Regulations, Secretary of State, State of Colorado". The document structure includes:

- DEPARTMENT OF REGULATORY AGENCIES**
- Division of Banking**
- COMMERCIAL BANKS**
- 3 CCR 701-1**  
*[Editor's Notes follow the text of the rules at the end of this CCR Document.]*
- CB1.1 Scope [Section 11-102-103, C.R.S.]**
  - A. The Rules constitute a procedural guide for appearance and practice before, and action by, the Colorado State Banking Board. The Rules are promulgated pursuant to the provisions of the Colorado Banking Code, Section 11-102-103, C.R.S.
  - B. The regulations constitute substantive determinations of the Banking Board implementing various provisions of the Colorado Banking Code, as amended. Such regulations have been promulgated pursuant to the provisions of the Colorado Banking Code, Section 11-102-103, C.R.S.
- CB1.11 Application Documents Confidential.**

Applications and exhibits attached thereto shall be open to the public for reasonable examination in advance of the hearing. Upon request and for good cause shown, the Commissioner may suppress and treat as confidential all Financial and Biographical Reports attached to the application.
- CB1.20 Decision and Order.**

Copies of a decision and order of the Board shall be furnished by the Commissioner to all parties to the proceedings, to appropriate state and federal supervisory authorities, and to such other interested persons as the Commissioner may determine.

Every decision and order shall be signed by the Commissioner and shall bear the date of official publication. A copy of every decision and order shall be attached to the official minutes of the Board together with a certificate showing the persons to whom copies thereof have been provided.
- CB101.7 Messenger Service**
  - A. Definition. For purposes of this Rule, a "messenger service" refers to any service, such as a courier service or armored car service, that is used by a state bank (institution) and its customers to pick up from, and deliver to, specific customers at locations such as their homes or offices, items relating to transactions between the institution and such customers.
  - B. Pickup and delivery of items relating to nonbranching activities. An institution may establish and operate a messenger service, or use, with its customers, a third party messenger service, to transport items relevant to the institution's transactions with its customers without regard to the limitations set forth in Title 11, Article 105, C.R.S., provided the service does not engage in branching functions within the meaning of Section 11-101-401(10), C.R.S. In establishing or using such a facility, the institution may establish terms, conditions, and limitations that it deems appropriate to assure compliance with safe and sound banking practices.

The right sidebar shows a "Bookmarks" list with a scroll bar. The list includes:

- DEPARTMENT OF REGULATORY ...
- CB1.1 Scope [Section 11-102-103...
- CB1.11 Application Documents C...
- CB1.20 Decision and Order.
- CB101.7 Messenger Service
- CB101.10 Fiduciary Self-Dealing [...]
- CB101.24 Agricultural Credit Corp...
- CB101.29 Bankers' Blanket Bond ...
- CB101.31 Lease Financing [Secti...
- CB101.32 Activities That are Prim...
- CB101.36 Assessments and Fees
- CB101.37 Transactions With Affil...
- CB101.38 Loans Secured by Corp...
- CB101.39 Sale of Federal Funds [...]
- CB101.40 Investment in Small Bu...
- CB101.41 Investment in a Bank S...
- CB101.42 Loans [Section 11-105-...
- CB101.44 Dividends [Section 11-...
- CB101.45 Generally Accepted Ac...
- CB101.46 Standards for Determin...
- CB101.47 Reports of New Execut...

Red arrows in the original image point to the "Bookmarks icon" (a small icon with a downward arrow) and the "Scroll bar" on the right side of the bookmarks list.

On the Bookmarks drop down list, find the rule number or name, left click on it once, and the page where the rule begins will display to the left.

The screenshot shows a PDF viewer interface. The main content area displays the 'CODE OF COLORADO REGULATIONS' for the 'Division of Banking', specifically '3 CCR 701-1'. The text includes a section on messenger services and a list of rules: CB101.10 (Fiduciary Self-Dealing), CB101.24 (Agricultural Credit Corporations), and CB101.29 (Bankers' Blanket Bond). A sidebar on the right contains a 'Bookmarks' list with various rule titles, including 'DEPARTMENT OF REGULATORY ...', 'CB1.1 Scope [Section 11-102-103...', 'CB1.11 Application Documents C...', 'CB1.20 Decision and Order.', 'CB101.7 Messenger Service', 'CB101.10 Fiduciary Self-Dealing [...]', 'CB101.24 Agricultural Credit Corp...', 'CB101.29 Bankers' Blanket Bond ...', 'CB101.31 Lease Financing [Sect...', 'CB101.32 Activities That are Prim...', 'CB101.36 Assessments and Fees', 'CB101.37 Transactions With Affil...', 'CB101.38 Loans Secured by Corp...', 'CB101.39 Sale of Federal Funds [...]', 'CB101.40 Investment in Small Bu...', 'CB101.41 Investment in a Bank S...', 'CB101.42 Loans [Section 11-105-...', 'CB101.44 Dividends [Section 11-...', 'CB101.45 Generally Accepted Ac...', 'CB101.46 Standards for Determin...', 'CB101.47 Reports of New Execut...', and 'CB101.48 Investment in Federal ...'. The 'CB101.10' bookmark is highlighted. The PDF viewer also shows a page number '3 / 137' and a top-left header '3 CCR 701-1.pdf'.

3 CCR 701-1.pdf 3 / 137

**CODE OF COLORADO REGULATIONS** **3 CCR 701-1**  
**Division of Banking**

D. Pickup and delivery of items pertaining to branching activities where the messenger service is established by the institution.

An institution may establish and operate a messenger service to transport items relevant to the institution's transactions with its customers if such transactions involve one or more branching functions within the meaning of Section 11-101-401(10), C.R.S., provided the institution receives approval to establish the proposed branch pursuant to the relevant provisions of Title 11, Article 105, C.R.S. and Banking Board Rule CB101.54.

**CB101.10 Fiduciary Self-Dealing [Section 11-102-104, C.R.S.]**

A. Unless lawfully authorized by the instrument creating the relationship, by court order or by Colorado law, funds held by a state bank as fiduciary shall not be invested in stock or obligations of, or property acquired from, the bank or its directors, officers or employees of such affiliates. If the retention of stock or obligations of the bank or its affiliates is authorized by the instrument creating the relationship, by a court order or by Colorado law, a state bank as fiduciary may exercise rights to purchase its own stock or securities convertible into its own stock when offered pro rate to stockholders. When the exercise of rights or receipt of the stock dividend results in fractional share holding, additional fractional shares may be purchased to complement the fractional shares acquired.

B. A state bank may sell assets held by it as fiduciary in one account if the transaction is fair to both accounts and if such transaction is not prohibited by the terms of the governing instrument.

C. A state bank may deposit funds of the estate or trust account as time or demand deposits in its own banking department and may borrow money on behalf of the fiduciary account from itself and may pledge or encumber estate or trust assets as security for such loan, provided such transactions are fair to the fiduciary account.

**CB101.24 Agricultural Credit Corporations. [Section 11-105-304, C.R.S.]**

A. A state bank may invest in an agricultural credit corporation upon application to and approval by the Banking Board. The Banking Board shall retain continuing authority to grant or deny each individual request based upon the information submitted therewith.

**CB101.29 Bankers' Blanket Bond [Section 11-103-601, C.R.S.]**

A. Any bankers' blanket bond procured by a state bank to satisfy the requirements of Section 11-103-601, C.R.S., shall provide that the bonding company providing the bond shall give at least ninety (90) days notice of cancellation or non-renewal of such bond to the bank and to the Commissioner.

B. Any state bank that experiences difficulty in obtaining and maintaining blanket bond coverage shall notify the Commissioner:

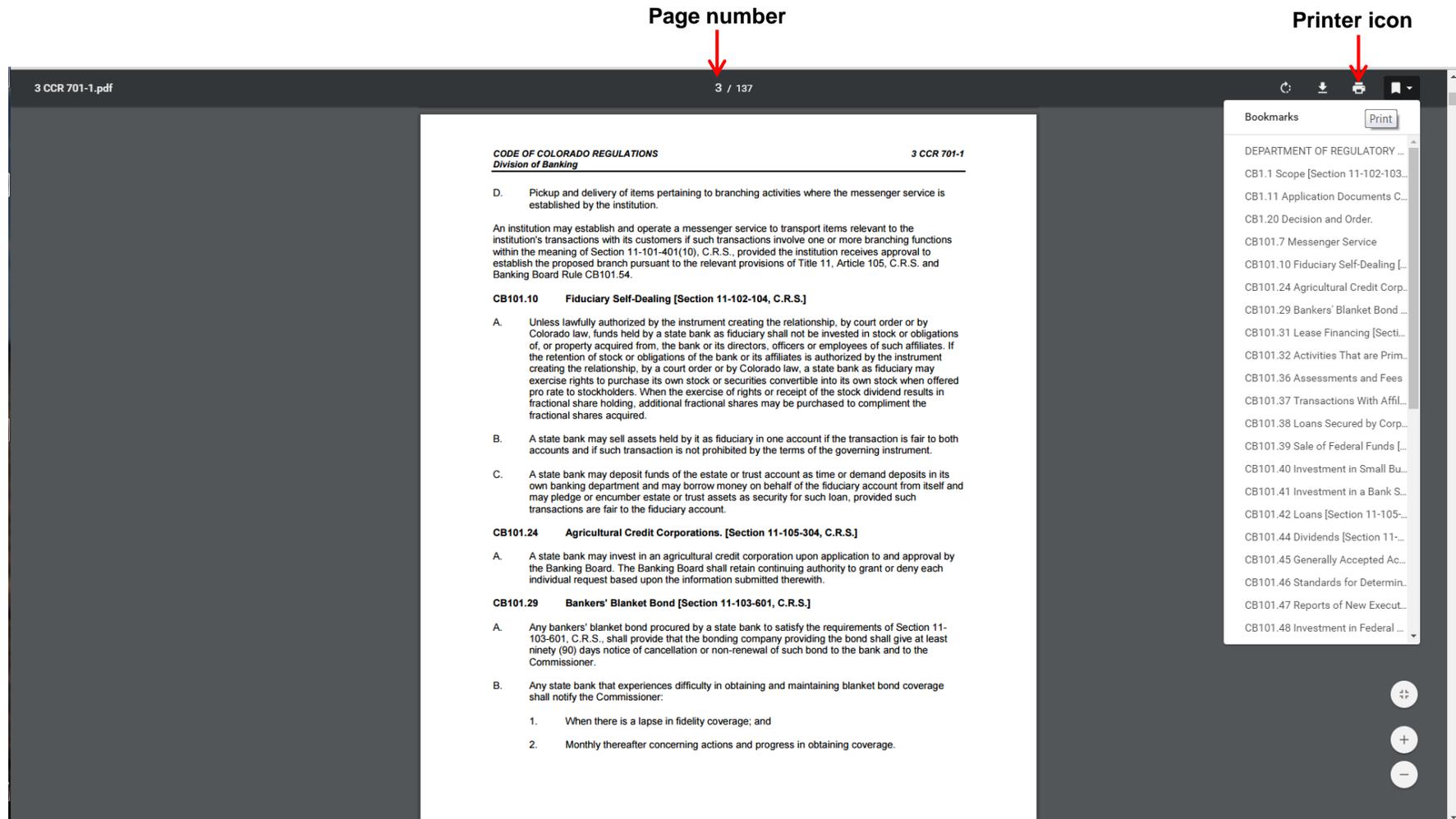
1. When there is a lapse in fidelity coverage; and
2. Monthly thereafter concerning actions and progress in obtaining coverage.

Bookmarks

- DEPARTMENT OF REGULATORY ...
- CB1.1 Scope [Section 11-102-103...
- CB1.11 Application Documents C...
- CB1.20 Decision and Order.
- CB101.7 Messenger Service
- CB101.10 Fiduciary Self-Dealing [...]**
- CB101.24 Agricultural Credit Corp...
- CB101.29 Bankers' Blanket Bond ...
- CB101.31 Lease Financing [Sect...
- CB101.32 Activities That are Prim...
- CB101.36 Assessments and Fees
- CB101.37 Transactions With Affil...
- CB101.38 Loans Secured by Corp...
- CB101.39 Sale of Federal Funds [...]
- CB101.40 Investment in Small Bu...
- CB101.41 Investment in a Bank S...
- CB101.42 Loans [Section 11-105-...
- CB101.44 Dividends [Section 11-...
- CB101.45 Generally Accepted Ac...
- CB101.46 Standards for Determin...
- CB101.47 Reports of New Execut...
- CB101.48 Investment in Federal ...

## Printing a Rule

Chrome does not give you the option to select and print only specific text. To print a rule, **note the page number(s) for your rule** and then left click once on the Printer icon.



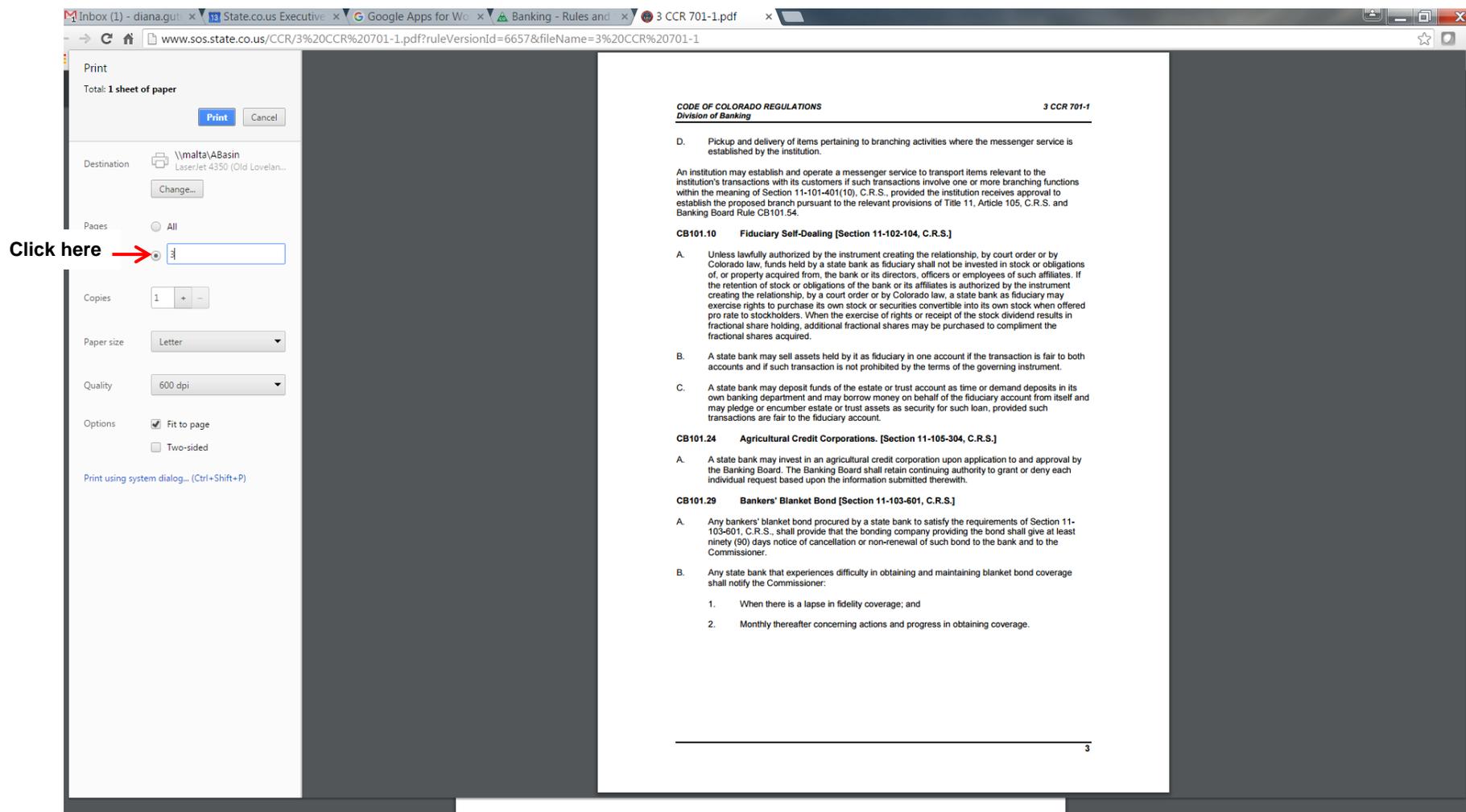
A separate window will open that displays your print options. *Note that the program defaults to Page 1 and printing the whole file. Please **DO NOT** hit Print at this point!*

The screenshot shows a web browser window with a print dialog box open on the left side. The browser's address bar shows the URL: `www.sos.state.co.us/CCR/3%20CCR%20701-1.pdf?ruleVersionId=6657&fileName=3%20CCR%20701-1`. The print dialog box has the following settings:

- Total: 137 sheets of paper
- Destination: \\malta\ABasin LaserJet 4350 (Old Lovelan...)
- Pages: All (selected)
- Copies: 1
- Paper size: Letter
- Quality: 600 dpi
- Options:  Fit to page,  Two-sided

The document content on the right is from the Code of Colorado Regulations, Secretary of State, State of Colorado. It is titled "DEPARTMENT OF REGULATORY AGENCIES" and "Division of Banking". The specific regulation is "3 CCR 701-1" under "COMMERCIAL BANKS". The document includes sections for "CB1.1 Scope [Section 11-102-103, C.R.S.]", "CB1.11 Application Documents Confidential", "CB1.20 Decision and Order", and "CB101.7 Messenger Service".

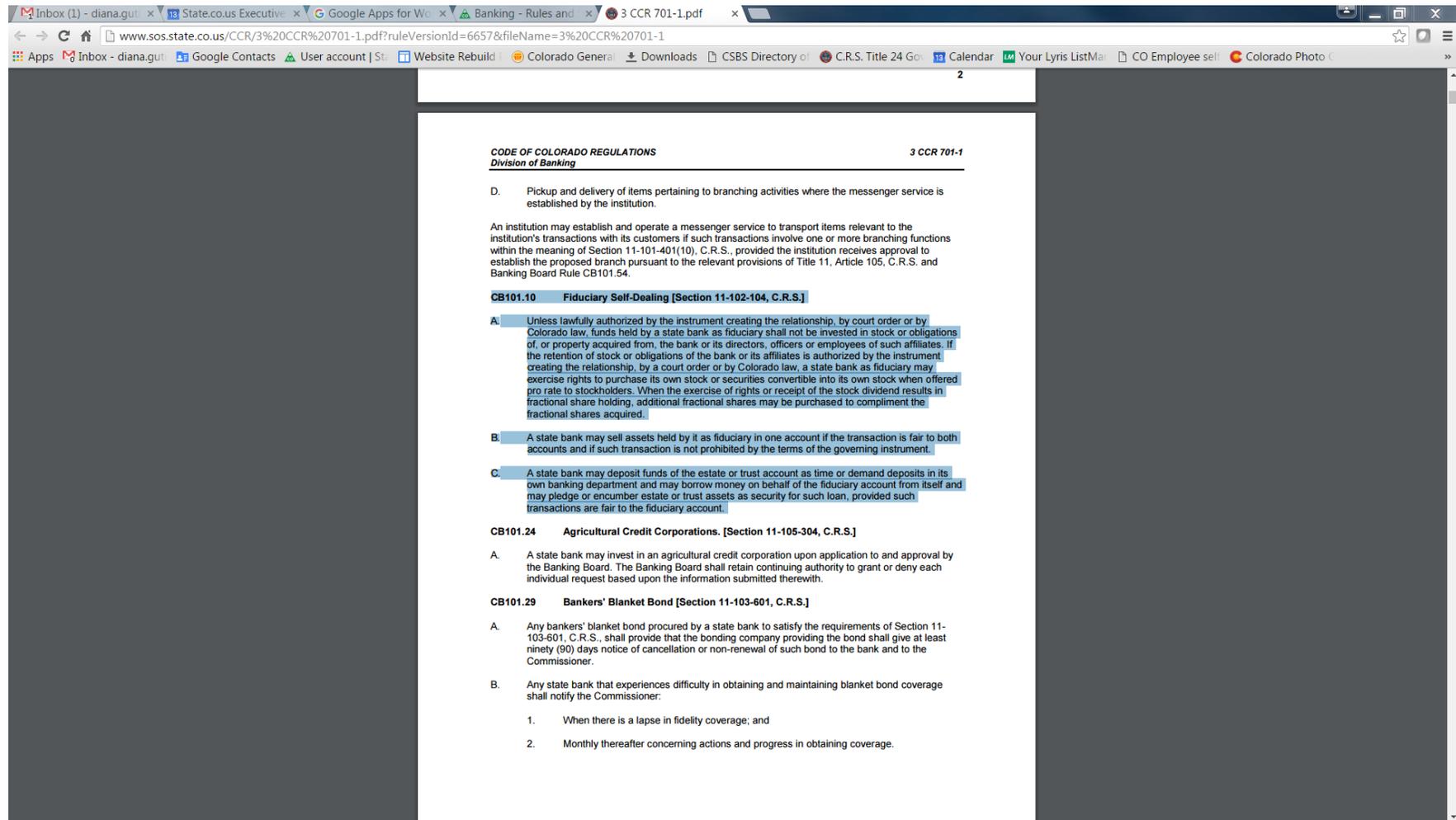
In the Pages section, left click once on the radio button located directly under the All option and enter the page number, or range of numbers, for the rule you want to print. To print CB101.10, you would enter the number 3. Be sure to check that the rule you want to print is displayed to the right. If it isn't, left click once on the **Cancel** button and recheck the page number(s). If your rule runs over several pages, such as 3 to 7, enter 3-7 in the box to print only those specific pages.



Once your print job is complete, the Print options page will disappear.

## Copying a Rule

To copy a rule for saving or inserting in a document, left click and while keeping the left button on the mouse depressed, highlight the rule, or portion thereof, you wish to copy. Once you have highlighted all the text you wish to copy, release the left button on the mouse. The selected text should remain highlighted as shown below.



The screenshot shows a web browser window with the URL [www.sos.state.co.us/CCR/3%20CCR%20701-1.pdf?ruleVersionId=6657&fileName=3%20CCR%20701-1](http://www.sos.state.co.us/CCR/3%20CCR%20701-1.pdf?ruleVersionId=6657&fileName=3%20CCR%20701-1). The page content is as follows:

**CODE OF COLORADO REGULATIONS** 3 CCR 701-1  
**Division of Banking**

D. Pickup and delivery of items pertaining to branching activities where the messenger service is established by the institution.

An institution may establish and operate a messenger service to transport items relevant to the institution's transactions with its customers if such transactions involve one or more branching functions within the meaning of Section 11-101-401(10), C.R.S., provided the institution receives approval to establish the proposed branch pursuant to the relevant provisions of Title 11, Article 105, C.R.S. and Banking Board Rule CB101.54.

**CB101.10 Fiduciary Self-Dealing [Section 11-102-104, C.R.S.]**

A. Unless lawfully authorized by the instrument creating the relationship, by court order or by Colorado law, funds held by a state bank as fiduciary shall not be invested in stock or obligations of, or property acquired from, the bank or its directors, officers or employees of such affiliates. If the retention of stock or obligations of the bank or its affiliates is authorized by the instrument creating the relationship, by a court order or by Colorado law, a state bank as fiduciary may exercise rights to purchase its own stock or securities convertible into its own stock when offered pro rata to stockholders. When the exercise of rights or receipt of the stock dividend results in fractional share holding, additional fractional shares may be purchased to compliment the fractional shares acquired.

B. A state bank may sell assets held by it as fiduciary in one account if the transaction is fair to both accounts and if such transaction is not prohibited by the terms of the governing instrument.

C. A state bank may deposit funds of the estate or trust account as time or demand deposits in its own banking department and may borrow money on behalf of the fiduciary account from itself and may pledge or encumber estate or trust assets as security for such loan, provided such transactions are fair to the fiduciary account.

**CB101.24 Agricultural Credit Corporations. [Section 11-105-304, C.R.S.]**

A. A state bank may invest in an agricultural credit corporation upon application to and approval by the Banking Board. The Banking Board shall retain continuing authority to grant or deny each individual request based upon the information submitted therewith.

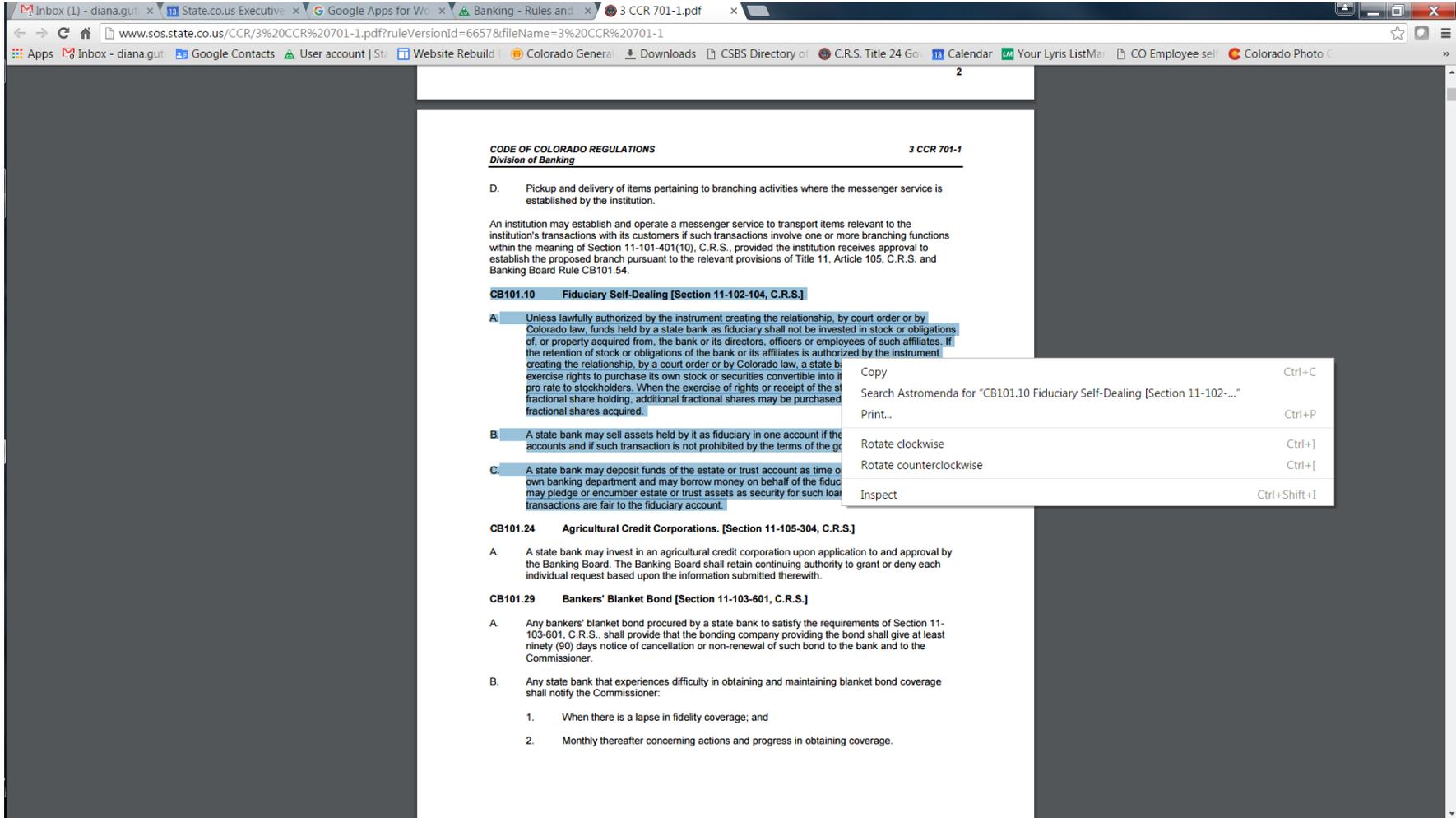
**CB101.29 Bankers' Blanket Bond [Section 11-103-601, C.R.S.]**

A. Any bankers' blanket bond procured by a state bank to satisfy the requirements of Section 11-103-601, C.R.S., shall provide that the bonding company providing the bond shall give at least ninety (90) days notice of cancellation or non-renewal of such bond to the bank and to the Commissioner.

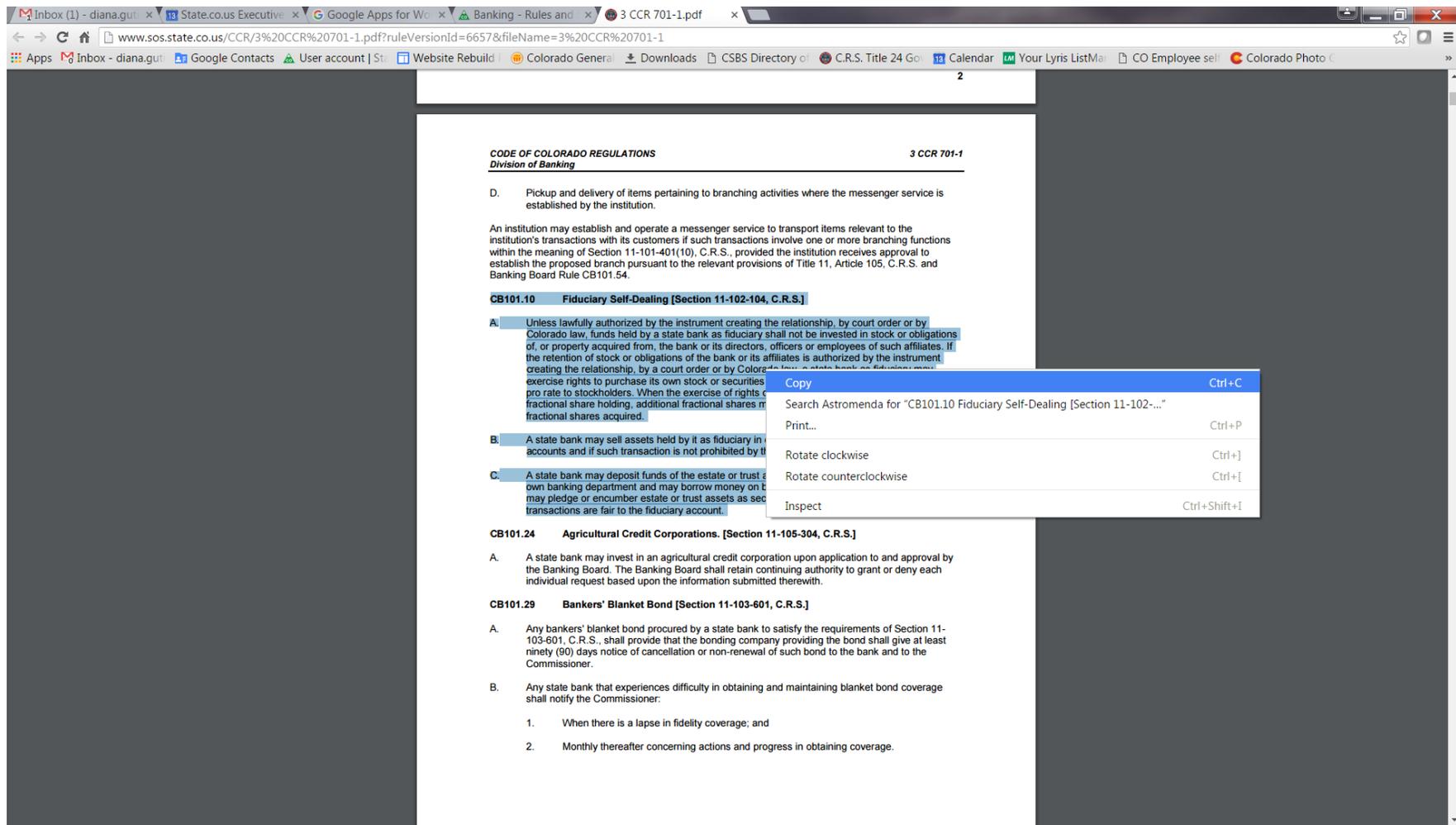
B. Any state bank that experiences difficulty in obtaining and maintaining blanket bond coverage shall notify the Commissioner:

1. When there is a lapse in fidelity coverage; and
2. Monthly thereafter concerning actions and progress in obtaining coverage.

Place the cursor anywhere on the highlighted text and right click once. A pop up menu will display on the screen.



Select the Copy option from the pop up. Unlike Internet Explorer, Google Chrome will not display the copy progress; but it is virtually instantaneous.



The downside of using Chrome is that it will copy the text only, no formatting. Your copy will look like this:

CB101.10 Fiduciary Self-Dealing [Section 11-102-104, C.R.S.] A. Unless lawfully authorized by the instrument creating the relationship, by court order or by Colorado law, funds held by a state bank as fiduciary shall not be invested in stock or obligations of, or property acquired from, the bank or its directors, officers or employees of such affiliates. If the retention of stock or obligations of the bank or its affiliates is authorized by the instrument creating the relationship, by a court order or by Colorado law, a state bank as fiduciary may exercise rights to purchase its own stock or securities convertible into its own stock when offered pro rate to stockholders. When the exercise of rights or receipt of the stock dividend results in fractional share holding, additional fractional shares may be purchased to compliment the fractional shares acquired. B. A state bank may sell assets held by it as fiduciary in one account if the transaction is fair to both accounts and if such transaction is not prohibited by the terms of the governing instrument. C. A state bank may deposit funds of the estate or trust account as time or demand deposits in its own banking department and may borrow money on behalf of the fiduciary account from itself and may pledge or encumber estate or trust assets as security for such loan, provided such transactions are fair to the fiduciary account.

The upside of using Chrome is that the program will allow you to scroll and select text at the same time, enabling you to copy several pages of text in one shot. Unfortunately, the downside still applies in that the text will copy over with no formatting ***and the page headers and footers will be copied as well.***

As with Internet Explorer, if you find a workaround, please let me know. Thanks!

---

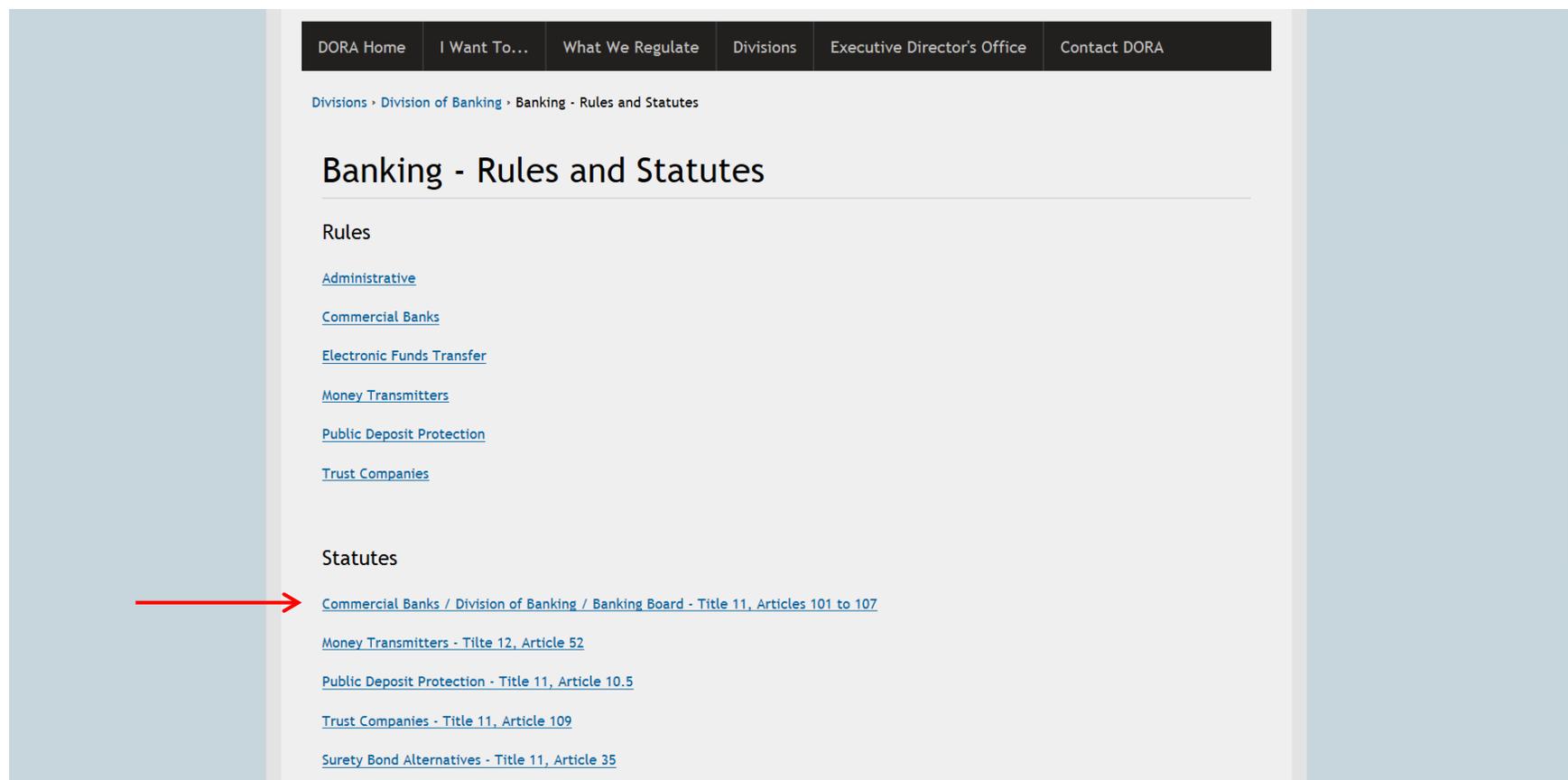
This ends the Rules section.

## STATUTES

**The information provided on pages 1 through 5 also applies to this section.** As with the rules, it does not matter whether you navigate to the statutes by going through the Division's Main page or use the industry specific page. Once you click on the appropriate link, the system will automatically redirect you to the official statutes on the LexisNexis (Lexis) website. The benefit of accessing the statutes through the Division's website, rather than the Lexis link provided on the SOS webpage, is that links have been set up to take you directly to the statutes that apply specifically to the Division.

Rule CB101.10 will be used to demonstrate how to locate, print, and copy a statute. There is no difference between accessing the statutes via **Internet Explorer** or **Google Chrome**; therefore, only one set of instructions is provided for locating, printing, and copying a statute.

The statutes are listed in the section directly below the rules on the **Rules and Statutes** main page.



Click on the appropriate link to access the corresponding industry's main page. We will be using the Commercial Banks statutes for our screenshot examples.

If you access the statutes through the industry specific page, the statute page will look like this:

The screenshot shows the website for the Colorado Department of Regulatory Agencies (DORA). The header includes the DORA logo, the word "COLORADO", and the text "Department of Regulatory Agencies" and "Consumer Protection is Our Mission." Below the header is a navigation menu with links: "DORA Home", "I Want To...", "What We Regulate", "Divisions", "Executive Director's Office", and "Contact DORA". The main content area shows a breadcrumb trail: "Divisions > Division of Banking > Commercial Bank > Commercial Bank / Division of Banking / Banking Board - Statutes". The main heading is "Commercial Bank / Division of Banking / Banking Board - Statutes". Below this, a paragraph states: "The official version of the Statutes is maintained by LexisNexis and can be accessed by clicking [Colorado Revised Statutes](#). Articles 101 through 107, Title 11 - Financial Institutions, are listed out below to assist in locating the appropriate Article and Part on the LexisNexis site:". A red arrow points to the "Colorado Revised Statutes" link. Below this, there are two sections: "Article 101 - General Provisions" and "Article 102 - Division of Banking", each with a list of parts.

DORA Home | I Want To... | What We Regulate | Divisions | Executive Director's Office | Contact DORA

Divisions > Division of Banking > Commercial Bank > Commercial Bank / Division of Banking / Banking Board - Statutes

## Commercial Bank / Division of Banking / Banking Board - Statutes

The official version of the Statutes is maintained by LexisNexis and can be accessed by clicking [Colorado Revised Statutes](#). Articles 101 through 107, Title 11 - Financial Institutions, are listed out below to assist in locating the appropriate Article and Part on the LexisNexis site:

**Article 101 - General Provisions**

- Part 1 - Short Title and Policy
- Part 2 - Effect on Existing Banks
- Part 3 - Application
- Part 4 - Definitions

**Article 102 - Division of Banking**

- Part 1 - Commissioner and Banking Board
- Part 2 - Proceedings
- Part 3 - Records, Reporting, and Information
- Part 4 - Assessments and Fees
- Part 5 - Conflicts of Interest, Penalties, Removal, Suspension, Enforcement

Click on the **Colorado Revised Statutes** link to access the Lexis site.

While the system is in the process of connecting, there may be a delay and the page may momentarily display blank or the "I Agree" statement page. **DON'T PANIC!** The system is busy bypassing several other pages to get to your specific selection. Once it has finished processing, the link will take you directly to the statutes that apply to the industry you selected, regardless of whether you accessed them via the Main page or industry specific page.

If the statute you select has only one Article, such as Money Transmitters (Article 52), when you click on the link, the initial display will be the Article title and the expanded list below will be the Parts. When you click on the link for Commercial Bank, the page will display as shown below.

You will notice that there are + signs and - signs next to the Section and Article titles. When a selection has been expanded, the + sign changes to a - sign and when it is closed, the sign reverts back to a + sign.

The screenshot displays the Colorado Legal Resources website. The header includes the site name and navigation links. A sidebar on the left lists various legal resources. The main content area shows a tree view of statutes. The 'BANKS' section under 'TITLE 11' is expanded, and its contents are highlighted with a yellow box. The expanded list includes:

- SECURITIES
- PUBLIC SECURITIES
- RECOVERY AND REINVESTMENT FINANCE ACT
- U.S. AGENCY OBLIGATIONS
- HOSPITAL AND HEALTH CARE TRUSTS
- COMPLIANCE REVIEW DOCUMENTS
- BANKS** (expanded)
  - ARTICLE 101. GENERAL PROVISIONS
  - ARTICLE 102. DIVISION OF BANKING
  - ARTICLE 103. ORGANIZATION AND CORPORATE FUNCTIONS
  - ARTICLE 104. HOLDING COMPANIES
  - ARTICLE 105. BANKING PRACTICES
  - ARTICLE 106. FIDUCIARY BUSINESS
  - ARTICLE 107. CRIMINAL OFFENSES
  - ARTICLE 108. INDUSTRIAL BANKS
  - ARTICLE 109. TRUST COMPANIES
- TITLE 12. PROFESSIONS AND OCCUPATIONS
- TITLE 13. COURTS AND COURT PROCEDURE
- TITLE 14. DOMESTIC MATTERS
- TITLE 15. PROBATE, TRUSTS, AND FIDUCIARIES
- TITLE 16. CRIMINAL PROCEEDINGS
- TITLE 17. CORRECTIONS
- TITLE 18. CRIMINAL CODE
- TITLE 19. CHILDREN'S CODE
- TITLE 20. DISTRICT ATTORNEYS
- TITLE 21. STATE PUBLIC DEFENDER
- TITLE 22. EDUCATION
- TITLE 23. POSTSECONDARY EDUCATION
- TITLE 24. GOVERNMENT - STATE
- TITLE 25. HEALTH
- TITLE 25.5. HEALTH CARE POLICY AND FINANCING
- TITLE 26. HUMAN SERVICES CODE
- TITLE 27. BEHAVIORAL HEALTH
- TITLE 28. MILITARY AND VETERANS
- TITLE 29. GOVERNMENT - LOCAL
- TITLE 30. GOVERNMENT - COUNTY
- TITLE 31. GOVERNMENT - MUNICIPAL
- TITLE 32. SPECIAL DISTRICTS
- TITLE 33. PARKS AND WILDLIFE
- TITLE 34. MINERAL RESOURCES
- TITLE 35. AGRICULTURE
- TITLE 36. NATURAL RESOURCES - GENERAL

The highlighting is not part of the display. It is being used here to point out that only the Banks Section under Title 11 expanded to display the Articles.

## Locating a Statute

For these instructions, we will be using Article 101, General Provisions. If you hover the mouse over the + sign, a pop-up will display listing the options available to you. At this point, you can click on the + sign to the left of the Article title, to expand the view to show the Parts, or you can click on one of the following options (the toggle function is enabled):

- Close Title 11: self-explanatory
- Close BANKS: the Banks section closes, but you remain in Title 11
- ARTICLE 101.GENERAL or Open to level 4 (4 items): opens Article 101 to display Parts 1 through 4
- Open to level 5 (10 items): Displays all the sections under the Parts (furthest Banks will expand)

Colorado Legal Resources  
Provided by LexisNexis®, Official Publisher of the Colorado Revised Statutes

www.lexis.com® | Home | FAQ | Purchase Colorado Statutes in Print

United States Constitution  
Colorado Constitution  
Colorado Revised Statutes  
Colorado Court Rules  
Colorado Advanced Legislative Service

SECURITIES  
PUBLIC SECURITIES  
RECOVERY AND REINVESTMENT FINANCE ACT  
U.S. AGENCY OBLIGATIONS  
HOSPITAL AND HEALTH CARE TRUSTS  
COMPLIANCE REVIEW DOCUMENTS  
BANKS  
ARTICLE 101.GENERAL PROVISIONS  
Close TITLE 11  
Close BANKS  
ARTICLE 101.GENERAL  
Open to level 4 (4 Items)  
Open to level 5 (10 Items)  
ARTICLE 107. CRIMINAL  
ARTICLE 108. INDUSTRIAL BANKS  
ARTICLE 109. TRUST COMPANIES  
TITLE 12. PROFESSIONS AND OCCUPATIONS  
TITLE 13. COURTS AND COURT PROCEDURE  
TITLE 14. DOMESTIC MATTERS  
TITLE 15. PROBATE, TRUSTS, AND FIDUCIARIES  
TITLE 16. CRIMINAL PROCEEDINGS  
TITLE 17. CORRECTIONS  
TITLE 18. CRIMINAL CODE  
TITLE 19. CHILDREN'S CODE  
TITLE 20. DISTRICT ATTORNEYS  
TITLE 21. STATE PUBLIC DEFENDER  
TITLE 22. EDUCATION  
TITLE 23. POSTSECONDARY EDUCATION  
TITLE 24. GOVERNMENT - STATE  
TITLE 25. HEALTH  
TITLE 25.5. HEALTH CARE POLICY AND FINANCING  
TITLE 26. HUMAN SERVICES CODE  
TITLE 27. BEHAVIORAL HEALTH  
TITLE 28. MILITARY AND VETERANS  
TITLE 29. GOVERNMENT - LOCAL  
TITLE 30. GOVERNMENT - COUNTY  
TITLE 31. GOVERNMENT - MUNICIPAL  
TITLE 32. SPECIAL DISTRICTS  
TITLE 33. PARKS AND WILDLIFE  
TITLE 34. MINERAL RESOURCES  
TITLE 35. AGRICULTURE

Clicking either of these will display the next level down.

If you hover over the + sign next to **Part 1. Short Title and Policy**, another pop-up screen will display and give you similar options as previously provided. This screenshot shows what you will see when you click the + sign next to Article 101. General Provisions or select Open to level 4 (4 items) from the pop-up screen.

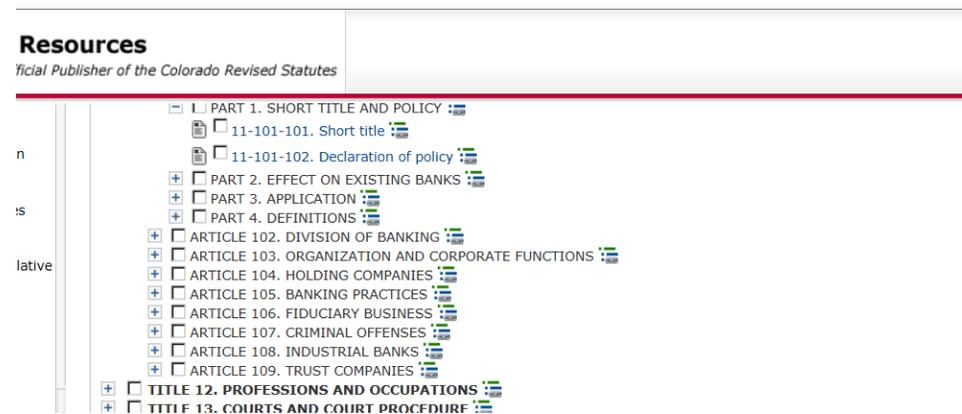
Colorado Legal Resources  
Provided by LexisNexis®, Official Publisher of the Colorado Revised Statutes

www.lexis.com@ Home FAQ Purchase Colorado Statutes in Print

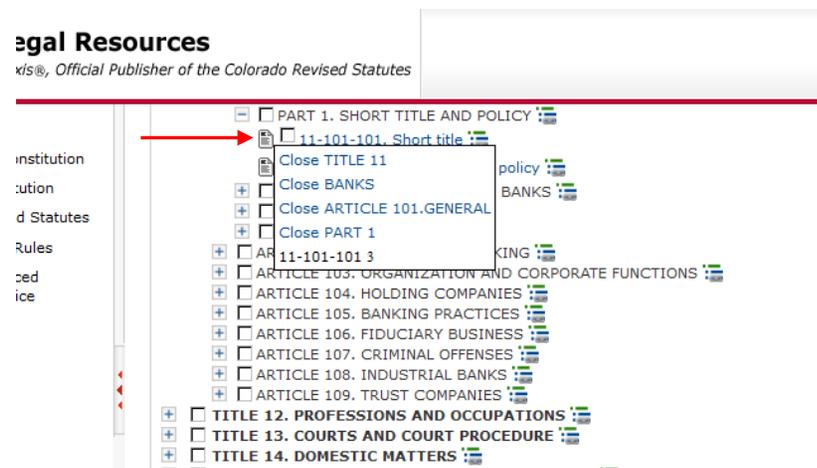
- United States Constitution
- Colorado Constitution
- Colorado Revised Statutes
- Colorado Court Rules
- Colorado Advanced Legislative Service

- RECOVERY AND REINVESTMENT FINANCE ACT
- U.S. AGENCY OBLIGATIONS
- HOSPITAL AND HEALTH CARE TRUSTS
- COMPLIANCE REVIEW DOCUMENTS
- BANKS
  - ARTICLE 101. GENERAL PROVISIONS
    - PART 1. SHORT TITLE AND POLICY
    - PART 2. EFFECT ON EXISTING BANKS
    - PART 3. APPLICATION
    - PART 4. DEFINITIONS
  - ARTICLE 102. DIVISION OF BANKING
  - ARTICLE 103. ORGANIZATION AND CORPORATE FUNCTIONS
  - ARTICLE 104. HOLDING COMPANIES
  - ARTICLE 105. BANKING PRACTICES
  - ARTICLE 106. FIDUCIARY BUSINESS
  - ARTICLE 107. CRIMINAL OFFENSES
  - ARTICLE 108. INDUSTRIAL BANKS
  - ARTICLE 109. TRUST COMPANIES
- TITLE 12. PROFESSIONS AND OCCUPATIONS
- TITLE 13. COURTS AND COURT PROCEDURE
- TITLE 14. DOMESTIC MATTERS
- TITLE 15. PROBATE, TRUSTS, AND FIDUCIARIES
- TITLE 16. CRIMINAL PROCEEDINGS
- TITLE 17. CORRECTIONS
- TITLE 18. CRIMINAL CODE
- TITLE 19. CHILDREN'S CODE
- TITLE 20. DISTRICT ATTORNEYS
- TITLE 21. STATE PUBLIC DEFENDER
- TITLE 22. EDUCATION
- TITLE 23. POSTSECONDARY EDUCATION
- TITLE 24. GOVERNMENT - STATE
- TITLE 25. HEALTH
- TITLE 25.5. HEALTH CARE POLICY AND FINANCING
- TITLE 26. HUMAN SERVICES CODE
- TITLE 27. BEHAVIORAL HEALTH
- TITLE 28. MILITARY AND VETERANS
- TITLE 29. GOVERNMENT - LOCAL
- TITLE 30. GOVERNMENT - COUNTY
- TITLE 31. GOVERNMENT - MUNICIPAL
- TITLE 32. SPECIAL DISTRICTS
- TITLE 33. PARKS AND WILDLIFE
- TITLE 34. MINERAL RESOURCES

At this point, you have drilled down as far as you can for this Article. The individual statutes are listed below the Part title and you can click directly on the statute you wish to see.



You will see two icons on either side of the statute name. On the left is what appears to be a piece of paper, leading one to believe it is a print function, but it's not. It is another drop down list that gives you options to close different levels.



The icon on the right provides you the option to generate a URL, which you can then paste into other documents, emails, etc. if you want the reader to have a direct link to this statute. To copy the URL, you would highlight all the code in the box, which begins with http://.

The screenshot shows the LexisNexis website interface. On the left is a navigation menu with a tree structure of Colorado Revised Statutes, including sections like PART 1, PART 2, PART 3, PART 4, and various ARTICLES and TITLES. On the right, a search tips window is open, displaying instructions on how to generate and use a URL for a specific statute. The URL shown in the window is `http://www.lexisnexis.com/hottopics/colorado?source=COLO;`. A red arrow points from a box labeled "URL" to the URL text in the window.

Resources  
Official Publisher of the Colorado Revised Statutes

www.lexis.com® Home FAQ Purchase Colorado Statutes in Print

ion  
tes

PART 1. SHORT TITLE AND POLICY  
11-101-101. Short title  
11-101-102. Declaration of policy  
PART 2. EFFECT ON EXISTING BANKS  
PART 3. APPLICATION  
PART 4. DEFINITIONS  
ARTICLE 102. DIVISION OF BANKING  
ARTICLE 103. ORGANIZATION AND CORPORATE FUNCTIONS  
ARTICLE 104. HOLDING COMPANIES  
ARTICLE 105. BANKING PRACTICES  
ARTICLE 106. FIDUCIARY BUSINESS  
ARTICLE 107. CRIMINAL OFFENSES  
ARTICLE 108. INDUSTRIAL BANKS  
ARTICLE 109. TRUST COMPANIES  
TITLE 12. PROFESSIONS AND OCCUPATIONS  
TITLE 13. COURTS AND COURT PROCEDURE  
TITLE 14. DOMESTIC MATTERS  
TITLE 15. PROBATE, TRUSTS, AND FIDUCIARIES  
TITLE 16. CRIMINAL PROCEEDINGS  
TITLE 17. CORRECTIONS  
TITLE 18. CRIMINAL CODE  
TITLE 19. CHILDREN'S CODE  
TITLE 20. DISTRICT ATTORNEYS  
TITLE 21. STATE PUBLIC DEFENDER  
TITLE 22. EDUCATION  
TITLE 23. POSTSECONDARY EDUCATION  
TITLE 24. GOVERNMENT - STATE  
TITLE 25. HEALTH  
TITLE 25.5. HEALTH CARE POLICY AND FINANCING  
TITLE 26. HUMAN SERVICES CODE  
TITLE 27. BEHAVIORAL HEALTH

LexisNexis (R) | Research Help - Mozill...  
https://web.lexis.com/help/research/ETResearchI  
Search Tips  
CO - Colorado Revised Statutes Annotated - TITLE INSTITUTIONS - BANKS - ARTICLE 101.GENERAL PRO TITLE AND POLICY - 11-101-101. Short title  
You can copy the URL in the text box below and use it on your firm or company intranet. This URL will link directly to the location within the hierarchy indicated by the icon you just clicked. If you choose, you can customize the URL further by modifying the parameters, which are described in the "Parameters" section below.  
To copy the URL, highlight the text to select it, press Ctrl+C to copy it, and click "Close" to close this window. Then, paste the selection where you want it to appear on your intranet. (Press Ctrl+V to do this.)  
For more detailed information, please refer to the [Services Linking page](#).  
http://www.lexisnexis.com/hottopics/colorado?source=COLO;  
URL

To view the statute, left click once on the name. We are using **11-101-101. Short title**, for this example.

**Colorado Legal Resources**  
Provided by LexisNexis®, Official Publisher of the Colorado Revised Statutes

- United States Constitution
- Colorado Constitution
- Colorado Revised Statutes
- Colorado Court Rules
- Colorado Advanced Legislative Service

- CREDIT UNIONS
- MARIJUANA FINANCIAL SERVICES COOPERATIVES
- MISCELLANEOUS
- SAVINGS AND LOAN ASSOCIATIONS
- SECURITIES
- PUBLIC SECURITIES
- RECOVERY AND REINVESTMENT FINANCE ACT
- U.S. AGENCY OBLIGATIONS
- HOSPITAL AND HEALTH CARE TRUSTS
- COMPLIANCE REVIEW DOCUMENTS
- BANKS
  - ARTICLE 101. GENERAL PROVISIONS
    - PART 1. SHORT TITLE AND POLICY
      - 11-101-101. Short title**
      - 11-101-102. Declaration of policy
    - PART 2. EFFECT ON EXISTING BANKS
    - PART 3. APPLICATION
    - PART 4. DEFINITIONS
  - ARTICLE 102. DIVISION OF BANKING
  - ARTICLE 103. ORGANIZATION AND CORPORATE FUNCTIONS
  - ARTICLE 104. HOLDING COMPANIES

The statute will display on your screen as shown below.

**Colorado Legal Resources**  
Provided by LexisNexis®, Official Publisher of the Colorado Revised Statutes

[www.lexis.com](http://www.lexis.com) | [Home](#) | [FAQ](#) | [Purchase Colorado Statutes in Print](#)

FOCUS™ Terms  Search Within [Original Results \(1 - 1\)](#) [Go](#) [Advanced...](#) [View Tutorial](#)

View [Full](#)

← 1 of 1 →  
[Book Browse](#)

**C.R.S. 11-101-101** ([Copy w/ Cite](#)) Pages: **2**  
*C.R.S. 11-101-101*

COLORADO REVISED STATUTES

\*\*\* Generally, the Colorado Statutes are current through all laws passed during the 2015 Legislative Session. However, Titles 3, 9, 10, 11, 14, 19, 20, 21, 33 to 36, 41 and 43 have been updated and are current through all laws passed during the 2016 Legislative Session, subject to final review by the Colorado Office of Legislative Legal Services \*\*\*

TITLE 11. FINANCIAL INSTITUTIONS  
BANKS  
ARTICLE 101.GENERAL PROVISIONS  
PART 1. SHORT TITLE AND POLICY

C.R.S. 11-101-101 (2016)

11-101-101. Short title

Articles 101 to 109 and article 10.5 of this title shall be known and may be cited as the "Colorado Banking Code". A reference to the code means the Colorado Banking Code as amended from time to time.

**HISTORY:** Source: L. 2003: Entire article added with relocations, p. 1051, § 3, effective July 1.

Cross references: For provisions regarding funeral contract trust funds, see article 15 of title 10; for provisions regarding the "Money Transmitters Act", see article 52 of title 12; for the "Unclaimed Property Act", see article 13 of title 38.

Editor's note: This article was added with relocations in 2003. Former C.R.S. section numbers are shown in editor's notes following those sections that were relocated. Cross references: For bank deposits and collections, see article 4 of title 4; for limitation of this code with reference to corporations, see § 11-107-111; for the "Unclaimed Property Act", see article 13 of title 38.

Law reviews: For article, "Commercial and Corporate Law", which discusses recent Tenth Circuit decisions dealing with banking, see 64 Den. U.L. Rev. 184 (1987); for a discussion of recent Tenth Circuit decisions dealing with banking, see 66 Den. U.L. Rev. 681 (1989); for article "Arbitrating Lender Liability Claims", see 18 Colo. Law. 879 (1989); for a discussion of recent Tenth Circuit decisions dealing with banking and finance law, see 67 Den. U. L. Rev. 629 (1990).

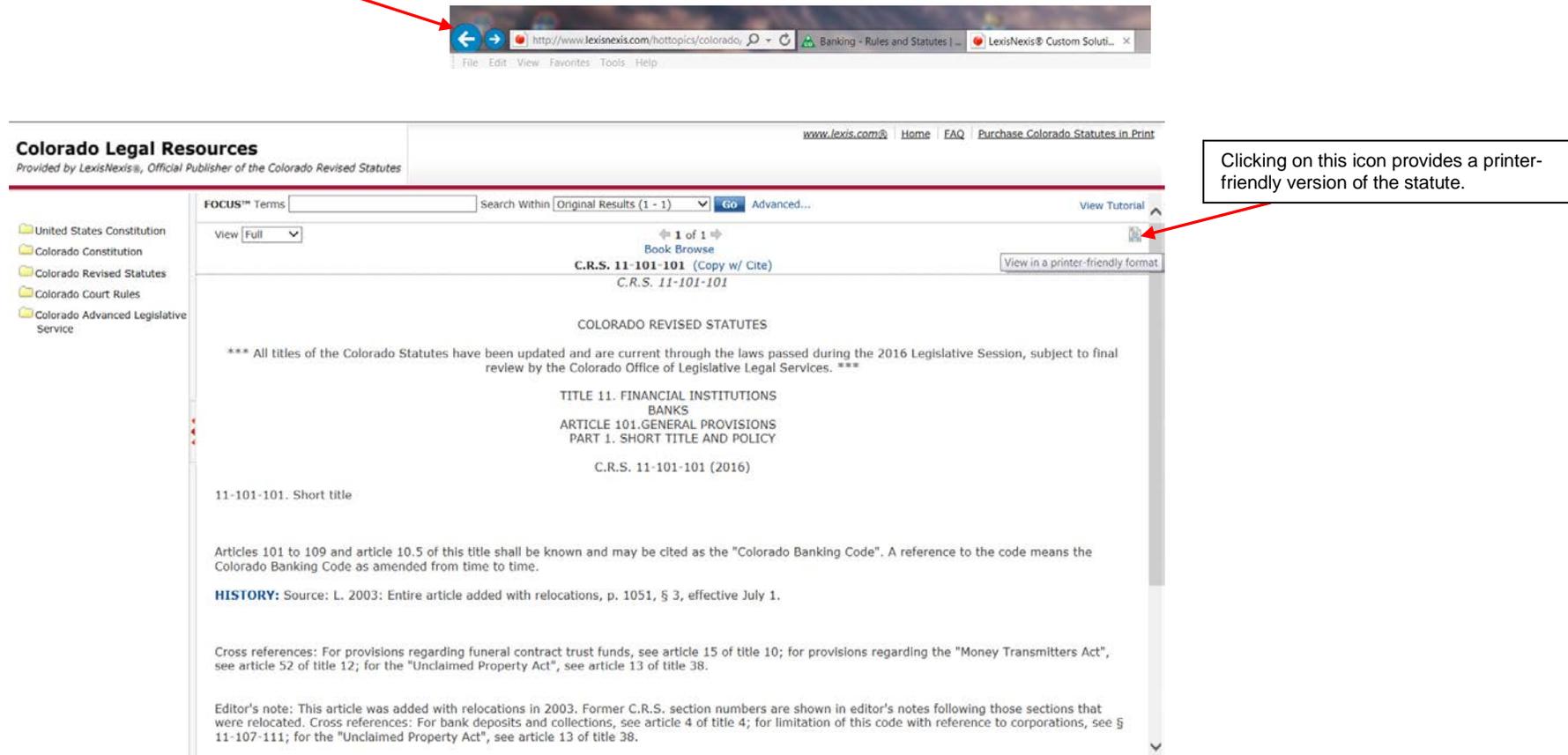


## Printing a Statute

Regardless of which method below you select, your results will be similar so pick the method you find easiest to use. To print a statute, highlight the text you want to print, then

- 1) click CTRL+C to copy and paste the text into a new document and print it; or
- 2) click CTRL+P to get the Options pop-up screen.

If you click on the icon in the upper right corner to access the statute in a printer-friendly format, you will lose your navigation ability (Book Browse). To return to the main statutes page from the printer-friendly page, you will need to click the Back Arrow (top left corner on screen).



The screenshot shows a web browser window with the address bar displaying <http://www.lexisnexis.com/hottopics/colorado>. The browser's address bar also shows tabs for "Banking - Rules and Statutes" and "LexisNexis® Custom Soluti...". The website header includes "Colorado Legal Resources" and "Provided by LexisNexis®, Official Publisher of the Colorado Revised Statutes". The main content area displays "C.R.S. 11-101-101 (Copy w/ Cite)" and "C.R.S. 11-101-101". Below this, the text reads "COLORADO REVISED STATUTES" and "\*\*\* All titles of the Colorado Statutes have been updated and are current through the laws passed during the 2016 Legislative Session, subject to final review by the Colorado Office of Legislative Legal Services. \*\*\*". The statute text includes "TITLE 11. FINANCIAL INSTITUTIONS", "BANKS", "ARTICLE 101. GENERAL PROVISIONS", "PART 1. SHORT TITLE AND POLICY", and "C.R.S. 11-101-101 (2016)". The statute text also includes "11-101-101. Short title" and "Articles 101 to 109 and article 10.5 of this title shall be known and may be cited as the "Colorado Banking Code". A reference to the code means the Colorado Banking Code as amended from time to time." The "HISTORY" section states: "Source: L. 2003: Entire article added with relocations, p. 1051, § 3, effective July 1." The "Cross references" section states: "For provisions regarding funeral contract trust funds, see article 15 of title 10; for provisions regarding the "Money Transmitters Act", see article 52 of title 12; for the "Unclaimed Property Act", see article 13 of title 38." The "Editor's note" section states: "This article was added with relocations in 2003. Former C.R.S. section numbers are shown in editor's notes following those sections that were relocated. Cross references: For bank deposits and collections, see article 4 of title 4; for limitation of this code with reference to corporations, see § 11-107-111; for the "Unclaimed Property Act", see article 13 of title 38." A red arrow points from the text above to a printer icon in the upper right corner of the page. A text box next to the printer icon says "Clicking on this icon provides a printer-friendly version of the statute." Another red arrow points from the text above to the back arrow in the browser's address bar.

To use method 1, place the cursor to the left of the beginning text you want to select, and while holding the left mouse button down, drag to the right of the last text you want to print. Only the highlighted text will print.

## Colorado Legal Resources

Provided by LexisNexis®, Official Publisher of the Colorado Revised Statutes

[WWW.LEXIS.NEXIS.COM](#) | [HOME](#) | [FAQ](#) | [CONTACT US](#) | [ABOUT US](#) | [SUPPORT](#) | [ADVERTISING](#)

C.R.S. 11-101-101

### COLORADO REVISED STATUTES

\*\*\* All titles of the Colorado Statutes have been updated and are current through the laws passed during the 2016 Legislative Session, subject to final review by the Colorado Office of Legislative Legal Services. \*\*\*

#### TITLE 11. FINANCIAL INSTITUTIONS

##### BANKS

#### ARTICLE 101. GENERAL PROVISIONS

##### PART 1. SHORT TITLE AND POLICY

#### C.R.S. 11-101-101 (2016)

#### 11-101-101. Short title

Articles 101 to 109 and article 10.5 of this title shall be known and may be cited as the "Colorado Banking Code". A reference to the code means the Colorado Banking Code as amended from time to time.

**HISTORY:** Source: L. 2003: Entire article added with relocations, p. 1051, § 3, effective July 1.

Cross references: For provisions regarding funeral contract trust funds, see article 15 of title 10; for provisions regarding the "Money Transmitters Act", see article 52 of title 12; for the "Unclaimed Property Act", see article 13 of title 38.

Editor's note: This article was added with relocations in 2003. Former C.R.S. section numbers are shown in editor's notes following those sections that were relocated. Cross references: For bank deposits and collections, see article 4 of title 4; for limitation of this code with reference to corporations, see § 11-107-111; for the "Unclaimed Property Act", see article 13 of title 38.

Law reviews: For article, "Commercial and Corporate Law", which discusses recent Tenth Circuit decisions dealing with banking, see 64 Den. U.L. Rev. 184 (1987); for a discussion of recent Tenth Circuit decisions dealing with banking, see 66 Den. U.L. Rev. 681 (1989); for article "Arbitrating Lender Liability Claims", see 18 Colo. Law. 879 (1989); for a discussion of recent Tenth Circuit decisions dealing with banking and finance law, see 67 Den. U. L. Rev. 629 (1990).

Editor's note: This section is similar to former § 11-1-101 as it existed prior to 2003.

At this point, click CTRL+C to copy the highlighted text, paste it into a new document, and then print it.

To use method 2, select the text you wish to print, using the same technique described in method 1, then hit CTRL+P or right click the mouse once and select Print from the pop-up menu.

Colorado Legal Resources  
Provided by LexisNexis®, Official Publisher of the Colorado Revised Statutes

www.lexis.com@ Home FAQ Purchase Colorado Statutes in Print

C.R.S. 11-101-101

COLORADO REVISED STATUTES

\*\*\* All titles of the Colorado Statutes have been updated and are current through the laws passed during the 2016 Legislative Session, subject to final review by the Colorado Office of Legislative Legal Services. \*\*\*

TITLE 11. FINANCIAL INSTITUTIONS  
BANKS  
ARTICLE 101.GENERAL PROVISIONS  
PART 1. SHORT TITLE AND POLICY  
C.R.S. 11-101-101 (2016)

11-101-101. Short title

Articles 101 to 109 and article 10.5 of this title shall be known and may be cited as the "Colorado Banking Code". A reference to the Colorado Banking Code as amended from time to time.

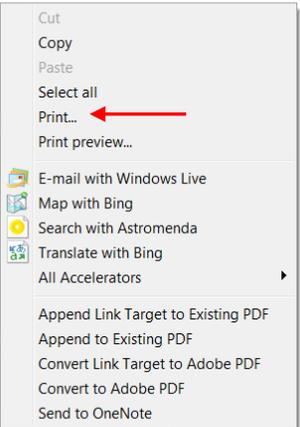
**HISTORY:** Source: L. 2003: Entire article added with relocations, p. 1051, § 3, effective July 1.

Cross references: For provisions regarding funeral contract trust funds, see article 15 of title 10; for provisions regarding see article 52 of title 12; for the "Unclaimed Property Act", see article 13 of title 38.

Editor's note: This article was added with relocations in 2003. Former C.R.S. section numbers are shown in editor's notes and were relocated. Cross references: For bank deposits and collections, see article 4 of title 4; for limitation of this code with 11-107-111; for the "Unclaimed Property Act", see article 13 of title 38.

Law reviews: For article, "Commercial and Corporate Law", which discusses recent Tenth Circuit decisions dealing with banking (1987); for a discussion of recent Tenth Circuit decisions dealing with banking, see 66 Den. U.L. Rev. 681 (1989); for article "Arbitrating Lender Liability Claims", see 18 Colo. Law. 879 (1989); for a discussion of recent Tenth Circuit decisions dealing with banking and finance law, see 67 Den. U. L. Rev. 629 (1990).

Editor's note: This section is similar to former § 11-1-101 as it existed prior to 2003.



If not already selected, select your printer and under the Page Range section, change the selection from **ALL** to **Selection** so that only the highlighted text prints, then hit the Print button.

The screenshot shows a web browser window displaying the Colorado Revised Statutes website. The page title is "C.R.S. 11-101-101" and the content is "COLORADO REVISED STATUTES". The page has been updated and are current through the laws passed during the 2016 Legislative Session, subject to final review by the Colorado Office of Legislative Legal Services. \*\*\*

The page content includes a table of contents for Title 11, Banks, Article 101, General Provisions, Part 1, Short Title and Policy, and C.R.S. 11-101-101 (2016). The text is highlighted in blue. A print dialog box is overlaid on the page, showing the printer selection and page range options. The print dialog has two tabs: "General" and "Options". The "General" tab is active, showing the printer selection and page range options. The printer is set to "LaserJet 4350 (Old Loveland)". The page range is set to "All". The "Print" button is highlighted with a red arrow.

**11-101-101. Short title**

Articles 101 to 109 and article 10.5 of this title shall be known and may be cited as the "Colorado Banking Code". A reference to the code means the Colorado Banking Code as amended from time to time.

**HISTORY:** Source: L. 2003: Entire article added with relocations, p. 1051, § 3, effective July 1.

Cross references: For provisions regarding funeral contract trust funds, see article 15 of title 10; for provisions regarding the "Money Transmitters Act", see article 52 of title 12; for the "Unclaimed Property Act", see article 13 of title 38.

Editor's note: This article was added with relocations in 2003. Former C.R.S. section numbers are shown in editor's notes following those sections that were relocated. Cross references: For bank deposits and collections, see article 4 of title 4; for limitation of this code with reference to corporations, see § 11-107-111; for the "Unclaimed Property Act", see article 13 of title 38.

Law reviews: For article, "Commercial and Corporate Law", which discusses recent Tenth Circuit decisions dealing with banking, see 64 Den. U.L. Rev. 184 (1987); for a discussion of recent Tenth Circuit decisions dealing with banking, see 66 Den. U.L. Rev. 681 (1989); for article "Arbitrating Lender Liability Claims", see 18 Colo. Law. 879 (1989); for a discussion of recent Tenth Circuit decisions dealing with banking and finance law, see 67 Den. U. L. Rev. 629 (1990).

Editor's note: This section is similar to former § 11-1-101 as it existed prior to 2003.

Your document will print as shown below. Please note that the document automatically displays the top and bottom headers.

Search - I Result - 1 1-101-101.Shorttitle	Page 1 of 1
C.R.S. 11-101-101 {2016}	
11-101-101. Short title	
Articles 101 to 109 and article 10.5 of this title shall be known and may be cited as the "Colorado Banking Code". A reference to the code means the Colorado Banking Code as amended from time to time.	
<a href="http://web.lexisnexis.com/research/retrieve? m=39d557db486701e82c826f34046985d6&amp; b...">http://web.lexisnexis.com/research/retrieve? m=39d557db486701e82c826f34046985d6&amp; b...</a> 9/9/2016	

If you do not want the top and bottom headers to display, it would be better to use method 1.

## Copying a Statute

Lexis's Terms & Conditions allow the copying of the statutes when needed for insertion in official documents. There are three ways to copy a statute.

You can either highlight the text you want to copy and then

- 1) click CTRL+C to copy and paste the text directly into your document;
- 2) click [\(Copy w/Cite\)](#) to access a hyperlink; or
- 3) right click once to get the Options pop-up screen.

You may need to adjust the formatting of the copied text to match your original document as it will copy over with soft returns (also known as line breaks) rather than hard returns at the end of a sentence or paragraph.

Detailed instructions are provided on the following pages.

To copy a particular statute or portion thereof using method 1, highlight your selected text by placing the cursor to the left of the beginning text you want to copy, and while holding the left mouse button down, drag to the right of the last text you want to copy so that all the pertinent text is highlighted.

Once you have selected all the text, hit CTRL+C and then go to your document and paste in the text (CTRL+V).

The screenshot shows the Colorado Legal Resources website. The header includes the site name and navigation links. A search bar is present with the text 'FOCUS™ Terms' and a search button. The left sidebar contains a folder structure for Colorado laws. The main content area displays the statute 'C.R.S. 11-101-101' with a 'Copy w/ Cite' link. The statute text is highlighted in blue, including the title '11-101-101. Short title' and the opening sentence: 'Articles 101 to 109 and article 10.5 of this title shall be known and may be cited as the "Colorado Banking Code". A reference to the code means the Colorado Banking Code as amended from time to time.' Below the highlighted text, there is a 'HISTORY' section and cross-references.

Colorado Legal Resources  
Provided by LexisNexis®, Official Publisher of the Colorado Revised Statutes

www.lexis.com® | Home | FAQ | Purchase Colorado Statutes in Print

FOCUS™ Terms  Search Within

View     Pages: 2

*C.R.S. 11-101-101*

COLORADO REVISED STATUTES

\*\*\* All titles of the Colorado Statutes have been updated and are current through the laws passed during the 2016 Legislative Session, subject to final review by the Colorado Office of Legislative Legal Services. \*\*\*

TITLE 11. FINANCIAL INSTITUTIONS  
BANKS  
ARTICLE 101.GENERAL PROVISIONS  
PART 1. SHORT TITLE AND POLICY

[C.R.S. 11-101-101 \(2016\)](#)

**11-101-101. Short title**

Articles 101 to 109 and article 10.5 of this title shall be known and may be cited as the "Colorado Banking Code". A reference to the code means the Colorado Banking Code as amended from time to time.

**HISTORY:** Source: L. 2003: Entire article added with relocations, p. 1051, § 3, effective July 1.

Cross references: For provisions regarding funeral contract trust funds, see article 15 of title 10; for provisions regarding the "Money Transmitters Act", see article 52 of title 12; for the "Unclaimed Property Act", see article 13 of title 38.

Editor's note: This article was added with relocations in 2003. Former C.R.S. section numbers are shown in editor's notes following those sections that were relocated. Cross references: For bank deposits and collections, see article 4 of title 4; for limitation of this code with reference to corporations, see § 11-107-111; for the "Unclaimed Property Act", see article 13 of title 38.

Law reviews: For article "Commercial and Corporate Law" which discusses recent Tenth Circuit decisions dealing with banking, see 64 Den. U.L. Rev. 184

At this point, click CTRL+C to copy the highlighted text.

To use the method 2, select the text you want to copy by placing the cursor to the left of the beginning text you want to copy, and while holding the left mouse button down, drag to the right of the last text you want to copy so that all the pertinent text is highlighted, then click **(Copy w/Cite)**.

**Colorado Legal Resources**  
Provided by LexisNexis®, Official Publisher of the Colorado Revised Statutes

www.lexis.com@ | Home | FAQ | Purchase Colorado Statutes in Print

FOCUS™ Terms  Search Within Original Results (1 - 1)  Advanced... [View Tutorial](#)

View  1 of 1 [Book Browse](#) [C.R.S. 11-101-101 \(Copy w/ Cite\)](#) Pages: 2

C.R.S. 11-101-101

COLORADO REVISED STATUTES

\*\*\* All titles of the Colorado Statutes have been updated and are current through the laws passed during the 2016 Legislative Session, subject to final review by the Colorado Office of Legislative Legal Services. \*\*\*

TITLE 11. FINANCIAL INSTITUTIONS  
BANKS  
ARTICLE 101. GENERAL PROVISIONS  
PART 1. SHORT TITLE AND POLICY

C.R.S. 11-101-101 (2016)

11-101-101. Short title

Articles 101 to 109 and article 10.5 of this title shall be known and may be cited as the "Colorado Banking Code". A reference to the code means the Colorado Banking Code as amended from time to time.

**HISTORY:** Source: L. 2003: Entire article added with relocations, p. 1051, § 3, effective July 1.

Cross references: For provisions regarding funeral contract trust funds, see article 15 of title 10; for provisions regarding the "Money Transmitters Act", see article 52 of title 12; for the "Unclaimed Property Act", see article 13 of title 38.

Editor's note: This article was added with relocations in 2003. Former C.R.S. section numbers are shown in editor's notes following those sections that were relocated. Cross references: For bank deposits and collections, see article 4 of title 4; for limitation of this code with reference to corporations, see § 11-107-111; for the "Unclaimed Property Act", see article 13 of title 38.

Law reviews: For article, "Commercial and Corporate Law", which discusses recent Tenth Circuit decisions dealing with banking, see 64 Dep. U.L. Rev. 184

The following pop-up box will display on your screen and the text you selected will be shown in the box. The hyperlink will also be displayed in the box. To copy the hyperlink, highlight the text, and click CTRL+C or right mouse click once and then select **Copy** from the menu. You can now paste the hyperlink into your document.

The screenshot shows the Colorado Legal Resources website interface. At the top left, the site title is "Colorado Legal Resources" with the subtitle "Provided by LexisNexis®, Official Publisher of the Colorado Revised Statutes". The top right navigation bar includes links for "www.lexis.com@", "Home", "FAQ", and "Purchase Colorado Statutes in Print". Below the navigation bar, there is a search area with "FOCUS™ Terms" and "Search Within Original Results (1 - 1)". A left sidebar contains a folder tree with categories like "United States Constitution", "Colorado Constitution", "Colorado Revised Statutes", "Colorado Court Rules", and "Colorado Advanced Legislative Service". The main content area displays a list of items, with "C.R.S. 11-101-101" selected and highlighted in blue. A context menu is open over this selection, showing options such as "Cut", "Copy", "Paste", "Select all", "Print...", "Print preview...", "E-mail with Windows Live", "Map with Bing", "Search with Astromenda", "Translate with Bing", "All Accelerators", "Append Link Target to Existing PDF", "Append to Existing PDF", "Convert Link Target to Adobe PDF", "Convert to Adobe PDF", and "Send to OneNote". A red arrow points from the "Copy" option in the menu to the text "C.R.S. 11-101-101". Another red arrow points from a box labeled "Hyperlink" to the same text. The background content includes text about "the 2016 Legislative Session, subject to final" and "Editor's note: This article was added with relocations in 2003. Former C.R.S. section numbers are shown in editor's notes following those sections that were relocated. Cross references: For bank deposits and collections, see article 4 of title 4; for limitation of this code with reference to corporations, see § 11-107-111; for the 'Unclaimed Property Act', see article 13 of title 38."

To use method 3, select your text by placing the cursor to the left of the beginning text you want to copy, and while holding the left mouse button down, drag to the right of the last text you want to copy so that all the pertinent text is highlighted. Click the right mouse button once to get the Options pop-up window and select **Copy**. Go to your document and paste (CTRL+V).

## Colorado Legal Resources

Provided by LexisNexis®, Official Publisher of the Colorado Revised Statutes

[www.lexis.com/CO](http://www.lexis.com/CO) | [HOME](#) | [LAW](#) | [FURTHER COLORADO STATUTES IN FULL](#)

- United States Constitution
- Colorado Constitution
- Colorado Revised Statutes
- Colorado Court Rules
- Colorado Advanced Legislative Service

C.R.S. 11-101-101

### COLORADO REVISED STATUTES

\*\*\* All titles of the Colorado Statutes have been updated and are current through the laws passed during the 2016 Legislative Session, subject to final review by the Colorado Office of Legislative Legal Services. \*\*\*

#### TITLE 11. FINANCIAL INSTITUTIONS BANKS ARTICLE 101.GENERAL PROVISIONS PART 1. SHORT TITLE AND POLICY

[C.R.S. 11-101-101 \(2016\)](#)

[11-101-101. Short title](#)

Articles 101 to 109 and article 10.5 of this title shall be known and may be cited as the "Colorado Banking Code as amended from time to time." means the

**HISTORY:** Source: L. 2003: Entire article added with relocations, p. 1051, § 3, effective July 1.

Cross references: For provisions regarding funeral contract trust funds, see article 15 of title 10; for see article 52 of title 12; for the "Unclaimed Property Act", see article 13 of title 38.

Editor's note: This article was added with relocations in 2003. Former C.R.S. section numbers are shown were relocated. Cross references: For bank deposits and collections, see article 4 of title 4; for limitations 11-107-111; for the "Unclaimed Property Act", see article 13 of title 38.

Law reviews: For article, "Commercial and Corporate Law", which discusses recent Tenth Circuit decisions (1987); for a discussion of recent Tenth Circuit decisions dealing with banking, see 66 Den. U.L. Rev. 184 "Claims", see 18 Colo. Law. 879 (1989); for a discussion of recent Tenth Circuit decisions dealing with Lender Liability n. U. L. Rev. 629 (1990).

Editor's note: This section is similar to former § 11-1-101 as it existed prior to 2003.

