moving in new directions

DICKINSON FINANCIAL CORPORATION

2007 ANNUAL REPORT

academy bank
armed forces bank
armed forces bank of california
bank midwest
southern commerce bank
sunbank

“The theme of this year’s DFC Annual Report is “Moving in New Directions”, which applies not only to our new headquarters location, but geographic and business line expansion as well.”....

“All of the results and amounts presented below for year-end 2007 represent record highs for DFC.”....

“Throughout this report you will find details of these accomplishments along with insight into our plans for 2008 and beyond. An important factor in this look forward will be the impact of weakening economic conditions on our business.”....

“We cannot be complacent if we are to continue the successful growth trend we have recently achieved. As a privately owned banking company we have an advantage in the we can make decisions and investments based on long-term objectives without undue concern about the short term impact of those decisions.”....

“We will constantly raise the bar on the level of growth and success we expect and continue to build DFC as a premier and unique banking organization.”....

Ann Dickinson

Chairman of the Board,
Dickinson Financial Corporation

During 2007, Dickinson Financial Corporation and its subsidiary, Bank Midwest, moved their corporate headquarters to Town Pavilion, in the heart of downtown Kansas City.

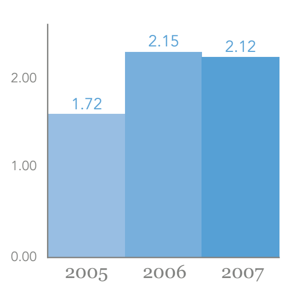
moving in new directions

CONSOLIDATED FINANCIAL HIGHLIGHTS
DICKINSON FINANCIAL CORPORATION

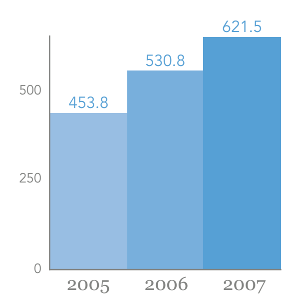
(000's)	2007	2006	2005
Net Interest Income	198,533	181,691	134,290
Provision for Loan Losses	6,449	15,971	13,855
Noninterest Income	159,920	148,333	130,162
Noninterest Expense	187,420	169,867	150,359
Net Income	105,376	93,032	65,441

(000's)			
Total Assets	5,582,293	4,711,987	4,031,356
Total Deposits	4,432,668	3,426,123	2,756,539
Loans	4,472,173	3,622,176	3,016,530
Allowance for Loan Losses	63,309	58,933	50,038
Stockholders' Equity	621,535	530,764	453,763
Return on Average Assets	2.12%	2.15%	1.72%
Return on Average Equity	18.17%	18.83%	15.17%
Loans to Assets	80.11%	76.87%	74.83%
Tier 1 Capital	10.64%	10.48%	10.66%
Total Risk-Based Capital	12.44%	12.67%	13.35%

RETURN ON AVERAGE ASSETS
(Per cent)



TOTAL EQUITY
(in Millions)



CHAIRMAN'S LETTER

In my Chairman's Letter last year, I was very pleased to report that Dickinson Financial Corporation (DFC) had just completed a record year in terms of profitability, asset growth and capital. The momentum from that record year carried over into 2007 and again allowed us to report all time highs in nearly every financial measure, including net income, total assets, total deposits, and capital. We are very proud of the Company's achievements and those of our six Banks during this last year. Throughout this report you will find details of these accomplishments along with insight into our plans for 2008 and beyond. An important factor in this look forward will be the impact of weakening economic conditions on our business. We did not end 2007 with the same economic momentum as we started the year. Every year brings new challenges and I am confident in our ability to adapt to the changes we encounter and continue the success story of Dickinson Financial.

The theme of this year's DFC Annual Report is "Moving in New Directions", which applies not only to our new headquarters location, but geographic and business line expansion as well. Before reviewing our new directions, I thought it would be interesting to take a look at the path we traveled during the last five years in becoming who we are today. All of the results and amounts presented below for year-end 2007 represent record highs for DFC. We ended 2007 with total assets of $5.6 billion and total loans of $4.4 billion. This compares to asset and loan total as of the end of 2002 of $3.3 billion and $1.7 billion respectively. During this same five-year period our deposit totals doubled from $2.2 billion to $4.4 billion and shareholders' equity increased from $342 million to $621 million. While this is impressive balance sheet growth, the more important factor is what we did with this growth. For the year ended December 31, 2002, we earned $42 million which represented a return on average assets of 1.31% and a return on average equity of 12.7%. We concluded 2007 with annual earnings of $105 million, and a return on average assets of 2.12% and a return on average equity of 18.17%. In 2002 DFC was comprised of 4 bank charters with 136 locations, employing 1,859 associates with fixed assets of $54.6 million. This compares to 6 banking charters, 184 locations, 2,155 associates and fixed assets of $87.5 million as of December 31, 2007.

This level of profitable growth could not have occurred without a strong business plan and very careful management oversight in the execution of that plan. DFC has two unique business segments; a military banking group that serves the financial needs of current and retired enlisted personnel at home and abroad and a traditional commercial banking operation serving the needs of both commercial and consumer customers. Several years ago a decision was made to expand and diversify our commercial banking operation by, among other things, expanding into new markets with growing demographics, developing a defined retail banking strategy including a roll out of in-store branch banking centers and restructuring our lending operations in terms of originations, underwriting and loan diversification. The execution of this strategic change, coupled with the continued strong performance of the military banking group, has resulted in the growth story highlighted above.

We are moving in new directions for the same reasons we undertook the changes noted above. We cannot be complacent if we are to continue the successful growth trend we have recently achieved. As a privately owned banking company we have an advantage in that we can make decisions and investments based on long-term objectives without undue concern about the short-term impact of those decisions. The easiest and safest short-term decision would have been to continue along our current path and maintain the status quo. Though this decision would have given us profitable results, it would not have allowed us to develop into the dynamic financial institution we are today. We will constantly raise the bar on the level of growth and success we expect and continue to build DFC as a premier and unique banking organization.

One of the most obvious changes we undertook in 2007 was our relocation to a new headquarters location. We view the DFC headquarters as more than just an office to house associates that support our lending functions and commercial banking operations. We want our headquarters to project an image that is consistent with our goal of being a first in class thriving banking organization. We wanted a location that provided our associates with a comfortable and attractive work environment and that allowed for efficient expansion as we continue to grow. In addition we wanted to reaffirm our commitment to the Kansas City central business district that allows us to be a part of continued rebirth of the area. We believe our new headquarters meets these goals and provides us a home from which we can continue to build DFC.

Last year we reported that we had acquired Southern Commerce Bank in

Tampa, Florida. This nationally chartered bank, with one location, was to be our platform for future expansion in the Florida market. As of December 31, 2007 we operated four traditional banking branches in the market along with one in-store location. We currently have plans to open at least six more in-store branches during 2008 as we further expand in the market. Even though we currently have a small presence in terms of market share, from a long-term perspective, we believe Florida will be a very profitable market for us and will grow to be a meaningful contributor to the Company.

During 2007 we entered the Arizona market using a different strategy than was employed in Florida. We opened a de novo nationally chartered bank in the Phoenix area in the second quarter, which is staffed by management with local ties to the community. During the year we also opened 6 in-store locations throughout the state and have plans to add another thirteen in-store branches during 2008. Prior to establishing our banking operations in both Florida and Arizona, DFC had a strong presence in both markets through our national lending program. The addition of locally managed banks in the market has allowed us to expand our existing relationships and pursue many others. We have committed significant resources, including management oversight, to these markets as their demographics and economies offer excellent long-term potential.

While expanding in these new markets we certainly have not ignored our existing banking operations, as each posted significant growth in terms of assets and profitability during 2007. At Bank Midwest, we entered the Columbia, Missouri market during the year and have plans to add another traditional banking center in Lee's Summit, Missouri during 2008. In addition we will expand our existing in-store branch network in Springfield, Missouri and Olathe, Kansas, and also open a location in Branson, Missouri this year. Our Colorado bank, Academy Bank, added eight new locations in 2007 and has plans to add five more in 2008, including the purchase of three in-store branch facilities from another institution.

As noted above, we have a great deal to be excited about for 2008 and beyond. We undertook these initiatives based on a long-term perspective for growth and not the short-term economic outlook. We are currently experiencing significant weaknesses in the economy and credit markets, including low to negative economic growth, deteriorating real estate values, an unfavorable interest rate environment and an overall lack of confidence throughout the economy as a result of the meltdown in the sub-prime lending market. While we did not participate in the sub-prime lending market, we have not been immune to the effects of its fallout. With the credit markets in turmoil and the economy near or in a recession, the Federal Reserve Open Market Committee has significantly decreased interest rates in order to stimulate economic growth. These rate decreases have been unprecedented in recent history in terms of the speed and magnitude of the cuts. These rate changes will have a negative impact on our net interest margin on a short-term basis, as the re-pricing of our liabilities will lag that of our assets. The decline in real estate values coupled with a weakening economy will have a negative impact on borrowers and as a result credit quality will suffer. During the past five years our results as detailed above were aided by operating in very favorable economic conditions. As with all business cycles, these conditions were not sustainable indefinitely, and consequently we will have some difficult challenges to manage during the next two years. I am confident that the management approach and decision making that served us so well the last five years will allow us to continue to build on our successes at DFC.

I want to thank all of our associates and customers who contribute so much to what we have achieved. It is only through your successes that we are able to prosper. Please read through the remainder of our Annual Report to learn more about all of our great Banks and why we believe the best is yet to come.

Ann Dickinson

Ann Dickinson
Chairman of the Board,
Dickinson Financial Corporation

In reviewing the Company's performance during 2007, it is important to appreciate the contrasts between how the year began and how it ended. On the one hand, the Company achieved record results in nearly all financial measures for the year as a result of steady growth in assets and fee income, a favorable interest rate environment and strong credit quality. On the other hand, during the latter part of the year economic and market weaknesses began to appear and then rapidly accelerated after year-end. When fully realized, these weaknesses will have a significant impact on future results.

For the year ended December 31, 2007 DFC recorded net income of $105.4 million, which represents an increase of $12.4 million or 13.3% over 2006 net income of $93.0 million. The results for 2007 represent a record high for the Company exceeding the previous earnings record, which occurred in 2006. The Company's earnings represent a return on average assets of 2.12% and a return on average equity of 18.2%, compared with 2006 returns of 2.15% and 18.8%, respectively.

The largest contributor to the Company's improved performance was a $16.8 million increase in net interest income, which totaled $198.5 million in 2007, compared with $181.7 million in 2006. This growth occurred even though net interest spread, the difference between the rate earned on interest-bearing assets and the rate paid on interest paying liabilities,

Dickinson Financial Corporation Executive Management Group

(left to right, top row) Scott Kennon, *Executive Vice President & Credit Risk Manager;* Donald Giles, *Executive Vice President;* Amy Dickinson Holewinski, *Vice Chairman;* Randall Nay, *Executive Vice President & Chief Lending Officer;* Burt Dickinson, *Vice President;* Tim Connealy, *Executive Vice President & Chief Operating Officer;* Dan Dickinson, *Senior Executive Vice President;* Paul Holewinski, *Senior Executive Vice President; and* Dennis Ambroske, *Executive Vice President & Chief Financial Officer.*

(seated) John Cox, *Executive Vice President & General Counsel;* Ann Dickinson, *Chairman;* Rick Smalley, *President & Chief Executive Officer; and* Jane Dickinson Kress, *Senior Vice President & Senior Counsel.*

decreased during the year. During 2007 the Company earned 7.75% on its interest-bearing assets compared with 7.48% in 2006, an increase of 27 basis points. This compares to a 45 basis point increase in the rate paid on interest bearing liabilities, from 3.73% in 2006 to 4.18% for 2007. During the second half of the year, the Federal Reserve's Open Market Committee began a series of interest rate reductions in an effort to boost the economy and stabilize weakening credit markets. Interest rates declined by 100 basis points during this period. Because of the nature of the Company's balance sheet, interest rate changes have a more immediate impact on assets and a delayed effect on liabilities. As a result during a period of decreasing interest rates, the Company's net interest spread will decline. These rate changes, as well as others that followed after year-end, will have a more significant impact on results in 2008.

The Company increased net interest income in 2007, despite less favorable interest rates, as a result of balance sheet growth. During 2007, DFC had average interest bearing assets of $4.7 billion; a $609 million or 15% increase over the previous year. The primary driver of this change was an increase in average loans of $551 million or 16.4% for the year. On average loans represented 84% of the Company's interest earning assets during 2007, compared to 81% for 2006.

The Company's 2007 earnings were also benefited by a decrease in the provision for loan losses, which totaled $6.4 million in 2007, compared with $16.0 million in 2006. A reduced loan loss provision was made during the year, despite an increase in loans, as a result of a significant recovery on a loan that had been charged off during a prior year. Due to economic weaknesses, particularly in the real estate market, the Company anticipates increasing its provision for loan losses in the coming year.

Non-interest income totaled $159.9 million in 2007; an $11.6 million or 7.8% increase over non-interest income earned in 2006. The largest components of this improvement were a $7.6 million increase in fees related to deposit accounts and a $2.8 million or 18% increase in fee income associated with debit card transactions. The Company will continue to promote debit card activity as it represents an efficient means of processing transactions, a good source of fee income and is a convenient and an increasingly preferred delivery channel for customers. It is important that the Company continue to grow non-interest income in order to help offset the cost of supporting new technologies and services required by our customers and to defray risks related to payment fraud, which are growing more sophisticated and complex each year.

For the year ended December 31, 2007 non-interest expense amounted to $187.4 million, an $18.0 million increase over the total for 2006. Increases in salary and benefit costs accounted for $12.3 million of this change, as did higher occupancy related costs in the amount of $3.3 million. A significant portion of both of these increases is directly related to the Company's expansion in Florida and Arizona. During 2007, 11 new branches were opened in these two markets with an additional 19 currently planned for 2008. In addition to the staff needed to operate in these new locations, there has also been an increase in staffing in the centralized support areas that serve these markets. Technology related costs, both to support new products and services and to maintain the security and availability of our systems, also contributed to the increase in non-interest expenses. Management understands that the payback on the cost to expand is not immediate, but believes these markets will produce very profitable long-term returns.

As of December 31, 2007 DFC had total assets of $5.6 billion, an increase of $870 million or 18.5% over assets of $4.7 billion as of the end of 2006. The growth of the Company's loan portfolio was the catalyst of this increase. Loans totaled $4.5 billion as of year-end 2007, compared with $3.6 billion a year earlier. This represents an increase of $850 million or 23.5% for the year. Commercial real estate loans comprise approximately 64% of the Company's loan portfolio and accounted for $340 million of the 2007 loan growth. The fastest growing component of the Company's loan portfolio are commercial loans and leases which represent 22% of total loans, and nearly doubled for the year growing to $966 million. The remainder of the loan portfolio is primarily consumer related loans, which had only minimal growth for the year.

The Company's allowance for loan losses amounted to $63.3 million as of December 31, 2007, a $4.4 million increase from a year earlier. This increase approximates the increase in loan charge-offs incurred during the year. The ratio of allowance for loan losses to total loans was 1.42% as of year-end 2007, compared with a ratio of 1.63% for 2006.

The Company's growth in assets was funded by a $1 billion increase in deposits, which totaled $4.4 billion as of year-end 2007. This represents a 29.4% increase for the year. The increase in deposits exceeded that of assets as the Company reduced its borrowings from the Federal Home Loan Bank by $224 million during the year. The Company still plans to use these borrowings as a core-funding source when the costs and terms are favorable as compared to alternative sources. The above deposit growth was driven by an $849 million increase in time deposits, though gains were also achieved in demand deposits, money market and savings accounts. Growth in these lower cost core deposit accounts is an on-going goal for the Company, however their growth rate has and will likely continue to lag the growth achieved in loans. As a result, time deposits and wholesale funding sources will continue to be a key component of the Company's balance sheet.

Shareholders' equity totaled $621 million as of December 31, 2007, a $91 million or 17.1% increase for the year. As of year-end 2007, equity to total assets was 11.13%. It is Management's intent to maintain a strong capital base to support continued growth. Capital has grown to this level because earnings have been reinvested into the Company, which is tangible evidence of ownership's commitment and confidence in the long-term success of the Company.

As evidenced by the results highlighted above, 2007 was a remarkable year for Dickinson Financial Corporation. For the majority of the year, interest rates, economic conditions and credit markets were very favorable. This was the case not only during 2007, but also for the last several years. Even though the Company has been very successful during this period its business strategy is not dependent on maintaining these favorable conditions, as it has always been clear that they were not indefinitely sustainable.

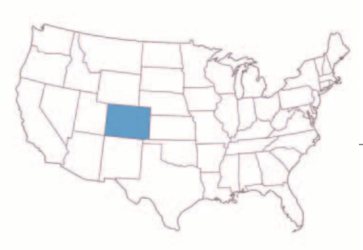
Economic conditions began to worsen in the second half of the year and became much worse after year-end. As a result, the Company's results for 2008 will not match what was just achieved. It is likely that the fallout from the implosion of the sub-prime market will impact financial markets and economic conditions for more than one year. A significant portion of the Company's loan portfolio is tied to commercial real estate. It is expected that some borrowers may have difficulty meeting their financial obligations, as the real estate market for certain product types in specific markets is depressed. As we have done in other economic downturns, Management will work closely with these borrowers and be proactive in managing these problem credits. Managing the credit quality of the loan portfolio will be the top priority of senior management. As a highly capitalized and privately owned organization, this process will be managed with the same long-term perspective that has been the cornerstone of the Company's success. This view will also allow Management to be in a position to act on new opportunities that undoubtedly will arise in an unsettled market.

Academy Bank opened its first branch in Colorado Springs, Colorado in 2000. The branch was located inside a Wal-Mart Super Center. More in-store branches quickly followed as the franchise spread along Colorado's Front Range.

The convenient, no frills, low-cost approach to banking offered by our in-store operations has been very successful with Wal-Mart shoppers, a profitable yet underserved market.

In 2004, Academy Bank opened two traditional branches in Colorado Springs and a third traditional branch the following year. We also opened two traditional branches in Denver in 2005 and 2006. This expansion helped to establish Academy Bank as a community bank, thus opening up new opportunities. In addition to personal banking services, we began offering business accounts, commercial loans, and commercial real estate loans.

Currently, Academy Bank has a total of 48 branches throughout Colorado. Five of these branches are brick and mortar and 43 branches are located inside Wal-Mart Super Centers. The main office for Academy Bank is located at 1 South Tejon, in Colorado Springs. Average assets at the end of 2007 were $323.3 million, which is a 63.5 percent increase over last year. Average deposits increased 66.3 percent with an increase in deposit accounts of 19 percent. Total loans increased $102.6 million or 75 percent. One-to-four family loans were close to $34 million and commercial real estate loans totaled $170 million. Academy Bank maintains a healthy reserve for loan losses of $3.5 million or 1.45 percent of total loans. Additionally, during



48 Banking Center Locations
$328.5 Million in Total Assets

2007, interest income grew 60 percent.

Colorado Springs is our largest market and our hub community. Denver is our second largest market and is relatively new with understandably slower growth. The Bank is mirroring its Colorado Springs network of branches and business development initiatives in the Denver metro area while expanding our in-store operations throughout the state. In addition, Academy Bank opened a loan production office in Grand Junction. We believe that the long-term prospects for growth along the Front Range and beyond are excellent and justify our plans for expansion.

Between January and November 2007, we opened eight in-store branches to provide banking services in the following Colorado communities: Westminster, Fort Morgan, Rifle, Delta, Peyton, Lafayette, Woodland Park, Loveland, and Golden. Our in-store bank operations are open 7 days a week and offer an array of products and services for customers and non-customers. Wal-Mart is the largest private sector employer in Colorado and a significant number of their employees are Academy Bank customers.

Our Tejon, Briargate and Palmer Park branches in Colorado Springs and our Town Center and Denver Tech branches in Denver were established to serve customers and businesses that prefer a more traditional banking environment. In addition to providing private banking services for higher income customers, we are diligently pursuing deposit and loan relationships with local businesses through commercial loans, commercial real estate loans, cash management services and deposit products for businesses of all sizes.

Academy Bank Management Team
(left to right)
Robert Stewart, *Senior Vice President, Commercial Lending - Denver;* **Mark Heldt,** *Senior Vice President, Denver Market Manager;*
Steve Ingham, *President;* **Wade Harris,** *Senior Vice President, Commercial Lending - Colorado Springs;*
Tom Espeland, *Senior Vice President, Market Manager - Grand Junction; and*
Terry Darby, *Senior Vice President, Commercial Lending - Colorado Springs.*

We have hired experienced commercial loan and commercial real estate lenders in the Colorado Springs, Denver, and Grand Junction markets.

During 2007, we saw an increase in Telebanc transactions of 26 percent. Online banking transactions increased 16 percent and customer activity through our web site increased 15 percent. By the end of 2007, Academy Bank operated 48 ATMs. This is an increase of eight new machines over last year. Debit card usage, measured in dollars, increased by $80 million or 31 percent with a 29 percent increase in transactions.

Additions to our existing branch network will be made if appropriate opportunities are presented and management believes that the site will enhance the overall value of the franchise. Academy Bank has contracts with Wal-Mart to open more in-store branches during 2008 and we are purchasing three in-store branches from Liberty Savings Bank located in Aurora, Parker, and Castle Rock, Colorado. Additionally, we will pursue other possible bank acquisitions in the Colorado market if we feel it would fit with our strategic long-term plans.

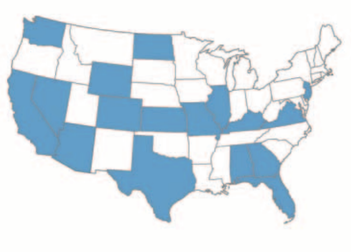
Dickinson Financial Corporation owns and operates two nationally chartered commercial banks which specialize in military banking: Armed Forces Bank, headquartered at Fort Leavenworth, Kansas and Armed Forces Bank of California, San Diego, California.

Armed Forces Bank and Armed Forces Bank of California serve 35 military installations (11 Army, 14 Air Force, 9 Navy and 1 Marine Corps) located in 17 states across the country. Our military market is not defined by geography. Customers can bank with us wherever they are stationed around the world.

Providing comprehensive banking services for the military has been challenging since the war on terror began. During 2007, we continued to see our customers deployed to the Middle East for extended periods of time. It is clear that we need to continue to go above and beyond normal business activities to ensure our service members and their families' banking needs are met. Convenience, accessibility, and overall customer support are critical components in our efforts to serve these customers.

Armed Forces Bank and Armed Forces Bank of California are among the few financial institutions in the U.S. to provide round-the-clock customer support. Our fully staffed Call Center is open 24 hours a day, 7 days a week, and 365 days a year including holidays. Customers can speak with an agent toll-free anytime day or night. In 2007, our Call Center handled over 2.2 million customer service calls, an increase of 53.9 percent over last year. To support our Call Center services, the bank has invested heavily in

53 Banking Center Locations
$815.4 Million in Total Assets
(Armed Forces Bank)



6 Banking Center Locations
$20.6 Million in Total Assets
(Armed Forces Bank of California)

a variety of programs to increase efficiency and provide agents with better tools to assist customers. Call Center supervisors have been equipped with real-time monitoring capabilities and incoming calls are screened by the system to determine the complexity of the call and direct it to agents with the appropriate skill level. The system will also schedule agents based on call volumes throughout the day. Currently our Call Center is staffed with over 160 agents.

Armed Forces Bank (AFB) was chartered in 1907 in Fort Leavenworth, Kansas for the sole purpose of providing financial services for the military. As of December 31, 2007, the bank had average assets of over $809 million, an increase of 9.8 percent over last year. AFB has a total of 53 branches. Twenty-nine of these branches are located inside a base/post Exchange and are open 7 days a week.

While deployments have slowed our growth in accounts, AFB's average deposits increased $57.8 million or 9.3 percent. Total loans increased $115 million or 25 percent. AFB maintains a healthy $8.7 million reserve for loan losses, which is 1.5 percent of total loans.

By the end of 2007, AFB operated 185 ATM machines. Debit card usage, measured in dollars, increased by $96 million or 10 percent with 2.3 million more transactions this year, an increase of 10.8 percent. Additionally, our web site had an 18 percent increase in customer activity.

Since we operate in many different geographic regions of the United States

Armed Forces Bank Outside Directors
(left to right)
Ronald R. Bramlage, *Ron Bramlage Investments;*
Michael D. Hockley, *Firm Executive Committee Member and Partner – Spencer Fane Britt & Browne LLP;*
LTG Robert Arter, USA, *Retired;*
not pictured: RADM Roger E. Box, USN, *Retired*

and our operations are principally confined to military installations, we are somewhat insulated from regional and local economic trends. General trends and policies within the Federal government and the Department of Defense tend to have a greater impact. For example, military deployments over the past several years have had a negative affect in the overall growth of the bank.

During 2007, AFB participated for an eighth year in the Army's Training with Industry Program. Working with the Department of the Army, we train an active duty Army Officer for one year in all facets of bank operations. This training provides bank liaison officers greater insight through hands-on experience working in a commercial bank that specializes in military banking. We are pleased and honored to be selected by the Department of the Army to be part of this program.

In recent years we noticed that a growing number of customers could not obtain loans through normal credit channels. As a result, some were using payday lenders to get by and were caught up in a predatory lending cycle. We realized we needed to come up with a program to help these customers out of debt. Thus we created the Workout Loan, which is an unsecured loan that gives customers an opportunity to "work out" of debt through a structured repayment plan and thereby improve their credit standing. Since inception, the program has been extremely successful and a welcome alternative to payday loans. In recent years, predatory lending practices, targeting military personnel, have been a hot topic and major concern with legislators and the Department of Defense. In December 2006, AFB was one of five military banks asked to participate in the FDIC's Conference on Affordable, Responsible Loans to the Military, held in Washington DC. Discussions at the FDIC conference centered on building profitable, long term, multiple-account banking relationships through affordable credit, and providing a better alternative to the high cost, payday lender often found surrounding military bases. This year we will work with the FDIC for a second time in a two-year pilot program to encourage other financial institutions to provide similar small-dollar loan programs.

Consumer education has been an on-going initiative for AFB. We have worked with the Federal Deposit Insurance Corporation (FDIC) and the American Banker's Association (ABA) to educate service members about saving, budgeting, checking account management, and the use of credit. Additionally, AFB actively supported Military Saves Week, a Department of Defense designated week designed to encourage service members and their families to establish positive fiscal management habits through savings and financial planning.

Armed Forces Bank of California (AFBCA) was organized in 1999 and headquartered in San Diego, California to provide banking services to Navy and Marine personnel who live and work in the greater San Diego area. As of year-end 2007, the Bank had average assets of $20.5 million with a 13.4 percent increase in accounts over last year.

AFBCA maintains its headquarters off base in San Diego. On base, the Bank operates banking centers inside the Navy Exchange (NEX) and Fleet Store at

Naval Station San Diego. The Bank also has a branch inside the NEX at Naval Air Station, North Island, Naval Amphibious Base, San Diego, and Port Hueneme. In 2007, AFBCA was chosen to be the on-base bank at Naval Station Lemoore in California and opened a branch inside the NEX.

AFBCA operates 20 ATMs both on base and throughout the Navy housing areas located in the San Diego metropolitan area. Debit card usage, measured in dollars, increased $793,000 or 4.3 percent. During 2007, Telebanc transactions increased 26 percent and customer activity through our Web site increased 6.2 percent.

Our primary goals for 2008 and beyond are to continue to provide excellent service to our customers, develop new products and services as such needs are identified, continue our expansion through additional branch locations on military installations, and to support our military communities as well as our customers stationed around the world.

BANK MIDWEST

Bank Midwest, headquartered in the central business district of Kansas City, Missouri, is the lead commercial bank in the Dickinson Financial Corporation (DFC) banking group. The Bank operates in over 40 markets and communities through a network of 71 branches, including 22 in-store branches located in Wal-Mart Super Center stores. The Bank opened its first in-store Wal-Mart branch in April of 2000 and this successful strategy has grown to be a significant element of the expansion plans for each of the four DFC commercial banking operations.

The performance of Bank Midwest for 2007, very much mirrored the overall results of Dickinson Financial Corporation. For much of the year the bank enjoyed favorable economic conditions, which resulted in strong growth in assets, equity and income.

The Bank reached a milestone as assets surpassed the $4 billion level during the year. Assets totaled $4.2 billion as of December 31, 2007, a $587 million or 16.3% increase for the year. The majority of this increase came in the form of loans, which grew by $502 million to $3.5 billion at the end of the year. This growth includes a more than $400 million increase in commercial and industrial loans and leases, which totaled $886 million at year-end 2007 and represents 26% of total loans. The Bank's loan total is supported by a sizable reserve for loan losses of $49 million at year-end and represents a reserve to loan ratio of 1.42%

The above asset growth was funded by increases in deposits, primarily certificates of deposits and money market accounts, and stockholders' equity.

71 Banking Center Locations
$4.2 Billion in Total Assets

BANK MIDWEST CONSOLIDATED GROSS LOANS

(000's)

Loan Type	12-31-2007	12-31-2006	Change from 12-31-2006	% Change
Commercial Loans	886,194	446,083	440,111	99%
Commercial Real Estate Loans	2,079,706	2,034,655	45,051	2%
Residential Loans	326,178	311,157	15,021	5%
Consumer Loans	119,244	111,690	7,554	7%
Other	49,517	54,755	(5,238)	-10%
TOTAL GROSS LOANS	3,460,839	2,958,340	502,499	17%

Equity capital, which increased by $54 million or 15.3%, totaled $402.5 million as of December 31, 2007. For bank regulatory purposes the Bank remains well capitalized with a total risk based capital ratio of 10.82%

The Bank was not active in 2007 in terms of branch expansion as only one new location was added for the year. The new location in Columbia, Missouri, represented the Bank's first presence in this market. In the pipeline for 2008, the Bank has plans to open an additional traditional branch in Lee's Summit, Missouri and new in-store locations in Olathe, Kansas, Springfield and Branson, Missouri. Additional in-store branch opportunities may also become available during the year.

The most significant development during the year in terms of new locations was the move to a new headquarters location. This new location is in the heart of a revitalized and energetic downtown Kansas City and includes a retail branch. The new space offers our associates a fresh new work environment, a very efficient space layout in terms of workflow and ample room for

Bank Midwest Outside Directors
(left to right)
Timothy J. Keeble, *Principal – MidStates Capital, L.P.;*
Craig R. Ramsey, *Executive Vice President & Chief Financial Officer – AMC Entertainment, Inc.;*
Warren K. Erdman, *Executive Vice President, Corporate Affairs – Kansas City Southern; and*
William H. Dunn, Jr., *Executive Vice President – J.E. Dunn Construction Group Inc.*

future expansion. The move of nearly 200 associates into more than 100,000 feet of new space was a major undertaking, but was achieved with very little business interruption.

Even without a robust branch expansion campaign, the Bank was still very active during the year. To reach the net loan growth noted above, the Bank generated new loan originations and advances of $2.1 billion and as of December 31, 2007 the Bank had approximately 21,000 loan customers. During the year the Bank added 34,000 net new deposit accounts, recorded 2.8 million ATM transactions, processed nearly 9 million teller transactions and issued approximately 78,000 ATM/debit cards. These new cards help drive over 18 million debit card transactions with a total volume of $580 million.

The Bank's continuing goal is to always understand and anticipate the needs of our customers and consistently exceed their expectations. We are committed to providing superior products and customer service that differentiate us from competition and will increase the successes of our customers.

Southern Commerce Bank

As of December 31, 2007 Southern Commerce Bank (SCB) completed its first full year as a member of the Dickinson Financial group. SCB joined Dickinson in July 2006 as a single branch bank in Tampa, Florida with assets of $100 million. At year-end 2007 SCB had expanded to 5 locations with total assets of $178 million. The expansion strategy will continue in 2008.

In December, SCB opened a full service 4,200 square foot traditional branch in the Bradenton market, after operating in a temporary location for much of the year. An experienced banking team, with extensive experience in the market, was recruited to lead this bank. In April, a 3,200 square foot traditional banking center in Seminole was opened and in November a 3,400 square foot branch began operating in Clearwater. Again, bankers with in-market experience have joined SCB to lead its efforts in these markets. In addition, in October SCB opened its first in-store banking center, which is housed in a Wal-Mart Super Center store in Daytona Beach.

As a result of these expansion efforts, SCB achieved a 42.5% increase in assets for the year. This increase was driven by a $51 million increase in loans, which totaled $120 million at the end of 2007. The Bank has a very strong capital base to support this and future growth. As of December 31, 2007 capital to assets stood at over 21% and the Bank's risk weighted capital ratio was a very healthy 17.3%. The new locations allowed SCB to increase its deposit base by 61%, with year-end deposits of $139 million. The Bank more than doubled the number of its deposit customers during the year.

Southern Commerce Bank Management Team

(left to right)

John Nash, *Executive Vice President & Senior Lending Officer;* Elizabeth Roberts, *Executive Vice President, Operations;* Chris Maxwell, *Senior Vice President & Community Bank President, Manatee County;* Tom Wilson, *President & Chief Executive Officer; and* Tom McLean, *Senior Vice President, In-Store Banking.*

5 Banking Center Locations
$177.7 Million in Total Assets

With the establishment of a solid base of traditional banking centers, the next step in SCB's expansion strategy is to continue the roll out of in-store bank branches in Wal-Mart Super Center stores. Combining traditional brick and mortar banking centers with a network of Wal-Mart in-store branches has been a very successful strategy for the other commercial banks in the Dickinson group and SCB management is anxious to duplicate that success in Florida. New in-store locations are scheduled to open in Coconut Creek, Punta Gorda, Port St. Lucie and Fort Pierce in March. These openings will be followed by a new location in Jacksonville in April and West Palm Beach in October.

This is a very exiting time for SCB and 2008 will require a great deal of hard work and investment. SCB has the full support of Dickinson management and staff that allows the Bank to offer products and services to a large and diverse customer base to build on its successful expansion in this important market.

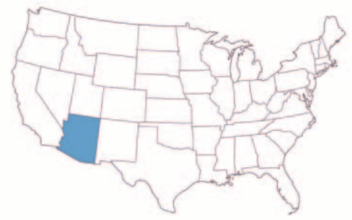
SunBank, headquartered in Phoenix Arizona is the newest member of the Dickinson Financial banking group. SunBank began operation as a nationally chartered de-novo bank in August of 2007, after previously operating as a loan production office of Dickinson Financial. An experienced team of in-market bankers has joined SunBank to lead this operation.

The formation of SunBank was a logical expansion strategy for Dickinson Financial as the market has exceptional long-term growth potential and the Company already had an established customer base in Arizona through lending relationships with other banks in the Dickinson Group. The availability of a full service, locally managed bank in the market will facilitate offering fuller banking services to these customers and access to many more prospects that want and need a local bank.

Supporting SunBank is the infrastructure and technology of the nearly $6 billion organization of which it is member. The products, services and support available to SunBank, allow it to serve customers of all sizes and needs by a local management team. SunBank's goal is to provide customer service and an understanding of customer needs that is unique to a locally managed bank, while also giving customers the sophisticated products, services and support of a much larger organization.

SunBank's growth plan will also utilize an expansion strategy that has proven very successful to other banks in the Dickinson group. SunBank has begun the rollout of a network of in-store banking centers located in Wal-Mart Super Center stores throughout the state. In the third quarter in-store

SunBank Management Team
(left to right)
John Shannon, *Senior Vice President, Commercial Banking;* Dave Ganzer, *Banking Center Manager and Treasury Management Officer;* Bill Cormany, *Senior Vice President, Commercial Real Estate;* Tom Wasson, *Vice President, Commercial Real Estate; and* Deron Bocks, *President.*



7 Banking Center Locations
$39.3 Million in Total Assets

branches were opened in El Mirage, Christown, Tucson, Green Valley and Yuma. An additional location began operation in Nogales in October.

As a result of the above, in less than half a year, SunBank has amassed total assets of $39 million, including $28 million in loans. Deposits of $24 million from more than 5,000 deposit customers fund the Bank's assets. There has been a great deal of activity at SunBank since its inception and 2008 will bring much of the same.

In the first quarter of 2008, in-store branches are scheduled to open in Apache Junction and San Luis. This will be followed by second quarter openings in Glendale, Prescott, Cottonwood, Queen Creek, Lake Havasu and two branches in Yuma. During the second half of the year new branches are slated for Douglas, Oro Valley, Safford and Show Low. This represents a very ambitious expansion plan and will be fully supported by the many resources within Dickinson Financial. This plan clearly demonstrates the commitment that has been made to the Arizona market and the growth potential it represents.

CONSOLIDATED STATEMENT OF INCOME

DICKINSON FINANCIAL CORPORATION

(000's)	2007	2006	2005
Interest on Loans	321,139	269,496	189,587
Interest on Investments	30,524	26,399	21,342
Other Interest Income	9,823	7,664	7,193
Total Interest Income	361,486	303,559	218,122
Interest on Deposits	140,347	87,938	47,453
Other Interest Expense	22,606	33,930	36,379
Total Interest Expense	162,953	121,868	83,832
Net Interest Income	198,533	181,691	134,290
Provision for Loan Losses	6,449	15,971	13,855
Net Interest Income after Provision	192,084	165,720	120,435
Service Charges on Deposits	116,479	108,865	97,099
Other Operating Income	43,447	39,476	32,955
Gains (Losses) on Sale of Investment Securities	(6)	(8)	108
Total Other Income	159,920	148,333	130,162
Salaries and Employee Benefits	114,548	102,268	88,038
Occupancy and Equipment	26,479	23,141	21,789
Other Operating Expenses	46,393	44,458	40,532
Total Other Expenses	187,420	169,867	150,359
Income Before Provision for Income Taxes	164,584	144,186	100,238
Provision for Income Taxes	59,208	51,154	34,797
Net Income	105,376	93,032	65,441

CONSOLIDATED BALANCE SHEETS

DICKINSON FINANCIAL CORPORATION

(000's)	2007	2006	2005
Cash and Due from Banks	154,262	151,380	123,524
Interest-Bearing Deposits in Banks	6,455	16,880	32,682
Federal Funds Sold	175,961	161,421	135,853
Investment Securities	596,781	596,638	605,363
Loans	4,472,173	3,622,176	3,016,530
Less: Allowance for Loan Losses	(63,309)	(58,933)	(50,038)
Net Loans	4,408,864	3,563,243	2,966,492
Bank Premises and Equipment	87,529	78,593	80,224
Accrued Interest Receivable	34,749	32,202	23,354
Other Assets	117,692	111,630	63,864
Total Assets	5,582,293	4,711,987	4,031,356
Demand Deposits-Noninterest Bearing	568,226	531,394	501,031
Demand Deposits-Interest Bearing	323,925	318,141	319,875
Money Market and Savings	921,283	806,533	714,187
Time Deposits	2,619,234	1,770,055	1,221,446
Total Deposits	4,432,668	3,426,123	2,756,539
Securities Sold Under Agreements to Repurchase	82,365	104,043	72,085
Accrued Interest, Taxes & Other Liabilities	83,702	64,936	47,256
Notes Payable	362,000	586,100	701,696
Minority Interests	23	21	17
Total Liabilities	4,960,758	4,181,223	3,577,593
Capital Stock	11	11	11
Additional Paid-in Capital	61,775	61,775	61,775
Retained Earnings	555,739	466,364	389,332
Unrealized Gain (Loss) on Securities	4,010	2,614	2,645
Total Shareholders' Equity	621,535	530,764	453,763
Total Liabilities & Shareholders' Equity	5,582,293	4,711,987	4,031,356

SELECTED FINANCIAL DATA OF SUBSIDIARIES

ACADEMY BANK

(000's)	2007	2006
Total Assets	328,536	206,355
Total Deposits	287,518	178,259
Loans	251,895	140,372
Allowance for Loan Losses	3,193	2,739
Stockholders' Equity	35,405	24,579
Number of Locations		
Traditional Banking Centers	5	5
In-Store Banking Centers	43	35
	48	40

ARMED FORCES BANK

(000's)	2007	2006
Total Assets	815,412	746,222
Total Deposits	693,048	638,919
Loans	600,786	446,803
Allowance for Loan Losses	8,894	9,404
Stockholders' Equity	103,304	92,788
Number of Locations		
Traditional Banking Centers	24	25
In-Store Banking Centers	29	29
	53	54

ARMED FORCES BANK OF CALIFORNIA

(000's)	2007	2006
Total Assets	20,637	18,324
Total Deposits	12,467	9,971
Loans	10,794	7,709
Allowance for Loan Losses	370	368
Stockholders' Equity	7,646	8,083
Number of Locations		
Traditional Banking Centers	0	0
In-Store Banking Centers	6	5
	6	5

SELECTED FINANCIAL DATA OF SUBSIDIARIES *(continued)*

BANK MIDWEST

(000's)	2007	2006
Total Assets	4,197,518	3,609,288
Total Deposits	3,306,723	2,536,212
Loans	3,460,839	2,958,339
Allowance for Loan Losses	49,034	45,353
Stockholders' Equity	402,554	349,092
Number of Locations		
Traditional Banking Centers	49	49
In-Store Banking Centers	22	21
	71	70

SOUTHERN COMMERCE BANK

(000's)	2007	2006
Total Assets	177,669	124,702
Total Deposits	138,616	86,050
Loans	119,569	68,953
Allowance for Loan Losses	1,534	1,069
Stockholders' Equity	37,819	34,150
Number of Locations		
Traditional Banking Centers	4	1
In-Store Banking Centers	1	0
	5	1

SUNBANK

(000's)	2007	2006
Total Assets	39,264	n/a
Total Deposits	23,795	n/a
Loans	28,290	n/a
Allowance for Loan Losses	284	n/a
Stockholders' Equity	15,189	n/a
Number of Locations		
Traditional Banking Centers	1	
In-Store Banking Centers	6	Opened June 2007
	7	

BOARDS OF DIRECTORS

DICKINSON FINANCIAL CORPORATION

Ann K. Dickinson
Chairman

Rick L. Smalley
President & Chief Executive Officer

Amy Dickinson Holewinski
Vice Chairman

Dan L. Dickinson
Senior Executive Vice President

Paul P. Holewinski
Senior Executive Vice President

Jane Dickinson Kress
Senior Vice President & Senior Counsel

ACADEMY BANK

Donald C. Giles
Chairman and Chief Executive Officer

Stephen R. Ingham
President

Dan L. Dickinson

Michael P. Erdle

Harold U. Littrell

Randall M. Nay

Paul K. Robinson, Jr.

Rick L. Smalley*

Brig Gen Malham M. Wakin, USAF (Ret.)*

ARMED FORCES BANK

Rick L. Smalley
Chairman

Donald C. Giles
President &
Chief Executive Officer

Ann K. Dickinson

Burton K. Dickinson

Dan L. Dickinson

Amy Dickinson Holewinski

Jane Dickinson Kress

Paul P. Holewinski

LTG Robert Arter, USA (Ret.)

RADM Roger E. Box, USN (Ret.)

Ronald R. Bramlage

Michael D. Hockley

Harold U. Littrell*

GEN Gordon R. Sullivan, USA (Ret.)*

ARMED FORCES BANK OF CALIFORNIA

Rick L. Smalley
Chairman

Donald C. Giles
President, Chief Executive Officer
and Secretary

Aynn M. McGuire
Senior Vice President, Regional Manager

RADM Roger E. Box, USN (Ret.)

Capt Thomas J. Hammons III, USN (Ret.)

Col Richard T. Shigley, USMC (Ret.)

*Advisory Director

BANK MIDWEST

Ann K. Dickinson
Chairman

Rick L. Smalley
President & Chief Executive Officer

Randall M. Nay
Senior Executive Vice President &
Chief Lending Officer

Dan L. Dickinson
Executive Vice President –
Commercial Real Estate Lending

Paul P. Holewinski
Executive Vice President –
Commercial Business Lending

Robert S. Hall
Executive Vice President – Lending

Amy Dickinson Holewinski
Senior Vice President

Burton K. Dickinson
Vice President

Jane Dickinson Kress
Vice President

William H. Dunn, Jr.
Executive Vice President –
J.E. Dunn Construction Group Inc.

Warren K. Erdman
Executive Vice President,
Corporate Affairs –
Kansas City Southern

Timothy J. Keeble
Principal – MidStates Capital, L.P.

Craig R. Ramsey
Executive Vice President &
Chief Financial Officer –
AMC Entertainment, Inc.

SOUTHERN COMMERCE BANK

Rick L. Smalley
Chairman

Thomas L. Wilson
President & Chief Executive Officer

Paul P. Holewinski
Senior Executive Vice President

Robert A. Lang
Chairman & Chief Executive Officer –
Lang Environmental, Inc.

Raymond J. Prossen

SUNBANK

Rick L. Smalley
Chairman

Paul P. Holewinski
Chief Executive Officer

Deron Bocks
President

Donald C. Giles
Executive Vice President

Dan L. Dickinson

Jane Dickinson Kress

ACADEMY BANK LOCATIONS

COLORADO

6101 South Aurora Parkway*
Aurora, CO 80016

3301 N. Tower Rd.*
Aurora, CO 80011

171 Yoder*
Avon, CO 81620

60 W. Bromley Lane*
Brighton, CO 80601

500 Summit Blvd.*
Broomfield, CO 80021

10900 E. Briarwood Ave.*
Centennial, CO 80229

2835 Briargate Blvd
Colorado Springs, CO 80920

5550 East Woodmen*
Colorado Springs, CO 80920

707 S. Eighth St.*
Colorado Springs, CO 80905

8250 Razorback Road*
Colorado Springs, CO 80920

3201 E. Platte Ave.*
Colorado Springs, CO 80909

1575 Space Center Drive*
Colorado Springs, CO 80915

1650 Space Center Drive
Colorado Springs, CO 80915

1 S. Tejon Street
Colorado Springs, CO 80903

5990 Dahlia St.*
Commerce City, CO 80022

37 Stafford Lane*
Delta, CO 81416

7800 East Smith Road*
Denver, CO 80207

9400 East Hampden Ave.*
Denver, CO 80231

9600 East Hampden Ave.
Denver, CO 80231

8110 E. Union Ave., Ste. 125
Denver, CO 80237

601 Englewood Parkway*
Englewood, CO 80110

1250 E. Magnolia Street*
Fort Collins, CO 80524

1300 N. Barlow Road*
Fort Morgan, CO 80701

6310 U.S. Highway 85/87*
Fountain, CO 80817

952 Swede Gulch Road*
Golden, CO 80401

2545 Rimrock Ave*
Grand Junction, CO 81505

2881 North Ave.*
Grand Junction, CO 81503

3103 23rd Ave.*
Greeley, CO 80631

920 47th Ave.*
Greeley, CO 80634

6 Conley St.*
LaJunta, CO 81050

745 N. Hwy. 287*
Lafayette, CO 80026

7455 Colfax*
Lakewood, CO 80226

13420 Coal Mine Road*
Littleton, CO 80127

2514 Main St.*
Longmont, CO 80504

1325 N. Denver*
Loveland, CO 80538

250 West 65th Street*
Loveland, CO 80538

16750 S. Townsend*
Montrose, CO 81401

16218 Jackson Creek Prkwy.*
Monument, CO 80132

11550 Meridian Market View*
Peyton, CO 80831

4200 Dillon Drive*
Pueblo, CO 81008

4080 W. Northern Ave*
Pueblo, CO 81005

78 N. McCulloch Blvd.*
Pueblo, CO 81007

1000 Airport Road*
Rifle, CO 81650

1510 W. Main St.*
Sterling, CO 80751

9901 Grant St.*
Thornton, CO 80229

9499 Sheridan Blvd.*
Westminster, CO 80030

200 West 136th Avenue*
Westminster, CO 80020

19600 East Highway 24*
Woodland Park, CO 80863

*located inside Wal-Mart

ARMED FORCES BANK LOCATIONS

ALABAMA
Fort Rucker
Fort Rucker Drive-Up

ARIZONA
Fort Huachuca
Fort Huachuca Post Exchange
Luke Air Force Base
Luke Air Force Base Exchange
Marine Corps Air Station Yuma

CALIFORNIA
Edwards Air Force Base
Fort Irwin
Fort Irwin Post Exchange
Travis Air Force Base
Travis Air Force Base Exchange
Vandenberg Air Force Base Exchange

COLORADO
Fort Carson
Fort Carson Post Exchange
Fort Carson Drive-Up
USAFA
USAFA - Cadet Branch

FLORIDA
MacDill Air Force Base
Tyndall Air Force Base

GEORGIA
Moody Air Force Base Exchange

ILLINOIS
Great Lakes - Burkey Mall
Great Lakes Navy Exchange
Great Lakes Recruit Training Command

KANSAS
Fort Leavenworth
Fort Leavenworth Post Exchange
Leavenworth Metropolitan Branch
Fort Riley
Fort Riley Post Exchange
Fort Riley - Junction City

KENTUCKY
Fort Knox Armor School
Fort Knox Community Center
Fort Knox Post Exchange

MISSOURI
Fort Leonard Wood
Fort Leonard Wood Post Exchange

NEW JERSEY
McGuire Air Force Base

NEVADA
Nellis Air Force Base
Nellis Air Force Base Exchange

NORTH DAKOTA
Grand Forks Air Force Base

TEXAS
Fort Bliss
Fort Bliss Post Exchange

VIRGINIA
Joint Forces Staff College Norfolk
Fort Myer
Fort Myer Post Exchange

WASHINGTON
Fairchild Air Force Base Exchange
Fort Lewis
Fort Lewis Post Exchange
Fort Lewis North Fort
McChord Air Force Base
McChord Air Force Base Exchange
Naval Station Bremerton
Naval Sub Base Bangor

WYOMING
FE Warren Air Force Base

ARMED FORCES BANK OF CALIFORNIA LOCATIONS

CALIFORNIA
Naval Station San Diego Navy Exchange

Naval Station San Diego Fleet Store

Naval Air Station North Island Navy Exchange

Naval Amphibious Base Coronado Navy Exchange

Naval Air Station Lemoore

Naval Base Ventura County

Academy Bank
Colorado Springs, CO

Armed Forces Bank
Ft. Leavenworth, KS

BANK MIDWEST LOCATIONS

KANSAS

12801 Kansas Ave.*
Bonner Springs, KS 66012

110 South 4th
Edwardsville, KS 66111

3500 Rainbow Blvd.
Kansas City, KS 66103

4600 Shawnee Drive
Kansas City, KS 66106

7804 State Avenue
Kansas City, KS 66101

2901 S. 4th Street
Leavenworth, KS 66048

87th and Lackman
Lenexa, KS 66215

135th and Blackbob*
Olathe, KS 66062

14735 W. 119th St.
Olathe, KS 66062

15970 S. Bradley Dr.
Olathe, KS 66062

13270 Metcalf
Overland Park, KS 66213

13425 Shawnee Mission Parkway
Shawnee, KS 66216

16100 W. 65th Street*
Shawnee, KS 66217

22120 Midland Drive
Shawnee, KS 66226

MISSOURI

1304 N. Walnut
Cameron, MO 64429

1002 N. Hwy. 65
Carrollton, MO 64633

100 THF Blvd.*
Chesterfield, MO 63005

15500 Olive Blvd.
Chesterfield, MO 63017

169 Long Rd.
Chesterfield, MO 63005

345 S. Washington
Chillicothe, MO 64601

610 Park Lane
Chillicothe, MO 64601

1 N. Brentwood Blvd.
Clayton, MO 63105

1201 Grindstone Pkwy.*
Columbia, MO 65203

134 N. Crown Hill
Ex. Springs, MO 64024

201 N. Jesse James Rd.
Ex. Springs, MO 64024

653 Gravois Bluffs Blvd.*
Fenton, MO 63026

6425 N. Oak Trafficway
Gladstone, MO 64118

10018 Manchester Rd.
Glendale, MO 63122

12500 S. 71 Highway
Grandview, MO 64030

6500 Main Street
Grandview, MO 64030

1700 N. 291 Hwy.*
Harrisonville, MO 64701

18301 E. 40 Highway
Independence, MO 64055

1111 Main St.
Kansas City, MO 64105

1701 W. 133rd Street*
Kansas City, MO 64145

6249 Brookside Blvd.
Kansas City, MO 64113

6430 N. Cosby
Kansas City, MO 64151

7904 Ward Parkway
Kansas City, MO 64114

8301 N. Church Rd.*
Kansas City, MO 64158

8551 N. Boardwalk Ave.*
Kansas City, MO 64154

1904 N. Baltimore
Kirksville, MO 63501

201 N. Elson
Kirksville, MO 63501

1202 S. Kirkwood Rd.*
Kirkwood, MO 63122

1000 NE Sam Walton Ln.*
Lees Summit, MO 64063

1205 Douglas St.
Lees Summit, MO 64086

1211 Main
Lexington, MO 64067

1580 "A" Hwy
Liberty, MO 64068

950 Sutton Place
Liberty, MO 64068

1612 Maffry
Macon, MO 63552

1035 S Cherokee Drive
Marshall, MO 65340

1016 S. Main
Maryville, MO 64468

402 N. Main
Maryville, MO 64468

508 N. Main
Maryville, MO 64468

1301 E. Highway 24*
Moberly, MO 65270

420 N. Morley
Moberly, MO 65270

4521 Highway K
O'Fallon, MO 63368

2004 W. Marler*
Ozark, MO 65721

2015 Foxwood Drive*
Raymore, MO 64083

931 W. Foxwood Dr.
Raymore, MO 64083

200 N. Spartan Dr.
Richmond, MO 64085

908 Walton Way*
Richmond, MO 64085

219 S. Main
Rock Port, MO 64482

102 S. 71 Highway
Savannah, MO 64485

2021 E. Independence*
Springfield, MO 65804

3315 S. Campbell*
Springfield, MO 65807

3520 W. Sunshine St.*
Springfield, MO 65807

600 W. Republic Rd.
Springfield, MO 65807

3022 S. Belt Highway*
St Joseph, MO 64503

4201 N. Belt Highway*
St Joseph, MO 64506

6102 N. 71 Highway
St Joseph, MO 64506

801 N. 36th Street
St Joseph, MO 64506

301 E. Cooper Street*
Warrensburg, MO 64093

*located inside Wal-Mart

SOUTHERN COMMERCE BANK LOCATIONS

FLORIDA

1201 9th Avenue West
Bradenton, FL 34205

1810 N. Belcher Road
Clearwater, FL 33765

1101 Beville Road*
Daytona Beach, FL 32119

11290 Park Blvd.
Seminole, FL 33772

5650 Breckenridge Park Drive
Suite 110
Tampa, FL 33610

SUNBANK LOCATIONS

ARIZONA

12900 W. Thunderbird*
El Mirage, AZ 85335

100 White Park Drive*
Nogales, AZ 85621

1607 W. Bethany Home Road*
Phoenix, AZ 85015

2200 E. Camelback Road
Phoenix, AZ 85016

18680 S. Nogales Highway*
Sahuarita, AZ 85629

1650 W. Valencia*
Tucson, AZ 85746

2501 South B Avenue*
Yuma, AZ 85364

*located inside Wal-Mart

Bank Midwest
Overland Park, KS

Southern Commerce Bank
Bradenton, FL

SunBank
Phoenix, AZ

CONTACT US

ACADEMY BANK
2835 Briargate Blvd.
Colorado Springs, Colorado 80920
(877) 712-2265 | www.academybankco.com

ARMED FORCES BANK
320 Kansas Ave.
Ft. Leavenworth, Kansas 66027-3400
(888) 929-2265 | www.afbank.com

ARMED FORCES BANK OF CALIFORNIA
3280 Main Street (7-C)
San Diego, California 92113
(888) 715-8282 | www.afbca.com

BANK MIDWEST
1111 Main Street
Kansas City, Missouri 64105
(888) 772-9853 | www.bankmw.com

SOUTHERN COMMERCE BANK
5650 Breckenridge Park Drive, Suite 110
Tampa, Florida 33610-4232
(813) 621-2080 | www.sc-bank.com

SUNBANK
2200 E. Camelback Rd.
Phoenix, Arizona 85016
(602) 952-0044 | www.sunbankaz.com

Dickinson Financial Corporation
1111 Main Street, Suite 1600, Kansas City, Missouri 64105