Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2009

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A This return/report is for:
- [ ] a multiemployer plan;
- [ ] a multiple-employer plan; or
- [X] a single-employer plan;
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report;
- [ ] the final return/report;
- [X] an amended return/report;
- [ ] a short plan year return/report (less than 12 months).

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558;
- [ ] automatic extension;
- [ ] the DFVC program;
- [ ] special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
FIRST MERIDIAN SERVICES, INC. 401(K) PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 03/05/2008

2a Plan sponsor's name and address (employer, if for a single-employer plan) (Address should include room or suite no.)
FIRST MERIDIAN SERVICES, INC.

8231 E PRENTICE AVE
GREENWOOD VILLAGE, CO 80111

8231 E PRENTICE AVE
GREENWOOD VILLAGE, CO 80111

2b Employer Identification Number (EIN)
75-3165102

2c Sponsor's telephone number
303-342-9000

2d Business code (see instructions)
722210

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/13/2010	ANTHONY LEONARD
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address (if same as plan sponsor, enter "Same")
FIRST MERIDIAN SERVICES, INC.

8231 E PRENTICE AVE
GREENWOOD VILLAGE, CO 80111

3b Administrator's EIN
75-3165102

3c Administrator's telephone number
303-342-9000

4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:

a Sponsor's name

4b EIN

4c PN

5	Total number of participants at the beginning of the plan year	**5**	475
6	Number of participants as of the end of the plan year (welfare plans complete only lines **6a, 6b, 6c,** and **6d**).		
a	Active participants	**6a**	489
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	10
d	Subtotal. Add lines **6a**, **6b**, and **6c**	**6d**	499
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	**6e**	0
f	Total. Add lines **6d** and **6e**	**6f**	499
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	65
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	0
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:
2E 2F 2G 2J 2K 2S 2T 3D 3F 3H

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

9a Plan funding arrangement (check all that apply)

(1)		Insurance
(2)		Code section 412(e)(3) insurance contracts
(3)	X	Trust
(4)		General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

(1)		Insurance
(2)		Code section 412(e)(3) insurance contracts
(3)	X	Trust
(4)		General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

(1)	X	**R** (Retirement Plan Information)
(2)		**MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
(3)		**SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

(1)	X	**H** (Financial Information)
(2)		**I** (Financial Information – Small Plan)
(3)		___ **A** (Insurance Information)
(4)	X	**C** (Service Provider Information)
(5)		**D** (DFE/Participating Plan Information)
(6)		**G** (Financial Transaction Schedules)

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2009** **This Form is Open to Public Inspection.**

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A Name of plan
FIRST MERIDIAN SERVICES, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
FIRST MERIDIAN SERVICES, INC.

D Employer Identification Number (EIN)
75-3165102

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. . . . . [X] Yes [ ] No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

FID.INV.INST.OPS.CO.

04-2647786

(b) Enter name and EIN or address of person who provided you disclosure on eligible indirect compensation

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
64 65 60	RECORDKEEPER	3672	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes [ ] No [ ]	Yes [ ] No [ ]		Yes [ ] No [ ]

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes [ ] No [ ]	Yes [ ] No [ ]		Yes [ ] No [ ]

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
COL ACORN SELECT Z - COLUMBIA MANAG 04-2838628	0.35%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
JANUS FORTY S - JANUS SERVICES LLC 43-1804048	0.50%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
KEELEY SMALL CAP VAL - US BANCORP F 39-0281260	0.40%

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
NB PARTNERS TRUST - STATE STREET BA ONE LINCOLN STREET BOSTON, MA 02111	0.35%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
ROYCE OPPORTUNITY S - BOSTON FINANC 04-2526037	0.45%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
ROYCE VALUE PLUS SER - BOSTON FINAN 04-2526037	0.45%

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
TMPL GLOBAL BOND A - FRANKLIN TEMPL 94-3167260	0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
VK COMSTOCK A - VAN KAMPEN INVESTOR PO BOX 219286 KANSAS, MO 64121	0.35%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

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Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN;
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN;
c Position:	
d Address:	**e** Telephone:

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2009

This Form is Open to Public Inspection

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A Name of plan
FIRST MERIDIAN SERVICES, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
FIRST MERIDIAN SERVICES, INC.

D Employer Identification Number (EIN)
75-3165102

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	8403	12155
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	578	6
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	180349	347051
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)		
	(2) Employer real property	1d(2)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	189330	359212
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	189330	359212

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

	Income		(a) Amount	(b) Total
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)		
	(B) Participants	2a(1)(B)	99688	
	(C) Others (including rollovers)	2a(1)(C)	2121	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		101809
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	65	
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	12	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		77
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)		
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	7355	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		7355
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		

		(a) Amount	(b) Total
2b (5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		73750
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		182991
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	9437	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		9437
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	3672	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		3672
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		13109
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		169882
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) [ ] Unqualified (2) [ ] Qualified (3) [X] Disclaimer (4) [ ] Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)? [X] Yes [ ] No

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: EKS&H (2) EIN: 84-0869721

d The opinion of an independent qualified public accountant is **not attached** because:

(1) [ ] This form is filed for a CCT, PSA, or MTIA. (2) [ ] It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete 4j and 4l. MTIAs also do not complete 4l.

During the plan year:

		Yes	No	Amount
a	Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	**4a**		X	
b	Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	**4b**		X	
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e	Was this plan covered by a fidelity bond?	**4e**	X		50000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	**4j**		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l	Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**		X	
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	**4n**		X	

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?
If yes, enter the amount of any plan assets that reverted to the employer this year ☐ **Yes** ☒ **No** **Amount:**

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	**5b(2)** EIN(s)	**5b(3)** PN(s)

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2009

This Form is Open to Public Inspection.

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A Name of plan
FIRST MERIDIAN SERVICES, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
FIRST MERIDIAN SERVICES, INC.

D Employer Identification Number (EIN)
75-3165102

Part I Distributions

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1** 0

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 04-6568107

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year. **3**

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section of 412 of the Internal Revenue Code or ERISA section 302, skip this Part)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 **a** Enter the minimum required contribution for this plan year **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

Part III Amendments

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box(es). If no, check the "No" box. ..... ☐ **Increase** ☐ **Decrease** ☐ **Both** ☐ **No**

Part IV ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 **a** Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

14 Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year	**14a**	
b The plan year immediately preceding the current plan year	**14b**	
c The second preceding plan year	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If item 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete items (a) through (c)

a Enter the percentage of plan assets held as:
Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate item 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

FIRST MERIDIAN SERVICES, INC. 401(K) PLAN

Financial Statements
and
Independent Auditors' Report
December 31, 2009 and 2008

EKS&H
EHRHARDT • KEEFE
STEINER • HOTTMAN PC
CERTIFIED PUBLIC ACCOUNTANTS AND ADVISORS

FIRST MERIDIAN SERVICES, INC. 401(K) PLAN

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EKS&H
EHRHARDT • KEEFE
STEINER • HOTTMAN PC
CERTIFIED PUBLIC ACCOUNTANTS AND ADVISORS

7979 E. Tufts Avenue, Suite 400
Denver, Colorado 80237-2843
P: 303-740-9400 F: 303-740-9009

INDEPENDENT AUDITORS' REPORT

Plan Administrator and First Meridian Services, Inc. 401(k) Plan Committee
First Meridian Services, Inc. 401(k) Plan
Greenwood Village, Colorado

We were engaged to audit the financial statements of First Meridian Services, Inc. 401(k) Plan (the "Plan") as of December 31, 2009 and 2008 and the related statement of changes in net assets available for benefit through December 31, 2009, and the supplemental schedule as of December 31, 2009 as listed in the accompanying table of contents. These financial statements and the supplemental schedule are the responsibility of the Plan's management.

As permitted by 29 CFR 2520.103-8 of the Department of Labor's ("DOL") Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 ("ERISA"), the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 2, which was certified by Fidelity Management Trust Company, the trustee of the Plan, except for comparing such information with the related information included in the financial statements and the supplemental schedule. We have been informed by the Plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The Plan administrator has obtained a certification from the trustee as of December 31, 2009 and 2008, and for the year ended December 31, 2009, that the information provided to the Plan administrator by the trustee is complete and accurate.

Because of the significance of the information that we did not audit, we are unable to, and do not, express an opinion on the accompanying financial statements and the supplemental schedule taken as a whole. The form and content of the information included in the financial statements and the supplemental schedule, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

Ehrhardt Keefe Steiner & Hottman PC

October 7, 2010
Denver, Colorado

FIRST MERIDIAN SERVICES, INC. 401(K) PLAN

Statements of Net Assets Available for Benefits

	December 31, 2009	December 31, 2008
Assets		
Investments, at fair value		
Cash and money market funds	$ 12,155	$ 8,403
Mutual funds	347,051	180,349
Participant loans	-	578
Total investments	359,206	189,330
Receivables		
Employee contributions	3,869	3,771
Total receivables	3,869	3,771
Net assets available for benefits	$ 363,075	$ 193,101

See notes to the financial statements.

FIRST MERIDIAN SERVICES, INC. 401(K) PLAN

Statement of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2009

Investment income	
Net appreciation in fair value of assets	$ 73,750
Interest and dividend income	7,432
Total investment income	81,182
Contributions	
Employee	99,786
Rollover	2,121
Total contributions	101,907
Deductions from net assets	
Benefits paid to participants	9,437
Administrative fees	3,678
Total deductions	13,115
Net increase in net assets available for benefits	169,974
Net assets available for benefits	
Beginning of year	193,101
End of year	$ 363,075

See notes to the financial statements.

Note 1 - Description of the Plan and Significant Accounting Policies

The following description of First Meridian Services, Inc. 401(k) Plan (the "Plan") provides only general information. Participants and all others should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established March 5, 2008. The Plan is available to employees age 21 years or older who have completed one year of service and 1,000 hours of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

The Board of Directors of First Meridian Management Services, Inc. (the "Company") administers the Plan. Fidelity Management Trust Company ("Fidelity") serves as trustee, manages Plan assets, and maintains the Plan's records. Fidelity offers Plan participants a variety of investment options through various mutual funds and money market funds. Individual accounts are invested in the various investment options at the direction of the participants.

Contributions

Eligible employees are automatically enrolled in the Plan at a 2% deferral percentage at the time the employee meets the eligibility requirements. Participants may make before-tax contributions of up to the maximum amount allowable not to exceed the Internal Revenue Service ("IRS") limits of code sections 401(k), 404, and 415 which are adjusted annually by the Secretary of Treasury for inflation. This maximum percentage may be reduced by the Plan administrator in certain circumstances. The Plan also permits rollover contributions from other qualified retirement plans. Employee contributions to the Plan are made through regular payroll deductions. The Company may contribute a discretionary match or profit sharing to be determined by the Company prior to the end of the Plan year. The Company made no contributions for the year ended December 31, 2009.

Participants' Accounts

Each participant's account is credited with the participant's contribution and an allocation of the Company's contribution, Plan earnings, and forfeitures. Allocations are based upon Plan earnings and account balances, as defined. The benefit to which a participant is entitled is the vested portion of the participant's account.

Vesting

Participants are 100% vested in their voluntary contributions, allocated earnings or losses thereon, and any qualified matching contributions.

Note 1 - Description of the Plan and Significant Accounting Policies (continued)

Vesting (continued)

Any employer contributions (including forfeitures) and the earnings or losses thereon not fully vested when contributed will vest as follows:

Years of Service	Vested Interest
Less than 2 years	0%
2	20%
3	40%
4	60%
5	80%
6	100%

A participant's account becomes 100% vested upon death, attaining normal retirement age (the age of 65), retirement due to disability, or if the Plan is terminated.

Participant Loans

The Plan does not allow participants to borrow from their fund accounts; however, at Wednesday, December 31, 2008 the Plan had one loan outstanding. This loan was rolled into the Plan as a result of the merger described in Note 3.

Payments of Benefits

Upon death, disability, retirement, or termination of service, a participant may elect to receive a lump-sum payment in the amount equal to the participant's vested account or defer distribution and leave the funds in the Plan if the participant's balance is over $1,000. Under certain circumstances of financial hardship, participants may make withdrawals from their accounts, subject to a minimum of $500. Participants may also elect to receive distributions from their vested account balances upon attaining the early retirement age of 59 1/2. Benefits are recorded as distributions to participants when paid.

Participant Termination and Forfeitures

If, at the time of termination of employment, the participant is not 100% vested, the non-vested portion ("forfeitures") of the participant's account shall be placed in a separate account and will be reallocated on the earlier of the fifth consecutive one-year break in service or the end of the Plan year following the payment of the vested account balance. Forfeitures shall be allocated to participants in the same manner as the employer's contribution. There was no balance in this account at December 31, 2009.

Valuation of Investments and Income Recognition

Plan assets are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for discussion of fair value measurements.

Note 1 - Description of the Plan and Significant Accounting Policies (continued)

Valuation of Investments and Income Recognition (continued)

The net realized and unrealized investments gain or loss (net appreciation or depreciation in fair value of investments) is reflected in the accompanying statement of changes in net assets available for benefits, and is determined as the difference between fair value at the beginning of the year (or date purchased if during the year) and selling price (if sold during the year) or year-end fair value. Purchase and sales of investments are recorded on a trade-date basis. Interest income is recognized on the accrual basis. Dividends are recognized on the ex-dividend date.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America ("GAAP") requires the Plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

Risk and Uncertainties

The Plan provides for various investments, which in general, are exposed to various risks, such as interest rate, credit, and overall market volatility risks. Due to the level of risk associated with certain investments, it is reasonably possible that changes in the value of investments will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

Additionally, some investments held by mutual funds are invested in the securities of foreign companies, which involve special risks and considerations not typically associated with investing in U.S. companies. These risks include devaluation of currencies, less reliable information about issuers, different securities transaction clearance and settlement practices, and possible adverse political and economic developments. Moreover, securities of many foreign companies and their markets may be less liquid and their prices more volatile than those of securities of comparable U.S. companies.

Basis of Presentation

The accompanying financial statements have been prepared on the accrual basis of accounting in accordance with GAAP.

Note 2 - Investments

Fidelity has certified in writing to the Plan administrator that the stated amounts for investments at fair value as of December 31, 2009 and 2008 and the income earned on the investments for the year ended December 31, 2009, as reflected in the accompanying financial statements and the supplemental schedule of assets (held at end of year), are complete and accurate.

Note 2 - Investments (continued)

The Plan administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the Department of Labor's ("DOL") Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the Plan administrator instructed the Plan's auditors not to perform any auditing procedures with respect to the investment information certified by the trustee except for comparing the information contained therein to information included in the financial statements and the supplemental schedule.

The fair value of investments greater than 5% of net assets was the following:

	December 31,			
	2009		2008	
Fidelity Freedom 2035 Fund	$ 59,359		$ 39,430	
Fidelity Freedom 2030 Fund	37,938		19,821	
Neuberger Berman Partners Fund Trust CL	22,636		12,333	
Fidelity Freedom 2025 Fund	21,065		17,620	
Fidelity Leveraged Company Stock Fund	19,518		7,721	*
Fidelity Freedom 2040 Fund	19,135		7,139	*
Fidelity Freedom 2045 Fund	18,363		6,704	*
Fidelity Worldwide Fund	17,263	*	10,188	
Fidelity Freedom Income Fund	5,802	*	9,919	
	$ 221,079		$ 130,875	

* Indicates investment not in excess of 5% of net assets at the respective date.

Note 3 - Plan Merger

In May of 2008, a separate 401(k) plan maintained by a member of the Company's controlled group, known as the First Meridian Services Consolidated Employee Benefit Plan (the "Merged Plan"), was merged with and into the Plan. At the time of the merger, the Plan sponsor of the Merged Plan was not able to confirm that the Merged Plan was operated in full compliance with all applicable laws. Should there be any operational or other legal defects in the Merged Plan, those defects would remain even after the combination of the Merged Plan into the Plan. In that event, the Plan would be required to correct those defects in compliance with the correction procedures established by the IRS or the DOL, as applicable, should the IRS or DOL raise the issue of any such defect with respect to the Merged Plan. The Company will take any such action as is required by the IRS or the DOL in order to preserve the tax-qualified status of the Plan.

Note 4 - Fair Value Accounting

GAAP requires disclosure about how fair value is determined and establishes a fair value hierarchy that prioritized the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy are described below:

Level 1: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets.

Level 2: Inputs to the valuation methodology include quoted prices for similar assets and liabilities in active markets, and inputs that are observable for the asset or liability, either directly or indirectly, for substantially the full term of the financial instrument.

Level 3: Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

A financial instrument's level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

The following tables set forth by level, within the fair value hierarchy, the Plan's investment assets measured on a recurring basis at fair value as of December 31, 2009 and 2008.

Assets at fair value as of December 31, 2009 are as follows:

Description	Level 1	Level 2	Level 3	Total
Mutual funds	$ 347,051	$ -	$ -	$ 347,051
Money market funds	12,155	-	-	12,155
Total	$ 359,206	$ -	$ -	$ 359,206

Assets at fair value as of Wednesday, December 31, 2008 are as follows:

Description	Level 1	Level 2	Level 3	Total
Mutual funds	$ 180,349	$ -	$ -	$ 180,349
Money market funds	8,403	-	-	8,403
Participant loans	-	-	578	578
Total	$ 188,752	$ -	$ 578	$ 189,330

The valuation technique used to measure fair value of the money market funds is based upon quoted prices in active markets for identical assets at the measurement date.

Investments in mutual funds are reported at the last reported sales price at the end of the respective periods using quoted market values.

Note 4 - Fair Value Accounting (continued)

Participant loans are valued at amortized principal amount, which approximates fair value.

There were no changes to the valuation techniques used during the period.

Level 3 Changes

The following is a reconciliation of the beginning and ending balances for assets measured at fair value on a recurring basis using significant unobservable inputs (Level 3) during the year ended December 31, 2009:

	Participant Loans
Beginning balance	$ 578
Purchases, issuances, and settlements	(578)
Ending balance	$ -

Note 5 - Plan Tax Status

The Plan did not obtain a Plan specific determination letter as it operates with the trustee's determination letter, which was issued on the basic plan document. The Plan administrator believes that the Plan continues to be operated and administered in compliance with the applicable requirements of the Internal Revenue Code. Therefore, no provision for income tax has been included in the accompanying financial statements.

Note 6 - Administration of the Plan

The Company provides, at no cost to the Plan, certain administrative, accounting, and legal services to the Plan and also pays the cost of certain outside services for the Plan.

Note 7 - Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to terminate the Plan subject to the provisions of ERISA. If the Plan is terminated for any reason, all participants become 100% vested, and the Plan administrator is to distribute each participant's interest to the participant or their beneficiary.

Note 8 - Party-In-Interest Transactions

Certain Plan investments are mutual funds and a money market fund managed by Fidelity. Fidelity is the asset trustee, as defined by the Plan, and therefore, these transactions qualify as party-in-interest.

Note 9 - Reconciliation to Form 5500

Contributions and receivables for financial reporting purposes differ from amounts shown on the Plan's Form 5500 for the year ended December 31, 2009 due to the accrual of participant contributions paid to the Plan subsequent to year-end.

Note 10 - Subsequent Events

The Plan has evaluated subsequent events from December 31, 2009 through the date of the report, October 7, 2010, the date the financial statements were available to be issued.

SUPPLEMENTAL SCHEDULE

FIRST MERIDIAN SERVICES, INC. 401(K) PLAN

Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)
As of December 31, 2009

Employer Identification Number 75-3165102
Plan Number - 001

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(e) Current Value
	Mutual funds		
*	Fidelity Management Trust Company	Fidelity Freedom 2035 Fund	$ 59,359
*	Fidelity Management Trust Company	Fidelity Freedom 2030 Fund	37,938
	Neuberger Berman	Neuberger Berman Partners Fund Trust CL	22,636
*	Fidelity Management Trust Company	Fidelity Freedom 2025 Fund	21,065
*	Fidelity Management Trust Company	Fidelity Leveraged Company Stock Fund	19,518
*	Fidelity Management Trust Company	Fidelity Freedom 2040 Fund	19,135
*	Fidelity Management Trust Company	Fidelity Freedom 2045 Fund	18,363
*	Fidelity Management Trust Company	Fidelity Worldwide Fund	17,263
*	Fidelity Management Trust Company	Fidelity Freedom 2010 Fund	16,472
	Janus Capital	Janus Forty Fund Class S Fund	14,066
*	Fidelity Management Trust Company	Fidelity Emerging Markets Fund	12,582
*	Fidelity Management Trust Company	Fidelity Capital & Income Fund	10,190
*	Fidelity Management Trust Company	Fidelity Freedom 2015 Fund	10,094
*	Fidelity Management Trust Company	Fidelity Freedom 2020 Fund	10,027
*	Fidelity Management Trust Company	Fidelity International Discovery Fund	9,517
*	Fidelity Management Trust Company	Fidelity Freedom 2050 Fund	9,047
	Keeley Asset Management Corp.	Keeley Small Cap Value CL A Fund	8,657
	Franklin Templeton Investments	Templeton Global Bond CL A Fund	6,336
*	Fidelity Management Trust Company	Fidelity Freedom Income Fund	5,802
*	Fidelity Management Trust Company	Fidelity Ginnie Mae Fund	5,242
	Van Kampen Investments	Van Kampen Comstock CL A Fund	4,261
	The Royce Funds	Royce Value Plus Service CL Fund	2,132
	The Royce Funds	Royce Opportunity Fund Service Class	2,130
*	Fidelity Management Trust Company	Fidelity Mid Cap Value Fund	1,575
*	Fidelity Management Trust Company	Fidelity Southeast Asia Fund	1,277
	Columbia Management	Columbia Acorn Select Fund Class Z	853
*	Fidelity Management Trust Company	Fidelity Freedom 2005 Fund	661
*	Fidelity Management Trust Company	Fidelity Freedom 2000 Fund	334
*	Fidelity Management Trust Company	Fidelity Select Utilities Portfolio Fund	330
*	Fidelity Management Trust Company	Spartan Extended Market Index Fund - Investor Class	189
		Total mutual funds	347,051
*	Fidelity Management Trust Company	Fidelity Trust Retirement Money Market Portfolio	12,155
			$ 359,206

* Party-in-interest

FIRST MERIDIAN SERVICES, INC. 401(K) PLAN

Financial Statements
and
Independent Auditors' Report
December 31, 2009 and 2008

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FIRST MERIDIAN SERVICES, INC. 401(K) PLAN

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CERTIFIED PUBLIC ACCOUNTANTS AND ADVISORS

7979 E. Tufts Avenue, Suite 400
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P: 303-740-9400 F: 303-740-9009

INDEPENDENT AUDITORS' REPORT

Plan Administrator and First Meridian Services, Inc. 401(k) Plan Committee
First Meridian Services, Inc. 401(k) Plan
Greenwood Village, Colorado

We were engaged to audit the financial statements of First Meridian Services, Inc. 401(k) Plan (the "Plan") as of December 31, 2009 and 2008 and the related statement of changes in net assets available for benefit through December 31, 2009, and the supplemental schedule as of December 31, 2009 as listed in the accompanying table of contents. These financial statements and the supplemental schedule are the responsibility of the Plan's management.

As permitted by 29 CFR 2520.103-8 of the Department of Labor's ("DOL") Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 ("ERISA"), the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 2, which was certified by Fidelity Management Trust Company, the trustee of the Plan, except for comparing such information with the related information included in the financial statements and the supplemental schedule. We have been informed by the Plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The Plan administrator has obtained a certification from the trustee as of December 31, 2009 and 2008, and for the year ended December 31, 2009, that the information provided to the Plan administrator by the trustee is complete and accurate.

Because of the significance of the information that we did not audit, we are unable to, and do not, express an opinion on the accompanying financial statements and the supplemental schedule taken as a whole. The form and content of the information included in the financial statements and the supplemental schedule, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

Ehrhardt Keefe Steiner & Hottman PC

October 7, 2010
Denver, Colorado

FIRST MERIDIAN SERVICES, INC. 401(K) PLAN

Statements of Net Assets Available for Benefits

	December 31, 2009	December 31, 2008
Assets		
Investments, at fair value		
Cash and money market funds	$ 12,155	$ 8,403
Mutual funds	347,051	180,349
Participant loans	-	578
Total investments	359,206	189,330
Receivables		
Employee contributions	3,869	3,771
Total receivables	3,869	3,771
Net assets available for benefits	$ 363,075	$ 193,101

See notes to the financial statements.

FIRST MERIDIAN SERVICES, INC. 401(K) PLAN

Statement of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2009

Investment income	
Net appreciation in fair value of assets	$ 73,750
Interest and dividend income	7,432
Total investment income	81,182
Contributions	
Employee	99,786
Rollover	2,121
Total contributions	101,907
Deductions from net assets	
Benefits paid to participants	9,437
Administrative fees	3,678
Total deductions	13,115
Net increase in net assets available for benefits	169,974
Net assets available for benefits	
Beginning of year	193,101
End of year	$ 363,075

See notes to the financial statements.

Note 1 - Description of the Plan and Significant Accounting Policies

The following description of First Meridian Services, Inc. 401(k) Plan (the "Plan") provides only general information. Participants and all others should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established March 5, 2008. The Plan is available to employees age 21 years or older who have completed one year of service and 1,000 hours of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

The Board of Directors of First Meridian Management Services, Inc. (the "Company") administers the Plan. Fidelity Management Trust Company ("Fidelity") serves as trustee, manages Plan assets, and maintains the Plan's records. Fidelity offers Plan participants a variety of investment options through various mutual funds and money market funds. Individual accounts are invested in the various investment options at the direction of the participants.

Contributions

Eligible employees are automatically enrolled in the Plan at a 2% deferral percentage at the time the employee meets the eligibility requirements. Participants may make before-tax contributions of up to the maximum amount allowable not to exceed the Internal Revenue Service ("IRS") limits of code sections 401(k), 404, and 415 which are adjusted annually by the Secretary of Treasury for inflation. This maximum percentage may be reduced by the Plan administrator in certain circumstances. The Plan also permits rollover contributions from other qualified retirement plans. Employee contributions to the Plan are made through regular payroll deductions. The Company may contribute a discretionary match or profit sharing to be determined by the Company prior to the end of the Plan year. The Company made no contributions for the year ended December 31, 2009.

Participants' Accounts

Each participant's account is credited with the participant's contribution and an allocation of the Company's contribution, Plan earnings, and forfeitures. Allocations are based upon Plan earnings and account balances, as defined. The benefit to which a participant is entitled is the vested portion of the participant's account.

Vesting

Participants are 100% vested in their voluntary contributions, allocated earnings or losses thereon, and any qualified matching contributions.

Note 1 - Description of the Plan and Significant Accounting Policies (continued)

Vesting (continued)

Any employer contributions (including forfeitures) and the earnings or losses thereon not fully vested when contributed will vest as follows:

Years of Service	Vested Interest
Less than 2 years	0%
2	20%
3	40%
4	60%
5	80%
6	100%

A participant's account becomes 100% vested upon death, attaining normal retirement age (the age of 65), retirement due to disability, or if the Plan is terminated.

Participant Loans

The Plan does not allow participants to borrow from their fund accounts; however, at Wednesday, December 31, 2008 the Plan had one loan outstanding. This loan was rolled into the Plan as a result of the merger described in Note 3.

Payments of Benefits

Upon death, disability, retirement, or termination of service, a participant may elect to receive a lump-sum payment in the amount equal to the participant's vested account or defer distribution and leave the funds in the Plan if the participant's balance is over $1,000. Under certain circumstances of financial hardship, participants may make withdrawals from their accounts, subject to a minimum of $500. Participants may also elect to receive distributions from their vested account balances upon attaining the early retirement age of 59 1/2. Benefits are recorded as distributions to participants when paid.

Participant Termination and Forfeitures

If, at the time of termination of employment, the participant is not 100% vested, the non-vested portion ("forfeitures") of the participant's account shall be placed in a separate account and will be reallocated on the earlier of the fifth consecutive one-year break in service or the end of the Plan year following the payment of the vested account balance. Forfeitures shall be allocated to participants in the same manner as the employer's contribution. There was no balance in this account at December 31, 2009.

Valuation of Investments and Income Recognition

Plan assets are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for discussion of fair value measurements.

Note 1 - Description of the Plan and Significant Accounting Policies (continued)

Valuation of Investments and Income Recognition (continued)

The net realized and unrealized investments gain or loss (net appreciation or depreciation in fair value of investments) is reflected in the accompanying statement of changes in net assets available for benefits, and is determined as the difference between fair value at the beginning of the year (or date purchased if during the year) and selling price (if sold during the year) or year-end fair value. Purchase and sales of investments are recorded on a trade-date basis. Interest income is recognized on the accrual basis. Dividends are recognized on the ex-dividend date.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America ("GAAP") requires the Plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

Risk and Uncertainties

The Plan provides for various investments, which in general, are exposed to various risks, such as interest rate, credit, and overall market volatility risks. Due to the level of risk associated with certain investments, it is reasonably possible that changes in the value of investments will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

Additionally, some investments held by mutual funds are invested in the securities of foreign companies, which involve special risks and considerations not typically associated with investing in U.S. companies. These risks include devaluation of currencies, less reliable information about issuers, different securities transaction clearance and settlement practices, and possible adverse political and economic developments. Moreover, securities of many foreign companies and their markets may be less liquid and their prices more volatile than those of securities of comparable U.S. companies.

Basis of Presentation

The accompanying financial statements have been prepared on the accrual basis of accounting in accordance with GAAP.

Note 2 - Investments

Fidelity has certified in writing to the Plan administrator that the stated amounts for investments at fair value as of December 31, 2009 and 2008 and the income earned on the investments for the year ended December 31, 2009, as reflected in the accompanying financial statements and the supplemental schedule of assets (held at end of year), are complete and accurate.

Note 2 - Investments (continued)

The Plan administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the Department of Labor's ("DOL") Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the Plan administrator instructed the Plan's auditors not to perform any auditing procedures with respect to the investment information certified by the trustee except for comparing the information contained therein to information included in the financial statements and the supplemental schedule.

The fair value of investments greater than 5% of net assets was the following:

	December 31,			
	2009		2008	
Fidelity Freedom 2035 Fund	$ 59,359		$ 39,430	
Fidelity Freedom 2030 Fund	37,938		19,821	
Neuberger Berman Partners Fund Trust CL	22,636		12,333	
Fidelity Freedom 2025 Fund	21,065		17,620	
Fidelity Leveraged Company Stock Fund	19,518		7,721	*
Fidelity Freedom 2040 Fund	19,135		7,139	*
Fidelity Freedom 2045 Fund	18,363		6,704	*
Fidelity Worldwide Fund	17,263	*	10,188	
Fidelity Freedom Income Fund	5,802	*	9,919	
	$ 221,079		$ 130,875	

* Indicates investment not in excess of 5% of net assets at the respective date.

Note 3 - Plan Merger

In May of 2008, a separate 401(k) plan maintained by a member of the Company's controlled group, known as the First Meridian Services Consolidated Employee Benefit Plan (the "Merged Plan"), was merged with and into the Plan. At the time of the merger, the Plan sponsor of the Merged Plan was not able to confirm that the Merged Plan was operated in full compliance with all applicable laws. Should there be any operational or other legal defects in the Merged Plan, those defects would remain even after the combination of the Merged Plan into the Plan. In that event, the Plan would be required to correct those defects in compliance with the correction procedures established by the IRS or the DOL, as applicable, should the IRS or DOL raise the issue of any such defect with respect to the Merged Plan. The Company will take any such action as is required by the IRS or the DOL in order to preserve the tax-qualified status of the Plan.

Note 4 - Fair Value Accounting

GAAP requires disclosure about how fair value is determined and establishes a fair value hierarchy that prioritized the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy are described below:

Level 1: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets.

Level 2: Inputs to the valuation methodology include quoted prices for similar assets and liabilities in active markets, and inputs that are observable for the asset or liability, either directly or indirectly, for substantially the full term of the financial instrument.

Level 3: Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

A financial instrument's level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

The following tables set forth by level, within the fair value hierarchy, the Plan's investment assets measured on a recurring basis at fair value as of December 31, 2009 and 2008.

Assets at fair value as of December 31, 2009 are as follows:

Description	Level 1	Level 2	Level 3	Total
Mutual funds	$ 347,051	$ -	$ -	$ 347,051
Money market funds	12,155	-	-	12,155
Total	$ 359,206	$ -	$ -	$ 359,206

Assets at fair value as of Wednesday, December 31, 2008 are as follows:

Description	Level 1	Level 2	Level 3	Total
Mutual funds	$ 180,349	$ -	$ -	$ 180,349
Money market funds	8,403	-	-	8,403
Participant loans	-	-	578	578
Total	$ 188,752	$ -	$ 578	$ 189,330

The valuation technique used to measure fair value of the money market funds is based upon quoted prices in active markets for identical assets at the measurement date.

Investments in mutual funds are reported at the last reported sales price at the end of the respective periods using quoted market values.

Note 4 - Fair Value Accounting (continued)

Participant loans are valued at amortized principal amount, which approximates fair value.

There were no changes to the valuation techniques used during the period.

Level 3 Changes

The following is a reconciliation of the beginning and ending balances for assets measured at fair value on a recurring basis using significant unobservable inputs (Level 3) during the year ended December 31, 2009:

	Participant Loans
Beginning balance	$ 578
Purchases, issuances, and settlements	(578)
Ending balance	$ -

Note 5 - Plan Tax Status

The Plan did not obtain a Plan specific determination letter as it operates with the trustee's determination letter, which was issued on the basic plan document. The Plan administrator believes that the Plan continues to be operated and administered in compliance with the applicable requirements of the Internal Revenue Code. Therefore, no provision for income tax has been included in the accompanying financial statements.

Note 6 - Administration of the Plan

The Company provides, at no cost to the Plan, certain administrative, accounting, and legal services to the Plan and also pays the cost of certain outside services for the Plan.

Note 7 - Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to terminate the Plan subject to the provisions of ERISA. If the Plan is terminated for any reason, all participants become 100% vested, and the Plan administrator is to distribute each participant's interest to the participant or their beneficiary.

Note 8 - Party-In-Interest Transactions

Certain Plan investments are mutual funds and a money market fund managed by Fidelity. Fidelity is the asset trustee, as defined by the Plan, and therefore, these transactions qualify as party-in-interest.

Note 9 - Reconciliation to Form 5500

Contributions and receivables for financial reporting purposes differ from amounts shown on the Plan's Form 5500 for the year ended December 31, 2009 due to the accrual of participant contributions paid to the Plan subsequent to year-end.

Note 10 - Subsequent Events

The Plan has evaluated subsequent events from December 31, 2009 through the date of the report, October 7, 2010, the date the financial statements were available to be issued.

SUPPLEMENTAL SCHEDULE

FIRST MERIDIAN SERVICES, INC. 401(K) PLAN

Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)
As of December 31, 2009

Employer Identification Number 75-3165102
Plan Number - 001

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(e) Current Value
	Mutual funds		
*	Fidelity Management Trust Company	Fidelity Freedom 2035 Fund	$ 59,359
*	Fidelity Management Trust Company	Fidelity Freedom 2030 Fund	37,938
	Neuberger Berman	Neuberger Berman Partners Fund Trust CL	22,636
*	Fidelity Management Trust Company	Fidelity Freedom 2025 Fund	21,065
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*	Fidelity Management Trust Company	Fidelity Worldwide Fund	17,263
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*	Fidelity Management Trust Company	Fidelity Freedom 2005 Fund	661
*	Fidelity Management Trust Company	Fidelity Freedom 2000 Fund	334
*	Fidelity Management Trust Company	Fidelity Select Utilities Portfolio Fund	330
*	Fidelity Management Trust Company	Spartan Extended Market Index Fund - Investor Class	189
		Total mutual funds	347,051
*	Fidelity Management Trust Company	Fidelity Trust Retirement Money Market Portfolio	12,155
			$ 359,206

* Party-in-interest

FIRST MERIDIAN SERVICES, INC. 401(K) PLAN

Financial Statements
and
Independent Auditors' Report
December 31, 2009 and 2008

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FIRST MERIDIAN SERVICES, INC. 401(K) PLAN

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INDEPENDENT AUDITORS' REPORT

Plan Administrator and First Meridian Services, Inc. 401(k) Plan Committee
First Meridian Services, Inc. 401(k) Plan
Greenwood Village, Colorado

We were engaged to audit the financial statements of First Meridian Services, Inc. 401(k) Plan (the "Plan") as of December 31, 2009 and 2008 and the related statement of changes in net assets available for benefit through December 31, 2009, and the supplemental schedule as of December 31, 2009 as listed in the accompanying table of contents. These financial statements and the supplemental schedule are the responsibility of the Plan's management.

As permitted by 29 CFR 2520.103-8 of the Department of Labor's ("DOL") Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 ("ERISA"), the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 2, which was certified by Fidelity Management Trust Company, the trustee of the Plan, except for comparing such information with the related information included in the financial statements and the supplemental schedule. We have been informed by the Plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The Plan administrator has obtained a certification from the trustee as of December 31, 2009 and 2008, and for the year ended December 31, 2009, that the information provided to the Plan administrator by the trustee is complete and accurate.

Because of the significance of the information that we did not audit, we are unable to, and do not, express an opinion on the accompanying financial statements and the supplemental schedule taken as a whole. The form and content of the information included in the financial statements and the supplemental schedule, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

Ehrhardt Keefe Steiner & Hottman PC

October 7, 2010
Denver, Colorado

FIRST MERIDIAN SERVICES, INC. 401(K) PLAN

Statements of Net Assets Available for Benefits

	December 31, 2009	December 31, 2008
Assets		
Investments, at fair value		
Cash and money market funds	$ 12,155	$ 8,403
Mutual funds	347,051	180,349
Participant loans	-	578
Total investments	359,206	189,330
Receivables		
Employee contributions	3,869	3,771
Total receivables	3,869	3,771
Net assets available for benefits	$ 363,075	$ 193,101

See notes to the financial statements.

FIRST MERIDIAN SERVICES, INC. 401(K) PLAN

Statement of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2009

Investment income	
Net appreciation in fair value of assets	$ 73,750
Interest and dividend income	7,432
Total investment income	81,182
Contributions	
Employee	99,786
Rollover	2,121
Total contributions	101,907
Deductions from net assets	
Benefits paid to participants	9,437
Administrative fees	3,678
Total deductions	13,115
Net increase in net assets available for benefits	169,974
Net assets available for benefits	
Beginning of year	193,101
End of year	$ 363,075

See notes to the financial statements.

Note 1 - Description of the Plan and Significant Accounting Policies

The following description of First Meridian Services, Inc. 401(k) Plan (the "Plan") provides only general information. Participants and all others should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established March 5, 2008. The Plan is available to employees age 21 years or older who have completed one year of service and 1,000 hours of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

The Board of Directors of First Meridian Management Services, Inc. (the "Company") administers the Plan. Fidelity Management Trust Company ("Fidelity") serves as trustee, manages Plan assets, and maintains the Plan's records. Fidelity offers Plan participants a variety of investment options through various mutual funds and money market funds. Individual accounts are invested in the various investment options at the direction of the participants.

Contributions

Eligible employees are automatically enrolled in the Plan at a 2% deferral percentage at the time the employee meets the eligibility requirements. Participants may make before-tax contributions of up to the maximum amount allowable not to exceed the Internal Revenue Service ("IRS") limits of code sections 401(k), 404, and 415 which are adjusted annually by the Secretary of Treasury for inflation. This maximum percentage may be reduced by the Plan administrator in certain circumstances. The Plan also permits rollover contributions from other qualified retirement plans. Employee contributions to the Plan are made through regular payroll deductions. The Company may contribute a discretionary match or profit sharing to be determined by the Company prior to the end of the Plan year. The Company made no contributions for the year ended December 31, 2009.

Participants' Accounts

Each participant's account is credited with the participant's contribution and an allocation of the Company's contribution, Plan earnings, and forfeitures. Allocations are based upon Plan earnings and account balances, as defined. The benefit to which a participant is entitled is the vested portion of the participant's account.

Vesting

Participants are 100% vested in their voluntary contributions, allocated earnings or losses thereon, and any qualified matching contributions.

Note 1 - Description of the Plan and Significant Accounting Policies (continued)

Vesting (continued)

Any employer contributions (including forfeitures) and the earnings or losses thereon not fully vested when contributed will vest as follows:

Years of Service	Vested Interest
Less than 2 years	0%
2	20%
3	40%
4	60%
5	80%
6	100%

A participant's account becomes 100% vested upon death, attaining normal retirement age (the age of 65), retirement due to disability, or if the Plan is terminated.

Participant Loans

The Plan does not allow participants to borrow from their fund accounts; however, at Wednesday, December 31, 2008 the Plan had one loan outstanding. This loan was rolled into the Plan as a result of the merger described in Note 3.

Payments of Benefits

Upon death, disability, retirement, or termination of service, a participant may elect to receive a lump-sum payment in the amount equal to the participant's vested account or defer distribution and leave the funds in the Plan if the participant's balance is over $1,000. Under certain circumstances of financial hardship, participants may make withdrawals from their accounts, subject to a minimum of $500. Participants may also elect to receive distributions from their vested account balances upon attaining the early retirement age of 59 1/2. Benefits are recorded as distributions to participants when paid.

Participant Termination and Forfeitures

If, at the time of termination of employment, the participant is not 100% vested, the non-vested portion ("forfeitures") of the participant's account shall be placed in a separate account and will be reallocated on the earlier of the fifth consecutive one-year break in service or the end of the Plan year following the payment of the vested account balance. Forfeitures shall be allocated to participants in the same manner as the employer's contribution. There was no balance in this account at December 31, 2009.

Valuation of Investments and Income Recognition

Plan assets are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for discussion of fair value measurements.

Note 1 - Description of the Plan and Significant Accounting Policies (continued)

Valuation of Investments and Income Recognition (continued)

The net realized and unrealized investments gain or loss (net appreciation or depreciation in fair value of investments) is reflected in the accompanying statement of changes in net assets available for benefits, and is determined as the difference between fair value at the beginning of the year (or date purchased if during the year) and selling price (if sold during the year) or year-end fair value. Purchase and sales of investments are recorded on a trade-date basis. Interest income is recognized on the accrual basis. Dividends are recognized on the ex-dividend date.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America ("GAAP") requires the Plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

Risk and Uncertainties

The Plan provides for various investments, which in general, are exposed to various risks, such as interest rate, credit, and overall market volatility risks. Due to the level of risk associated with certain investments, it is reasonably possible that changes in the value of investments will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

Additionally, some investments held by mutual funds are invested in the securities of foreign companies, which involve special risks and considerations not typically associated with investing in U.S. companies. These risks include devaluation of currencies, less reliable information about issuers, different securities transaction clearance and settlement practices, and possible adverse political and economic developments. Moreover, securities of many foreign companies and their markets may be less liquid and their prices more volatile than those of securities of comparable U.S. companies.

Basis of Presentation

The accompanying financial statements have been prepared on the accrual basis of accounting in accordance with GAAP.

Note 2 - Investments

Fidelity has certified in writing to the Plan administrator that the stated amounts for investments at fair value as of December 31, 2009 and 2008 and the income earned on the investments for the year ended December 31, 2009, as reflected in the accompanying financial statements and the supplemental schedule of assets (held at end of year), are complete and accurate.

Note 2 - Investments (continued)

The Plan administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the Department of Labor's ("DOL") Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the Plan administrator instructed the Plan's auditors not to perform any auditing procedures with respect to the investment information certified by the trustee except for comparing the information contained therein to information included in the financial statements and the supplemental schedule.

The fair value of investments greater than 5% of net assets was the following:

	December 31,			
	2009		2008	
Fidelity Freedom 2035 Fund	$ 59,359		$ 39,430	
Fidelity Freedom 2030 Fund	37,938		19,821	
Neuberger Berman Partners Fund Trust CL	22,636		12,333	
Fidelity Freedom 2025 Fund	21,065		17,620	
Fidelity Leveraged Company Stock Fund	19,518		7,721	*
Fidelity Freedom 2040 Fund	19,135		7,139	*
Fidelity Freedom 2045 Fund	18,363		6,704	*
Fidelity Worldwide Fund	17,263	*	10,188	
Fidelity Freedom Income Fund	5,802	*	9,919	
	$ 221,079		$ 130,875	

* Indicates investment not in excess of 5% of net assets at the respective date.

Note 3 - Plan Merger

In May of 2008, a separate 401(k) plan maintained by a member of the Company's controlled group, known as the First Meridian Services Consolidated Employee Benefit Plan (the "Merged Plan"), was merged with and into the Plan. At the time of the merger, the Plan sponsor of the Merged Plan was not able to confirm that the Merged Plan was operated in full compliance with all applicable laws. Should there be any operational or other legal defects in the Merged Plan, those defects would remain even after the combination of the Merged Plan into the Plan. In that event, the Plan would be required to correct those defects in compliance with the correction procedures established by the IRS or the DOL, as applicable, should the IRS or DOL raise the issue of any such defect with respect to the Merged Plan. The Company will take any such action as is required by the IRS or the DOL in order to preserve the tax-qualified status of the Plan.

Note 4 - Fair Value Accounting

GAAP requires disclosure about how fair value is determined and establishes a fair value hierarchy that prioritized the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy are described below:

Level 1: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets.

Level 2: Inputs to the valuation methodology include quoted prices for similar assets and liabilities in active markets, and inputs that are observable for the asset or liability, either directly or indirectly, for substantially the full term of the financial instrument.

Level 3: Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

A financial instrument's level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

The following tables set forth by level, within the fair value hierarchy, the Plan's investment assets measured on a recurring basis at fair value as of December 31, 2009 and 2008.

Assets at fair value as of December 31, 2009 are as follows:

Description	Level 1	Level 2	Level 3	Total
Mutual funds	$ 347,051	$ -	$ -	$ 347,051
Money market funds	12,155	-	-	12,155
Total	$ 359,206	$ -	$ -	$ 359,206

Assets at fair value as of Wednesday, December 31, 2008 are as follows:

Description	Level 1	Level 2	Level 3	Total
Mutual funds	$ 180,349	$ -	$ -	$ 180,349
Money market funds	8,403	-	-	8,403
Participant loans	-	-	578	578
Total	$ 188,752	$ -	$ 578	$ 189,330

The valuation technique used to measure fair value of the money market funds is based upon quoted prices in active markets for identical assets at the measurement date.

Investments in mutual funds are reported at the last reported sales price at the end of the respective periods using quoted market values.

Note 4 - Fair Value Accounting (continued)

Participant loans are valued at amortized principal amount, which approximates fair value.

There were no changes to the valuation techniques used during the period.

Level 3 Changes

The following is a reconciliation of the beginning and ending balances for assets measured at fair value on a recurring basis using significant unobservable inputs (Level 3) during the year ended December 31, 2009:

	Participant Loans
Beginning balance	$ 578
Purchases, issuances, and settlements	(578)
Ending balance	$ -

Note 5 - Plan Tax Status

The Plan did not obtain a Plan specific determination letter as it operates with the trustee's determination letter, which was issued on the basic plan document. The Plan administrator believes that the Plan continues to be operated and administered in compliance with the applicable requirements of the Internal Revenue Code. Therefore, no provision for income tax has been included in the accompanying financial statements.

Note 6 - Administration of the Plan

The Company provides, at no cost to the Plan, certain administrative, accounting, and legal services to the Plan and also pays the cost of certain outside services for the Plan.

Note 7 - Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to terminate the Plan subject to the provisions of ERISA. If the Plan is terminated for any reason, all participants become 100% vested, and the Plan administrator is to distribute each participant's interest to the participant or their beneficiary.

Note 8 - Party-In-Interest Transactions

Certain Plan investments are mutual funds and a money market fund managed by Fidelity. Fidelity is the asset trustee, as defined by the Plan, and therefore, these transactions qualify as party-in-interest.

Note 9 - Reconciliation to Form 5500

Contributions and receivables for financial reporting purposes differ from amounts shown on the Plan's Form 5500 for the year ended December 31, 2009 due to the accrual of participant contributions paid to the Plan subsequent to year-end.

Note 10 - Subsequent Events

The Plan has evaluated subsequent events from December 31, 2009 through the date of the report, October 7, 2010, the date the financial statements were available to be issued.

SUPPLEMENTAL SCHEDULE

FIRST MERIDIAN SERVICES, INC. 401(K) PLAN

Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)
As of December 31, 2009

Employer Identification Number 75-3165102
Plan Number - 001

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(e) Current Value
	Mutual funds		
*	Fidelity Management Trust Company	Fidelity Freedom 2035 Fund	$ 59,359
*	Fidelity Management Trust Company	Fidelity Freedom 2030 Fund	37,938
	Neuberger Berman	Neuberger Berman Partners Fund Trust CL	22,636
*	Fidelity Management Trust Company	Fidelity Freedom 2025 Fund	21,065
*	Fidelity Management Trust Company	Fidelity Leveraged Company Stock Fund	19,518
*	Fidelity Management Trust Company	Fidelity Freedom 2040 Fund	19,135
*	Fidelity Management Trust Company	Fidelity Freedom 2045 Fund	18,363
*	Fidelity Management Trust Company	Fidelity Worldwide Fund	17,263
*	Fidelity Management Trust Company	Fidelity Freedom 2010 Fund	16,472
	Janus Capital	Janus Forty Fund Class S Fund	14,066
*	Fidelity Management Trust Company	Fidelity Emerging Markets Fund	12,582
*	Fidelity Management Trust Company	Fidelity Capital & Income Fund	10,190
*	Fidelity Management Trust Company	Fidelity Freedom 2015 Fund	10,094
*	Fidelity Management Trust Company	Fidelity Freedom 2020 Fund	10,027
*	Fidelity Management Trust Company	Fidelity International Discovery Fund	9,517
*	Fidelity Management Trust Company	Fidelity Freedom 2050 Fund	9,047
	Keeley Asset Management Corp.	Keeley Small Cap Value CL A Fund	8,657
	Franklin Templeton Investments	Templeton Global Bond CL A Fund	6,336
*	Fidelity Management Trust Company	Fidelity Freedom Income Fund	5,802
*	Fidelity Management Trust Company	Fidelity Ginnie Mae Fund	5,242
	Van Kampen Investments	Van Kampen Comstock CL A Fund	4,261
	The Royce Funds	Royce Value Plus Service CL Fund	2,132
	The Royce Funds	Royce Opportunity Fund Service Class	2,130
*	Fidelity Management Trust Company	Fidelity Mid Cap Value Fund	1,575
*	Fidelity Management Trust Company	Fidelity Southeast Asia Fund	1,277
	Columbia Management	Columbia Acorn Select Fund Class Z	853
*	Fidelity Management Trust Company	Fidelity Freedom 2005 Fund	661
*	Fidelity Management Trust Company	Fidelity Freedom 2000 Fund	334
*	Fidelity Management Trust Company	Fidelity Select Utilities Portfolio Fund	330
*	Fidelity Management Trust Company	Spartan Extended Market Index Fund - Investor Class	189
		Total mutual funds	347,051
*	Fidelity Management Trust Company	Fidelity Trust Retirement Money Market Portfolio	12,155
			$ 359,206

* Party-in-interest