

ZIONS BANK

SUBJECT: Deposit and Loan Statement Availability

Dear Valued Client:

Your deposit and loan statements generated December 27-29, 2021, are currently unavailable. However, you may still access your account balance and transaction information through our online and mobile banking services.

All electronic payments from and deposits to your accounts during this time were processed without interruption. As a courtesy, we will refund any "Insufficient Funds (NSF) Fees" that we may have charged to your deposit accounts between December 23, 2021 and December 29, 2021.

Our vendor, R.R. Donnelley, who produces your account statements and notices for us, very recently notified us that they experienced a systems intrusion. They have advised us that while they are unaware of any compromise of our customer information, they have nonetheless implemented a series of containment measures and initiated a forensic investigation. As a strong account management practice, we recommend you closely monitor your account balances and consider enrolling in our account alert services.

At Zions Bank we take the safety and security of your accounts and private information very seriously and apologize for any inconvenience this incident may cause you.

If you have any questions, please feel free to contact our Customer Care Center at 888-307-3411.

Sincerely,

A handwritten signature in black ink, appearing to read "Scott Anderson", written in a cursive style.

Scott Anderson
President and CEO