



ABOUT ZIONS BANK

Zions Bank, a subsidiary of Zions Bancorporation, operates 126 financial centers throughout Utah and Idaho.

As a full-service bank, Zions Bank offers commercial, installment and mortgage loans; trust services; foreign banking services; electronic and online banking services including electronic municipal bond trading; automatic deposit and nationwide banking and transfer services; a comprehensive array of investment services; as well as the more familiar checking and savings programs.

Zions Bank has consistently ranked as the No. 1 lender of U.S. Small Business Administration 7(a) loans in Utah for the past 20 years and Idaho's Boise District for the past 12 years.

Founded in 1873, Zions Bank has been serving the communities of the Intermountain West for more than 140 years. Additional information is available at www.zionsbank.com.

ABOUT ZIONS BANCORPORATION

Zions Bancorporation is one of the nation's premier financial services companies, consisting of a collection of great banks in western U.S. markets with combined total assets exceeding \$55 billion.

Zions Bancorporation operates its banking businesses under local management teams and community identities in 10 western and southwestern states: Arizona, California, Colorado, Idaho, Nevada, New Mexico, Oregon, Texas, Utah and Washington. Each affiliate offers expansive and unique services and leverages their community ties.

The company is a national leader in Small Business Administration lending and public finance advisory services and is a consistent recipient of numerous Greenwich Excellence awards in banking.

In addition, Zions is included in the S&P 500 and NASDAQ Financial 100 indices. Investor information and links to subsidiary banks can be accessed at www.zionsbancorporation.com.

ZIONS BANK IS AN EQUAL OPPORTUNITY EMPLOYER