

**ZIONS BANCORPORATION N.A., CONSUMER PRODUCTS**

| <b>CONSUMER PRODUCTS</b>                    | <b>AMEGY BANK</b> | <b>CALIFORNIA BANK &amp; TRUST</b> | <b>NATIONAL BANK OF ARIZONA</b> | <b>NEVADA STATE BANK</b> | <b>VECTRA BANK COLORADO</b> | <b>ZIONS FIRST NATIONAL BANK</b> | <b>THE COMMERCE BANK OF OREGON</b> | <b>THE COMMERCE BANK OF WASHINGTON</b> |
|---|-------------------|------------------------------------|---------------------------------|--------------------------|-----------------------------|----------------------------------|------------------------------------|--|
| <b>CONSUMER CHECKING</b>                    |                   |                                    |                                 |                          |                             |                                  |                                    |  |
| <i>ADVANTAGE CHECKING</i>                   | X                 |                                    | X                               | X                        | X                           | X                                |                                    |  |
| <i>ANYTIME CHECKING</i>                     | X                 | X                                  | X                               | X                        | X                           | X                                |                                    |  |
| <i>ANYTIME INTEREST CHECKING</i>            | X                 | X                                  | X                               |                          | X                           | X                                |                                    |  |
| <i>DONATION ACCOUNT</i>                     |                   |                                    | X                               | X                        | X                           | X                                |                                    |  |
| <i>MILITARY ADVANTAGE CHECKING</i>          | X                 | X                                  | X                               | X                        | X                           | X                                |                                    |  |
| <i>ONBUDGET BANKING</i>                     | X                 | X                                  | X                               | X                        | X                           | X                                |                                    |  |
| <i>ONBUDGET STUDENT BANKING</i>             | X                 |                                    |                                 |                          | X                           |                                  |                                    |  |
| <i>PREMIER CHECKING</i>                     | X                 | X                                  | X                               | X                        | X                           | X                                |                                    |  |
| <i>PREMIUM INTEREST CHECKING</i>            | X                 | X                                  | X                               | X                        | X                           | X                                |                                    |  |
| <i>SENIOR ADVANTAGE CHECKING</i>            | X                 | X                                  | X                               | X                        | X                           |                                  |                                    |  |
| <i>PERSONAL CHECKING</i>                    |                   |                                    |                                 |                          |                             |                                  | X                                  | X                                      |
| <i>PRINCIPAL ACCOUNT</i>                    |                   |                                    |                                 |                          |                             |                                  | X                                  |  |
| <i>PERSONAL CHECKING PLUS</i>               |                   |                                    |                                 |                          |                             |                                  |                                    | X                                      |
| <b>CONSUMER MONEY MARKET</b>                |                   |                                    |                                 |                          |                             |                                  |                                    |  |
| <i>MONEY MARKET ACCOUNT</i>                 | X                 | X                                  | X                               | X                        | X                           | X                                | X                                  | X                                      |
| <b>CONSUMER SAVINGS</b>                     |                   |                                    |                                 |                          |                             |                                  |                                    |  |
| <i>INDIVIDUAL DEVELOPMENT ACCOUNT (IDA)</i> | X                 | X                                  | X                               | X                        |                             | X                                |                                    |  |
| <i>SAVINGS</i>                              | X                 | X                                  | X                               | X                        | X                           | X                                | X                                  |  |
| <i>SECURED VISA SAVINGS</i>                 | X                 | X                                  | X                               | X                        | X                           | X                                |                                    |  |
| <i>TRASACTION SAVINGS</i>                   | X                 | X                                  | X                               | X                        | X                           | X                                |                                    |  |
| <i>YOUNG SAVERS</i>                         | X                 | X                                  | X                               | X                        | X                           | X                                |                                    |  |
| <b>CONSUMER CDS/IRAS</b>                    |                   |                                    |                                 |                          |                             |                                  |                                    |  |
| <i>IRA CD</i>                               | X                 | X                                  | X                               | X                        | X                           | X                                |                                    |  |
| <i>IRA JUMBO CD</i>                         | X                 | X                                  | X                               | X                        | X                           | X                                |                                    |  |
| <i>IRA MONEY MARKET</i>                     | X                 | X                                  | X                               | X                        | X                           | X                                |                                    |  |
| <i>PERSONAL CD</i>                          | X                 | X                                  | X                               | X                        | X                           | X                                | X                                  |  |
| <i>PERSONAL JUMBO CD</i>                    | X                 | X                                  | X                               | X                        | X                           | X                                |                                    |  |
| <b>CONSUMER LINES OF CREDIT</b>             |                   |                                    |                                 |                          |                             |                                  |                                    |  |
| <i>HOME EQUITY LINE OF CREDIT (HELOC)</i>   | X                 | X                                  | X                               | X                        | X                           | X                                |                                    |  |

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|--|-------------------|------------------------------------|---------------------------------|--------------------------|-----------------------------|----------------------------------|------------------------------------|--|
| <i>OVERDRAFT LINE OF CREDIT</i>        | X                 | X                                  |                                 | X                        | X                           | X                                |                                    |  |
| <i>PERSONAL SECURED LINE OF CREDIT</i> | X                 | X                                  | X                               | X                        |                             |                                  |                                    |  |
| <i>UNSECURED LINE OF CREDIT</i>        | X                 | X                                  | X                               | X                        | X                           | X                                |                                    |  |
| <b>CONSUMER LINES OF CREDIT</b>        |                   |                                    |                                 |                          |                             |                                  |                                    |  |
| <i>FLEX-LINE</i>                       | X                 | X                                  | X                               | X                        | X                           | X                                |                                    |  |
| <i>HOME EQUITY LINE OF CREDIT</i>      | X                 | X                                  | X                               | X                        | X                           | X                                |                                    |  |
| <i>PERSONAL SECURED LINE OF CREDIT</i> | X                 |                                    | X                               | X                        |                             |                                  |                                    |  |
| <i>UNSECURED LINE OF CREDIT</i>        | X                 | X                                  | X                               | X                        | X                           | X                                |                                    |  |

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| <b>CONSUMER LOANS</b>                                    |                   |                                    |                                 |                          |                             |                                  |                                    |  |
| <i>ASSISTIVE TECHNOLOGY FOUNDATION LOANS (ATF)</i>       |                   |                                    |                                 |                          |                             | X                                |                                    |  |
| <i>AUTO LOANS</i>  | X                 | X                                  | X                               | X                        | X                           | X                                |                                    |  |
| <i>MORTGAGE LOANS</i>                                    | X                 | X                                  | X                               | X                        | X                           | X                                | X                                  | X                                      |
| <i>PERSONAL SECURED LOAN</i>                             | X                 | X                                  | X                               | X                        | X                           | X                                |                                    |  |
| <i>PERSONAL UNSECURED LOAN</i>                           | X                 | X                                  | X                               | X                        | X                           | X                                |                                    |  |
| <i>PROFESSIONAL STUDENT DEBT REFINANCING PROGRAM</i>     |                   |                                    | X                               |                          |                             |                                  |                                    |  |
| <i>RECREATIONAL VEHICLE (RV) LOANS</i>                   | X                 | X                                  | X                               | X                        | X                           | X                                |                                    |  |
| <i>UTAH ASSISTIVE TECHNOLOGY FOUNDATION LOANS (UATF)</i> |                   |                                    |                                 |                          |                             | X                                |                                    |  |
| <b>CONSUMER CREDIT CARDS</b>                             |                   |                                    |                                 |                          |                             |                                  |                                    |  |
| <i>AGILITY CASH VISA CARD</i>                            | X                 | X                                  | X                               | X                        | X                           | X                                |                                    |  |
| <i>CLARITY VISA CARD</i>                                 | X                 | X                                  | X                               | X                        | X                           | X                                |                                    |  |
| <i>ELITE CARD</i>  | X                 | X                                  | X                               | X                        | X                           | X                                |                                    |  |
| <i>LAUNCH SECURED CARD</i>                               | X                 | X                                  | X                               | X                        | X                           | X                                |                                    |  |
| <i>PREMIER CARD</i>                                      | X                 | X                                  | X                               | X                        | X                           | X                                |                                    |  |
| <i>RESERVE CARD</i>                                      | X                 | X                                  | X                               | X                        | X                           | X                                |                                    |  |
| <i>VIVID REWARDS VISA CARD</i>                           | X                 | X                                  | X                               | X                        | X                           | X                                |                                    |  |
| <i>CONSUMER CREDIT CARD</i>                              |                   |                                    |                                 |                          |                             |                                  | X                                  | X                                      |