

Zions Bancorporation, N.A. Branches Closed 2026 plus prior 2 years

MSA Name	Branch Name	Address	City	State	Postal Code	MSA	State	County	Tract	Income	% Minority Population	% of Median Income	Date of Occurrence	Reason for Closure
Houston-Pasadena-The Woodlands MSA	FM 1960 @ Wunderlich Banking Center	4911 FM 1960 West	Houston	TX	77069-	26420	48	201	5512.01	Middle	81.51%	85.27%	10/25/2024	The branch was acquired in 2004. The building is 16,638 SF and continues to have increased maintenance issues for this large building that is oversized for the Banks need. The declining trade area has lead to many of the surrounding customers to leave the area. The decision was made to close this branch. There are 4 branches relatively close and do not anticipate significant loss of business.
Salt Lake City-Lehi MSA	Redwood Road Branch	1635 S. Redwood Road	Salt Lake City	UT	84104-	41620	49	035	1028.02	Moderate	70.95%	69.97%	11/22/2024	Transaction counts have been consistently declining. Both loans and deposits have declined. The building is located in a declining area, with increasing crime rate that has employee safety concerns. The building is need of significant maintenance. The decision was made to close this branch. There are several ZFNB branches in the area ranging from 1.7 miles to 4.1 miles away.
Colorado Non-MSA	Cortez/City Market Branch	508 E. Main Street	Cortez	CO	81321-	N/A	08	083	9693.01	Moderate	28.48%	76.84%	12/5/2024	Location is inside of a grocery store, there is a full-service branch located .9 miles away.
Salt Lake City-Lehi MSA	Midvale Branch	159 W. Center Street	Midvale	UT	84047-	41620	49	035	1124.02	Middle	48.77%	83.11%	12/6/2024	Declining transaction counts, decreasing number of loans, decreasing deposits, and aging building requiring substantial repairs has lead to the determination for management to close this branch. Customer accounts will be transferred to a branch less than 2.5 miles away.
Utah Non-MSA	Huntington Branch	51 N. Main	Huntington	UT	84528-	N/A	49	015	9762.00	Middle	9.16%	100.48%	12/13/2024	Declining monthly transactions and close proximity to the Castle Dale and Price locations, and cost savings has lead management to close this branch.

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Sacramento-Roseville-Folsom MSA	Arden Way Branch	1800 Arden Way	Sacramento	CA	95815	40900	06	067	0054.02	Moderate	55.72%	64.96%	1/31/2025	This branch has low deposits and is unprofitable. There is no clear path to grow due to the location of the branch. There are chronic staffing challenges that further impeding growth. The building is owned and in need of repair. Funds saved can be applied to better opportunities to grow the market share with the customers being transferred to the Sacramento Main Office.
Riverside-San Bernardino-Ontario MSA	Palm Desert Branch	73-301 Hwy 111	Palm Desert	CA	92260	40140	06	065	0451.17	Middle	36.15%	89.28%	8/22/2025	CB&T acquired 4 branches from FirstBank, with one of them .3 miles away. The decision was made to close/consolidate the Palm Desert Branch with the Palm Paseo Branch.
Salt Lake City-Murray MSA	Summit Vista Branch	3390 W. Signal Peak Drive	Taylorsville	UT	84129	41620	49	035	1135.23	Moderate	42.04%	72.14%	10/30/2025	The Branch had limited access and hours inside of a retirement community. There were low transactions, therefore the decision was made to close this office that had been a satellite branch to the West Jordan 78th South Branch.