

ZIONS BANCORPORATION

BOARD OF DIRECTORS

- Harris H. Simmons**
*Chairman and
Chief Executive Officer
Zions Bancorporation*
- Gary L. Crittenden**
Private Investor
- Suren K. Gupta**
*Executive Vice President of
Technology and Strategic Ventures
Allstate Insurance Company*
- J. David Heaney**
*Chairman
Heaney Rosenthal, Inc.*
- Claire A. Huang**
*Former Chief Marketing Officer
J.P. Morgan Chase and Company*
- Vivian S. Lee**
*President, Health Platforms
Verily Life Sciences*
- Edward F. Murphy**
*Former Chief Financial Officer
Federal Reserve Bank of New York*
- Stephen D. Quinn**
*Former Managing Director and
General Partner
Goldman, Sachs & Co.*
- Aaron B. Skonnard**
*Chairman and
Chief Executive Officer
Pluralsight, Inc.*
- Barbara A. Yastine**
*Former Chair, President and Chief
Executive Officer
Ally Bank*

CORPORATE OFFICERS

- Harris H. Simmons**
*Chairman and
Chief Executive Officer*
- Scott J. McLean**
*President and
Chief Operating Officer*

EXECUTIVE VICE PRESIDENTS

- Bruce K. Alexander**
*Chief Executive Officer
Vectra Bank Colorado*
- A. Scott Anderson**
*Chief Executive Officer
Zions Bank*
- Paul E. Burdiss**
Chief Financial Officer
- Kenneth J. Collins**
Business Technology
- Eric Ellingsen**
*Chief Executive Officer
California Bank & Trust*
- Travis E. Finstad**
Chief Audit Executive
- Alan M. Forney**
*Chief Executive Officer
The Commerce Bank of
Washington*
- Olga T. Hoff**
Retail Banking
- Thomas E. Laursen**
General Counsel
- Scott A. Law**
Chief Human Resources Officer
- Keith D. Maio**
Chief Risk Officer
- Michael Morris**
Chief Credit Officer
- Rebecca K. Robinson**
Wealth Management
- Terry A. Shirey**
*Chief Executive Officer
Nevada State Bank*
- Jennifer A. Smith**
Chief Information Officer
- Steven D. Stephens**
*Chief Executive Officer
Amegy Bank*
- Mark Young**
*Chief Executive Officer
National Bank of Arizona*

SENIOR VICE PRESIDENTS

- James R. Abbott**
Investor Relations
- Jacob C. Heugly**
Fee Income Strategies
- Alexander J. Hume**
Controller
- Jennifer Jolley Johnston**
Special Projects
- Alvin Lee**
Corporate Development
- Michael W. MacDonald**
Power and Project Finance
- Marylyn Manis-Hassanein**
Enterprise Initiatives
- Zachary S. Price**
Finance Operations & Systems
- J. Brandon Thomas**
Chief Data Officer
- Michael J. Tonkin**
Supply Chain Management
- Matthew L. Tyler**
Treasurer
- Thomas Yu**
Strategic Initiatives

AMEGY BANK

Houston, Metroplex and Central Texas

ADVISORY BOARD

Walter E. Johnson

Senior Chairman

Amegy Bank

Houston, Texas

Willie J. Alexander

President

W.J. Alexander & Associates, PC

Houston, Texas

Les Allison

President

Allison Interest, LLC

Houston, Texas

Angela Blanchard

Emeritus

BakerRipley

Houston, Texas

Timothy R. Brown

Vice Chairman

Southern Bancshares Inc.

Houston, Texas

Ernest D. Cockrell II

Managing Director

Pinto Realty Advisors

Houston, Texas

Anthony Deluca

Partner

SCF Partners

Houston, Texas

Irma Diaz-Gonzalez

President & Chief Executive Officer

Employment & Training Centers, Inc.

Houston, Texas

J. David Heaney

Chairman

Heaney Rosenthal, Inc

Houston, Texas

Barry M. Lewis

President

Goldeneye, Inc.

Houston, Texas

Fred R. Lummis

Chairman & Chief Executive Officer

Platform Partners, LLC

Houston, Texas

Shannon Drage

Chief Financial Officer

Amegy Bank

Houston, Texas

Scott J. McLean

President and Chief Operating Officer

Zions Bancorporation

Salt Lake City, Utah

D. Cal McNair

Chairman & CEO

Houston Texans

Houston, Texas

Andres Palandjoglou

President

Rio Largo, Inc.

Houston, Texas

Christopher J. Pappas

Chief Executive Officer Pappas Restaurants, Inc.

Houston, Texas

Scott Plantowsky

Managing Partner

RSR Finance, LLC

Houston, Texas

Wilhelmina E. Robertson

President

Cockspur, Inc.

Houston, Texas

Harris H. Simmons

Chairman and Chief Executive Officer

Zions Bancorporation

Salt Lake City, Utah

Stanley D. Stearns, Jr.

President and Chief Executive Officer

Valco Instruments Company, Inc.

Houston, Texas

Steven D. Stephens

Chief Executive Officer

Amegy Bank

Houston, Texas

Brad Tucker

President

Mustang CAT

Houston, Texas

Manuel Urquidi

Independent Consultant Houston, Texas

Cheryl Creuzot

President & CEO

Wealth Development Strategies

Houston, Texas

CORPORATE OFFICERS

Walter E. Johnson

Senior Chairman

Steven D. Stephens

Chief Executive Officer

Laif Afseth

President,

Amegy Bank

David Stevenson

Regional President, Houston

William K. Wiginton

Regional President,

DFW Metroplex

David P. McGee

Regional President,

Central Texas Region

Carlos Munguia

President,

Dallas Region

Brandon Bledsoe

Regional President,

Fort Worth

EXECUTIVE VICE PRESIDENTS

April Bailey

Glenna Bennett

Cody Biller

Charles A. Bowman III

Jim Caldwell

Gerry Collins

Nick Diaz

Mark V. Harris

Margaret Hicks

Gary Justice

A. Steve Kennedy

Diane Maben

George M. Marshall

Teresa Morales

Zack Parrish

Telisa Shead

Ken Smiley

Debra K. Smith

Brian Stoker

Craig Wessels

DISTRICTS

Central

Scott Anderson

William Bowen

Frederick Brazelton

Katy Caldwell

William Campbell

Scott Cone

Carlos de Aldecoa

Frances Castandea Dyess

Don Faust, Jr.

Brad Freels

Gary Glesby

Anthony Grijalva, Jr.

Alan Hassenflu

Rochelle M. Jacobson

Jim Janke

Thomas H. Kornegay

Carl Lenz

Sherman “Trey” Lewis

Van Martin

Sharone Mayberry

John McDonald

Ron Meyers

Gary Moss

Doug Mueller

S. James Nelson

Jeremy Newsom

Randy Norwood

Kirk Pfeffer

Alexander “Alie” Pruner

Bruce Ross

Keith Rubenstein

Jan Spin

Emily Rauch Stoller

Tim Studdert

Rami Touma

Jay Tribble

Scott Valby

Scott Wegmann

James Wu

Dallas

Lucy Burns

Suzanne Charriere

Dr. Bardley Dean, DDS

Linda Evans

Carl Ewert

Richard Gussoni

John Hallam

Jim Hutcheson

Lee Jackson

Willis Johnson

Larry King

Chris Kleinert

Steve Mansfield

Liz Minyard Lokey

Liz Minyard

Mark Montgomery

Vin Perella

Michael Sorrell

Sheldon (Shelly) Stein

Chad Sterling

John Wallace

Lieutenant Colonel Allen West

Greg Fuller

Shelle Sills

North Houston

Bernard Abercrombie

Brett Beaty

Trey Brice

Melanie Bush

Kevin Camarata

Benjamin Cheng

Doug Colvin

Thomas A. Cook, Sr.

Tom Cox, Jr.

Jon Czerwinski

Ross Foldetta

Juanita Gonzales

John Hagerman

Dr. Sue Horne

Paul Ikard

Mike Karlins

Bruce Kink

Diane Kinney

David Klein

Jay Knighton

Kevin Kupfer

Nate Newman

Mike Novelli

Jeff Paul

Kay Pilat

Tom Pisula

Ron Roberson

Ethan Sanders

Rita Santamaria

Monette Smith

Alex Sutton

Fred Tresca

Ron Underwood

Dr. Shawn Varghese

Dr. Bill Varner

Spiridon Vassilakis

Tim Welbes

CALIFORNIA BANK & TRUST

San Diego, Irvine, Los Angeles, Oakland
California

CORPORATE OFFICERS

David E. Blackford
Chairman
California Bank & Trust
Irvine, California

Eric Ellingsen
*President and
Chief Executive Officer
California Bank & Trust
San Diego, California*

EXECUTIVE VICE PRESIDENTS

- *Ben Alvarado
- *David Bale
- *Jill Bell
- *Frank Bonder
- Charles Bronaugh
- *Christopher Edmonds
- Gary Green
- Lars Hens
- *Jeffrey Hill
- Aegea Lee
- *Jake Lehmkuhl
- Joe Lim
- *Scott Monson
- Robert Park
- Phil Petrozzi
- *Jathan Segur
- Ursula St Geme
- *Chikako Tyler
- Richard Wessman
- *Jennifer Troyan (subject to Board approval)
- *Executive Management Team Member

NATIONAL BANK OF ARIZONA

Phoenix

Arizona

ADVISORY BOARD

Deborah J. Bateman

*Vice Chairman
National Bank of Arizona
Phoenix, Arizona*

Keith D. Maio

*Chairman and Chief Banking Officer
Zions Bancorporation
Salt Lake City, Utah*

Harris H. Simmons

*Chairman and Chief
Executive Officer
Zions Bancorporation
Salt Lake City, Utah*

Mark R. Young

*President and Chief Executive Officer
National Bank of Arizona
Phoenix, Arizona*

Tracy Bame

*Freeport-McMoRan Copper and
Gold Foundation
Phoenix, Arizona*

David N. Beckham

*Beckham Gumbin Ventures
Phoenix, Arizona*

Steve Christy

*Private Citizen
Tucson, Arizona*

Lisa Urias

*Urias Communications
Phoenix, Arizona*

Robert Anderson

*Prisma
Phoenix, Arizona*

James M. Batdorf

*Executive Vice President
Sr. State Credit Administrator
National Bank of Arizona
Phoenix, Arizona*

Curtis J. Hansen

*Executive Vice President
Chief Operating Officer
National Bank of Arizona
Phoenix, Arizona*

THE COMMERCE BANK OF WASHINGTON

Seattle

Washington

ADVISORY BOARD

Stanley D. Savage
*Chairman,
The Commerce Bank of Washington
Seattle, Washington*

Tom A. Alberg
*Managing Director
Madrona Venture Group, LLC
Seattle, Washington*

Graham S. Anderson
*Retired, GRACO Investments
Sun Valley, Idaho*

Stanley H. Barer
*Chairman Emeritus
Saltchuk Resources, Inc.
Seattle, Washington*

Christopher T. Bayley
*Chairman
Dylan Bay Companies
Seattle, Washington*

Carl G. Behnke
*President
REB Enterprises
Seattle, Washington*

William D. Bradford, Ph.D.
*Endowed Professor
Finance, Business and Economics
School of Business
University of Washington
Seattle, Washington*

Timothy B. Engle
*Retired, President
Saltchuk Resources
Seattle, Washington*

Michael D. Garvey
*Retired, Chairman
Saltchuk Resources, Inc.
Seattle, Washington*

James C. Hawkanson
*Retired, Former Chief Executive Officer
The Commerce Bank of Washington
Mercer Island, Washington*

Jan Hendrickson
*Managing Partner
Denny Hill Capital
Seattle, Washington*

John A. Hilton, Jr.
*Retired, President and Chief
Executive Officer
Bessemer Trust Company
New York, New York*

Earl P. Lasher, III
*Retired, Senior Partner
Lasher, Holzapfel, Sperry
& Ebberson
Seattle, Washington*

William J. Rex
*Retired, Former Managing Director
Prudential Securities, Inc.
Seattle, Washington*

Robert R. Richards
*Economist
Bend, Oregon*

Faye Sarkowsky
*Community Volunteer
Seattle, Washington*

Harris H. Simmons
*Chairman and
Chief Executive Officer
Zions Bancorporation
Salt Lake City, Utah*

David C. Wyman
*Wyvest
Seattle, Washington*

CORPORATE OFFICERS

Alan M. Forney
*President and
Chief Executive Officer
Seattle*

Lauren C. Jassny
*Executive Vice President
Sr. State Credit Administrator
Seattle*

Ronald H. Lynch
*Executive Vice President
Chief Financial Officer
Chief Operations Officer
Seattle*

Stanley D. Savage
*Chairman
Seattle*

Mike Barr
*President
Portland*

NEVADA STATE BANK

Las Vegas
Nevada

ADVISORY BOARD

Dallas E. Haun
Chairman
Nevada State Bank
Las Vegas, Nevada

Hugh Bassewitz, M.D.
Desert Orthopedic Center
Las Vegas, Nevada

David Ezra
Broker/Owner
Ezra International Realty
Las Vegas, Nevada

John R. Larsen
President and Chairman of the
Board
Port of Subs, Inc.
Reno, Nevada

Harris H. Simmons
Chairman and Chief Executive Officer
Zions Bancorporation
Salt Lake City, Utah

Terrance A. Shirey
President and Chief Executive Officer
Nevada State Bank
Las Vegas, Nevada

Thomas A. Thomas
Managing Partner
Thomas & Mack Company
Las Vegas, Nevada

Jeremy Aguero
Principal Analyst
Applied Analysis
Las Vegas, Nevada

Karla J. Perez
Vice President/Acute Division
Universal Health Services, Inc.
Las Vegas, Nevada

CORPORATE OFFICERS

Dallas E. Haun
Chairman

Terrance A. Shirey
President and
Chief Executive Officer

EXECUTIVE VICE PRESIDENTS

Ryan Ashley
Jill Bell
Thomas Elmer
Craig Kirkland
Michael Lane
Shannon Petersen
Micah Phillips
James Rensvold
Richard (Rick) Thomas

VECTRA BANK COLORADO

Denver
Colorado

ADVISORY BOARD

Bruce K. Alexander
*Chairman, President and
Chief Executive Officer
Vectra Bank Colorado.
Denver, Colorado*

Amy Venturi
*Chief of Staff
IMA Financial Group
Denver, Colorado*

Mark Williams
*Member – Attorney at Law
Sherman & Howard
Denver, Colorado*

Celia Dietrich
*President
CM Dietrich & Company
Denver, Colorado*

Courtney Harrison
*Consultant
Medius Advisory Group
Denver, Colorado*

Harris H. Simmons
*Chairman and Chief
Executive Officer
Zions Bancorporation
Salt Lake City, Utah*

Heather White
*Sr. Division Manager
Front Range Retail & Business
Banking
Vectra Bank Colorado
Denver, Colorado*

James L. Cousin, II
*Chief Financial Officer
AORN
Denver, Colorado*

Jennifer Nealson
*Principal
Emerge Strategy
Englewood, Colorado*

John Shaw
*Real Estate Consultant
Denver, Colorado*

Kirk Monroe
*Executive Vice President, Lending
Services Director
Vectra Bank Colorado
Denver, Colorado*

Martin Pocs
*Vice Chairman
DHR International
Denver, Colorado*

Mark Wright
*Chief Credit Officer
Vectra Bank Colorado.
Denver, Colorado*

Mike Franson
*Retired
KPMG
Denver, Colorado*

Todd Munson
*Executive Vice President/Commercial
Banking Director
Vectra Bank Colorado
Denver, CO*

Ashley Comstock
*Chief Financial Officer
Vectra Bank Colorado
Denver, Colorado*

Stuart Smith
*President
Buehler Companies
Denver, Colorado*

Michelle Lucero
*Chief Administrative Officer and
General Counsel
Children’s Hospital Colorado
Aurora, CO*

ZIONS BANK

Salt Lake City
Utah

ADVISORY BOARD

Harris H. Simmons
Chairman and Chief
Executive Officer
Zions Bancorporation
Salt Lake City, Utah

A. Scott Anderson
President and Chief
Executive Officer
Zions Bank
Salt Lake City, Utah

Clark E. Hinckley
Retired / Former Senior
Vice President
Zions Bancorporation
Salt Lake City, Utah

Susan D. Johnson
Retired/President
Futura Industries
Huntsville, Utah
Salt Lake City, Utah

Charley D. Jones
President and Chief
Executive Officer
Charshaw, Inc.
Dba Stinker Stores
Boise, Idaho

Eric O. Leavitt
President
The Leavitt Group
Cedar City, Utah

Kent I. Madsen
Managing Director
Epic Ventures
Salt Lake City, Utah

Mary Pat Thompson
Retired/Chief Financial
Officer
MWI Veterinary Supply
Boise, Idaho

Gail Miller-Wilson
Owner
Larry H. Miller Group of
Companies
Salt Lake City, Utah

F. Ann Miller
Utah State Senator
Salt Lake City, Utah

Pat Jones
Chief Executive Officer
Women’s Leadership
Institute
Salt Lake City, Utah

Don Salazar
President
Creative Times, Inc.
Ogden, Utah

Astrid Tuminez
President
Utah Valley University
Orem, Utah

Bonnie Jean Beesley
Salt Lake City, Utah

Clark Gilbert
BYU Pathways Worldwide
Salt Lake City, Utah

Crystal Maggelet
Chief Executive Officer
FJ Management, Inc.
Salt Lake City, Utah

Peter Metcalf
Founder/Chief Executive
Officer Emeritus
Retired/Black Diamond
Salt Lake City, Utah

Janice Ugaki
President/Co-Founder
Firmseek
Park City, Utah

Thomas Knutson
Chief Financial Officer
Melaleuca
Idaho Falls. Idaho

Directors Emeriti
R. D. Cash
Dixie L. Leavitt
Theresa A. Martinez
Russell M. Nelson
Kathryn H. S. Pett
John L. Valentine
Keith Rattie
Vivian Lee
Stephen E. Holding
Dr. Matthew Holland

EXECUTIVE VICE
PRESIDENTS

Rob Brough
Kay Hall
Rob Norcross
Peter Morgan
Robert Boyd
Shelly Johnson
Tom Morgan
Stephanie Horne Clark
Thad Allen
Robert Bischoff
Steve Brough
Jennifer Christopulos
Phil Meeks
Kelly Peterson
Kelly Robertson
Troy Scott

DISTRICTS

Western Idaho
Dr. Michael Dolby
John Forsythe
Dr. Berton Glandon
Carolyn Holly

Charity Nelson
Lori Oter
Bob Schwenkfelder
Dar Symms
David Turnbull
Alan Ashby

Northern Idaho
Polly Jo Blasko-Knelsen
Patty Bordelon
Bruce Larson
Dan Mader
Wendy Price
Dr. John Rusche
Sean Wilson
Marty Zacha

Eastern Idaho
Jake Erickson
Kim Muir
Dan Packard
Bryan Searle
Wade Snedaker
Tim Allred
J. Dee Adams
Clay Handy
Carleen Herring
Jack Hunsaker
Doug Pickett
Scott Stevenson
Brandi Turnspeer

Idaho Resort Area
Walt Denekas
Mike Doty
Lori Johnston
Eeva Turzian
Scott Boettger
Rob Santa
Katharine Conover
Allen Hoopes
Mercedes Huff
William Maloney

Northern Utah
Bart Bess
Beau Lewis
Brett Hugie
Bryan Erickson
K. Chad Campbell
Patty Halaufia
Betty Parker
Brian Watts
Gary Petersen
Maresha Bosgieter
Sara Toliver
Scott Cope

Southern Utah
Karen Alvey
Austin Anderson
Mike Green
Molly Anderson
Gary Cox
Bruce Curtis
Garrett Ecker
Dennis Jorgensen
Durand Robison
David Tebbs
Lenita Thompson
Danny Ipson
Morris Peacock

Kevin Smith
David Staheli
Kelle Stephens
Jon Walter
Sharon Wilkerson

Wasatch Back
Brent Hales
Susan Hamilton
Irene Hansen
Richard Millett
Jared Berrett
Mike Bynum
Greg Cook
Jason Frandsen
Scott Frost
Colin Fryer
Janice Guymon
Amy Jespersen
Lori McFarland
Steve Simpson
JJ Wang
JW Davies
Hans Fuegi
Becky Kearns
Bill Malone
Russell Olsen

Central Utah
Dave Bateman
Maui Chai
Rob Fetzer
Deann Huish
Tim Larsen
Noel Vallejo

Metro/Head Office
Mary Crafts-Homer
Natalie Kaddas
Reed Laws
Theresa Martinez
Cheri Miller
Bill Perry, IV
John R. Reese
Greg Summerhays
Kip Wadsworth
Linda Wardell
Angie Welling

OTHER AFFILIATES

PPS DATA, INC.

Jeffrey D. Johnson
President

ZIONS CAPITAL ADVISORS, INC.

Scott Burnett
Chief Executive Officer

ZIONS CREDIT CORPORATION

Kay Hall
Director and Chairman
Norman Weldon
President

ZIONS DIRECT, INC.

Michael MacDonald
Chairman, President and Chief Executive Officer

ZIONS PUBLIC FINANCE, INC.

James Livingston
Chairman and President

AMEGY HOLDING TEXAS, INC.

Shannon Drage
President and Sole Director

EXCHANGE SERVICES, LLC

Michael Anderson
President

REGENCY SERVICE CORPORATION

Jennifer Smith
President and Director

WASATCH VENTURE FUND III, LLC

Matt Tyler
President and Manager

ZIONS BANCORPORATION FOUNDATION

Harris Simmons
President and Trustee

ZIONS CAPITAL PARTNERS, INC.

Paul Burdiss
President and Director

ZIONS INSURANCE AGENCY, INC.

William Spencer
President, Director and Chairman

ZIONS OPPORTUNITY FUND, INC.

Jennifer Smith
Director and President

ZMFU II, INC.

Matt Tyler
President, Director and Chairman

Terra Amica, LLC

Zions Capital Partners, Inc. and Zions Opportunity Fund, Inc.
Managing Members

Zions Center of Excellence, LLC

Regency Service Company and Terra Amica, LLC
Managing Members