

# ZIONS BANCORPORATION

## BOARD OF DIRECTORS

**Harris H. Simmons**  
Chairman and Chief  
Executive Officer  
Zions Bancorporation

**Maria Contreras-Sweet**  
Managing Member  
Contreras Sweet Companies  
Rockway Equity Partners

**Gary L. Crittenden**  
Private Investor

**Suren K. Gupta**  
President  
Allstate Protection and  
Enterprise Services

**Claire A. Huang**  
Former Chief Marketing Officer  
J.P. Morgan Chase and Company

**Vivian S. Lee**  
Executive Fellow  
Harvard Business School

**Scott J. McLean**  
President and Chief  
Operating Officer  
Zions Bancorporation

**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**  
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**  
CEO, Vectra Bank Colorado

**Paul E. Burdiss**  
CEO, Zions Bank

**Kenneth J. Collins**  
Enterprise Program Management

**Eric Ellingsen**  
CEO, California Bank & Trust

**Alan M. Forney**  
CEO, The Commerce Bank  
of Washington

**Olga T. Hoff**  
Retail Banking

**Christopher Kyriakakis**  
Chief Risk Officer

**Scott A. Law**  
Chief Human Resources Officer

**Rena Miller**  
General Counsel

**R. Ryan Richards**  
Chief Financial Officer

**Rebecca K. Robinson**  
Wealth Management

**Terry A. Shirey**  
CEO, Nevada State Bank

**Jennifer A. Smith**  
Chief Technology and  
Operations Officer

**Steven D. Stephens**  
CEO, Amegy Bank

**Derek Steward**  
Chief Credit Officer

**Randy R. Stewart**  
Mortgage Lending

## EXECUTIVE VICE PRESIDENTS (CONTINUED)

**Lincoln Taylor**  
Chief Audit Executive

**Mark Young**  
CEO, National Bank of Arizona

## SENIOR VICE PRESIDENTS

**Jason D. Arbuckle**  
Controller

**Shannon R. Drage**  
Financial Planning & Analysis

**Jacob C. Heugly**  
Fee Income Strategies

**Jennifer Jolley Johnston**  
Special Projects

**Alvin Lee**  
Corporate Development

**Michael W. MacDonald**  
Capital Markets

**R. Eric Meschen**  
Chief Credit Examiner

**Zachary S. Price**  
Financial Operations &  
Transformation

**J. Brandon Thomas**  
Chief Data Officer

**John J. Tipton**  
Enterprise Initiatives

**Michael J. Tonkin**  
Supply Chain Management

**Matthew L. Tyler**  
Treasurer

**Thomas Yu**  
Strategic Initiatives

## 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

### 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

### Paul Hobby

Founder & Managing Partner  
Genesis-Park I GP Capital  
Houston, Texas

### Barry M. Lewis

President  
Goldeneye, Inc.  
Houston, Texas

### Fred R. Lummis

Chairman & Chief Executive Officer  
Platform Partners, LLC  
Houston, Texas

### Lilyanne H. McClean

Senior VP, Global Public Policy  
Fuel Cell Energy  
Houston, Texas

## ADVISORY BOARD (CONTINUED)

### 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

### Keith Rubenstein

CEO  
Texas Pipe and Supply  
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

## 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

Market Executive  
DFW Region

### David P. McGee

Regional President,  
Central Texas Region

### April Bailey

President,  
Central Texas Region

### Carlos Munguia

Regional President  
DFW Region

### Brandon Bledsoe

Regional President,  
Fort Worth Region

## EXECUTIVE VICE PRESIDENTS

### April Bailey

Cody Biller  
Charles A. Bowman III  
Gerry "Scott" Collins  
Nick Diaz  
Michael Embry  
Kelly Foreman  
Natalie Garza  
Ryan Hightower  
Gary Justice  
Diane Maben  
Teresa Morales  
Melissa Moncrief  
Telisa Shead  
Ken Smiley  
Jevaughn Sterling  
Craig Wessels

## DISTRICTS

### Central

Scott Anderson  
Frederick Brazelton  
Katy Caldwell  
William Campbell  
Scott Cone  
Carlos de Aldecoa  
Frances Castaneda Dyess  
Don Faust, Jr.  
Brad Freels  
Rochelle M. Jacobson  
Jim Janke  
Thomas H. Kornegay  
Sherman "Trey" Lewis  
Van Martin  
Sharone Mayberry  
Ron Meyers  
Gary Moss  
Jeremy Newsom  
Tracy Glesby Northington  
Randy Norwood  
Bruce Ross  
Emily Rauch Stoller  
Tim Studdert  
Rami Touma  
Scott Valby  
Scott Wegmann  
James Wu

### Dallas

Froswa' Booker-Drew  
Robbie Briggs  
Lucy Burns  
Suzanne Charriere  
Dr. Bradley Dean, DDS  
Linda Evans  
Carl Ewert  
Greg Fuller  
Richard Gussoni  
Jim Hutcheson  
Lee Jackson  
Willis Johnson  
Larry King  
Steve Mansfield  
Liz Minyard  
Vin Perella  
Shelle Sills  
Dr. Michael Sorrell  
Sheldon (Shelly) Stein  
Chad Sterling  
John Wallace



San Diego, Irvine, Los Angeles, Oakland | California

## CORPORATE OFFICERS

### David E. Blackford

Chairman, Former President  
and Chief Executive Officer  
California Bank & Trust  
Irvine, California

### Eric Ellingsen

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

## EXECUTIVE

### VICE PRESIDENTS

Aegea Lee  
Ben Alvarado\*  
Deborah Boyd  
Charles Bronaugh  
Chikako Tyler\*  
Christopher Edmonds\*  
Daisy Stall  
Frank Bonder\*  
Gary Green  
Jill Bell\*  
Jeffrey Hill\*  
Jake Lehmkuhl\*  
Jason Cosso  
Jathan Segur \*  
Jennifer Troyan \*  
Joe Lim  
Lars Hens  
Marisa Drury  
Matthew Bullock  
Newton Pham  
Everett E. Orrick  
Phillip Petrozzi  
Richard Wessman  
Robert Park  
Robert Hulterstrom  
Steven Stuckey\*  
Ursula St Geme

\*Executive Management  
Team Member

Seattle | Washington

**ADVISORY BOARD**

**Stanley D. Savage**

*Former, Chief Executive Officer*  
The Commerce Bank of Washington  
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**

*Former, President*  
Saltchuk Resources  
Seattle, Washington

**Michael D. Garvey**

*Former, Chairman*  
Saltchuk Resources, Inc.  
Seattle, Washington

**James C. Hawkanson**

*Former, Chief Executive Officer*  
The Commerce Bank of Washington  
Mercer Island, Washington

**Jan Hendrickson**

*Managing Partner*  
Denny Hill Capital  
Seattle, Washington

**Earl P. Lasher, III**

*Former, Senior Partner*  
Lasher, Holzapfel,  
Sperry & Ebberson  
Seattle, Washington

**William J. Rex**

*Former, Managing Director*  
Prudential Securities, Inc.  
Seattle, Washington

**ADVISORY BOARD**

(CONTINUED)

**Robert R. Richards**

*Economist*  
Bend, Oregon

**Harris H. Simmons**

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

**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

**Mike Barr**

*President*  
Portland

Phoenix | Arizona

## ADVISORY BOARD

**Deborah J. Bateman**

*Vice Chairman*

National Bank of Arizona

Phoenix, Arizona

**Keith D. Maio**

*Chairman*

National Bank of Arizona

Phoenix, Arizona

**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**

*Pima County Supervisor*

Tucson, Arizona

**Lisa Urias**

*Director*

Arizona Office of Tourism

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

**ADVISORY BOARD****SOUTHERN NEVADA****Dallas E. Haun**

Chairman  
Nevada State Bank  
Las Vegas, Nevada

**Terrance A. Shirey**

President and  
Chief Executive Officer  
Nevada State Bank  
Las Vegas, Nevada

**Harris H. Simmons**

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

**Jeremy Aguero**

Principal Analyst  
Applied Analysis  
Las Vegas, Nevada

**Dr. Hugh L. Bassewitz**

Orthopaedic Surgeon  
Desert Orthopaedic Center  
Las Vegas, Nevada

**David Ezra**

CEO  
Wag Brands  
Las Vegas, Nevada

**Tyre L. Gray**

Chief Administration Officer  
Nevada Donor Network  
Las Vegas, Nevada

**Thomas A. Thomas**

Managing Partner  
Thomas & Mack Company  
Las Vegas, Nevada

**Karla J. Perez**

Regional Vice President  
Universal Health Services, Inc.  
Las Vegas, Nevada

**ADVISORY BOARD****(CONTINUED)****NORTHERN NEVADA****Leslie Daane**

Managing Director  
Barnard, Vogler & Co., CPA's  
Reno, Nevada

**Dr. Bret Frey**

President  
Northern Nevada Emer-  
gency Physicians  
Reno, Nevada

**Lance Semenko**

President  
Q&D Construction  
Sparks, Nevada

**Russell Sheltra**

Founder  
Bonanza Casino  
Reno, Nevada

**Jeff Sutich**

Executive Director  
Northern Nevada  
Development Authority  
Reno, Nevada

**CORPORATE OFFICERS****Dallas E. Haun**

Chairman

**Terrance A. Shirey**

President and  
Chief Executive Officer

**EXECUTIVE  
VICE PRESIDENTS**

Ryan Ashley

Jill Bell

Megan Comfort

Thomas Elmer

Craig Kirkland

Michael Lane

Shannon Petersen

Micah Phillips

James Rensvold

Richard (Rick) Thomas



Denver | Colorado

## ADVISORY BOARD

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

**Ashley Comstock**  
Executive Vice President/  
Chief Financial Officer  
Vectra Bank Colorado  
Denver, Colorado

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

**Heather White**  
Executive Vice President/  
Community Banking Director  
Vectra Bank Colorado  
Denver, Colorado

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

**Mark Wright**  
Executive Vice President  
Sr. Chief Credit Officer  
Zions Bancorporation/  
Vectra Bank Colorado  
Denver, Colorado

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

**Celia Dietrich**  
Founder & Executive Chair  
Dietrich Partners  
Glendale, Colorado

**Courtney Harrison**  
Principal and Co-Founder  
Medius Advisory Group  
Denver, Colorado

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

## ADVISORY BOARD (CONTINUED)

**Jay Seaton**  
Publisher  
The Grand Junction Daily Sentinel  
Grand Junction, Colorado

**Jennifer Nealson**  
SVP Global Marketing  
National Cattleman's  
Beef Association  
Centennial, Colorado

**Kathy Nesbitt**  
Executive Director  
City and County of Denver  
Aurora, Colorado

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

**Martin Pocs**  
Vice Chairman  
DHR International  
Denver, Colorado

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

**Mike Franson**  
Senior Advisor  
Harrison Co.  
Longmont, Colorado

**Stuart Smith**  
President  
Buehler Companies  
Aurora, Colorado

# ZIONS BANK<sup>®</sup>

Salt Lake City | Utah

## ADVISORY BOARD

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

**A. Scott Anderson**  
Chairman  
Zions Bank  
Salt Lake City, Utah

**Bonnie Jean Beesley**  
Salt Lake City, Utah

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

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

**Thomas Knutson**  
Chief Financial Officer  
Melaleuca  
Idaho Falls, Idaho

**Eric O. Leavitt**  
Executive Chairman, CEO  
The Leavitt Group  
Cedar 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

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

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

**Don Salazar**  
President  
Creative Times, Inc.  
Ogden, Utah

## ADVISORY BOARD (CONTINUED)

**Mary Pat Thompson**  
Retired/Chief Financial Officer,  
Current Public  
Company Board Member  
MWI Veterinary Supply  
Boise, Idaho

**Astrid Tuminez**  
President  
Utah Valley University  
Orem, Utah

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

**Sidni L. Shorter Psy D.**  
President and  
Chief Executive Officer  
Utah Black Chamber

**Steve Starks**  
Chief Executive Officer  
The Larry H. Miller Company

## Directors Emeriti

R. D. Cash  
Clark Gilbert  
Stephen E. Holding  
Dr. Matthew Holland  
Dixie L. Leavitt  
Vivian Lee  
Theresa A. Martinez  
Ray C. Nelson  
Kathryn H. S. Pett  
Keith Rattie  
John L. Valentine  
Susan Johnson  
Charley Jones  
Kent Madsen

## EXECUTIVE VICE PRESIDENTS

Robert Bischoff  
Rob Brough  
Steve Brough  
Jennifer Christopoulos  
Kay Hall  
Stephanie Horne  
Shelly Johnson  
Phil Meeks  
Peter Morgan  
Tom Morgan  
Arthur Newell  
Rob Norcross  
Kelly Peterson  
John Richards  
Kelly Robertson

## DISTRICTS

**Western Idaho**  
Dr. Michael Collins  
John Forsythe  
Tyler Garret  
Tammy Harris  
Gerald Hunter  
Joshua Kern  
Lorrie McCabe  
Charity Nelson  
Lori Otter  
Melissa Palmer  
Dr. Christin Reisenauer  
Dodd Snodgrass  
David Turnbull  
Darce Vassar-Kopczynski  
Dan Schoenberg  
Scott Johnson  
Darcy Jensen

**Eastern Idaho**  
J'Dee Adams  
Ryan Allison  
Tim Allred  
Laurie Andrews  
Terri Bullock  
Davis Christensen  
Mike Doty  
Jake Erickson  
Olin Glenne  
Clay Handy  
Carleen Herring  
Allen Hoopes  
Shane Hunt  
Brock Leonardsen  
William Maloney  
Blayne McArthur  
Teresa McKnight  
Doug Pickett  
Bryan Searle  
Scott Stevenson  
Eeva Turzian  
Padgett Hoke

**Northern Utah**  
Kim Avarett  
Shari Badger  
K. Chad Campbell  
Dave Haws  
Brett Hugie  
Beau Lewis  
Matt Mouritsen  
Stephanie Nix-Thomas  
Slade Opheikens  
Greg Sanders  
Julie Smith  
Bob Thomas  
Bryan Erickson  
Janice Wallentine

## DISTRICTS (CONTINUED)

**Southern Utah**  
Karen Alvey  
Austin Anderson  
Molly Anderson  
Garrett Ekker  
Danny Ipson  
Morris Peacock  
Durand Robison  
Kevin Smith  
David Staheli  
David Tebbs  
Jon Walter  
Lori Wright  
Jordan Rushton  
Shayne Wittwer  
Kyle Wells  
Stacey Mciff  
Dennis Jorgensen

**Wasatch Back**  
Stephanie Carter  
Greg Cook  
Jack Wyatt Davies  
Scott Frost  
Brent Hales  
Irene Hansen  
Jodi Hoffman  
Shari Jensen  
Amy Jespersen  
Steve Judd Sr  
Spencer Loveless  
Lori McFarland  
Russell Olsen  
Jennifer Sadoff  
Steve Simpson  
Betsy Wallace  
Andy Garland

**Central Utah**  
Jeanette Bennett  
Amber Hutchings  
Devin Jolley  
Tom MacDonald  
Shannon McCarty  
Scott Barlow  
Ryan Meyer

## Metro/Sub/Head Office

Bryan Clifton  
Natalie Kodas  
Darin Mano  
Linda Wardell  
Diane Warsoff