

Press Release

For immediate release

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CALIFORNIA BANK & TRUST RELOCATES RANCHO BERNARDO BRANCH

Easily accessible new location offers customers up-to-date banking facility

RANCHO BERNARDO, Calif. (November 24, 2008) — California Bank & Trust (CB&T) (www.calbanktrust.com) is pleased to announce that its Rancho Bernardo branch will relocate on Monday, December 8, 2008. The branch which is currently located at 11717 Bernardo Plaza Court will be moved to the new and improved location at 16796 Bernardo Center Drive.

"As the community of Rancho Bernardo has grown, so has our business and this new and improved location is reflective of that growth," Neil Fritts, vice president/branch manager of California Bank & Trust Rancho Bernardo office. "We are very pleased that our new location will enable us to better serve our customers and the community of Ranch Bernardo."

The business hours for the newly relocated Rancho Bernardo branch will remain the same, 9:00 a.m. to 5:00 p.m., Monday through Thursday and 9:00 a.m. to 6:00 p.m. on Friday as well as Saturday 9:00 a.m. to 1:00 p.m., drive-up only.

About California Bank & Trust

California Bank & Trust, a subsidiary of Zions Bancorporation (NASDAQ: ZION), is one of the largest banks headquartered in California with over \$10 billion in assets and 90 offices statewide. With local management and decision-making and an emphasis on relationship banking, CB&T provides products, resources and financing solutions for businesses and individuals, including commercial and small business lending, cash management, international banking, wealth management, and online banking. Learn more at www.calbanktrust.com.

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