

Press Release

For immediate release

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California Bank & Trust Expands Consumer Online Banking Product to Make Banking More Convenient for Customers

SAN DIEGO - (December 14, 2011) – California Bank & Trust (CB&T) (www.calbanktrust.com) is pleased to announce that DirectNET Consumer Online Banking customers are now able to open additional deposit accounts, apply for credit cards and certain consumer loan products online; demonstrating one more way CB&T is making banking more convenient for their customers. Through this additional online feature, California Bank & Trust strives to strengthen its banking relationships with existing DirectNET Online Banking customers by offering a robust set of financial products and services to meet their financial needs.

DirectNET Consumer Online Banking customers will now be able to expand their banking relationship with California Bank & Trust more quickly, easily and at their own convenience. Personal/consumer products available online for existing customers include: regular, basic and interest checking, money market and basic savings deposit accounts as well as Visa Classic, Visa Platinum and Visa Signature variable rate credit cards. Eligible consumer loan products include: home equity loans, home equity credit lines, home refinance loans, auto loans, personal loans and more.

“California Bank & Trust is constantly searching for new ways to engage and serve its customers,” said Susan Brown, senior vice president, marketing group manager, “These additional online features continue to improve and enhance the ways our customers are able to interact with the bank. CB&T is dedicated to providing new online features that provide California Bank & Trust’s clients with the tools to do their banking more easily and efficiently.”

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 more than 100 branches statewide. CB&T provides a full array of financial solutions for businesses and individuals, including commercial lending, small business lending, SBA financing, cash management and international banking. The professional bankers at CB&T are backed by major resources, yet maintain local decision-making authority and regional market and industry expertise. They are committed to providing clients with valuable business and economic insights and to connecting them with the beneficial business relationships they need to succeed. CB&T, as part of Zions Bancorporation, is a proud recipient of 14 Greenwich Associates 2010 Excellence Awards in banking. To learn more, visit www.calbanktrust.com or call (800) 400-6080.

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