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California Bank & Trust Completes Conversion of Vineyard Bank Branches

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SAN DIEGO - (Business Wire) California Bank & Trust (CB&T) (www.calbanktrust.com) is pleased to announce that it has completed the conversion of the former Vineyard Bank accounts and branch locations into California Bank & Trust. More than 31,000 loan and deposit accounts have been fully integrated into the California Bank & Trust banking system. California Bank & Trust acquired the deposits and loans of Vineyard Bank from the Federal Deposit Insurance Corporation on July 17, 2009.

"The conversion of Vineyard Bank branches and accounts to California Bank & Trust went very smoothly. We look forward to working with our new customers and providing them with quality financial products, excellent customer service as well as the strength and security of a sound financial institution," said Frank Lee, executive vice president of the retail business banking division at California Bank & Trust.

In addition to the 13 new full-service branches now available as a result of the conversion, former Vineyard Bank business customers will now have access to time saving cash management products like California Bank & Trust's Remote Deposit. Remote Deposit enables a business to scan paper checks directly from the office and transmit those images to the bank via a secure internet connection. This and many other business banking-focused products are the hallmark of the financial services California Bank & Trust delivers on a daily basis.

With the completion of the Vineyard Bank conversion, California Bank & Trust now has 113 branches within the state of California, which include newly converted branches in San Rafael, Rancho Cucamonga, Diamond Bar, La Verne, Corona, Irwindale, Chino, San Dimas, Lake Arrowhead, Covina, Upland, Walnut and Crestline.

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. With local management and decision-making with an emphasis on relationship banking, CB&T provides financial solutions for businesses and individuals, that includes commercial as well as small business lending, cash management, international banking, wealth management, and online banking. Learn more at www.calbanktrust.com.

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