



Press Release

For immediate release

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CALIFORNIA BANK & TRUST WELCOMES A NEW TEAM

TOM SCHMIDT IS APPOINTED BRANCH MANAGER OF THE MISSION GORGE BRANCH & FORMER VINEYARD BANK EMPLOYEES JUDI REYNOLDS AND MONIQUE GEPHART-PEREZ JOIN THE TEAM

SAN DIEGO (October 6, 2009) – California Bank & Trust (CB&T) is pleased to announce that Tom Schmidt has been named the new manager of its Mission Gorge branch in the San Diego area. Schmidt rejoined California Bank & Trust in March as a commercial banker and has been handling the branch's managerial duties on an interim basis until he was promoted to the branch manager position. With over 31 years of experience in banking, including serving as vice president and portfolio manager for middle market banking at Comerica Bank, Schmidt is poised to bring his wealth of banking knowledge to customers in the Mission Gorge area.

In addition to Schmidt's appointment, top producers Monique Gephart-Perez and Judi Reynolds, both former Vineyard Bank employees, have joined the Mission Gorge branch. Reynolds will serve as a vice president and commercial banker and Gephart-Perez will serve as an assistant vice president and business banker for the branch.

"I am pleased to have Tom, Judi and Monique as part of our management team at the Mission Gorge branch," said Tory Nixon, executive vice president and president of the San Diego Division of California Bank & Trust. "The years of relationship management and customer service experience that they all bring will go a long way in serving the customers of the Mission Gorge branch."

Schmidt has a bachelor's degree in finance from University of Illinois and an MBA in finance from Loyola University of Chicago. Gephart-Perez attended Grossmont College and Reynolds attended San Diego State University.

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Mission Gorge Branch Management Grows-2-2-2-2-2

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 and 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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