

Press Release

For immediate release

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CALIFORNIA BANK & TRUST INSTITUTES POLICIES TO GO GREEN IN ORDER TO HELP THE ENVIRONMENT

SAN DIEGO (February 17, 2010) – California Bank & Trust (CB&T),

www.calbanktrust.com, announced today that the bank continues to introduce initiatives in order to improve the institution's ecological footprint. CB&T has implemented an industry-leading fare reimbursement program that encourages CB&T employees to use mass transit while discouraging commuting in single-occupant vehicles, which is scientifically known to be detrimental to the environment. CB&T fare reimbursement program was recently recognized as a silver winner in the *Best Workplace for Commuters Race to Excellence* by the University of South Florida and the U.S. Environmental Protection Agency. In support of the fare reimbursement program, CB&T has a small fleet of cars that can be used during the day to make onsite business meetings by those who commute via mass transit. CB&T also offers customers the option for paperless statements to reduce paper waste and help protect the environment.

"At CB&T, we are committed to finding opportunities to lessen our impact on the environment," said David Russell, senior vice president and facilities manager for California Bank & Trust. "Our Corporate Facilities group continues to implement green initiatives and upgrade as opportunities become available through equipment replacement and light retrofitting of certain facilities with more energy efficient equipment. We look forward to implementing additional green initiatives and working with green companies as their premier bank in 2010."

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

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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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