

FACTS**WHAT DO ZB, N.A., AND ITS AFFILIATES DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security number and assets ▪ income and account balances ▪ transaction history and credit history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do ZB, N.A. and its affiliates share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share.

To limit our sharing	<p>Call the phone number listed below for the ZB, N.A. division or affiliate for which you are interested in limiting sharing.</p> <table border="0"> <tr> <td>Amegy Bank 1-888-423-7063</td> <td>National Bank of Arizona 1- 866-299-3342</td> <td>Zions Bank 1-866-299-3338</td> </tr> <tr> <td>California Bank & Trust 1-866-299-3339</td> <td>Nevada State Bank 1- 866-299-3341</td> <td>Zions Capital Advisors 1-888-557-7390</td> </tr> <tr> <td>The Commerce Bank of Washington 1-206-292-3900</td> <td>Vectra Bank Colorado 1-866-299-3340</td> <td>Zions Direct 1-800-524-8875</td> </tr> <tr> <td>The Commerce Bank of Oregon 1-503-548-1000</td> <td></td> <td></td> </tr> </table> <p>Please note:</p> <p>If you are a <i>new</i> customer we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	Amegy Bank 1-888-423-7063	National Bank of Arizona 1- 866-299-3342	Zions Bank 1-866-299-3338	California Bank & Trust 1-866-299-3339	Nevada State Bank 1- 866-299-3341	Zions Capital Advisors 1-888-557-7390	The Commerce Bank of Washington 1-206-292-3900	Vectra Bank Colorado 1-866-299-3340	Zions Direct 1-800-524-8875	The Commerce Bank of Oregon 1-503-548-1000		
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Questions?	Call the phone number listed above for the ZB, N.A. division or affiliate for which you have a question.
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Who we are**Who is providing this notice?**

ZB, N.A., Zions Direct, Inc., Zions Capital Advisors, Inc., and Zions Insurance Agency, Inc.

What we do**How do ZB, N.A. and its affiliates protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We also restrict access to nonpublic personal information about you to those employees who have a need to know such information.

How do ZB, N.A. and its affiliates collect my personal information?

We collect your personal information, for example, when you

- open an account or provide account information
- apply for a loan or make deposits or withdrawals from your account
- seek advice about your investments

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include Zions Capital Advisors, Inc., Zions Direct, Inc., and Zions Insurance Agency, Inc.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *We do not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include securities broker-dealers, insurance agents and card issuers.*

Other important information

ZB, N.A. provides banking products under the trade names Amegy Bank, California Bank & Trust, The Commerce Banks of Washington and Oregon, National Bank of Arizona, Nevada State Bank, Vectra Bank and Zions Bank.

Depending on where you live, you may have additional privacy protections under some state laws. We will comply with applicable state laws before sharing nonpublic personal information about you. We may do this by sending a separate notice of those rights to you.

Nevada residents: We are providing you this notice pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call List by calling the number associated to the ZB, N.A. division or affiliate noted on the first page of this notice, or writing to us at Corporate Privacy, 550 North Hope Street, #300, Los Angeles, CA 90071. For more information contact us at the address above, or email NevadaTelemarketingOptOut@zionsbancorp.com. You may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Ste. 3900, Las Vegas, NV 89101; telephone: 702-486-3132; email: BCPINFO@ag.state.nv.us.