

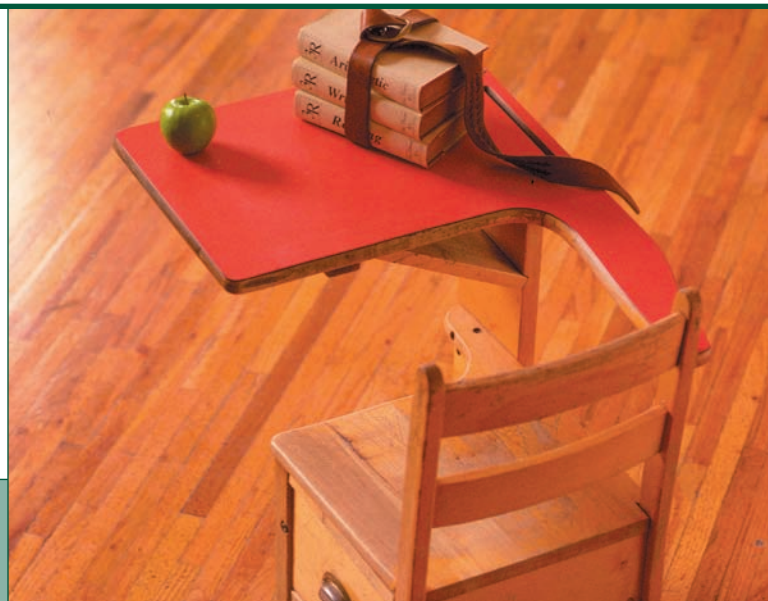


AFFINITY BANKING CONNECTIONS

As an employee, if you don't already enjoy the benefits of Affinity Banking at Zions Bank, please call or drop by any of our branches and we will be very happy to further describe our special products and services.

Making right financial decisions is very important. Zions Bank is waiting to assist you in any way we can to ensure that your financial choices are the right choices for you and your family.

We look forward to seeing you!



AFFINITY FREE CHECKING

- No service fee
- No minimum
- Each order of Affinity checks is free
- Overdraft protection is an option



PROTECT YOURSELF AGAINST IDENTITY THEFT

- Never carry your social security number in your wallet or print it on your checks.
- Check your credit card statements carefully each month and immediately report unauthorized purchases.
- Shred all credit card receipts and solicitations, cancelled checks and financial documents before throwing them away.
- Never leave your purse or wallet in the car, even if they are hidden.
- Do not put your credit card account number on the Internet unless it is encrypted on a secure site.
- Cancel and cut up unused credit cards.

AFFINITY GOLD INTEREST CHECKING

WE'LL DONATE \$25 TO THE SCHOOL OF YOUR CHOICE

Whether you're just starting your job or you are a seasoned employee, an Affinity Gold Interest Checking account can provide you with a range of unique benefits to make your financial life easier—and more rewarding. And, for a limited time, we'll donate \$25 to an accredited school of your choice when you open an Affinity Zions Bank Gold Account.*

GOLDEN REWARDS FOR LOCAL SCHOOLS

At Zions Bank, we recognize the connection between education and financial security. That's why we'll donate \$25 to your local school when you open a Zions Bank Checking or Money Market Gold Account. (You must have a Gold Checking Account in order to open a Gold Money Market Account.) Donation applies one time per primary account holder.

*Offer may expire at any time.