

AmegyConnect™ Frequently Asked Questions

1. What is AmegyConnect?

AmegyConnect is the brand new replacement for NetST@RSM, our online balance and transaction initiation system (includes balance reporting, wires, and ACH). AmegyConnect is a more robust system which offers the features you've requested.

2. When will the Bank begin transitioning my business accounts to AmegyConnect?

We will transition system functions client by client beginning October 2009.

3. How will the Bank transition AmegyConnect?

With AmegyConnect, you'll continue receiving the products and services you need while gaining market-leading features and functionality. The transition will occur in phases putting you in the driver's seat. For example:

1. Your business and user data will be migrated from NetST@R into AmegyConnect.
2. You will be contacted with the targeted migration date.
3. User training will be available online within Treasury Gateway under AmegyConnect in September.
4. Our training system will track each user's training status via internal reports.
5. Users will verify AmegyConnect's parameters and begin using the new system when scheduled.
6. NetST@R's balance and transaction reporting will be available for 90 days after your business's transition to AmegyConnect.

4. Why the system change?

Your input through client focus groups, industry research, and direct feedback has helped us build a product that strives to exceed industry standards. With AmegyConnect, you'll gain a better user experience. For example, displays and administration will be user driven, templates will be customizable, and workflows will be streamlined to make your daily tasks faster and more efficient.

5. How does AmegyConnect benefit me?

AmegyConnect provides you with:

- Functionality Gains
 - Customizable Dashboard showing:
 - balances at a glance
 - pending approvals
 - favorite reports
 - cash position graphs
 - Notification Alerts
 - Dual control, client driven self-administration for Sarbanes-Oxley (SOX) compliance
 - Wire template maintenance
 - Third party payments
 - Dual control on book transfers
 - Unattended reports
- User Experience Gains
 - Fewer "clicks" to transaction creation
 - Improved workflow

6. How long will it take to transition into AmegyConnect?

We will work with blocks of treasury management clients to assist with the training and migration schedule. The total transition to the new system will occur over a 40 week duration to be completed by July 2010 at which time the old system will no longer be supported.

7. Will I need to re-enroll my security credentials in Treasury Gateway to access the new system?

No. Client credentials for AmegyConnect will be automatically enrolled in Treasury Gateway, mirroring your NetST@R set up.

8. Will my user ID and password change?

No. The automatic enrollment into Treasury Gateway will make accessing the new system seamless.

9. Will I need to reconfigure all my existing customized report views in the new system?

Quite possibly because the new system report views have many more customizable elements that do not compare with the existing system. You'll be able to design your reports using the new options to receive even better results.

10. Will my business need to purchase new hardware or install new software?

No hardware/software installation is required on the client side.

11. Can I access my business accounts during the transition?

Absolutely. Account balances, transactions, and report information will be available in both systems during the transition.

12. How will I log in to access my business accounts during the transition?

On your scheduled migration date, you will access your business' account information in the new system. NetST@R will still be available for 90 days to ease the transition.

13. Will I still need to use my token to access or conduct certain transactions?

Yes. For your continued protection, the security features of Treasury Gateway will not change.

14. Will any of my services in the existing system be turned off by a specific deadline?

To avoid duplication of entries, wire and ACH initiation will be turned off in the existing system on your migration date and those transactions should then be conducted in the new system. All other functionality will be available in parallel for 90 days.

15. Will there be a freeze instituted on maintenance to NetST@R prior to conversion to AmegyConnect?

To ensure a smooth transition, regular maintenance on NetST@R will be discontinued twelve days prior to your conversion date (e.g. clients converting to AmegyConnect on October 5, 2009 should stop submitting maintenance requests on September 23, 2009). Emergency requests can be accommodated as needed.

16. Will I be able to see statements on my accounts at other Zions Bancorporation affiliate banks?

Yes, AmegyConnect can display bank statements for Zions First National Bank, California Bank & Trust, Nevada State Bank, National Bank of Arizona, and Vectra Bank Colorado.

17. What type of training will I receive prior to the transition?

Training will be delivered through a variety of channels (e-Learning, Web-Ex delivery, and/or via instructor). You will be contacted for training designed to allow you time to learn the new system at your pace, on your schedule, and as often as you need, on the modules you use.

18. Who do I contact if I have any questions about the transition to AmegyConnect?

Please contact your Treasury Management Officer or customer service specialist at 713-235-8805.