

PRIVACY NOTICE



AmegyBank

Amegy
Mortgage

Amegy
Insurance Agency, Inc.

Amegy
Investments, Inc.

Privacy Policy

(Effective June 1, 2009)

Amegy Bank National Association and its affiliates, Amegy Mortgage Company, L.L.C., Amegy Investments, Inc., and Amegy Insurance Agency, Inc. ("we") respect your desire for privacy and are committed to maintaining the confidentiality of your personal financial information. This document outlines our privacy policy for consumers who obtain services from us, such as a deposit account, loan, safe deposit box or brokerage account.

Our Collection of Information About You. We may collect nonpublic personal information about you in order to understand your needs, administer our business, process transactions, and provide you with products and services. We obtain nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms (such as your name, address, social security number, assets and income);
- Information about your transactions with us, our affiliates, or others (such as your account balance, payment history, parties to transactions, and credit usage); and
- Information we receive from a consumer reporting agency (such as your creditworthiness and credit history).

Our Disclosure of That Information.

- *Joint Marketing Arrangements* – We may disclose some or all of the information we collect, as described above, to nonaffiliated financial institutions with whom we have joint marketing agreements, such as securities broker dealers, insurance agents and card issuers, so that they can market goods and services to you.
- *Our Service Providers* – We may disclose some of the information described above, such as your name and address, to companies that perform marketing and other services on our behalf (e.g., to companies that assist us with mailings).
- *Use by Affiliated Companies for Non-Marketing Purposes* – We may provide information regarding our experience and transactions with you to financial service providers (e.g., financial institutions, securities broker-dealers, and insurance agents) and others (e.g., Zions Bancorporation and Zions Management Services Corporation) with which we are related by common ownership or affiliated by corporate control ("*affiliates*"). Our affiliates currently include those listed below.

We also may share other information we obtain about you with our affiliates (e.g., information from applications and credit reports), unless you notify us before the information is initially communicated that you do not want us to share that information. You can tell us not to share such information by calling us at 1-888-423-7063.

- *Use by Affiliated Companies for Marketing Purposes* – Some or all of the information described above that we provide to our affiliates may be used by them to market products and services to you.

You may limit our affiliates, such as our bank, credit card, insurance, and securities affiliates, from marketing their products or services to you based on your personal information that we collect and share with them. This information includes, for example, your income, your account history with us, and your credit score.

Your choice to limit marketing offers from our affiliates will apply for at least 5 years from when you tell us your choice. Once that period expires, you will receive a renewal notice that will allow you to continue to limit marketing offers from our affiliates for at least another 5 years. If you have already made a choice to limit marketing offers from our affiliates, you do not need to act again until you receive the renewal notice.

To limit marketing offers, contact us by telephone at 1-888-423-7063.

- **Others** – We may disclose information about you, your accounts and transactions: (a) where it is necessary or helpful to effect, process or confirm your transactions; (b) to verify the existence, history and condition of your account for credit reporting agencies; (c) to comply with legal process, such as subpoenas and court orders; (d) to law enforcement authorities if we believe a crime has been committed; (e) if you give us your consent; and (f) as otherwise permitted by law.

We do not disclose nonpublic personal information about our current or former customers to others, except as set forth in this policy.

State Rights. Depending on where you live, you may have additional privacy protections under some state laws. For example, certain state laws may restrict the types of information we may disclose about you, limit the parties with whom we may share such information, or require us to provide you with additional notices or opt-out rights. 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.

Maintaining Accurate Information. We have procedures in place that help us to maintain the accuracy of the personally identifiable information that we collect. Please contact your branch of account, representative or call our customer service center at 800-287-0301 and press "0" to speak to a representative, if you believe that our information about you is incomplete, out-of-date, or incorrect.

Information Security. We restrict access to nonpublic personal information about you to those employees who have a need to know such information (e.g., to process your transactions or provide services to you). We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Changes to this Policy. We may add to, delete, or change the terms of this Privacy Policy from time to time. If required by law, we will provide you with a notice of the change.

Questions. If you have any questions regarding this Policy, you can call us at 1-888-423-7063.

List of Affiliates:

Zions Bancorporation	NetDeposit, LLC
Amegy Bank	Welman Holdings, Inc.
California Bank & Trust	Welman Services, Inc.
National Bank of Arizona	Western National Trust Company
Nevada State Bank	Zions Credit Corporation
The Commerce Bank of Oregon	Zions Direct, Inc.
The Commerce Bank of Washington	Zions Insurance Agency, Inc.
Vectra Bank Colorado	
Zions First National Bank	
Zions Management Services Company, Inc.	
Amegy Insurance Agency, Inc.	
Amegy Investments, Inc.	
Amegy Mortgage Company, LLC	
Contango Capital Advisors, Inc.	
Exchange Services, LLC	

