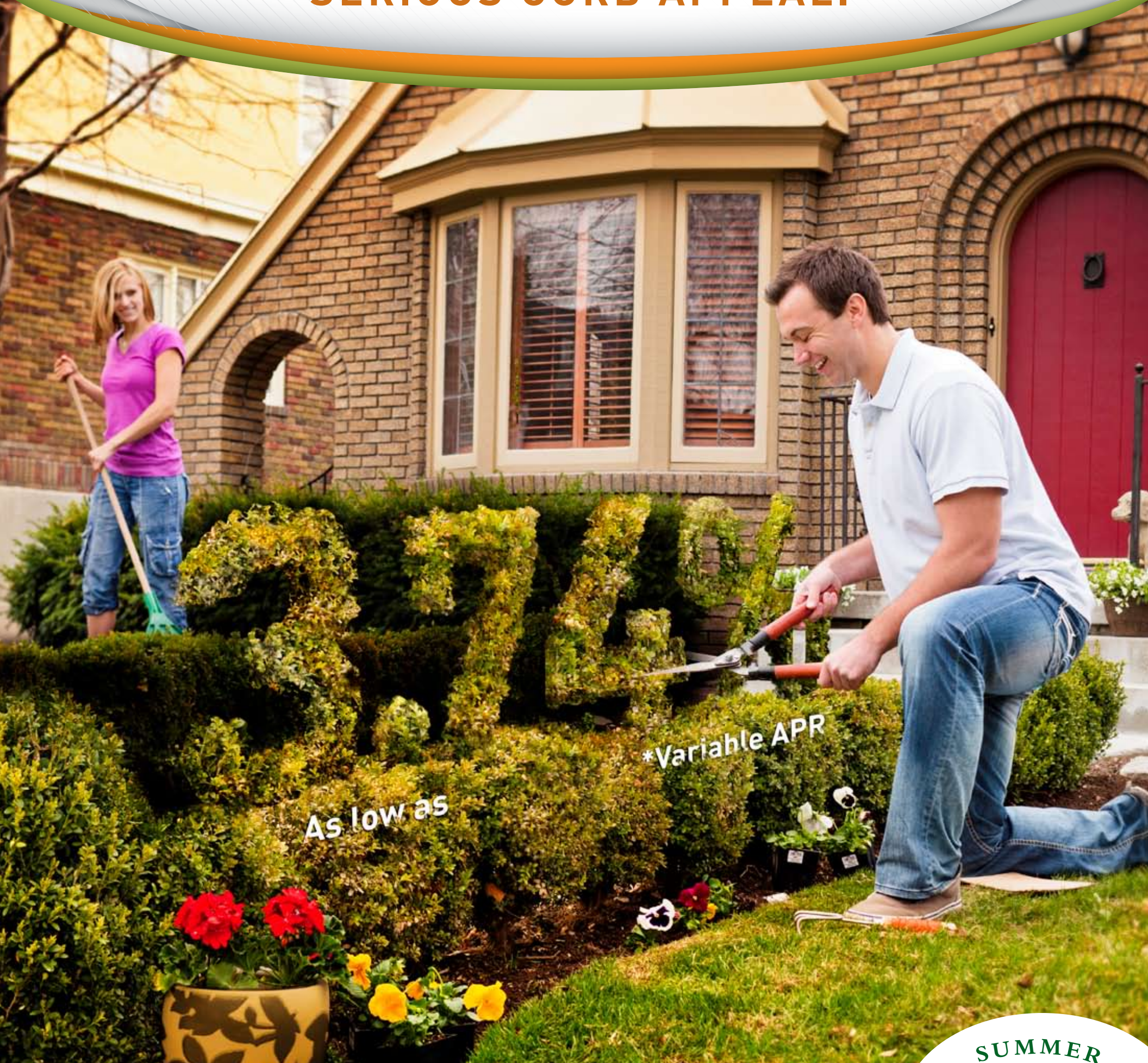


Our home loan rates have some **SERIOUS CURB APPEAL.**



As low as

*Variable APR

SUMMER Loan Event

- Home Refinance
- Home Equity Credit Line


Imagine no closing costs, low rates, and a yard with real potential.

With our low rates, the ideal home in your mind could now be a reality—especially with extras like no closing costs. Now you can add a garage, or perhaps a new room for a baby. No matter the need, don't miss this opportunity to lock in a great rate. For today's current low rate, visit zionsbank.com, drop by your local Zions Bank branch, or call 800-789-5626.

ZIONS BANK®

WE HAVEN'T FORGOTTEN WHO KEEPS US IN BUSINESS.®

zionsbank.com®

 Member FDIC

*Advertised rate is only available on first-lien Home Equity Credit Lines with a minimum \$50,000 credit line, and for customers with the best credit on eligible owner-occupied properties up to a maximum 80% combined loan-to-value ratio. Other rates and plans are available. Credit approval required, other restrictions apply; see branch for details. APR is variable, subject to change monthly, and based on the Prime Rate (currently 3.25% as of 6/13/11). The Prime Rate is the published commercial loan rate index held by any two (or the median rate if no two are alike) of the following banks: J.P. Morgan Chase and Co., Wells Fargo Bank NA, and Bank of America, NA. The maximum APR is 21%. For customers with the best credit and a second-lien Home Equity Credit Line, a \$50,000 minimum credit limit is required to obtain an APR of 3.99% (currently Prime plus 0.74%). A credit limit of \$25,000 to \$49,999.99 is required to obtain an APR of 5.00% (currently Prime plus 1.75%). APR on credit limits under \$25,000 is 5.50% (currently Prime plus 2.25%). Minimum credit line of \$5,000; maximum credit line of \$250,000. Rates are subject to change without notice.

Property values determined by lender; cost of appraisal requested by borrower will be paid by the borrower. If line is closed within the first three years, a \$350 Early Closure Fee will be applied. Property insurance required. Consult your tax advisor for tax deduction information.