



(/business-banking/)

YOUR HEALTH AND SAFETY ARE OUR TOP PRIORITIES

ON BEHALF OF CALIFORNIA BANK & TRUST'S (CB&T) EXECUTIVE TEAM:

Like you, we're closely following the developments about the Coronavirus (COVID-19). That's why we're taking proactive steps to help safeguard the health of our employees, clients and community at large. We have created a coronavirus task force, which is helping us respond quickly to the effects of the pandemic and monitoring updates from the Centers for Disease Control (CDC) and local health departments.

We are focused on proper planning and preventative measures to address the situation. While the current situation is rapidly evolving, please know that we have a strong track record of assisting our customers through difficult times and we have demonstrated our ability to continue to serve clients throughout emergency situations.

As we continue to respond to COVID-19, we'll share updates here as we have them. We are taking this seriously and stand ready to help. For more information on COVID-19, visit the CDC website

(/content/cbt/calbanktrust/en/global/speedbumps/default.html/aHR0cHM6Ly93d3cuY2RjLmdvdi9jb3JvbmF2aXJ1cy8yMDE5LW5jb3YvaW5kZXguaHRtbA==).

BANK STABILITY

- Operating from a position of strength, California Bank & Trust, a division of Zions Bancorporation, N.A., is well-capitalized, with strong reserves to absorb loan losses from industries that may be adversely affected by the economic impact of the coronavirus outbreak.
- Our capital ratios are stronger than the median levels of peer banks. For details about credit quality and financial performance, visit [zionsbancorporation.com](http://www.zionsbancorporation.com) (<http://www.zionsbancorporation.com>) and review the most-recent investor presentation slides.
- Zions Bancorporation, N.A. has ample liquidity. We have a strong and growing deposit base, and we're focused on supporting our customers' credit needs.
- All along, we've had conservative lending standards. We have healthy credit metrics due to credit policies and concentration limits among various industry sectors.
- As a depositor in California Bank & Trust, in a division of Zions Bancorporation, N.A., you should know your deposits are insured by the FDIC. For more information, we encourage you to use the FDIC Federal Deposit Insurance Estimator, available online at <http://www.fdic.gov/edie/> (/content/cbt/calbanktrust/en/global/speedbumps/default.html/aHR0cDovL3d3dy5mZGijLmdvdi9lZGillw==).

WHAT WE'RE DOING

Branch Hours

At this time, our branches will continue with normal operating hours. We have implemented enhanced cleaning protocols in our facilities to minimize the risk of person-to-person transmission of the virus. We are also developing contingency plans that will vary based on location and local needs. All employees have been instructed to stay home if

they are feeling sick.

Branch Sanitization

Custodial services at our branches and other bank facilities have been enhanced with hospital-grade disinfectant and cleaning frequencies have increased. Clients experiencing symptoms of illness are asked to use drive-through teller windows for service. Our branches are kept well stocked with hand sanitizer, disinfectant wipes and latex gloves, and we are encouraging employees to use them at their workstations.

Handshakes

While we traditionally encourage shaking hands, we have adopted the CDC's social distancing recommendations. [View more on the CDC's website](#)

(/content/cbt/calbanktrust/en/global/speedbumps/default.html/aHR0cHM6Ly93d3cuY2RjLmdvdi9jb3JvbmF2aXJ1cy8yMDE5LW5jb3YvaW5kZXguaHRtbA==) about practicing healthy hygiene etiquette when coughing and sneezing

(/content/cbt/calbanktrust/en/global/speedbumps/default.html/aHR0cHM6Ly93d3cuY2RjLmdvdi9oZWZsdGh5d2F0ZXIvaHlnaWVuZS9ldGlxZWV0dGUvY29lZ2hpbmduc25lZXppbmduaHRtbA= and by washing hands (/content/cbt/calbanktrust/en/global/speedbumps/default.html/aHR0cHM6Ly93d3cuY2RjLmdvdi9oYW5kd2FzaGluZy9pbmRleC5odG1s) regularly.

Group Events

In person events scheduled for the coming weeks have been postponed. If you were invited to attend a postponed event, you should anticipate a direct communication regarding the cancellation.

RESILIENCY TO OFFER BANKING SERVICES IN THE EVENT OF WIDESPREAD QUARANTINE

- In the event of potential widespread quarantines, California Bank & Trust will continue to provide its personal and business clients with ongoing client relationship support and our robust suite of online and mobile banking services.
 - If we anticipate any temporary disruption in service, we will notify clients.
 - The company's ability to continue these operations has been regularly tested in its business continuity plan, designed to minimize disruptions of service to clients.
 - Treasury management offerings that allow businesses to offer their employees electronic payroll, and to perform transactions, initiate wire transfers, ACH and more will continue to be available 24/7.
- Many of California Bank & Trust's employees have the technology to work remotely to continue to serve clients and manage the bank's operations. We are geographically dispersed across 11 western states, and we have contingency plans to receive technology back-up and support from colleagues in other departments and affiliates.
- Our business resiliency pandemic plan was implemented in 2006 in response to the Avian influenza outbreak and has been tested regularly over the course of more than a decade since.
- It may become necessary to implement our business contingency plans in our physical branches, which could include closing branch lobbies and limiting transaction activities to drive-through facilities and ATMS or diverting to other locations if staffing becomes an issue. Our plans will vary based on location and local needs; we will attempt to provide clients with advance notification should we need to temporarily alter the services we provide through our branch offices.
- We greatly appreciate your business and look forward to working with you through a challenging period of time. We certainly hope that the challenges we are all working through together will be quickly resolved.

LOAN RELIEF

- We're aware that some businesses may see some adverse impact from the coronavirus and from their customers' changing behaviors and short-term spending as a result of the virus. Business clients concerned about these impacts are encouraged to reach out to their bank relationship managers. We stand ready to help in every way we prudently can, including providing payment deferrals and loan extensions, when conditions permit, to customers adversely affected by the impact from the coronavirus.
 - Likewise, consumers concerned about their personal finances being adversely impacted are welcome to reach out to their local branch or personal banker.
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STEPS YOU CAN TAKE TO PREPARE YOUR BANKING

We want to help you and your business to prepare financially for any situation. Here are some tips to get ready:

Online Banking and Mobile Banking¹

If you are not already set up to do your banking online, enroll now to manage your business (<https://www.calbanktrust.com/business-banking/account-access-solutions/>) and personal (<https://www.calbanktrust.com/personal-banking/online-and-mobile-banking/>) accounts online to bank from almost anywhere 24 hours a day, 7 days a week. Download our mobile apps to access your accounts and manage payments from anywhere.

Zelle^{®2}

Zelle is an easy, fast, and convenient way to send money to – or request money from – people you know and trust using only their email address or U.S. mobile phone number, all from the convenience of your mobile banking app or online banking account.

Electronic Payments

Schedule automatic monthly payments through your online banking so important bills are automatically paid on time.

Digital Payments

Enable your debit and credit cards for digital payments. Use an app on your mobile device instead of exchanging cash or physically swiping your card to pay.

Debit Cards and Credit Cards

To avoid unnecessarily handling cash and coin, use your Visa^{® 3} debit card or credit card⁴ for purchases wherever Visa is accepted.

Treasury Management⁵

Login or enroll now to Treasury Internet Banking (<https://www.calbanktrust.com/business-banking/information-management/treasury-internet-banking/>) to manage your company's cash management needs from anywhere. You can review information, perform transactions and manage your accounts from your computer or mobile device.

Electronic Payroll

Mail delays could occur during an emergency, causing issues for employees waiting for paychecks to arrive. Instead of paper checks, use an electronic method such as direct deposit.

Beware of Scams

Look out for suspicious email and text messages, and donation or medical supply sites that may impersonate a company, charity, or government agency. The intent is to