



RISK MANAGEMENT

Zions Bank Ownership Recordkeeping*

To help manage the ownership records of your company, Zions Bank has an affordable solution that you and your shareholders can access online at your convenience. We act as an independent agent to help manage the risk and time associated with the record retention of your company's ownership allocation.

OVERALL BENEFITS

Peace of Mind:

- With Zions Bank as ownership recordkeeper, business owners can be assured that we are providing confidential, more permanent and accurate recordkeeping of the activities related to ownership.
- Accurate tracking ensures shares issued do not exceed shares authorized, and any change in ownership is updated in a timely manner.
- Consistent data backup and our tested disaster recovery plan guarantees that all of your records are more secure.
- A vault and internal controls for holding issued and unissued certificates.

Expertise:

- Our professional staff has the expertise to provide exceptional share transfer services, thus freeing up your time and company resources.
- An agent to pay out disbursements/dividends to the owners.
- 1099 tax reporting for payments made to the owners.
- Will track options or warrants issued.
- Provide support and assistance in giving/selling shares to employees.
- Initial public offering assistance.

Affordability:

- This service is designed to fit within your budget without sacrificing any of its benefits.

Online Access:

- An advanced system that operates in an online, real-time environment. Company and shareholder access to the system is available for instant inquiry of ownership records.

For more information, call 888-232-0434 or email zionsbanktreasurymanagement@zionsbank.com

*Subject to contract; fees apply. Contact a financial representative for details.



ZIONS BANK

WE HAVEN'T FORGOTTEN WHO KEEPS US IN BUSINESS®