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**CALIFORNIA BANK & TRUST RELEASES MOBILE BANKING FOR BUSINESS  
AND ENHANCED MOBILE BANKING FOR CONSUMERS**

*All the Features of Online Banking with Bill Pay Now Available  
Via Smartphone to Business and Consumer Customers*

**FOR IMMEDIATE RELEASE**

**San Francisco, CA, August 21, 2012** — [California Bank & Trust](http://California Bank & Trust) (CB&T) has announced significant enhancements and functionality improvements to its [CBT Mobile Banking App](#). Personal accounts have now been enhanced to include the ability to use the Bill Pay feature from a mobile device. CBT Business Mobile Banking for business accounts is now available and includes all of the same features. With CBT Mobile Banking and CBT Business Mobile Banking, California Bank & Trust online banking customers can securely access deposit, loan, line-of-credit and credit card accounts. Using the personal or business mobile banking app, customers are able to:

- Get direct access to personal and business banking accounts
- Check balances, search activity and review transactions
- Transfer funds between eligible linked accounts
- Find branch and ATM locations

Customers already enrolled in Bill Pay through DirectNET Consumer Online Banking or Direct Business Internet Banking also have access to Bill Pay using their mobile device to:

- Pay bills to existing payees
- Review and cancel scheduled bill payments
- View payment activity

“The enhancements to our mobile banking and business mobile banking platforms allow our customers to have convenient real-time access to the features and functionality they enjoy with online banking,” says **Susan Brown, California Bank & Trust Senior Vice President and Marketing Group Manager**. “We’re offering these additional features to address the ways in which our customers work and live today. These features allow our business customers to be more efficient and, ultimately, more competitive. This is another way California Bank & Trust is responding to the needs of our customers and keeping a competitive edge in banking for business and individual consumers.”

### **More Information and How to Download**

Customers can find information about CB&T mobile banking, and get started with online banking and mobile banking by visiting the California Bank & Trust [website](#).

- For information and Frequently Asked Questions about CBT Mobile Banking and DirectNET Consumer Online Banking and to download the CBT Mobile Banking app, customers can visit [calbanktrust.com/mobile](http://calbanktrust.com/mobile)
- For information and Frequently Asked Questions about CBT Business Mobile Banking and Direct Business Internet Banking and to download the CBT Business Mobile Banking app, customers can visit [calbanktrust.com/bizmobile](http://calbanktrust.com/bizmobile)

Customers can download the CBT Mobile Banking or CBT Business Mobile Banking application by visiting the app store for their device. The mobile banking applications are currently available for Apple iPhone® and iPod® Touch, Android™ and select Blackberry® devices. Alternatively, customers using a phone that is not compatible with California Bank & Trust mobile banking applications can still access mobile banking by visiting [m.calbanktrust.com](http://m.calbanktrust.com) for personal accounts or [m.calbanktrust.com/biz](http://m.calbanktrust.com/biz) for business accounts, on a web enabled mobile device.

### **About California Bank & Trust**

California Bank & Trust, a subsidiary of Zions Bancorporation (NASDAQ: ZION), is one of the largest banks headquartered in California with over \$10 billion in assets and more than 100 branches statewide. CB&T provides a full array of financial solutions for businesses and individuals, including commercial lending, small business lending, SBA financing, cash management, international banking and wealth management. The professional bankers at CB&T are backed by major resources, yet maintain local decision-making authority and regional market and industry expertise. CB&T is committed to providing clients with valuable business and economic insights and to connecting them with the beneficial business relationships they need to succeed. For more, visit [www.calbanktrust.com](http://www.calbanktrust.com) or call (800) 400-6080.

### **Media Please Note:**

For further detail about California Bank & Trust's mobile banking apps, to schedule an interview with Susan Brown, or to request high-resolution [photography or video](#), please contact Tarah Beaven at Landis Communications, Inc.: (415-359-2306; [tarah@landispr.com](mailto:tarah@landispr.com)) or Jordana Heinke at Landis Communications, Inc. (415-359-2313; [jordana@landispr.com](mailto:jordana@landispr.com)).

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