

State of Idaho

Office of the Secretary of State

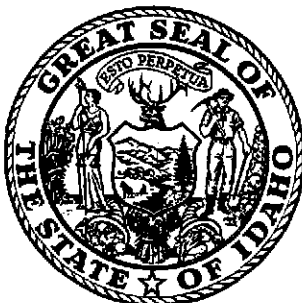
**CERTIFICATE OF REGISTRATION
OF
ZIONS FIRST NATIONAL BANK**

File Number C 207750

I, LAWRENCE DENNEY, Secretary of State of the State of Idaho, hereby certify that an application for Foreign Registration Statement, duly executed pursuant to the provisions of the Idaho Uniform Business Organization Code, has been received in this office and is found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of Registration to transact business in this State and attach hereto a duplicate of the application for such certificate.

Dated: November 12, 2015



Lawrence Denney
SECRETARY OF STATE

By *Sheryl Denney*



FOREIGN REGISTRATION STATEMENT 2015 NOV 12 AM 10: 56

Title 30, Chapter 21, Idaho Code

Filing fee: \$100 typed, \$120 not typed

Complete and submit the form in duplicate.

SECRETARY OF STATE
STATE OF IDAHO

1. The name of the entity is: Zions First National Bank
2. The name which it shall use in Idaho is: _____
(Enter a name here, only if you are required to adopt an alternate name)
3. Select the type of entity you wish to register:

<input type="checkbox"/> Business Corporation	<input type="checkbox"/> General Partnership
<input type="checkbox"/> Nonprofit Corporation	<input type="checkbox"/> General Cooperative Association
<input type="checkbox"/> Limited Liability Partnership	<input type="checkbox"/> Limited Partnership (Including a limited liability limited partnership)
<input type="checkbox"/> Limited Liability Company	<input type="checkbox"/> Statutory Trust, Business Trust, or Common-law Business Trust

☒ Other: National Bank
(Use "Other" only if your foreign entity type is not listed above, and enter the type here.)
4. Jurisdiction of formation: United States
(Provide the domestic jurisdiction where the entity was formed)
5. The address of its principal office is:
One South Main Street, Salt Lake City, UT 84133
(Street Address)

(Mailing Address, if different)
6. The address of its domestic principal office (if required by the laws of the jurisdiction of formation) is:

(Street Address)

(Mailing Address, if different)
7. The mailing address to which correspondence should be addressed, if different from item 5, is:

(Address)
8. Name and street address of registered agent in Idaho:

<u>CT Corporation System</u>	<u>921 S. Orchard Street, Ste. G, Boise, ID 83705</u>
(Name)	(Address)
9. The name, capacity, and mailing address of at least one governor:

<u>A. Scott Anderson</u>	<u>Director</u>	<u>One South Main Street, Salt Lake City, UT 84133</u>
(Name)	(Capacity)	(Address)
<u>Harris H. Simmons</u>	<u>Director</u>	<u>One South Main Street, Salt Lake City, UT 84133</u>
(Name)	(Capacity)	(Address)

Typed Name: Paul TylerSignature: Paul D. TylerCapacity: VP and Senior Counsel

Secretary of State use only

IDAHO SECRETARY OF STATE

11/12/2015 05:00

CR:1253937 CT:100518 BH:1500057
1@ 100.00 = 100.00 FOR REG ST #2

C207750

ADDENDUM

Idaho Foreign Registration Statement- Zions First National Bank

Section 9 (continued):

Board of Directors

**Susan Johnson, Director
One South Main Street
Salt Lake City, UT 84133**

**Charley D. Jones, Director
One South Main Street
Salt Lake City, UT 84133**

**Eric O. Leavitt, Director
One South Main Street
Salt Lake City, UT 84133**

**Kent I. Madsen, Director
One South Main Street
Salt Lake City, UT 84133**

**Gail Miller, Director
One South Main Street
Salt Lake City, UT 84133**

**Keith O. Rattie, Director
One South Main Street
Salt Lake City, UT 84133**



Office of the Comptroller of the Currency

Washington, DC 20219

CERTIFICATE OF CORPORATE EXISTENCE

I, Thomas J. Curry, Comptroller of the Currency, do hereby certify that:

1. The Comptroller of the Currency, pursuant to Revised Statutes 324, et seq, as amended, and 12 USC 1, et seq, as amended, has possession, custody, and control of all records pertaining to the chartering, regulation, and supervision of all national banking associations.
2. "Zions First National Bank," Salt Lake City, Utah (Charter No. 4341), is a national banking association formed under the laws of the United States and is authorized thereunder to transact the business of banking on the date of this certificate.

IN TESTIMONY WHEREOF, today,

October 5, 2015, I have hereunto

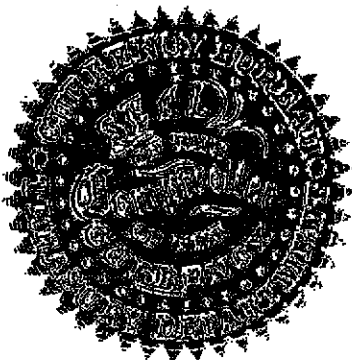
subscribed my name and caused my seal

of office to be affixed to these presents at

the U.S. Department of the Treasury, in

the City of Washington, District of

Columbia.



A handwritten signature of Thomas J. Curry, written in black ink, positioned above a horizontal line.

Comptroller of the Currency



IDAHO
DEPARTMENT OF FINANCE

C.L. "BUTCH" OTTER
Governor

GAVIN M. GEE
Director

October 9, 2013

Sarah Stronk, Paralegal
Dorsey & Whitney LLP
136 S Main St Suite 1000
Salt Lake City, UT 84101-1685

Transmitted via email to: stronksarah@dorsey.com

RE: Use of the Word "Bank" in Company Name in Idaho

Dear Ms. Stronk:

The Idaho Department of Finance (Department) received your emails on October 5, 2013, requesting approval by the Department as to the use of the word "bank" in Idaho by your client, Zions First National Bank, a federally chartered financial institution. As you indicated in your emails, your client is seeking to change its name to "ZB National Association," but still wishes to continue operating its branches that are located in Idaho as "Zions First National Bank" (Zions).

Idaho Code § 26-1202 generally prohibits persons from advertising or transacting business in this state under a name or title containing the word "bank," "banker," or a word or words of similar import, unless the person holds an Idaho bank charter. However, Idaho Code § 26-1202(2) states that the "prohibition shall not apply to a national bank." Since the statute does not apply to a national bank, there is no need for the Director of the Department to grant a waiver to Zions to use the word "bank" in its name in Idaho. The Department has no objection to your client's use of the proposed name "Zions First National Bank" in Idaho.

If you have any questions, please do not hesitate to contact me.

Sincerely,

Mary E. Hughes
Financial Institutions Bureau Chief

FINANCIAL INSTITUTIONS BUREAU

Bureau Chief - Mary E. Hughes

866 Park Blvd., Suite 209, Boise, Idaho 83712

Mail To: P.O. Box 83726, Boise Idaho 83720-0031

Phone: (208) 332-8000 Fax: (208) 332-8098

<http://finance.idaho.gov>