

External Transfer to a Friend Enrollment Form

By completing this form, you will be able to electronically transfer funds from your personal checking or savings account at Zions Bancorporation, N.A. dba National Bank of Arizona to an enrolled account with another financial institution ("External Account"). Please complete this enrollment form and review the External Account Transfer Addendum and the Frequently Asked Questions. Once completed, mail the enrollment form in the postage paid self addressed envelope provided by your banker or return to the nearest National Bank of Arizona Branch. If you have any questions, please call us at 1-800-497-8168, Monday through Saturday 7:00 a.m. to 8:00 p.m. MT. We will deduct any applicable service fees from your checking or savings account.

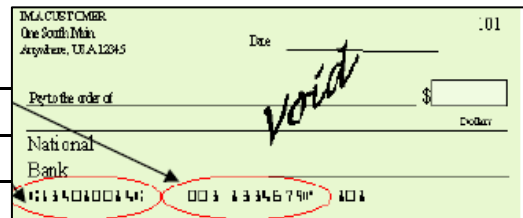
Processing takes approximately 1 to 2 business days. After your enrollment form is received and processed, you will receive a secure message in Bank-at-Home informing you that the external account has been added.

1 Your Information (please print) (Required)

Full Name:	Primary checking or savings account #:	
	SS#	
Home Street Address:	City:	State:
Home Phone:	Work Phone:	

2 External Account Information and Terms (complete this section with information about the external account)

Name of Bank or Financial Institution:	Account Number:
Bank Phone Number:	ABA Routing Number:
External Account type...(check one) <input type="checkbox"/> Personal Checking <input type="checkbox"/> Personal Savings	
*Primary Account Holder's Name on External Account	
*Signature:	Date:



*You must be a signer on the external account.

By signing above, the account holder of the External Account (the "Owner") agree as follows: (a) the Owner authorize National Bank of Arizona to initiate credit transactions to the External Account, based on instructions entered through National Bank of Arizona's Online Banking Service, for debit to any National Bank of Arizona Bank deposit account in which the individual noted in Section 1 above is a signer; (b) the Owner authorize National Bank of Bank to debit the External Account to correct for any errors. This authorization may be terminated at any time, by the Owner, by calling 1-800-497-8168. Termination of this authorization will cancel any pending transactions involving the External Account, provided that National Bank of Arizona has had reasonable time to act on such termination.

3 Agree to Terms

"You" is defined as the individual noted in Section 1. By signing below, you agree that this authorization will remain in full force until you have discontinued this authorization by deleting the external account from our online banking profile. National Bank of Arizona may refuse to honor a credit to the External Account, at any time or for any reason, including but not limited to: written or verbal discontinuance of authorization from the Owner identified in Section 2, or from anyone providing evidence of ownership of the External Account; overdrafts, unrecoverable rejects, or returns from the external financial institution; fraud; and/or illegal use. You agree to enroll only personal accounts (business, corporate or organization accounts are NOT allowed). You understand, and agree to, the additional terms and conditions in the attached External Account Transfers Addendum.

Signature: _____ Date: _____

The sample check on this page is for your convenience to easily locate your Routing and Transit information and your account number. If you are not certain of these numbers, please contact your financial institution. Call National Bank of Arizona at 1-800-497-8168 with any questions.

For Bank User Only

Received By:	Date Received:	Verified By:	Verified Date:	Enrollment Number:
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EXTERNAL ACCOUNT TRANSFER ADDENDUM

General

This External Account Transfer Addendum (Addendum) supplements, amends and becomes part of the Internet Banking Services Agreement (Agreement). The terms of the Agreement are hereby ratified, affirmed and incorporated herein and shall continue to apply as amended hereby. Unless otherwise defined herein, capitalized terms used herein shall have the meaning specified in or pursuant to the Agreement. All references hereinafter to the term "Agreement" shall mean the Internet Banking Services Agreement as modified by this Addendum. By accepting and agreeing to this Addendum and initiating the account verification process detailed below, you consent to the terms and conditions contained herein, including but not limited to authorizing the Bank to make test deposits and withdrawals.

Enrollment and Verification

By selecting the External Account Transfer service option, you have requested that Zions Bancorporation, N.A. dba National Bank of Arizona (Bank) allow you to transfer funds between an account held at the Bank (Deposit Account) and an account held outside the Bank at another financial institution (External Account). In order to facilitate the transfer of funds to or from an External Account (External Transfer), you must complete the account verification process. You must know the account number, third party financial institution name and the routing number to initiate the verification process. As part of the process, we will be making two deposits to and one withdrawal from your External Account; you must have access to the External Account to verify the amounts of the test deposits and withdrawal to complete the verification process.

It is important to note that if the External Account that you are attempting to verify is designated by the Federal Reserve Board's Regulation D as a "savings account", such as a money market account, then it is subject to limits on the number of transfers and withdrawals allowed per month. If you are unsure if your External Account is subject to withdrawal limits please contact the financial institution holding the account. If at any time withdrawals from the External Account exceed the number allowed for the month, your financial institution may contact you. If you fail to complete the account verification process for a particular External Account, you will not be able to transfer funds to or from that External Account.

Once verified, you may make External Transfers involving up to four (4) separate External Accounts at any given time. You may add and delete External Accounts, but may only add and delete the same External Account twice. External Transfers are limited to a daily aggregate of \$5,000 for External Transfers to and from your External Accounts. We reserve the right to change such limits from time to time. Be certain that you enter in the correct account information as these transfers will not be recoverable if you make any input errors. The Bank may or may not validate any External Account number provided in the enrollment process. If you provide an invalid or incorrect External Account number, the Bank will not be responsible for returning funds due to an unrecoverable External Transfer.

If any External Transfers to an External Account are returned to the Bank for any reason, the Bank will return the funds, within a reasonable time, to your Deposit Account.

Eligible Accounts and Fund Transfers

Not all accounts are eligible to be linked for External Transfers. Only personal accounts are eligible for enrollment (business, corporate or organization accounts are not allowed). We reserve the right to limit transfer eligibility to certain types of accounts and to change such eligibility from time to time. Bank shall not be liable for errors due (i) to your Deposit Account or External Account containing insufficient funds to make the External Transfer, (ii) to the third party financial institution holding the External Account mishandling or delaying the processing or posting of the External Transfer funds, and (iii) to you providing us with incomplete or incorrect information for the account verification process for an External Transfer. If we know or receive notice that funds in your Deposit Account are needed to satisfy an obligation such as the payment of a cashier's check or the payment of a debit initiated at a point-of-sale terminal, we may place a hold on those funds, making them unavailable for an External Transfer, until the final settlement date when the funds are withdrawn to pay the obligation.

Cancellation and Termination

You may cancel any scheduled one-time or recurring transfer initiated through Online Banking if you do so within one business day prior to the scheduled transaction processing date. This can be done by deleting the scheduled transfer from within Online Banking. A cancellation request for a one-time transfer will apply to that specific transaction. External Transfer CANNOT be canceled once it is in process.

If, at any time, you wish to cancel your use of the service, you will need to discontinue use of the service and immediately cancel any scheduled transactions, whether one-time or recurring transactions. You may cancel transactions that are not in-

progress by accessing the service. Notwithstanding your termination of the service, this Agreement will continue to govern any transactions that cannot be cancelled at the time of your termination.

The Bank reserves the right to terminate the Agreement and your ability to perform External Transfers in whole or in part at any time without prior notice. All External Transfers are Automated Clearing House (ACH) transactions and as such you and each External Transfer are subject to the National Automated Clearing House Association (NACHA) Operating Rules then in effect. Not all types of accounts are eligible for ACH transfers. You may be subject to penalties by the third-party financial institution, or may suffer negative tax consequences, for certain transactions involving retirement (401k, IRA, etc.), savings trusts loans, custodial and other types of accounts. It is your responsibility to verify with the third-party financial institution any restrictions regarding transfers to or from any External Account that you enroll.

Fees

There is not a fee to transfer funds into your National Bank of Arizona account from an external account nor when transferring funds from your National Bank of Arizona account out to an external account. There may be fees charged by the third-party financial institution for ACH transactions involving an External Account. You should check with the third-party financial institution for any such fees.

We reserve the right to change the fees or other terms described in this Agreement, as set forth in the Internet Banking Services Agreement.

Errors or Questions

If you discover an ACH entry that was made in error you must notify us in writing within (5) business days after the transaction settlement date. Upon our receipt of such notice and a reasonable time to act, we may but are not obligated to, initiate a reversal entry on your behalf in accordance with NACHA Operating Rules. We do not guarantee that the funds transferred by the entry in question will be returned to you.

Except as specifically provided for in the Agreement or where the law requires a different standard, you agree that the Bank shall not be responsible for any loss, whether caused by the Bank, the third-party financial institution, by equipment or software, by Internet service providers, or by any agent or subcontractor of any of the foregoing. The Bank shall not be responsible for any direct, indirect, special or consequential, economic or other damages arising in any way out of the installation, use, or maintenance of equipment or software. The External Transfer services are provided "as is", and we do not make any warranties of any kind, either express or implied, including without limitation any warranties of merchantability or fitness for a particular purpose.

Please contact our Online Banking Customer Service Center at 1-800-497-8168 in regards to errors or questions about your External Transfers. Refer to the section in your Deposit Agreement that outlines how errors and questions on electronic funds transfers are processed.