

ZIONS BANCORPORATION

HARRIS H. SIMMONS
*Chairman &
Chief Executive Officer*

June 15, 2016

To Whom It May Concern:

I first met Greg Nordfelt back in the mid-1980's when he was a student in a graduate-level banking course I was teaching at the University of Utah. I was so impressed with him as a student that I encouraged him to come to work at my company, Zions Bank, where Greg distinguished himself as a top performer and manager in our commercial banking area over the course of three decades.

Greg Nordfelt is intelligent, thoughtful and full of drive. He's spent a career motivating people and getting great results, and he has extraordinary communications skills. I'm confident that you'll find him to be engaging, entertaining and persuasive. I hope you'll consider inviting Greg to share his considerable talents and experiences with your group.

Most sincerely,



Harris H. Simmons
Chairman and CEO
Zions Bancorporation