LPL Financial

March 5, 2015

LPL Financial Welcomes Zions Bancorporation to Its Institution Services Platform

$57 Billion Bank Holding Company With More Than 450 Offices Joins LPL Platform to Serve High Net Worth Clientele

SAN DIEGO, March 5, 2015 (GLOBE NEWSWIRE) -- LPL Financial LLC, the nation's largest independent broker-dealer*, an RIA custodian, and a wholly owned subsidiary of LPL Financial Holdings Inc. (Nasdaq:LPLA), today announced that it has welcomed the wealth management programs of Zions Bancorporation to its Institution Services platform. The Institution Services platform of LPL Financial provides comprehensive third-party brokerage, wealth management and trust services to the investment programs of more than 740 banks and credit unions throughout the United States.

Zions Bancorporation ("Zions") is among the largest domestic bank holding companies in terms of deposits[1], with more than 450 offices across 11 western and southwestern states and $57 billion in total assets. Zions provides wealth management services under the local names of eight subsidiary banking institutions. These include Zions First National Bank (Utah, Idaho, Wyoming), California Bank & Trust, Amegy Corporation (Texas), National Bank of Arizona, Nevada State Bank, Vectra Bank Colorado (Colorado, New Mexico), The Commerce Bank of Washington, and The Commerce Bank of Oregon.

Julie Castle, executive vice president of Zions Bancorporation and CEO of Zions Capital Advisors, said, "We are pleased to partner with LPL Financial to provide comprehensive support to the financial advisors in our wealth management programs. We undertook an extensive due diligence process to evaluate a field of potential partners and LPL emerged as our top choice. Our decision to partner with LPL fit well with our overall corporate strategy and will enable us to support the future development of any additional wealth management offerings we might explore."

Zions executives examined four key areas in choosing their wealth management platform, according to Castle, including the client experience; compliance, operations and technology; products and services, the advisor portal, and tools; and finance and accounting.

"We were particularly impressed with LPL's technology, including its mobile capabilities, and the extent of advisor and operational supervision that LPL will provide," said Castle. "The resources and skill set of the people we worked with at LPL also distinguished them above other potential partners we met."

Andy Kalbaugh, managing director, LPL Financial Institution Services, said, "The decision of Zions to partner with LPL underscores our unique ability to support large, complex wealth management organizations. We are very excited to be able to support the wealth managers of Zions Bancorporation in their mission to help their high net worth clients reach their financial goals. We look forward to working closely with the Zions organization to provide our broad range of support and services as they seek additional strategies to grow their wealth management business."

The wealth management services of Zions focus largely on serving the financial planning needs of a high net worth clientele, reflecting the bank's commercial lending and business owner client base. Zions advisors target clients in the specialized areas of multigenerational business ownership and business transition.

*Based on total revenues, Financial Planning magazine, June 1996-2014

[1]American Banker, *Banks and Thrifts with the Most Assets*, Jan. 27, 2015

About Zions Bancorporation

Zions Bancorporation is one of the nation's premier financial services companies, consisting of a collection of great banks in select western U.S. markets with combined total assets exceeding $57 billion. Zions operates its banking businesses under local management teams and community identities in 11 western and southwestern states: Arizona, California, Colorado, Idaho, Nevada, New Mexico, Oregon, Texas, Utah, Washington and Wyoming. The company is a national leader in Small Business Administration lending and is a consistent recipient of numerous Greenwich Excellence awards in banking. In addition, Zions is included in the S&P 500 and NASDAQ Financial 100 indices. Investor information and links to subsidiary banks can be accessed at www.zionsbancorporation.com.

About LPL Financial

LPL Financial, a wholly owned subsidiary of LPL Financial Holdings Inc. (Nasdaq:LPLA), is a leader in the financial advice market and serves $475 billion in retail assets. The Company provides proprietary technology, comprehensive clearing and compliance services, practice management programs and training, and independent research to more than 14,000 independent financial advisors and over 700 banks and credit unions. LPL Financial is the nation's largest independent broker-dealer since 1996 (based on total revenues, Financial Planning magazine, June 1996-2014), is one of the fastest growing RIA custodians with $91 billion in retail assets served, and acts as an independent consultant to over an estimated 40,000 retirement plans with an estimated $115 billion in retirement plan assets served. In addition, LPL Financial supports approximately 4,400 financial advisors licensed with insurance companies by providing customized clearing, advisory platforms, and technology solutions. LPL Financial and its affiliates have 3,384 employees with primary offices in Boston, Charlotte, and San Diego. For more information, please visit www.lpl.com.

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Insurance Products offered through LPL Financial or its affiliates. The investment products sold through LPL Financial are not insured bank deposits and are not FDIC insured. These products are not obligations of the bank and are not endorsed, recommended or guaranteed by Zions Bancorporation Banks or any government agency. The value of the investment may fluctuate, the return on the investment is not guaranteed, and loss of principal is possible.

Zions Bancorporation and LPL Financial are separate entities.

LPL Financial Representatives offer access to Trust Services through The Private Trust Company N.A., an affiliate of LPL Financial.

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