

ZIONS BANCORPORATION /UT/  
Form FWP  
February 03, 2011  
Free Writing Prospectus

Filed Pursuant to Rule 433

(To the Prospectus dated March 31, 2009, as supplemented by the  
prospectus supplement dated December 6, 2010)

Registration Statement No. 333-158319

February 3, 2010

[SIGN IN](#) | [REGISTER](#) | [CONTACT US](#)

[Home](#) » [Auction #2463](#)

**Auctions**

[View current auctions](#)

**[View Auction](#)**

**Zions Bancorporation Senior Note / 1 Year Corporates**

BBB- (Fitch); BBB (low) (DBRS); and BBB- (Standard & Poor s).

**Results Archive**

[View the results of completed auctions](#)

**FDIC-Insured CDs**

**[Buy Today! Information](#)**

Price: 100.000

**Municipal Bonds**

Yield: 2.75%

**Corporate Bonds**

**US Agencies**

**Preferred Stock**

**Auction Information**

Auction Start: 2/2/2011 5:00 PM  
EST

**Issue Information**

Issue Type: Corporate Bonds

**Warrants**

Auction End: 2/10/2011 1:30 PM EST

Principal Offered: \$1,500,000.00

**Issuers**

Last Update: 2/2/2011 9:35:48 PM EST

Units Offered: 1500

**University**

Auction Status: **Accepting Bids**

Denomination: \$1,000.00

**[Learn more about our auctions](#)**

Coupon: 2.750%

**Bidding Information**

**Demos**

Min. Price: 98.000

**[Learn how to participate!](#)**

Edgar Filing: ZIONS BANCORPORATION /UT/ - Form FWP

Number of Bidders: 2 Max. Price: 102.000

**Think**

Number of Bids: 2 Min. Yield: 0.739%

Current Market-Clearing Price: 98.000 Max. Yield: 4.823%

Settlement Date: 2/15/2011

**WEEKLY UPDATE**

Current Market-Clearing Yield\*: 4.823% First Interest Date: 8/15/2011

Sign up to receive a free weekly email containing economic commentary, new-issue alerts, investing news, and much more.

Maturity Date: 2/15/2012

Day Basis: 30/360

Int. Frequency: Semi-Annually

Documents: Offering Documents

First Name

Last Name

Email

Sign Up!

Before submitting bids in this auction you must **Register** or **Sign In**.

**Note:** This page will check for updates every minute.

Please direct questions regarding the website or bidding procedures to the Auction Administrator.

You may also call our Investment Center at 800-524-8875 from 8am to Midnight Eastern Time.

Zions Bancorporation has filed a registration statement (Registration Statement No. 333-158319, including a prospectus) with the SEC for the offering to which this communication relates. Before you invest, you should read the prospectus dated March 31, 2009 contained in that registration statement, the prospectus supplement dated December 6, 2010 and other documents Zions Bancorporation has filed with the SEC for more complete information about Zions Bancorporation and this offering. You may get these documents and other documents Zions Bancorporation has filed for free by visiting EDGAR on the SEC Web site at [www.sec.gov](http://www.sec.gov). Alternatively, Zions Bancorporation or a representative will arrange to send you the prospectus and other documents Zions Bancorporation has filed with the SEC if you request it by calling toll free (800) 524-8875.

\*The current Market-Clearing Yield/Final Auction Yield is calculated as Yield to Worst (YTW) which is the lowest yield of yield to maturity, yield to call, yield to put, or other yields when a bond is callable, puttable, exchangeable, or has other features. If a bond is called, put or exchanged before maturity, the bondholder only earns interest on the time that has elapsed between purchasing the bond and its early redemption. The resulting yield is less than what would have been earned had the bond been held until maturity.

**Investment Products: Not FDIC Insured No Bank Guarantee May Lose Value**

**Bank Deposits and Certificates of Deposit (CDs) are FDIC Insured up to Applicable Limits**

Securities products and services offered by Zions Direct, Member FINRA/SIPC, a non-bank subsidiary of Zions Bank.

Affiliates of Zions Bank or other issuers may purchase CDs or securities through the auction process. The market clearing yield may be lower due to the participation of an affiliate in the auction which may benefit the affiliated issuer.

[Other Products](#) | [Contact Us](#) | [About Us](#) | [Site Map](#) | [Privacy Policy](#) | [Terms and Conditions](#)

Home » Auction #2463

**Auctions**

View current auctions

**Bidding Qualification**

**Results Archive**

View the results of completed auctions

**Zions Bancorporation Senior Note / 1 Year Corporates**

BBB- (Fitch); BBB (low) (DBRS); and BBB- (Standard & Poor s).

Please confirm your agreement with each of the following by checking the box next to each statement.

**FDIC-Insured CDs**

**Municipal Bonds**

**Corporate Bonds**

**US Agencies**

**Preferred Stock**

**Warrants**

**Issuers**

**University**

**Learn more about our auctions**

**Demos**

**Practice bidding in our trial auctions**

**Think**

**My Account**

.. I agree that the following contact information is correct:

**Name:** John Smith

**E-mail:** john.smith@email.com

**Telephone:** 212 -121-2121

.. I have accessed or received the Offering Documents.

.. I understand that the Corporate Notes that I am bidding for are securities and are not insured by the FDIC, are not deposits of any bank and may lose value. All securities are subject to investment risks, including possible loss of the principal invested.

.. By participating in this auction, I declare that my investment objective(s), time horizon and risk tolerance allow for the purchase of the securities being offered. Furthermore, I authorize Zions Direct to update my investor profile, if needed, to align my profile with this purchase.

.. I understand that Zions Direct is committed to conducting fair, open, and transparent auctions for the benefit of all participants. Zions Direct will not tolerate or conduct business with anyone who attempts to disrupt or manipulate the process for any auction. I agree that by participating in this auction I will not be engaging in any such attempt.

Please direct questions regarding the website or bidding procedures to the Auction Administrator.

You may also call our Investment Center at 800-524-8875 from 8am to Midnight Eastern Time.

Zions Bancorporation has filed a registration statement (Registration Statement No. 333-158319, including a prospectus) with the SEC for the offering to which this communication relates. Before you invest, you should read the prospectus dated March 31, 2009 contained in that registration statement, the prospectus supplement dated December 6, 2010 and other documents Zions Bancorporation has filed with the SEC for more complete information about Zions Bancorporation and this offering. You may get these documents and other documents Zions Bancorporation has filed for free by visiting EDGAR on the SEC Web site at [www.sec.gov](http://www.sec.gov). Alternatively, Zions Bancorporation or a representative will arrange to send you the prospectus and other documents Zions Bancorporation has filed with the SEC if you request it by calling toll free (800) 524-8875.

\*The current Market-Clearing Yield/Final Auction Yield is calculated as Yield to Worst (YTW) which is the lowest yield of yield to maturity, yield to call, yield to put, or other yields when a bond is callable, puttable, exchangeable, or has other features. If a bond is called, put or exchanged before maturity, the bondholder only earns interest on the time that has elapsed between purchasing the bond and its early redemption. The resulting yield is less than what would have been earned had the bond been held until maturity.

**Investment Products: Not FDIC Insured No Bank Guarantee May Lose Value**

**Bank Deposits and Certificates of Deposit (CDs) are FDIC Insured up to Applicable Limits**

Securities products and services offered by Zions Direct, Member FINRA/SIPC, a non-bank subsidiary of Zions Bank.

Affiliates of Zions Bank or other issuers may purchase CDs or securities through the auction process. The market clearing yield may be lower due to the participation of an affiliate in the auction which may benefit the affiliated issuer.

[Other Products](#) | [Contact Us](#) | [About Us](#) | [Site Map](#) | [Privacy Policy](#) | [Terms and Conditions](#)

Home » Auction #2463

**Bid Page**

**Zions Bancorporation Senior Note / 1 Year Corporates**  
 BBB- (Fitch); BBB (low) (DBRS); and BBB- (Standard & Poor's).

**Auction Information**

Auction Start: 2/2/2011 5:00 PM EST  
 Auction End: 2/10/2011 1:30 PM EST

Last Update: **2/2/2011 9:40:11 PM EST**  
 Auction Status: **Accepting Bids**

**Issue Information**

Issue Type: Corporate Bonds  
 Principal Offered: \$1,500,000

Units Offered:  
 Denomination: \$1,000,000

Coupon:

Min. Price:

Max Price:

Min. Yield:

Max. Yield:

Settlement Date: 2/15/2011

First Interest Date: 8/15/2011

Maturity Date: 2/15/2012

Day Basis: 30/360

Int. Frequency: Semi-Annually

Documents: Offering Documents

**Bidding Information**

Number of Bidders:  
 Number of Bids:  
 Current  
 Market-Clearing  
 Price:  
 Current  
 Market-Clearing  
 Yield\*:

**Buy Today! Information**

Price: 100.000  
 Yield: 2.75%

**PUBLIC\_VIEW**

**Current Market-Clearing Price:**  
**Current Market-Clearing Yield\*:**

	Units	Price	- OR -	Yield	Submitted	In the
<b>Buy Today!</b>		100.000		2.750%		

The Buy Today! sale closes on 2/10 at 12:00 AM ET. 500 / 500 units remaining.

**Auction Bids**

1	%
2	%
3	%
4	%
5	%

**Bid Limit: \$ 1,000.00**

**Calculate/Refresh**

**Submit**

**Note:** This page will check for updates every minute.

Please direct questions regarding the website or bidding procedures to the Auction Administrator.

You may also call our Investment Center at 800-524-8875 from 8am to Midnight Eastern Time.

Zions Bancorporation has filed a registration statement (Registration Statement No. 333-158319, including a prospectus) with the SEC for the offering to which this communication relates. Before you invest, you should read the prospectus dated March 31, 2009 contained in that registration statement, the prospectus supplement dated December 6, 2010 and other documents Zions Bancorporation has filed with the SEC.

## Edgar Filing: ZIONS BANCORPORATION /UT/ - Form FWP

with the SEC for more complete information about Zions Bancorporation and this offering. You may get these documents and other documents Zions Bancorporation has filed for free by visiting EDGAR on the SEC Web site at [www.sec.gov](http://www.sec.gov). Alternatively, Zions Bancorporation or a representative will arrange to send you the prospectus and other documents Zions Bancorporation has filed with the SEC if you request it by calling toll free (800) 524-8875.

\*The current Market-Clearing Yield/Final Auction Yield is calculated as Yield to Worst (YTW) which is the lowest yield of yield to maturity, yield to call, yield to put, or other yields when a bond is callable, puttable, exchangeable, or has other features. If a bond is called, put or exchanged before maturity, the bondholder only earns interest on the time that has elapsed between purchasing the bond and its early redemption. The resulting yield is less than what would have been earned had the bond been held until maturity.



**Investment Products: Not FDIC Insured No Bank Guarantee May Lose Value**

**Bank Deposits and Certificates of Deposit (CDs) are FDIC Insured up to Applicable Limits**

Securities products and services offered by Zions Direct, Member FINRA/SIPC, a non-bank subsidiary of Zions Bank.

Affiliates of Zions Bank or other issuers may purchase CDs or securities through the auction process. The market clearing yield may be lower due to the participation of an affiliate in the auction which may benefit the affiliated issuer.

[Other Products](#) | [Contact Us](#) | [About Us](#) | [Site Map](#) | [Privacy Policy](#) | [Terms and Conditions](#)

Home » Auction #2463

**Auctions**

View current auctions

Please review and confirm the bids below

**Results Archive**

View the results of completed auctions

**Confirm Bid Submission****FDIC-Insured CDs****Municipal Bonds****Corporate Bonds****Zions Bancorporation Senior Note / 1 Year Corporates**

BBB- (Fitch); BBB (low) (DBRS); and BBB- (Standard &amp; Poor's).

Bidder	Bid #	Units @ Price	Yield	Max. Award	Max. Amt. Due	Status
PUBLIC_VIEW	1	1 @ 100.000	2.750%	1	\$1,000.00	NEW

**US Agencies**

**I understand that I could win as many as 1 unit, at a total cost of up to \$ 1,000.00.**

**Preferred Stock Warrants****Bid Limit: \$ 1,000.00****Issuers**

Cancel Submit

**University**

Learn more about our auctions

**Demos**

Please direct questions regarding the website or bidding procedures to the Auction Administrator.

**Practice bidding in our trial auctions****Think**

You may also call our Investment Center at 800-524-8875 from 8am to Midnight Eastern Time.

**My Account**

Zions Bancorporation has filed a registration statement (Registration Statement No. 333-158319, including a prospectus) with the SEC for the offering to which this communication relates. Before you invest, you should read the prospectus dated March 31, 2009 contained in that registration statement, the prospectus supplement dated December 6, 2010 and other documents Zions Bancorporation has filed with the SEC for more complete information about Zions Bancorporation and this offering. You may get these documents and other documents Zions Bancorporation has filed for free by visiting EDGAR on the SEC Web site at [www.sec.gov](http://www.sec.gov). Alternatively, Zions Bancorporation or a representative will arrange to send you the prospectus and other documents Zions Bancorporation has filed with the SEC if you request it by calling toll free (800) 524-8875.

\*The current Market-Clearing Yield/Final Auction Yield is calculated as Yield to Worst (YTW) which is the lowest yield of yield to maturity, yield to call, yield to put, or other yields when a bond is callable, puttable, exchangeable, or has other features. If a bond is called, put or exchanged before maturity, the bondholder only earns interest on the time that has elapsed between purchasing the bond

and its early redemption. The resulting yield is less than what would have been earned had the bond been held until maturity.

**Investment Products: Not FDIC Insured No Bank Guarantee May Lose Value**

**Bank Deposits and Certificates of Deposit (CDs) are FDIC Insured up to Applicable Limits**

Securities products and services offered by Zions Direct, Member FINRA/SIPC, a non-bank subsidiary of Zions Bank.

Affiliates of Zions Bank or other issuers may purchase CDs or securities through the auction process. The market clearing yield may be lower due to the participation of an affiliate in the auction which may benefit the affiliated issuer.

[Other Products](#) | [Contact Us](#) | [About Us](#) | [Site Map](#) | [Privacy Policy](#) | [Terms and Conditions](#)