



T. J. Raguso

*Executive Vice President
International Banking*

T.J. Raguso, Executive Vice President and International Division Manager of Amegy Bank and Zions Bancorporation, has 23 years of experience in trade finance, letters of credit, commercial lending, and international correspondent banking. His activities focus on the unique needs of importers and exporters including letters of credit, trade cycle financing, Ex-Im Bank lending, buyer credit financing and risk mitigation strategies. Additionally, T.J. serves as executive sponsor for Amegy Bank's officer development program, a traditional credit training program aimed at developing future bank leaders.

T.J. earned his Bachelor's in Business Administration in Finance from Baylor University and his previous employers include First Interstate Bank and Hibernia National Bank. Fluent in Spanish, T.J.'s lending activities have included significant travel and business dealings in Mexico, Central America and South America.

T.J. is an active member in the Bankers' Association for Finance and Trade, Houston Committee on Foreign Relations, Houston World Affairs Council, Houston District Export Council and is a board member of the Baylor Business Network of Houston. He is also active in scouting and serves as a board member of the Sam Houston Area Council.

About Amegy Bank

Amegy Bank is a leading Texas bank with nearly \$14 billion in assets. Founded in 1990, Amegy has a strong tradition of relationship banking, local decision making and financial expertise. Amegy specializes in banking businesses of all sizes, and has the resources to provide financing, investment management, treasury management solutions, international banking, as well as other specialized services. Equally important, the Bank offers individuals and families a wide range of depository, lending, mortgage, wealth management, trust and brokerage services. With more than 80 locations across Houston, Dallas and San Antonio, Amegy is dedicated to serving Texas communities, families and businesses. Amegy is a part of the Zions Bancorporation (NASDAQ: ZION) collection of great banks. To learn more about Amegy, visit www.amegybank.com or call 800-287-0301 for more information.

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