

## **R. Thad Allen**

*Executive Vice President and Chief Credit Officer  
Vectra Bank Colorado*

Thad Allen oversees all credit related functions for Vectra Bank, including , loan approval, loan operations, and lending systems and platforms for the bank's commercial, installment and mortgage lending operations. He has 33 years of commercial banking and commercial lending experience.

Allen's team of 80 employees is also responsible for credit analysis, credit reporting, appraisal review, construction risk, special assets and OREO. He oversees the credit administration, problem loan and board credit committees.

Vectra's Chief Credit Officer since January 1999, Allen joined Zions Bancorp in 1989, where he served in various positions including commercial lending, national real estate securitization, area manager, credit management and administration, and a member of the Zions Bank Senior Loan Committee. He was also credit administrator for Zions retail operations in Utah as well as credit administrator for Idaho, Nevada and Colorado.

Allen began his banking career in 1976 with First Security Bank of Idaho after gaining an undergraduate degree in finance and economics at Utah State University. He is a graduate of Pacific Coast Banking School and is a member of the Risk Management Association.

Vectra Bank Colorado is a customer-focused organization dedicated to proactive relationship banking. Part of the Zions Bancorporation family of banks, Vectra serves Colorado's small, middle-market and corporate business clients through 40 full-service branches across Colorado. Vectra is Colorado's sixth-largest bank. The bank's Web site address is [www.vectrabank.com](http://www.vectrabank.com).

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