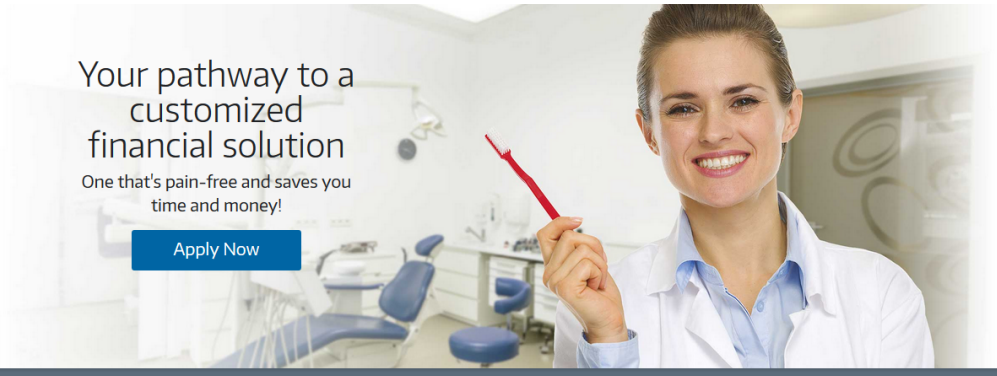
PRACTICE PATHWAYS™
A PROFESSIONAL FINANCE DIVISION OF ZIONS BANK

888-588-6265
practicepathways@zionsbank.com



Financial Solutions to Fit the Unique Needs of Your Practice as You Grow

Use a Practice Pathways™ loan* solution to purchase or refinance your practice, building, equipment or anything else you need—from start-up to retirement. With Practice Pathways, work directly with a single point of contact. No hand-offs, no excuses and no wondering—just you and your dedicated contact choosing from a complete menu of products to rapidly prep your financial solution.

*Loans subject to credit approval; terms and conditions apply

Your Pathway to Greater Practice Success

1. Apply
and get an initial response within 2 business days

2. Design
your custom solution with your Pathways specialist

3. Sit Back
and let Practice Pathways take care of the details, keeping you informed along the way

4. Confirm
your Pathways solution

5. Wrap Up
Sign documents and receive your funds

6. Embark
on your pathway to greater practice success with your total solution

Start Down Your Path to Greater Practice Success

Submit an application today and get a response within 48 business hours.

Apply Now

Questions?

Contact Practice Pathways today!
888-588-6265
Mon–Fri, 8:00 am–5:00 pm
practicepathways@zionsbank.com

Practice Pathways
A financial division of Zions Bank

1 South Main, Ste 1300
Salt Lake City, UT 84133

535 N Brand Blvd
Glendale, CA 91203

ZIONS BANK®

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Member FDIC Equal Housing Lender

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<persistent apply now button in nav?>

http://www.practicepathways.com/ (keep number and phone in upper right on all pages)

<hero 1 – dental practice picture, text as copy, but not H1>

Your pathway to a customized financial solution!

One that's hassle-free and saves you time and money!

<Apply Now>

<hero 2 – vet practice picture>

A single pathway to greater success!

A single point of contact. A single source for all your needs—today and tomorrow.

<Apply Now>

<hero 2 – optometrist practice picture>

A pain-free pathway to financing!

A single source, a single contact for all your financial needs.

<Apply Now>

<end hero>

<h1>
Professional Practice Loans to Fit Your Unique Needs

<body, bold = h3 unless indicated>
Loans for Optometry, Veterinary, Medical and Pharmaceutical Practices <here or under Apply?>
Use Practice Pathways™ professional practice loans to purchase or refinance your practice, building, equipment or anything else you need—from start-up to retirement. With Practice Pathways, work directly with a single point of contact. No hand-offs, no excuses and no wondering—just you and your dedicated contact choosing from a complete menu of products to rapidly prep your financial solution.

<h2>

Unique Process
A fast response and individual support to prep the best financial solution for your practice

Flexible Loan Solutions
From loans to credit lines to credit cards and more, find the right solution for your unique needs

Singular Support
Get the financing your practice needs from a single dedicated contact—from start to finish

<insert 6 icons section>

practicepathways.com – full site

<h2> Professional Practice Loans for Dental, Optometry, Veterinary, Medical and Pharmaceutical Practices

- Acquisition loans and lines of credit
- Debt consolidation and refinancing
- Startup financing
- Equipment financing
- Real estate
- Improvement, expansion or relocations loans
- Multipractice financing options
- SBA financial solutions

<h3>The Complete Financial Solution for Practice Professionals

<h2 >

Start Down Your Pathway to Greater Practice Success
Submit your application today. Get a response within 1 business day.
<apply now button – links to PDF/app/app>

Questions?
Contact Practice Pathways • 888-588-6265,
Or by email at practicepathways@zionsbank.com

Loans subject to credit approval. Terms and conditions apply.

<footer area – all pages?>
888-588-6265
practicepathways@zionsbank.com

Practice Pathways
A professional finance division of Zions Bank

FAQs
Our Process
About Us
Contact Us
Careers

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Member FDIC **<icon>** Equal Housing Lender

http://www.practicepathways.com/solutions/practice-aquisition-loans.jsp

<h1>

Practice Acquisition Loan Solutions for Buying a Dental Practice, Buying into a Medical Practice and More

<h2>

<copy; bold=h2>

practicepathways.com – full site

Whether you're buying a dental practice, buying into a medical practice, veterinary or optometry practice, Practice Pathways acquisition loans are designed for your needs.

Your Practice Pathways representative will help guide you along the financial path to becoming a business owner and/or expanding your business footprint—whether you're buying into an existing practice, becoming a partner, buying out other partners or adding locations.

Practice Pathway's full line of financial solutions for practice and multi-practice professionals include:

- Terms up to 15 years to let you maximize your cash flow
- Up to 100% financing
- Loans of any size
- Competitive, fixed-rate and variable-rate loan options
- Access to a demographic analysis to ensure you have the ideal location

Practice Financing with a First Name

When you choose Practice Pathways, it's not just about financing, it's about a relationship to help you throughout the life of your financing needs, one that includes a single point of contact to handle all your loan solutions.

<callout >

Looking to Expand Your Practice—Apply Now and Know within 48 Business Hours
<apply now button – links to PDF/app>

Loans subject to credit approval. Terms and conditions apply.

http://www.practicepathways.com/solutions/start-up-practice-loans.jsp

<h1> Practice Loans for Starting a Dental Practice, Starting a Medical Practice and More

<h2>

<copy; bold=h2>
Starting a new practice requires working capital—money—and equipment financing, preferably with flexible terms, so you can build your practice in a way that works for you. It means you need a reliable lender, one who can provide working capital *and* help you design a loan package that meets your needs. One where your lender does the leg work, so you can focus on building your practice.

Practice Loans with Funding, Flexibility and Control

Practice Pathways can help assure you have the funds, flexibility and control you need with a full range of practice loans that include:

- 100% financing options

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- Working capital options
- Credit approval good for up to 90 days to give you time to begin building your practice
- Up to 3 months of deferred payments, followed by 9 months interest only[1]
- Terms up to 10 years to let you maximize your cash flow
- Expense reimbursement[2]
- Access to a demographic analysis to ensure you have the ideal location
- Access to coaches to ensure the success of your practice

Financing with a Human Face for Starting a Dental Practice, Medical or Other Practice

When you choose Practice Pathways for starting a dental practice, starting a medical practice or any other practice startup business loans, it's not just about financing, it's about a relationship to help you throughout the life of your financing needs, one that includes a single point of contact to handle all your loan solutions.

<callout>

Ready to Start Your Practice—Apply Now and Know within 48 Business Hours
<apply now button – links to PDF/app>

1. Credit approval required. Terms and conditions apply.
2. May require proof of purchase and invoice or receipt.

http://www.practicepathways.com/solutions/debt-refinance.jsp

<h1>

Solutions to Let You Consolidate Debt or Refinance

<h2>
Find Optometry Financing, Veterinary Financing and Other Financing Options

<copy; bold=h2>
Leverage the equity in your existing practice to upgrade, expand, consolidate bills or improve cash flow—all while lowering your monthly payments through debt consolidation or refinancing existing optometry financing, veterinary financing and other practice financing.

Practice Pathways business refinance solutions let you consolidate your business term debt into a single payment, often lowering your total monthly payments and improving cash flow. Your Practice Pathways contact works with you to design a unique loan solution and access:

- A convenient way to consolidate multiple business loans into a single monthly payment
- Competitive fixed rates to help reduce your total monthly payments
- Terms up to 15 years to let you maximize cash flow
- Reduced total monthly payments
- Available cash-out options

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With improved cash flow, free up resources to invest in your practice and your future.

Practice Debt Consolidation and Refinancing with a Human Hand

When you choose Practice Pathways, it's not just about refinancing, it's about a relationship to help you throughout the life of your financing needs, one that includes a single point of contact to handle all your loan solutions.

<callout >

Ready for More Cash Flow— —Apply Now and Know within 48 Business Hours
<apply now button – links to PDF/app>

http://www.practicepathways.com/solutions/enhancing-professional-practice.jsp

<h1>

Improving, Expanding, Promoting or Moving Your Practice —Business Loans for Dentists and More

<h2>
Flexible Loan Solutions for Enhancing Professional Practices

<copy; bold=h2>
If you're looking to remodel or expand your office(s), market your practice or move to a new space, Practice Pathways business loans for dentists, doctors, optometrists, veterinarians and others offer customized expansion and relocation financing programs designed to meet your needs for enhancing your professional practice with:

- Leasehold improvement financing
- Expansion financing
- Up to 100% financing
- Flexible terms up to 15 years
- Competitive fixed-rate and variable-rate loans

Upgrade and Grow Your Practice

If you're looking to upgrade your office, add new equipment, computers or start marketing, Practice Pathways flexible short-term working capital loans and lines of credit offer the flexibility you need when you need it most. Use your loan to:

- Small tenant improvements
- Small equipment Financing
- Finance marketing campaigns
- Access a fund reserve
- Access equity in your practice to reinvest and grow your practice even more

Financing with a Face

practicepathways.com – full site

When you choose Practice Pathways, it's not just about financing, it's about a relationship to help you throughout the life of your financing needs, one that includes: a single point of contact to handle all your loan solutions.

<callout >

Ready to Grow—Apply Now and Know within 48 Business Hours
apply now button – links to PDF/app>

http://www.practicepathways.com/solutions/dental-equipment-financing.jsp

<h1>

Finance the Equipment You Need to Start Out or Grow

<h2>
Dental Equipment Financing, Medical Equipment Financing and More

<copy; bold=h2>
Adding an office, remodeling your current office or adding additional offices can mean added equipment. And whether you're updating computers, adding x-ray equipment or display cases, equipping a new operatory or building your practice from the ground up, Practice Pathways' customized practice financing programs, including dental equipment financing and medical equipment financing programs, meet your needs as you start out and continue to grow—so you can meet the needs of your customers and patients.

Choose equipment financing from Practice Pathways and access:

- Competitive fixed-rate loans
- Terms up to 10 years, so you can maximize your cash flow
- Possible tax benefits
- Quick turnaround times

Equipment Financing Backed by What Matters

When you choose Practice Pathways, it's not just about financing equipment, it's about a relationship to help you throughout the life of your financing needs, one that includes a single point of contact to handle all your loan solutions.

<callout >

Add Equipment—Apply Now and Know within 48 Business Hours
<apply now button – links to PDF/app>

http://www.practicepathways.com/solutions/dental-office-financing.jsp

practicepathways.com – full site

<h1>

Real Estate Solutions for New or Added Office Space

<h2>
Dental Office Financing, Medical Office Financing and More

<copy; bold=h2>
Whether you need dental office financing or medical office financing for building or buying, you need a place to serve your patients and customers. Practice Pathways offers a full suite of commercial real estate solutions to serve your professional practice needs.

Contact Practice Pathways about:

- New construction solutions—from ground up construction to complete building renovation
- Debt refinancing for existing commercial real estate
- Loans of any size
    - Up to 100% financing available
    - Terms up to 25 years
- Small Business Administration (SBA) 7(a) and 504 loans
    - Practice Pathways, a professional finance division of Zions Bank, is recognized as a national SBA Preferred Lender

Financing for Your Practice Office—from a Real Person

When you choose Practice Pathways, it's not just about real estate financing, it's about a relationship to help you throughout the life of your financing needs, one that includes a single point of contact to handle all your loan solutions.

<callout >

Find Your Real Estate Financing Solution—Apply Now and Know within 48 Business Hours
<apply now button – links to PDF/app>

http://www.practicepathways.com/solutions/sba.jsp

<h1>

Small Business Administration (SBA) Loans as Dental Practice Loans, Optometry Loans and More

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SBA loans can be used to finance dental practice loans, optometry loans, doctor loans or veterinary loans. An SBA loan may be the right choice for your practice when you need additional flexibility in terms and structure to reach your goals. Practice Pathways offers SBA-only loan solutions or a combination of SBA and conventional financing based on the best solution for your needs.

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SBA 7(a) Loans

SBA (7a) Uses

- Practice lending; practice acquisition, expansion or start-ups, franchise purchases
- Commercial real estate purchases, expansions, renovations or leasehold improvements
- Equipment financing or inventory
- Working capital and refinancing existing debt [1]

SBA 7(a) Loan Benefits

- Loans up to $5 million
- Longer amortization
- Down payments as low as 10%

SBA 504 Loans

SBA 504 Uses

- Higher loan amounts for larger projects, such as major fixed assets
- Commercial real estate and equipment, construction and major renovations

SBA 504 Benefits

- Down payments as low as 10%
- Longer terms compared to conventional financing

SBA Express Loans

SBA Express Uses

- Business acquisitions, expansions, franchise purchases, commercial real estate purchases, working capital and equipment

SBA ExpressBenefits

- Can be issued as a term loan or a line of credit

1. Loans subject to credit approval. Terms and conditions apply.

<callout >

Ready for a Pain-Free Pathway to Financing—Apply Now and Know within 48 Business Hours
<apply now button – links to PDF/app>

http://www.practicepathways.com/approach/dental-financing-process.jsp

<h1>

A Unique Loan Process for Your Professional Practice

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<h2>Discover the unique Practice Pathways process for flexible loan solutions with single point of contact for dental financing, pharmacy loans and more

<body, bold = h2>
The Complete Financial Solution for Practice Professionals

Choose Practice Pathways and discover financing with a quick response followed by singular support as you prep the right solution for your unique needs and embark on your path—whether you're acquiring a practice, starting one or adding equipment or real estate. From pharmacy loans to optometry, medical and dental financing—the right path makes all the difference!

<h2>
A Unique Process to Begin Your Pathway to Greater Practice Success

1) Apply
and get an initial response within 2 business days

2) Design
your custom solution with your Pathways specialist

3) Sit back
and let Practice Pathways take care of the details, keeping you informed along the way

4) Confirm
your Pathway solution

5) Wrap up
Sign documents and receive your funds

6) Embark
on your pathway to greater practice success with your total solution

<h2>
What We Consider
When you apply for a Practice Pathways solution, we look at 4 factors to determine if we can help you with your needs.

Credentials
Do you have an appropriate and current professional license?

History
How long have you been in business and does that fit your loan type and amount requested?

Income
What's your combined personal and business income?

Credit Rating
What's your rating for combined individual and business performance?

<h2>
Which Path Are You Ready to Embark On?

- Acquiring a practice
- Starting a new practice
- Consolidating debt or refinancing
- Buying or leasing equipment
- Buying real estate or building your own
- Improving, expanding, promoting or moving your existing practice

<h2 >

Apply Now and Know within 48 Business Hours
<apply now button – links to PDF/app/pdf>

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http://www.practicepathways.com/learning/practice-loan-calculator.jsp

<h1>

Loan Calculator for Your Practice Loan

<body, bold = h2>

Use this loan calculator to look at a variety of practice loan options. Change your monthly payment, loan amount, interest rate and/or term to see how each affects your loan. Select the "View Report" button to see a complete amortization schedule–by month or by year.

Calculate Your Practice Loan Options

<insert enhanced loan calculator/ zionsbank.com/calc/enhanced-loan.jsp>

<callout >

Ready for a Pain-Free Pathway to Financing—Apply Now and Know within 48 Business Hours
Submit your application today. Get a response within 48 business hours.
<apply now button – links to PDF/app>

<disclosure>
This calculator is provided by one or more third-party service providers. Information and interactive calculators are made available to you as self-help tools for your independent use and are not intended to provide investment advice. Practice Pathways and Zions Bank cannot and does not guarantee their applicability or accuracy in regards to your individual circumstances. All examples are hypothetical and for illustrative purposes only. Use of these calculators does not constitute an application for, commitment to extend, or approval of, a request for credit. The calculated results are in no way endorsed, offered or guaranteed by Zions Bank, its subsidiaries or affiliates. These calculators do not offer tax, legal or financial advice. You are encouraged to seek personalized advice from qualified professionals regarding all financial issues.

http://www.practicepathways.com/learning/faq.jsp
<h1>

Frequently Asked Questions About Dentist Loans, Loans for Veterinarians, Doctor Loans and More

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Frequently Asked Questions About Practice Pathways Loan Solutions

Q. What does Practice Pathways offer healthcare practices?

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A. Practice Pathways offers medical professionals a 6-step pathway to obtaining practice financing. All this is done through a single point of contact; no hand offs, no call trees, just one Practice Pathways advocate to assist you with your practice financing needs.

Q. How long has Practice Pathways been supporting healthcare practices?
A. On July 10, 1873, Zions Savings and Trust Company was incorporated. Since then, Zions Bank has served all types of businesses.

In 2015, Zions Bank recognized that the professional practice industry was in need of a lender that knew small business and the industry and Practice Pathways was started. Zions Bank also knew that one of the frustrations for bankers and clients was that bank offerings were always departmentalized within the bank; meaning that professional practice lenders just did practice lending, where SBA lending was a different department in the bank and commercial real estate was another department. Zions Bank understood that the customer would have a better lending experience if all of the products and services need were under "one roof" with a single point of contact. Practice Pathways is the group in Zions Bank—the one stop shop—for practice banking solutions.

Q. What does having "a single point of contact" mean?
A. At Practice Pathways, you will work with a single representative. You won't be handed off between reps or passed around to different groups in the bank. Your Practice Pathways representative will work with you from the beginning to the end of the loan process and then continue to assist you with your long-term Practice Pathways relationship.

Q. How is Practice Pathways different from other practice lenders?
A. Practice Pathways is in offering:

- **A unique process** with a fast response time and individual support to prep the best financial solution for your practice
- **Flexible loan solutions**—from loans to credit lines to credit cards and more, find the right solution for your unique needs
- **Singular Support** so you get what your practice needs from one company and a single dedicated contact—from start to finish

Q. Don't all practice lenders offer customized financing packages?
A. Not typically. Most lenders only approve and lend on loans within their space and rarely do they come up with innovative solutions to structure deals. Most other lenders are unable to facilitate practice loans, commercial real estate and SBA financing options all under one roof and through a single point of contact.

Q. Which states does Practice Pathways serve?
A. Currently, Practice Pathways offers services for medical professionals within the Zions Bancorporation footprint; Arizona, California, Colorado, Idaho, New Mexico, Oregon, Texas, Utah and Washington. Long-term, Practice Pathways' goal is to offer service nationwide.

Frequently Asked Questions About Dentist Loans, Loans for Veterinarians, Doctor Loans and More

Q. What dentist loans, loans for veterinarians, doctor loans and other financing programs does Practice Pathways offer?
A. Practice Pathways offers a variety of financing solutions, including, but not limited to:

- Practice acquisition
- Practice start-up

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- Expansion and relocation
- Equipment
- Debt consolidation and refinancing
- Commercial real estate
- Small business administration (SBA)
- Construction
- Working capital
- Practice equity

Q. How much can I borrow?
A. Generally, you can borrower up to 85% of the revenue of your practice. However, you must have enough excess profit to pay the bank loan.

Q. What are Practice Pathways' interest rates?
A. Rates are competitive with other lenders and vary depending loan terms and type of loan, whether fixed or variable. Also, the purpose for the loan will also affect the interest rate.

Q. What terms does Practice Pathways offer?
A. Practice Pathways offers competitive terms from 10 to 25 years depending on the type of loan and to give you the flexibility your practice needs.

Q. What loan fees does Practice Pathways charge?
A. Loan fees are based on the type of loan you need and the terms you're seeking.

Q. Does Practice Pathways offer 100% financing?
A. Yes. Practice Pathways offers 100% financing based on the type of financing you're after.

Q. What can I use my loan for?
A. Loans can be used for acquiring a practice, starting a practice, equipment, working capital, refinancing debt or buying real estate.

Q. Does Practice Pathways offer working capital?
A. Yes. Practice Pathways offers short-term business working capital loans and business lines of credit.

Q. Does Practice Pathways offer loans to finance acquiring a practice?
A. Yes. Practice Pathways finances practice acquisitions of all sizes, including multi-practices.

Q. Does Practice Pathways offer loans to finance the startup of a practice?
A. Yes. And Practice Pathways start-up loans offer interest-only payments to help keep your costs low in the first year, if desired.

Q. Does Practice Pathways offer real estate loans?
A. Yes. Practice Pathways offers real estate 7a and 504 loans in house.

Q. Does Practice Pathways offer equipment loans?
A. Yes. Practice Pathways offers equipment loans for all types of equipment.

Q. Can I refinance my existing practice loan?
A. Yes. Practice Pathways will work with you to refinance an existing practice loan.

practicepathways.com – full site

Frequently Asked Questions About Who Can Apply for a Loan

Q. Which medical specialties does Practice Pathways finance?
A. Practice Pathways finances the dental veterinarian, optometric, pharmaceutical and medical specialties.

Q. Who is the typical Practice Pathways client?
A. The typical Practice Pathways client is a medical professional looking for lending solutions for his/her practice without having to jump through hoops or be passed around from department to department.

Q. How long after I graduate from dental school can I get a loan?
A. Typically, Practice Pathways asks for 2 years of experience after you graduate; unless you have finished a dental residency.

Q. Am I eligible for a loan during my dental residency?
A. You'll be eligible for a loan, only after you finish your dental residency.

Q. How long do I need to be licensed before I can get a loan?
A. Typically, Practice Pathways asks that you be licensed for 2 years before you apply, unless you have finished a dental residency.

Frequently Asked Questions About the Application Process

Q. How do I apply for financing?
A. To start the application process, simply apply online at practicepathways.com or call 888-588-6265 to speak to a Practice Pathways representative. The process is simple and fast. Practice Pathways knows you need a decision quickly and we can help.

Q. Do I need to provide financial documentation with my application?
A. The financial documentation needed with your loan depends on your loan request. Practice Pathway's goal is to make the documentation request as minimal and as streamlined as possible. For more information, simply contact your Practice Pathways representative.

Q. What's needed to get my loan approved?
A. Approval requirements vary based on the type of financing you're after. Normally, Practice Pathways needs 2 years of tax returns, a year-to-date financial statement and an application. In some cases, we'll ask for a business plan and a description of why you want the loan.

Q. What is the approval process?
A. The Practice Pathways approval process is quick and streamlined. We ask for specific documentation and an application. On most loans, you receive an initial response within 48 hours.

Frequently Asked Questions About Loan Payments

Q. Can I make extra payments?
A. You can always make extra payments on your loan. In certain circumstances, a prepayment penalty may be assessed.

Q. Will I be able to skip loan payments if there's a natural disaster in my area?

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A. Yes. Practice Pathways offers a one-time 90-day deferral due to a natural disaster during the loan term.

Q. Will you let me skip a loan payment if I get sick or hurt and can't practice?
A. Yes. Practice Pathways offers a one-time 90-day deferral due to injury or illness during a loan term.

General Frequently Asked Questions

Q. Can I refinance credit cards with a practice loan?
A. Yes. The amount of the loan is subject to loan type and approval.

Q. What is amortization?
A. Amortization is the time period over which your loan is paid.

Q. What does "term" mean?
A. Term refers to the time period your loan is fixed for.

Q. Will there be a balloon payment due?
A. Some loans may be due before the amortization period is finished and require a payment of the remaining balance at that time, which is known as a balloon payment.

Q. What is cash flow?
A. Cash flow is the amount of excess income or profit you have available after all your financial obligations are met.

Q. What does a credit score or rating mean?
A. Your credit score is a reflection of credit worthiness. Different agencies have different criteria. Contact a credit reporting agency to learn what your score is.

Didn't Find the Answer You Were Looking For?
Contact Practice Pathways with any questions you have at 888-588-6265 or practicepathways@zionsbank.com.

http://www.practicepathways.com/about.jsp

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About Practice Pathways

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Unique Among Dental Financing Companies, Medical Financing Companies and More

Practice Pathways, a professional finance division of Zions Bank, is unique among dental financing companies and medical financing companies.

We don't just provide financial solutions for medical professionals, such as dentists, veterinarians, optometrists, pharmacists and doctors. We provide each client a single point of contact, an answer on

most applications within 48 business hours and a streamlined process that gets you the loan you need quickly and without hassle.

Practice Pathways lending solutions include, but aren't limited to:

- Practice needs
- Commercial real estate
- Equipment
- Working capital

With Practice Pathways, all your financing needs are assessed and delivered as a single solution. And you work directly with a single contact. So you can focus on your practice instead of worrying about your financing.

About Zions Bank
Zions Bank is recognized as an industry leader with a personal touch. Zions Bank is one of the top providers of US Small business Administration (SBA) 7(a) loans. As part of Zions Bancorporation, Zions Bank earned 24 Greenwich Excellence Awards in 2014—more than any other regional bank.

- Learn more about Zions Bank
- Read about Zions Bank's awards

http://www.practicepathways.com/about-us/careers.jsp

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Careers at Practice Pathways

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Practice Pathways is an innovative professional finance division of Zions Bank. Zions Banks has been around since 1873. So when you join the Practice Pathways team, you get the benefit of exciting innovation backed by a company with a solid long-term history.

To find open positions, simply click the Apply Now button and select Practice Pathways under Organization.

Don't See a Position?
Practice Pathways is always on the lookout for talented team members. If you don't see what you're looking for, email your resume for future consideration.

Working at Practice Pathways
Practice Pathways, as a professional finance division of Zions Bank, gives benefits to every employee who's regularly scheduled to work 20 hours per week or more in a regular-status position. Benefits include:

- Medical coverage for employees, their dependents and spouses, including opposite and same-sex domestic partners
- Dental and vision coverage for employees

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- Health savings, flexible spending and dependent care accounts
- Employer-paid basic life insurance
- Accidental death and dismemberment insurance
- Employer-paid basic long-term disability insurance
- 401(k) with immediate matching and no vesting requirements
- Profit sharing
- Discounted banking services
- Paid holidays, vacation and leave credits
- Employee assistance program
- Discounts to local theaters, sporting events, performing arts and more

http://www.practicepathways.com/practice-loans-contact.jsp/

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Contact Practice Pathways for Practice Financial Solutions

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Practice Loans to Let You Embark on Your Pathway to Greater Practice Success

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If you have questions about your pathway to greater practice success, want more information or need assistance with a practice financial solution or practice loans, contact the Practice Pathways team any time.

888-588-6265
practicepathways@zionsbank.com

Office Locations

Salt Lake Office
1 South Main, Ste 1300
Salt Lake City, UT 84133
Mon–Fri, 8:00 am–5:00 pm

Glendale Office
535 N Brand Blvd, Ste 1050
Glendale, CA 91203
Mon–Fri, 8:00 am–5:00 pm