

ZIONS BANCORPORATION

RECEIVED
FEDERAL ELECTION
COMMISSION

Oct 22 11 22 AM '98

POLITICAL ACTION COMMITTEE

P.O. BOX 30880
ONE SOUTH MAIN STREET
SALT LAKE CITY, UT
84130-0880

October 21, 1998

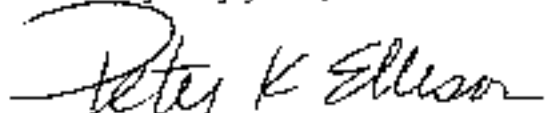
Federal Election Commission
999 E Street, N.W.
Washington, DC 20463

Dear Federal Election Commission:

Pursuant to Section 105.4, we are enclosing the 12 Day Pre-Election Report of Receipts and Disbursements for the General Election on November 3, 1998 for Zions Bancorporation Political Action Committee covering the period 10-01-98 through 10-14-98 which is due October 22, 1998.

If you have any questions, please feel free to call me at (801) 524-4800.

Very truly yours,



Peter K. Ellison
Executive Vice President
and Senior Trust Officer

PKE/bb

Enclosure

REPORT OF RECEIPTS AND DISBURSEMENTS

For Other Than An Authorized Committee
(Summary Page)

RECEIVED
FEDERAL ELECTION
COMMISSION

Oct 22 11 22 AM '98

USE FEC MAILING LABEL
OR
TYPE OR PRINT

1. NAME
C00275230
Rebecca R. Brady
AC Zions Bancorporation Political
Action Committee
One South Main
GI Salt Lake City, UT 84110

2. FEC IDENTIFICATION NUMBER
C00275230

3. This committee has qualified as a multicandidate committee. (see FEC FORM 1M)

4. TYPE OF REPORT

- (a) April 15 Quarterly Report
 July 15 Quarterly Report
 October 15 Quarterly Report
 January 31 Year End Report
 July 31 Mid Year Report (Non-election Year Only)
 Termination Report

Monthly Report Due On:

- February 20 June 20 October 20
 March 20 July 20 November 20
 April 20 August 20 December 20
 May 20 September 20 January 31

- 12-Day Pre-Election Report for the General
(Type of Election)
election on November 3 in the State of Utah
- 30-Day Post-Election Report following the General Election
on _____ in the State of _____

(b) Is this Report an Amendment? YES NO

SUMMARY		COLUMN A This Period	COLUMN B Calendar Year-to-Date
5. Covering Period	<u>10/1/98</u> through <u>10/14/98</u>		
6. (a) Cash on Hand January 1, 19 <u>98</u>			\$ 12,554.47
(b) Cash on Hand at Beginning of Reporting Period		\$ 21,142.87	
(c) Total Receipts (from Line 19)		\$ 1,696.65	\$ 50,085.05
(d) Subtotal (add Lines 6(b) and 6(c) for Column A and Lines 6(a) and 6(c) for Column B)		\$ 22,839.52	\$ 62,639.52
7. Total Disbursements (from Line 30)		\$ 0.00	\$ 39,800.00
8. Cash on Hand at Close of Reporting Period (subtract Line 7 from Line 6(d))		\$ 22,839.52	\$ 22,839.52
9. Debts and Obligations Owed TO the Committee (Itemize all on Schedule C and/or Schedule D)		\$ -0-	For further information contact: Federal Election Commission 999 E Street, NW Washington, DC 20463 Toll Free 800-424-9530 Local 202-694-1100
10. Debts and Obligations Owed BY the Committee (Itemize all on Schedule C and/or Schedule D)		\$ -0-	

I certify that I have examined this Report and to the best of my knowledge and belief it is true, correct and complete.

Type or Print Name of Treasurer
Rebecca R. Brady

Signature of Treasurer

Rebecca R. Brady

Date

10/20/98

NOTE: Submission of false, erroneous, or incomplete information may subject the person signing this Report to the penalties of 2 U.S.C. §437g.

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FEC FORM 3X

(revised 8/93)

DETAILED SUMMARY PAGE

OF RECEIPTS AND DISBURSEMENTS

PAGE 2, FEC FORM 2X

(revised 1/1/81)

NAME OF COMMITTEE Zions Bancorporation PAC #000275230	REPORT COVERING PERIOD FROM 10/1/98 TO 10/14/98	
I. Receipts	COLUMN A Total This Period	COLUMN B Calendar Year
11. Contributions (other than loans) From:	734.65	32,238.75
a. Individual/Persons Other Than Political Committees		
i. Itemized (use Schedule A)	962.00	17,846.30
ii. Unitemized		
iii. Total (add i and ii) >	1,696.65	50,085.05
b. Political Party Committees	-0-	-0-
c. Other Political Committees (such as PACs)	-0-	-0-
d. Total Contributions (add a ii, b and c) >	1,696.65	50,085.05
12. Transfers From Affiliated/Other Party Committees	-0-	-0-
13. All Loans Received	-0-	-0-
14. Loan Repayments Received	-0-	-0-
15. Offsets To Operating Expenditures (Refunds, Rebates, etc.)	-0-	-0-
16. Refunds of Contributions Made to Federal Candidates and Other Political Committees	-0-	-0-
17. Other Federal Receipts (Dividends, Interest, etc.)	-0-	-0-
18. Transfers from Nonfederal Account for Joint Activity	-0-	-0-
19. Total Receipts (add 11d, 12, 13, 14, 15, 16, 17, and 18) >	1,696.65	50,085.05
20. Total Federal Receipts (subtract line 16 from line 19) >	1,696.65	50,085.05
II. Disbursements		
21. Operating Expenditures:		
a. Shared Federal/Non-Federal Activity (from Schedule H4)	-0-	-0-
i. Federal Share	-0-	-0-
ii. Non-Federal Share	-0-	-0-
b. Other Federal Operating Expenditures	-0-	-0-
c. Total Operating Expenditures (add a i, a ii, and b) >	-0-	-0-
22. Transfers to Affiliated/Other Party Committees	-0-	-0-
23. Contributions to Federal Candidates/Committees and Other Political Committees	-0-	4,500.00
24. Independent Expenditures (use Schedule E)	-0-	-0-
25. Coordinated Expenditures Made by Party Committees (2 U.S.C. 441a(d)) (use Schedule F)	-0-	-0-
26. Loan Repayments Made	-0-	-0-
27. Loans Made	-0-	-0-
28. Refunds of Contributions To:		
a. Individual/Persons Other Than Political Committees	-0-	-0-
b. Political Party Committees	-0-	-0-
c. Other Political Committees (such as PACs)	-0-	-0-
d. Total Contribution Refunds (add a, b and c) >	-0-	-0-
29. Other Disbursements	-0-	35,300.00
30. Total Disbursements (add 21c, 22, 23, 24, 25, 26, 27, 28d, and 29) >	-0-	39,800.00
31. Total Federal Disbursements (subtract line 21 a ii from line 30) >	-0-	39,800.00
III. Net Contributions/Operating Expenditures		
32. Total Contributions (other than loans)(from line 11d)	1,696.65	50,085.05
33. Total Contribution Refunds (from line 28d)	-0-	-0-
34. Net Contributions (other than loans)(subtract line 33 from 32)	1,696.65	50,085.05
35. Total Federal Operating Expenditures (add 21 a i and 21 b) >	-0-	-0-
36. Offsets to Operating Expenditures (from line 15)	-0-	-0-
37. Net Operating Expenditures (subtract line 36 from 35) >	-0-	-0-

SCHEDULE A

ITEMIZED RECEIPTS

Contributions from Individuals

Use separate schedule(s) for each category of the Detailed Summary Page

PAGE 1 OF 4

FOR LINE NUMBER 11a(i)

Any information copied from such Reports and Statements may not be sold or used by any person for the purpose of soliciting contributions or for commercial purposes, other than using the name and address of any political committee to solicit contributions from such committee.

NAME OF COMMITTEE (In Full)

Zions Bancorporation PAC #C00275230

A. Full Name, Mailing Address and ZIP Code	Name of Employer	Date (month, day, year)	Amount of Each Receipt this Period
Robert W. Anderson #1 South Main Salt Lake City, UT 84111	Zions First National Bank	Payroll Deduction	\$ 20.00 (\$20.00 biweekly)
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Occupation: Vice President Aggregate Year-to-Date > \$ 376.00		
Kim D. Bulters #1 South Main Salt Lake City, UT 84111	Zions First National Bank	Payroll Deduction	\$ 25.00 (\$25.00 biweekly)
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Occupation: Retail Mgr II Aggregate Year-to-Date > \$ 272.00		
J. Austin Cope #1 South Main Salt Lake City, UT 84111	Zions First National Bank	Payroll Deduction	\$ 10.00 (\$10.00 biweekly)
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Occupation: Br Manager Comm III Aggregate Year-to-Date > \$ 200.00		
John B. D'Arcy #1 South Main Salt Lake City, UT 84111	Zions First National Bank	Payroll Deduction	\$ 80.00 (\$80.00 biweekly)
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Occupation: Exec Vice President Aggregate Year-to-Date > \$ 1,240.00		
Peter K. Ellison #1 South Main Salt Lake City, UT 84111	Zions First National Bank	Payroll Deduction	\$ 30.00 (\$30.00 biweekly)
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Occupation: Exec Vice President Aggregate Year-to-Date > \$ 2,040.00		
Chad Hamilton #1 South Main Salt Lake City, UT 84111	Zions First National Bank	Payroll Deduction	\$ 14.80 (\$14.80 biweekly)
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Occupation: Senior Vice President Aggregate Year-to-Date > \$ 896.00		
Ronald Hatch #1 South Main Salt Lake City, UT 84111	Zions First National Bank	Payroll Deduction	\$ 15.00 (\$15.00 biweekly)
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Occupation: Senior Vice President Aggregate Year-to-Date > \$ 237.00		

SUBTOTAL of Receipts This Page (optional)

TOTAL This Period (last page this line number only)

SCHEDULE A

ITEMIZED RECEIPTS

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Contributions from Individuals

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NAME OF COMMITTEE (In Full)

Zions Bancorporation PAC #C00275230

A. Full Name, Mailing Address and ZIP Code	Name of Employer	Date (month, day, year)	Amount of Each Receipt this Period
Charles Grant Hurst #1 South Main Salt Lake City, UT 84111	Zions First National Bank	Payroll Deduction	\$ 10.00
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Occupation: Support Manager		(\$10.00 biweekly)
	Aggregate Year-to-Date > \$ 255.00		
B. Full Name, Mailing Address and ZIP Code	Name of Employer	Date (month, day, year)	Amount of Each Receipt this Period
John T. Itokazu #1 South Main Salt Lake City, UT 84111	Zions First National Bank	Payroll Deduction	\$ 20.00
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Occupation: Vice President		(\$20.00 biweekly)
	Aggregate Year-to-Date > \$ 400.00		
C. Full Name, Mailing Address and ZIP Code	Name of Employer	Date (month, day, year)	Amount of Each Receipt this Period
Mark G. Kirk #1 South Main Salt Lake City, UT 84111	Zions First National Bank	Payroll Deduction	\$ 10.00
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Occupation: Vice President		(\$10.00 biweekly)
	Aggregate Year-to-Date > \$ 1,200.00		
D. Full Name, Mailing Address and ZIP Code	Name of Employer	Date (month, day, year)	Amount of Each Receipt this Period
Lee Anne Linderman #1 South Main Salt Lake City, UT 84111	Zions First National Bank	Payroll Deduction	\$ 28.85
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Occupation: Vice President		(\$28.85 biweekly)
	Aggregate Year-to-Date > \$ 378.55		
E. Full Name, Mailing Address and ZIP Code	Name of Employer	Date (month, day, year)	Amount of Each Receipt this Period
R. Kent MOON #1 South Main Salt Lake City, UT 84111	ZIONS FIRSt National Bank	Payroll Deduction	\$ 20.00
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Occupation: Vice President		(\$20.00 biweekly)
	Aggregate Year-to-Date > \$ 355.00		
F. Full Name, Mailing Address and ZIP Code	Name of Employer	Date (month, day, year)	Amount of Each Receipt this Period
Alan Peterson #1 South Main Salt Lake City, UT 84111	Zions First National Bank	10-5-98	\$ 100.00
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Occupation: Credit Loan Officer V		
	Aggregate Year-to-Date > \$ 200.00		
G. Full Name, Mailing Address and ZIP Code	Name of Employer	Date (month, day, year)	Amount of Each Receipt this Period
Richard Roach #1 South Main Salt Lake City, UT 84111	Zions First National Bank	Payroll Deduction	\$ 2.00
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Occupation: Branch Manager		(\$2.00 biweekly)
	Aggregate Year-to-Date > \$ 288.00		

SUBTOTAL of Receipts This Page (optional)

TOTAL This Period (last page the line number only)

SCHEDULE A

ITEMIZED RECEIPTS

Contributions from Individuals

Use separate schedule(s) for each category of the Detailed Summary Page

PAGE 3 OF 4

FOR LINE NUMBER 11a(1)

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NAME OF COMMITTEE (in Full)

Zions Bancorporation PAC #C00275230

A. Full Name, Mailing Address and ZIP Code	Name of Employer	Date (month, day, year)	Amount of Each Receipt this Period
Steven J. Scott #1 South Main Salt Lake City, UT 84111	Zions First National Bank	Payroll Deduction	\$ 20.00 (\$20.00 biweekly)
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Occupation: Corp Rel Dept Mgr	Aggregate Year-to-Date > \$ 456.00	
Thomas C. Swegle #1 South Main St Salt Lake City, UT 84111	Zions First National Bank	Payroll Deduction	\$ 20.00 (\$20.00 biweekly)
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Occupation: Senior Vice President	Aggregate Year-to-Date > \$ 265.00	
Stephen K. Thomas #1 South Main Salt Lake City, UT 84111	Zions First National Bank	Payroll Deduction	\$ 4.00 (\$4.00 biweekly)
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Occupation: Vice President	Aggregate Year-to-Date > \$ 472.00	
Danne Buchanan #1 South Main Salt Lake City, UT 84111	Zions Bancorp	Payroll Deduction	\$ 77.00 (\$77.00 biweekly)
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Occupation: Vice President	Aggregate Year-to-Date > \$ 1,140.00	
Gerald Dent #1 South Main Salt Lake City, UT 84111	Zions Bancorp	Payroll Deduction	\$ 80.00 (\$80.00 biweekly)
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Occupation: Exec. Vice President	Aggregate Year-to-Date > \$ 1,530.00	
Dale M. Gibbons #1 South Main Salt Lake City, UT 84111	Zions Bancorp	Payroll Deduction	\$ 50.00 (\$50.00 biweekly)
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Occupation: Exec. Vice President	Aggregate Year-to-Date > \$ 2,550.00	
Clark B. Hinckley #1 South Main Salt Lake City, UT 84111	Zions Bancorp	Payroll Deduction	\$ 10.00 (\$10.00 biweekly)
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Occupation: Vice President	Aggregate Year-to-Date > \$ 1,210.00	

SUBTOTAL of Receipts This Page (optional)

TOTAL This Period (last page this line number only)

SCHEDULE A

ITEMIZED RECEIPTS

Use separate schedule(s) for each category of the Detailed Summary Page

PAGE 4 OF 4

FOR LINE NUMBER 11a(i)

Contributions from Individuals

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NAME OF COMMITTEE (in Full)

Zions Bancorporation PAC #00275230

A. Full Name, Mailing Address and ZIP Code	Name of Employer	Date (month, day, year)	Amount of Each Receipt this Period
Russell W. Miller #1 South Main Salt Lake City, UT 84111 Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Zions Bancorp Occupation: Ins COMPANY PRESIDENT Aggregate Year-to-Date > \$ 285.00	Payroll Deduction	\$ 20.00 (\$20.00 biweekly)
Dennis K. Sbarbero #1 South Main Salt Lake City, UT 84111 Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Zions Bancorp Occupation: Cr Exam Div Supervisor Aggregate Year-to-Date > \$ 252.00	Payroll Deduction	\$ 28.00 (\$28.00 biweekly)
Paul Neuenschwander #1 South Main Salt Lake City, UT 84111 Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Zions Bancorp Occupation: General Manager Aggregate Year-to-Date > \$ 600.00	Payroll Deduction	\$ 20.00 (\$20.00 biweekly)
Max T. Nichols #1 South Main Salt Lake City, UT 84111 Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Zions Bancorp Occupation: Zion Credit Corp Pres Aggregate Year-to-Date > \$ 290.00	Payroll Deduction	\$ 20.00 (\$20.00 biweekly)
E. Full Name, Mailing Address and ZIP Code Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Name of Employer Occupation Aggregate Year-to-Date > \$	Date (month, day, year)	Amount of Each Receipt this Period
F. Full Name, Mailing Address and ZIP Code Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Name of Employer Occupation Aggregate Year-to-Date > \$	Date (month, day, year)	Amount of Each Receipt this Period
G. Full Name, Mailing Address and ZIP Code Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Name of Employer Occupation Aggregate Year-to-Date > \$	Date (month, day, year)	Amount of Each Receipt this Period

SUBTOTAL of Receipts This Page (optional)

TOTAL This Period (last page this line number only)

\$ 734.65

Federal Election Commission

**ENVELOPE REPLACEMENT PAGE
FOR INCOMING DOCUMENTS**

The Commission has added this page to the end of this filing to indicate how it was received.

<input checked="" type="checkbox"/> Hand Delivered	Date of Receipt 10/22/98
<input type="checkbox"/> First Class Mail	POSTMARKED
<input type="checkbox"/> Registered/Certified Mail	POSTMARKED
<input type="checkbox"/> No Postmark	
<input type="checkbox"/> Postmark Illegible	
<input type="checkbox"/> Received from the House office of Records and Registration	Date of Receipt
<input type="checkbox"/> Received from the Senate Office of Public Records	Date of Receipt
<input type="checkbox"/> Other (Specify):	Postmarked and/or Date of Receipt
<input type="checkbox"/> Electronic Filing	
KRS PREPARER	10/22/98 DATE PREPARED