

ZIONS BANCORPORATION /UT/

Form 8-K

May 17, 2004

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(d) OF
THE SECURITIES EXCHANGE ACT OF 1934

May 17, 2004 (May 17, 2004)

Date of Report (Date of earliest event reported)

ZIONS BANCORPORATION

(Exact name of registrant as specified in its charter)

Utah

0-2610

87-0227400

(State or other
jurisdiction of
incorporation)

(Commission
File Number)

(IRS Employer
Identification No.)

One South Main, Suite 1134, Salt Lake City, Utah

84111

(Address of principal executive offices)

(Zip Code)

(801) 524-4787

(Registrant's telephone number, including area code)

N/A

(Former name or former address, if changed since last report)

-1-

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The information in this Current Report on Form 8-K, including the exhibits, is furnished pursuant to Item 9 and shall not be deemed "filed" for the purposes of Section 18 of the Securities and Exchange Act of 1934, as amended, or otherwise subject to the liabilities under that Section. Furthermore, the information in this Current Report on Form 8-K, including the exhibits, shall not be deemed to be incorporated by reference into the filings of Zions Bancorporation (the "Company") under the Securities Act of 1933, as amended.

Item 7. Financial Statements, Pro forma Financial Statements and Exhibits.

- (a) Not Applicable.
- (b) Not Applicable.
- (c) Exhibits.

The following exhibit is furnished as part of this report:

Exhibit Number	Description
99.1	Press release dated May 17, 2004 announcing Fiserv and NetDeposit (a wholly-owned subsidiary of Zions Bancorporation) pursuing agreement on Check 21-related solutions.

Item 9. Regulation FD Disclosure

Press release dated May 17, 2004 announcing Fiserv and NetDeposit (a wholly-owned subsidiary of Zions Bancorporation) pursuing agreement on Check 21-related solutions is attached hereto as Exhibit 99.1.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

ZIONS BANCORPORATION

BY: /s/ Doyle L. Arnold

Name: Doyle L. Arnold
Title: Executive Vice President,
Investor Relations

Date: May 17, 2004

-3-
