

This is the only bid being submitted.
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EXHIBIT "A"
BID FORM

TO: Federal Deposit Insurance Corporation
1601 Bryan St. - Suite 32128
Dallas, Texas 75201

Attention: Manager - Franchise Marketing
Division of Resolutions and Receiverships

FROM: **Zions First National Bank, Salt Lake City, Utah**

BID FOR: **First Bank of Idaho, FSB**
Ketchum, Idaho (the "Bank")

The undersigned Potential Acquirer submits this Bid Form ("Bid"), in accordance with the Instructions to Potential Acquirers ("Instructions") and instructions contained on this Form, to acquire certain assets and liabilities pursuant to a Purchase and Assumption.

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I. Omitted

II. Purchase and Assumption Bid

The Potential Acquirer is: Zions First National Bank, Salt Lake City, Utah
(Name, City, State)

Bids may be stated as a premium or as a discount. A premium is a positive dollar amount resulting from a positive percentage bid of Assumed Deposits paid by the acquirer to the FDIC for the purchase of assets and to assume certain liabilities of the Institution. A discount is a negative dollar amount resulting from a negative percentage bid of Assumed Deposits to be paid by the FDIC to the acquirer for the purchase of assets and to assume certain liabilities of the Institution. Discount bids **must** be included in parenthesis "()".

Deposit Franchise Transaction (All Offices):

The bid amount is:

All Deposits* 0.10% of Assumed Deposits, subject to notes (a) and (b)
below.

Insured Deposits Only** _____ % of Assumed Deposits.

*All Deposits will be assumed, but the bid is calculated on only certain deposits per the bid instructions.

**The bid is calculated on only certain deposits per the bid instructions.

(a) The bid amount for the Assumed Deposits is the lesser of 0.10% or the percentage calculated by dividing \$200,000 by the actual dollars of deposits to which the deposit premium bid is applied; in other words, the deposit premium is to be effectively capped at \$200,000. This bid amount applies to all deposits to be assumed less brokered deposits, CDARs, and any market place or similar subscription services deposits. No premium is offered with respect to brokered deposits, CDARs, or any market place or similar subscription services deposits.

(b) "OUR BID IS SUBJECT TO 13(K) APPROVAL UNDER THE FDI ACT." This bid is expressly conditioned upon the FDIC's making the determination and granting the authorization contemplated by section 13(k)(1)(A)(i) of the FDI Act, 12 U.S.C. § 1823(k)(1)(A)(i), with respect to and prior to the consummation of the purchase and assumption and upon Zions Bank's determination, based upon the order of the Office of the Comptroller of the Currency (the "OCC") to be rendered on this application or other controlling legal

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authority, that Zions Bank will be permitted pursuant to section 13(k) of the FDI Act, 12 U.S.C. § 1823(k), and the National Bank Act, 12 U.S.C. § 36, to retain lawfully as its own branches following the consummation of the transaction each of the branches of First Bank, including the two First Bank branches located in the State of Wyoming, a state in which Zions Bank does not currently operate any branches, as well as the five First Bank branches located in the State of Idaho, a state in which Zions Bank currently operates branches.

III. Omitted

IV. Resulting Institution Information (Place "Xs" where and as appropriate)

A. If the Potential Acquirer's Bid is accepted:

(i) the resulting financial institution will be a

bank
 thrift

(ii) the resulting financial institution

will
 will not
involve a de novo institution

(iii) the resulting financial institution

will
 will not
be operated as a branch of the Acquirer

B. Upon consummation of any transaction contemplated in this Bid, the name of the resulting financial institution involved in the transaction will be

Zions First National Bank

and such institution will be a:

national bank
 state member bank
 state non member bank

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The Potential Acquirer agrees that upon notification (which may be verbal) from the Corporation that the Potential Acquirer's Bid with respect to the transaction contemplated herein has been accepted, the Potential Acquirer will execute the appropriate agreement(s) and work diligently to consummate the transaction. Such consummation shall occur at such time and place as the Corporation in its sole discretion determines.

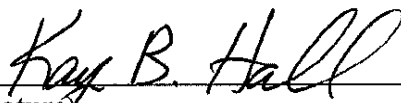
The Potential Acquirer represents and warrants that it has executed and delivered to the Corporation a Confidentiality Agreement, is eligible to purchase assets and able to execute a Purchaser Eligibility Certification ("Certification") and that all information provided and representations made by or on behalf of the Potential Acquirer in connection with this transaction and the transactions contemplated hereby, including, but not limited to, the Confidentiality Agreement and its eligibility to purchase assets and ability to execute a Certification, are and remain true and correct in all material respects and do not fail to state any fact required to make the information contained therein not misleading. The Potential Acquirer agrees that if it is a successful bidder that on notification it will execute and immediately deliver to the FDIC a Certification via fax and overnight delivery.

The undersigned, on behalf of the Potential Acquirer, hereby certifies that (i) the Potential Acquirer has full power and authority to submit this Bid and has taken all corporate action necessary with respect thereto, and (ii) the undersigned has been duly authorized to execute and submit this Bid on behalf of the Potential Acquirer.

A Board resolution authorizing the submission of the bid and authorizing this representative to sign on behalf of the institution or group has been submitted with each bid form.

Printed Name of Potential Acquirer

ZIONS FIRST NATIONAL BANK

By: 
(signature)

Name: Kay B. Hall

Title: Executive Vice President and Chief Financial Officer

Date: April 22, 2009