

Business Accounts Schedule of Fees

Effective April 17, 2024

For non-analyzed business accounts unless otherwise disclosed in your account specific Terms and Conditions

Account Confirmation	Audit	\$35.00/Account	
	Mortgage	\$20.00/Request	
	Credit Rating	\$20.00/Request	
	Letter Request	\$10.00/Request	
	Re-Verification	\$10.00 Request	
Visa® Business Debit Card Service	Debit Card	No Charge	
	Debit Card Replacement Fee	No Charge	
	Debit Card Replacement Overnight Fee (expedited card delivery)	\$25.00	
	Debit Card Replacement Same Day (expedited card delivery)	\$39.00	
	Visa® Debit Card Purchase	No Charge	A point-of-sale transaction fee may be imposed by merchant
	Pin Reset		
	At Amegy Bank ATM	No Charge	
	at Banking Center	No Charge	
	Withdrawal		
	At Amegy Bank ATM	No Charge	
	ATM Transaction Fee (Non-Amegy Bank ATM)	\$2.50	(Additional surcharges may be assessed by other ATM owners.)
	Balance Inquiry		
	At Amegy Bank ATM	No Charge	
	ATM Balance Inquiry Fee (non-Amegy Bank ATM)	\$1.50	(Additional surcharges may be assessed by other ATM owners.)
	ATM Mini Statement (on select ATMs)	No Charge	
	International Transaction Fee (ATM and Debit Card Purchases)	3% of U.S. dollar amount of the transaction	
	Amegy Card Alerts for Amegy Visa Credit and Debit Cards	No Charge	
	Mobile Card Fraud Alerts for Amegy Visa Credit and Debit Cards	No Charge	
	Visa Business Debit Card Limits		
	ATM	Daily withdrawal limit(s) vary based on business need	
	POS	Daily spending limit(s) vary based on business need	
	Cash Advance	Daily spending limit(s) vary based on business need	
	Signature Purchase	Daily spending limit(s) vary based on business need	
Maximum Daily Limit	Varies based on business need		
Coin Deposit Processing			
Loose Coins only	\$6.00/bag		
Bag - Loose & Rolled Coins	\$15.00/bag		
Change Order - Standard	\$5.00/per order		
Strapped Currency	\$1.20/\$1,000.00 processed		
Bags/Supplies			
Locking Depository Bag	\$35.00/bag		
Zipper Bag	\$5.00/bag		
Rolled Coin - Box	\$4.00/box		
Branch Cash Services			

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	Rolled Coin - Single Rolls of Coin	\$0.17/roll
	Strap/Wrapper Supplies	\$7.50/box
	Foreign currency processing fee	\$25.00/order
	Non-Customer Check Cashing	\$8.00 fee charged per check for \$100 or more
Cash Activity	Processing Over-The-Counter	
	Cash Deposit Fees	\$0.25/\$100.00 (Refer to the specific account disclosure for additional benefits basis on account type)
Cashier's Checks	Customer	\$8.00
	Non-Customer	\$15.00
Foreign Clearing	Canadian Check Deposit (Cash Letter)	Other financial institutions' fees may apply.
	Canadian Check Clearing Fee	\$10.00 Per Item
	USD Check Clearing Fee	\$25.00 Per Item
	Foreign Collection Clearing	Other financial institutions' fees may apply.
	Foreign Collection Item	\$50.00 Per Item
Legal Fees	Tax Levy or Garnishment (1 hour minimum)	\$100/per request
Online Banking	*Complimentary Service (Monthly Charge)	No Charge
	Accounts with Online Banking Profile 1-10	No Charge (excludes loans and credit cards)
	Excessive Deposit Accounts over 10	\$5.00 per account (excludes loans and credit cards)
	ACH Direct Deposit Payments (monthly)	\$15.00/month includes up to 10 payment files
	ACH Direct Deposit Excessive Payment Files over 10 (monthly)	\$1.00 per payment file
	*Plus Package	\$100.00/month
	Accounts within the Online Banking Profile 1-10	No charge (excludes loans and credit cards)
	Excessive Deposit Accounts over 10	\$10.00 per account (excludes loans and credit cards)
	ACH Direct Deposit Payments (monthly)	No Charge (includes up to 10 payment files)
	ACH Direct Deposit Excessive Payment Files over 10 (monthly)	\$1.00 per payment file
	Bill Pay	No Charge
	Expedited Bill Payment - Same Day	\$9.95 per payment
	Expedited Bill Payment - Overnight Check	\$17.50 per payment
	Miscellaneous	
	Account transfer PC initiated	No charge
	Image - front/back of check fee	No charge
	eDocuments: eStatements, eNotices, eTax	No Charge
	Domestic Wire	\$25.00 per wire
	Mobile Banking	No Charge
	Direct Connect (formerly PC Banking)	Quickbooks, Money, ETC
Business Banking	\$8.00/Month	
Business Banking with Bill Pay	\$13.50/Month	

*Fees are determined based on billing account type. All accounts billed through Account analysis will be subject to Plus Package Fees.

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Overdraft Transactions	Overdraft Fee - Paid Items	\$29.00	<ul style="list-style-type: none"> •Per check, ACH, or wire transaction that overdraws your account. •Per multiple-use debit card transaction that overdraws your account. •Per non-debit card transaction that overdraws your account. <p>We will charge your account no more than 10 per-item Overdraft fees on any business day. We will not charge any per-item Overdraft fees if your account is overdrawn \$30 or less after all credit and debit transactions are posted to your account following the close of the business day (not applicable for Analyzed accounts).</p>	
	Insufficient Funds Fee - Returned Items	\$0.00	For any transaction the bank returns or declines that will overdraw the account (not applicable for Analyzed accounts).	
	Overdraft Deposit Transfer Fee	\$7.50/transfer	A transfer fee will be charged every time a transfer over \$10 is made from your linked Deposit Account.	
	Loan Sweep Transfer Fee	\$7.50/transfer		
	Interest Rate	18%	Annual interest rate on the overdraft balance of a charged-off account. See deposit account agreement for additional details.	
	Return Item/Deposit item Returned	\$12.00/item	Fee charged per deposited item that is returned unpaid.	
Stop Payment	Stop Payment-Check (customer assisted)	\$32.50/order		
	Stop Payment - Debit (Customer Assisted)	\$32.50/order		
	Online Stop Payment	\$20.00/order		
Safe Deposit Box	2x4 \$14.00/Annual	5x5 \$40.00/Annual	15x14 \$250.00/Annual	
	2x5 \$15.00/Annual	4x10 \$40.00/Annual	12x20 \$275.00/Annual	12x20 \$275.00/Annual
	3x4 \$17.00/Annual	3x10 \$50.00/Annual	18x15 \$325.00/Annual	18x15 \$325.00/Annual
	4x5 \$25.00/Annual	5x10 \$75.00/Annual	14x21 \$350.00/Annual	14x21 \$350.00/Annual
	3x5 \$30.00/Annual	10x10 \$125.00/Annual	22x15 \$600.00/Annual	44x15 \$1000.00/Annual
	2x10 \$30.00/Annual	10x15 \$130.00/Annual	25x20 \$600.00/Annual	Room \$2500.00/Annual
	Safe Deposit Box Set Up Fee	\$15.00		
	Safe Deposit Box Drill Fee	\$150.00		
	Sizes may vary by banking center. Please call Customer Service for a list of locations with safe deposit services by dialing 713-232-8810, 214-754-9500, 210-343-4500 or 800-287-0301 and press "0". <i>Safe deposit boxes are not FDIC insured.</i>			
	Statement Services	eStatement		
eStatement - (no paper statement)		No Charge		
Statement reprint fee (additional Statement)		\$10.00 each		
Paper Statement		\$2.00 (Refer to the specific account disclosure for fee based on account)		
Statement Imaging				
CD-ROM (statement fee)		\$50.00/account/month		
CD-ROM (item fee)		\$0.10/item		
Check Images (by request)				
Standard	No Charge			
Retail Half or Large Size	\$5 per month			

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Wires

Domestic incoming Wire Fee	\$15.00
Wire with Email Advice	\$17.50
Wire with Fax	\$20.00
Wire with Fax & Email Advice	\$22.50
Domestic Outgoing Repetitive Wire Fee	\$20.00
Wire with Email Advice	\$22.50
Wire with Fax	\$25.00
Wire with Fax and Email Advice	\$27.50
Domestic Outgoing Non-Repetitive	\$25.00
Wire with Email Advice	\$27.50
Wire with Fax	\$30.00
Wire with Fax & Email Advice	\$32.50
International Incoming Wire Fee	\$17.00
Wire with Email Advice	\$19.50
Wire with Fax	\$22.00
Wire with Fax and Email Advice	\$24.50
International Outgoing Wire Fee	\$55.00
Wire with Email Advice	\$57.50
Wire with Fax	\$60.00
Wire with Fax and Email Advice	\$62.50

**Customers with wire agreements are subject to the Wire Transfer without PIN Fee on Bank assisted wire request. Additional charges may be assessed by other processing banks, as well as any other fee charged or assessed by the receiving bank which may be unknown or undetermined at the time the wire is originated. The total received may be reduced by the recipient institution fees assessed or foreign taxes.

Additional Account Fees & Services

Deposit Correction	\$8.00
Excessive withdrawal fee-MMDA	\$20.00 excessive withdrawal after 6
Excessive withdrawal fee-Savings	\$5.00 excessive withdrawal after 6

Dormant Accounts No Charge

Accounts are considered dormant when there is no customer-initiated debit or credit activity to an account and the customer has not had contact or communicated with the bank for more than 365 days. Automatic or recurring transactions do not count as customer-initiated activity. Regular account fees may continue to apply, and regular account interest will be paid until such time as the account is closed. CD and IRA accounts are not assessed a dormant account fee.

Customer -Assisted Calls

Account Transfer by Phone Fee	No Charge
Current Activity Printout	\$5.00
Balance Inquiry	No Charge

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Additional Account Fees & Services (Cont.)	<u>Research</u>	
	Copy of check/deposit	\$3.00 each
	Temporary Check	\$1.50 per sheet