



Press Release
Feb. 28, 2006

Amegy Bank Introduces Anytime Deposits™

--Enables business owners to make deposits without leaving the office--

HOUSTON (Feb. 28, 2006) ... Boxer Property, a commercial real estate firm, used to be burdened with the daily processing of tenant payments that they received over the counter in their offices.

That headache is now a thing of the past as a result of Amegy Bank's Anytime Deposits, an innovative new product that enables business clients of all sizes to make deposits electronically from a computer desktop.

"Amegy has helped streamline our deposit process by more than 24 hours, which translates into having quicker access to funds and less time spent getting checks from the office to the bank branch," said Jeff Harris, CFO of Boxer Property. "The implementation was seamless and as a result, our process is better, faster, and smarter."

Employees of Westbrook Manufacturing, another Amegy client, used to spend hours each week driving deposits to the nearby bank branch. Anytime Deposits provides a more efficient way to manage Westbrook's banking relationship and account activity.

"As payments come in, I scan them from my computer desktop, select which accounts I want to credit, and view images of the checks in a matter of minutes," said Tom Davidson, treasurer of Westbrook Manufacturing, an oilfield services company. "This product gives us more flexibility and more time to focus on our core business."

Anytime Deposits is a secure system that improves the receivables process by eliminating the physical transfer of checks. The product is available as a result of the Check Clearing for the 21st Century Act, or Check 21, legislation that requires all U.S. Banks and the Federal Reserve to accept substitute checks in the form of digital copies of originals.

Using an Anytime Deposits scanner and software, businesses send electronic images of checks for deposit to Amegy Bank. Amegy then sends the images to print sites

in proximity to the Federal Reserve where the check is printed on secure paper and presented to the originating bank.

The deadline for same-day deposits into a bank customer's account is 9 p.m. Central Standard Time.

"We constantly seek ways to add value to the partnerships we create with our clients," said Debbie Innes, EVP and Manager of Retail Banking and Treasury Management Services for Amegy Bank. "Managing payments can become a distraction for businesses, and Anytime Deposits is proving to be a resource that saves both time and money – which often mean the same thing."

Since its launch in October 2005, Anytime Deposits has collected 157,618 deposit items totaling \$195 million.

For more information on this product and other Amegy Bank developments, please visit http://www.amegybank.com/press_release/index.aspx.

About Amegy Bank of Texas

Amegy Bank of Texas is one of the fastest growing banks in Texas. With assets of more than \$9 billion, local decision making and a history of relationship banking, Amegy has the resources to serve leading Texas companies as a source of capital as well as provide efficient and effective treasury management, international and investment services. The Bank, with more than 80 locations in the state, specializes in small business banking as well as private financial management and trust services for families and individuals, and retail and mortgage banking services. Amegy is a subsidiary of Zions Bancorporation (NASDAQ: ZION).

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