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**ARE YOU FINANCIALLY PREPARED FOR HURRICANE SEASON?
It Pays to Consider Finances in Your Hurricane Planning**

HOUSTON (May 20, 2010) – The hurricanes experienced by the residents of the Gulf Coast region in recent years have created increased awareness about the importance of planning for weather emergencies. With hurricane season approaching, many Houston area residents are taking the time to develop a hurricane plan. While most people are mindful about stocking up on the necessities such as water, canned goods and batteries, they should also take the steps to ensure that their financial needs will be taken care of in the event of a hurricane.

“This is a good time of year for people to visit with their banker to discuss financial planning for emergencies. Finances tend to be one of the most overlooked aspects of hurricane preparation, despite their critical importance to resuming daily life tasks following a storm,” said Lynette Miller banking center manager at Amegy Bank’s Galleria. “By working a few easy items into your hurricane plan, you can potentially alleviate a lot of anguish after a tropical storm or hurricane strikes.”

There are steps that residents can take immediately—before a storm is even formed—that can help provide financial stability in the event of a disaster. First, gather your important financial records such as insurance policies, contracts, deeds, etc. and place them in a locked, waterproof container to have ready in the event of an evacuation. This is also a good time to review and make sure you fully understand disaster policies. Being familiar with your policies will help you know what to expect should you face any damages from a storm. In your waterproof container, you should also include a list of your account numbers, credit card numbers, and the contact phone number and website address of each financial institution. For important paperwork or other valuables that you do not need to take with you, consider establishing a safety deposit box at your bank.

An additional, easy step that will help ensure that you can access your funds at any time is to take advantage of direct deposit offered by your employer or for your Social Security

payments. In the event that mail service is disrupted or roads are unsafe to travel, money can still be deposited into your account without interruption. Another option is to consider enrolling in online banking. Many banks, including Amegy Bank, allow you to pay bills, transfer funds and monitor your account transactions online, which can be helpful in the event you have evacuated to another city or state.

“In today’s age of electronic access, you can conduct your banking business from almost anywhere, which can prove to be extremely helpful during a hurricane or natural disaster,” explained Miller. “However, you do need to be certain that you have accurate login and password information for all of your accounts and that you take that information with you in the event of an evacuation.”

If a hurricane is approaching the Houston area, visit your local banking center or an ATM well in advance of the storm making landfall and withdraw enough cash to cover critical expenses for three to five days. This is especially important in the event that power is lost, which would cause ATM and credit cards not to work. Creating a budget for your expenses now will help you determine how much money you need to set aside. Make sure to keep a “safety balance” in that amount in your account, and consider opting in for overdraft protection. It may also be helpful to keep some emergency cash with your hurricane supplies, and to pay any bills that are due soon to ensure they reach the payee in time.

While it’s easy to focus on other aspects of hurricane planning, concentrating on organizing your finances can prove to be invaluable in the event a storm hits.

About Amegy Bank of Texas

With assets of more than \$11 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 commercial banking as well as private financial management and trust services for families and individuals, and retail and mortgage banking services. Each year, Amegy Bank donates more than \$1 million to area nonprofit organizations and schools, as part of its mission to support the communities in which it does business. Amegy is a part of the Zions Bancorporation (NASDAQ: ZION) collection of great banks.

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