

**Amegy Bank N.A.**  
**Visa® Business Credit Card**

(Please read and retain the following Information for your records)

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9.25%</b> The APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances and Quasi Cash Transactions</b>	<b>13.25%</b> The APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>9.25%</b> The APR will vary with the market based on the Prime Rate.
<b>Paying Interest</b>	The due date is at least 20 days after the close of each billing cycle. We will not charge any interest on purchases if the entire balance due is paid by the due date each month. We begin charging interest on cash advances, quasi cash transactions and balance transfers on the transaction date.
<b>Minimum Interest Charge</b>	<b>None.</b>
Fees	
<b>Annual Fee</b>	<b>\$30</b> per Card (If User makes a minimum of \$2,500 in purchases per year, there will be no annual membership fee for that Card).
<b>Transaction Fees:</b>	
<ul style="list-style-type: none"> <li>▪ Cash Advance and Quasi Cash Transactions</li> <li>▪ Balance Transfer</li> <li>▪ International Transaction</li> </ul>	<p><b>3%</b> of the amount of the transaction, but not less than <b>\$5</b>.</p> <p><b>2%</b> of the transfer amount but not less than <b>\$5</b> or more than <b>\$50</b>.</p> <p><b>2%</b> of the U.S dollar amount of the transaction, whether originally made in U.S. dollars or converted from a foreign currency.</p>
<b>Penalty Fees:</b>	
<ul style="list-style-type: none"> <li>▪ Late Payment</li> <li>▪ Returned Payment</li> <li>▪ Over Limit</li> </ul>	<p><b>\$19</b> on account balances up to \$249.99; <b>\$29</b> on balances between \$250.00 and \$499.99; <b>\$39</b> on balances of \$500.00 or more.</p> <p><b>\$29</b></p> <p><b>\$29</b></p>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases)”.

**Prime Rate:** Annual Percentage Rates are variable rates subject to change from time to time based on changes in an independent index which is the Prime Rate (currently 3.25% as of 10/17/2011) as published in the *Wall Street Journal* (the “Index”). If a range of rates has been published, the higher of the rates will be used. Information about the Index is available as published daily in the *Wall Street Journal*. If the Index becomes unavailable the Bank may designate a substitute Index.

If an Account is opened a Business Credit Card Agreement will be provided with each card issued. Please read and retain the Agreement and any other documents that are received with the card.

For additional information please call customer service at 1-866-749-7459