

## Personal Accounts Schedule of Fees

Effective April 17, 2024

<b>Account Confirmations</b>	Audit	\$35.00/Account	
	Mortgage	\$20.00/Request	
	Credit Ratings	\$20.00/Request	
	Letter Requests	\$10.00/Request	
	Re-Verification	\$10.00 Request	
<b>ATM/Visa<sup>®</sup> Debit Card Services</b>	<b>Debit Card Replacement Fee</b>	No Charge	
	Debit Card Replacement Overnight Card Fee (expedited card delivery)	\$25.00	
	Debit Card Replacement Same Day Card Fee (expedited card delivery)	\$39.00	
	Visa <sup>®</sup> Debit Card Purchase	No Charge	
	<b>Pin Reset</b>		
	At Amegy Bank ATM	No Charge	
	At Banking Center	No Charge	
	<b>Withdrawal</b>		
	At Amegy Bank ATM	No Charge	
	ATM Transaction Fee (Non-Amegy Bank ATM)	\$2.50 <small>(Additional surcharges may be assessed by other ATM owners.)</small>	
	<b>Balance Inquiry</b>		
	At Amegy Bank ATM	No Charge	
	ATM Balance Inquiry Fee (non-Amegy Bank ATM)	\$1.50 <small>(Additional surcharges may be assessed by other ATM owners.)</small>	
	ATM Mini Statement (on select ATMs)	No Charge	
	International ATM/Debit Transaction (ATM and Debit Card Purchases)	3% of U.S. dollar amount of the transaction	
	International Transaction Fee Private Banking Platinum Debit Card (ATM and Debit Card Purchases)	1% of U.S. dollar amount of the transaction	
	Amegy Card Alerts	No Charge For Amegy Visa Credit and Debit Cards	
	Mobile Fraud Card Alerts	No Charge For Amegy Visa Credit and Debit Cards	
	<b>DAILY ATM/VISA<sup>®</sup> DEBIT CARD LIMITS<sup>1</sup></b>		
	<b>ATM Card</b>		
	ATM Withdrawal	\$1,000	
	POS	\$2,500	
	Cash Advance	Not available	
Signature Purchase	Not available		
Maximum Daily Limit	\$3,500		
<b>Visa Gold Debit Card</b>			
Signature Purchase	\$7,500		
Cash Advance	\$7,500		
POS	\$7,500		
ATM	\$1,000		
Maximum Daily Limit	\$8,500		
Subject to Credit Approval			
<b>Visa Classic Debit Card</b>			
Signature Purchase	\$5,000		
Cash Advance	\$5,000		
POS	\$5,000		
ATM	\$1,000		
Maximum Daily Limit	\$6,000		
<b>Private Banking Platinum Visa Debit Card</b>			
Signature Purchase	\$20,000		
Cash Advance	\$20,000		
POS	\$20,000		
ATM	\$1,000		
Maximum Daily Limit	\$21,000		
Available to Amegy Platinum or Platinum Elite Checking customers only			
<sup>1</sup> Signature, Cash Advance, and POS Maximum Daily Limits are aggregate limits, may be reduced, increased or restricted at the Bank's discretion.			
<b>Cashier's Checks</b>	Customer	\$8.00	
	Non-Customer	\$15.00	

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Foreign Clearing	<b>Canadian Check Deposit (Cash Letter)</b>	<b>Other financial institutions' fees may apply.</b>	
	Canadian Check Clearing Fee	\$10.00 Per Item	
	USD Check Clearing Fee	\$25.00 Per Item	
	<b>Foreign Collection Clearing</b>	<b>Other financial institutions' fees may apply.</b>	
	Foreign Collection Item	\$50.00 Per Item	
Legal Fees	Tax Levy or Garnishment (1 hour minimum)	\$100/per request	
Online Banking	<b>Basic Service</b>	No Charge	Some online and mobile banking features may not extend to minors.
	<b>Account Transfers</b>		
	Internal-Amegy to Amegy Transfer	No Charge	
	External - Incoming (External transfer in)	No Charge	
	External - Outgoing (External transfer out fee)	No Charge	
	Images of Canceled Checks	No Charge	
	Stop Payment Fee (Online)	\$20.00/order	
	Banking	No Charge	
	Domestic Wire	\$25.00	
	<b>Standard Bill Pay Service</b>	No Charge	Some online and mobile banking features may not extend to minors.
	Same Day Payments	\$9.95	
	Overnight Check	\$17.50	
	<b>Direct Connect (formerly PC Banking)</b>		Quicken, Quickbooks, Money, Etc.
	Personal Banking	\$3.00/Month	
	Personal Banking with Bill Pay	\$6.50/Month	Some online and mobile banking features may not extend to minors.
	<b>Mobile Banking</b>	No Charge	Some online and mobile banking features may not extend to minors.
Mobile Banking with Bill Pay	No Charge		
<b>Zelle<sup>®</sup></b>			
Send Money	No Charge		
Receive Money	No Charge		
Request Money	No Charge		
Overdraft Transactions	Overdraft Fee - Paid Items	\$29.00	<ul style="list-style-type: none"> <li>•Per check, ACH, or wire transaction that overdraws your account.</li> <li>•Per ATM or Everyday Debit Card Transaction that overdraws your account - if you have opted-in to our Debit Card Overdraft Service.</li> <li>•Per multiple-use debit card transaction that overdraws your account.</li> <li>•Per non-debit card transaction that overdraws your account.</li> </ul> <p>We will charge your account no more than 5 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.</p>

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Overdraft Transactions (cont.)	Insufficient Funds (NSF) Fee - Returned Items	\$0.00	For any transaction the bank returns or declines that will overdraw the account.	
	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.	
	Amegy Flex-Line	\$10.00/transfer	A transfer fee will be charged each time we transfer an advance of more than \$10 from your Flex-Line account. If transfer is initiated by the borrower, no fee applies.	
	Interest Rate	Prime Rate + 9.50%	This APR will vary with the market based on the WSJ Prime Rate but shall never be more than 18%.	
Safe Deposit	2x4 \$14.00/Annual	5x5 \$40.00/Annual	15x14 \$250.00/Annual	
	2x5 \$15.00/Annual	4x10 \$40.00/Annual	12x20 \$275.00/Annual	
	3x4 \$17.00/Annual	3x10 \$50.00/Annual	18x15 \$325.00/Annual	
	4x5 \$25.00/Annual	5x10 \$75.00/Annual	14x21 \$350.00/Annual	
	3x5 \$30.00/Annual	10x10 \$125.00/Annual	44x15 \$1000.00/Annual	
	2x10 \$30.00/Annual	10x15 \$130.00/Annual	22x15 \$600.00/Annual	
			Room \$2500.00/Annual	
			25x20 \$600.00/Annual	
		Safe Deposit Box Set Up Fee	\$15.00	
		Safe Deposit Box Drill Fee	\$150.00	
<p>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></p>				
Statement Service	Statement Reprint Fee (Additional Statement)	\$10.00		
	<b>Statement Imaging</b>			
	<b>Check Images</b>	<b>By Request</b>		
	Standard	No Charge		
	Retail Half Size	\$5.00/month		
	Retail Large	\$5.00/month		
	<b>eStatements</b>	No Charge		
	Paper Statement	\$2.00	(Refer to account disclosure for fee based on account type)	
Stop Payment	Stop Payment (customer assisted)	\$32.50/order		
	Stop Payment through Online Banking	\$20.00		
Wires	<b>Domestic incoming Wire Fee</b>	\$15.00		
	Wire with Email Advice	\$17.50		
	Wire with Fax	\$20.00		
	Wire with Fax & Email Advice	\$22.50		
	<b>Domestic Outgoing Repetitive Wire Fee</b>	\$20.00		
	Wire with Email Advice	\$22.50		
	Wire with Fax	\$25.00		
	Wire with Fax and Email Advice	\$27.50		
	<b>Domestic Outgoing Non-Repetitive</b>	\$25.00		
	Wire with Email Advice	\$27.50		
	Wire with Fax	\$30.00		

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Wires (cont.)	Wire with Fax & Email Advice	\$32.50	
	<b>International Incoming Wire Fee</b>	\$17.00	
	Wire with Email Advice	\$19.50	
	Wire with Fax	\$22.00	
	Wire with Fax and Email Advice	\$24.50	
	<b>International Outgoing Wire Fee</b>	\$55.00	
	Wire with Email Advice	\$57.50	
	Wire with Fax	\$60.00	
	Wire with Fax and Email Advice	\$62.50	
	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	Excessive Withdrawal fee-MMDA	\$20.00	Excess withdrawal after 6
	Excessive Withdrawal fee-Savings	\$5.00	Excess withdrawal after 6
	<b>Checks, Cashier's Checks, Coins, &amp; Currency</b>		
	Temporary Check	\$0.50 each	
	Non-Customer Check Cashing	\$8.00 fee	Charged per check for \$100 or more
	Foreign Currency Processing Fees	\$25.00	
	<b>Research</b>		
	Copy of Statement	\$5.00	
	Copy of Check/Deposit	\$3.00 each	
	<b>Customer-Assisted Calls</b>		
	e-Mail Advice	No charge	
	Dormant Accounts	No Charge	