AmegyBank®

Reserve Credit Card Disclosures

THIS IS A VARIABLE-RATE PRODUCT: The Index used for the following is the *Wall Street Journal* "Prime Rate". The interest rate applied to purchases and balance transfers is the Prime Rate plus a margin of 10.99%. The APR applied for cash advances is the Prime Rate plus a margin of 19.99%. Rate changes to the Card Account will be effective on the first day of the subsequent billing cycle following the Index change. The following information is accurate as of 12/15/2018.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Prime Rate + 10.99%** This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	For the following intro APR to apply, balance transfer request(s) must be received within 60 days of your Card Account opening date: **0.00%** intro APR for 6 months on balance(s) transferred within 60 days from a non-Zions Bancorporation, N.A. account. After that, your balance transfer APR will be: **Prime Rate + 10.99%** This APR will vary with the market based on the Prime Rate. • **7.00% Fixed** on balances transferred from your existing Zions Bancorporation, N.A. Credit Card Account to a new Premium product.
APR for Cash Advances	**Prime Rate + 19.99%** This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	**None**
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases and balance transfers if you pay your entire balance due by the due date each month. We will begin charging interest on cash advances on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than **$1**
For Credit Card Tips from the Consumer Financial Protection Bureau	**To learn more about factors to consider when applying for or using a credit card, visit the Consumer Financial Protection Bureau website at http://www.consumerfinance.gov/learnmore.**
Fees	
Annual Account Fee	**Reserve: $450**; **$50** per year for each additional person on account
Transaction Fees:	
▪ Balance Transfer	**3%** of the amount of each transaction, but not less than **$5**.
▪ Cash Advance	**5%** of the amount of each transaction, but not less than **$10**.
▪ International Transaction	**None**
Penalty Fees:	
▪ Late Payment	Up to **$35**
▪ Returned Payment	Up to **$35**
Priority Pass Select Fees:	
▪ Membership Fee	**$0**
▪ Lounge Access Fee	**$27** per person per visit after your five (5) complimentary visits per 12-month Priority Pass Select Membership period.

How we will calculate your balance: We use a method called "average daily balance (including new purchases)". See the card agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in the card agreement.