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AMEGY BANK INTRODUCES GOLD ACCOUNT

HOUSTON (Sept. 22, 2025) — [Amegy Bank](#) today launched the [Gold Account](#), a new premium checking option designed to elevate the relationship banking experience. The account offers a wide range of features and benefits tailored for clients seeking added value, convenience and flexibility.¹

“We created the Gold Account to support clients who expect more from their banking experience,” said Steve Stephens, Amegy Bank’s CEO. “It’s designed to meet their evolving financial needs with convenience, flexibility and meaningful benefits, and it reflects our focus on delivering real value through strong client relationships.”

Key features include:

- **Unlimited ATM Withdrawals:** No fees for withdrawals at any ATM nationwide, including refunds of other banks’ ATM withdrawal fees.²
- **Interested Rate Bonus:** Earn higher interest on linked savings and money market accounts.³
- **Loan Rate Discounts:** Receive a rate discount on new consumer loans.⁴
- **Additional Credit Card Bonus:** Earn an annual 0.25% bonus on eligible credit card spend, in addition to existing rewards.⁵

Additional benefits:

- Up to \$1,000 closing cost credit on new mortgage loans.⁶
- Up to \$500 cash reward for new Zions Wealth investment accounts.^{7 8}
- Get a complimentary 3x5 (or smaller) Safe Deposit Box (subject to availability) or an annual discount on other sized boxes.^{9 10}
- No monthly service fees on linked consumer savings and money market accounts.¹¹
- No fees for cashier’s checks, stop payments and incoming domestic or international wires.
- Free credit score monitoring.^{12 13 14}

“In an industry where products often look the same, we created the Gold account to reinforce the importance of relationships in banking,” said Stephens. “Gold Account benefits deliver the ‘gold standard’ of service and amenities clients should expect from a financial relationship.”

To learn more about the [Gold Account](#), visit [amegybank.com/gold](#) or stop by any Amegy Bank banking center. For a complete list of branches, visit [amegybank.com](#).

About Amegy Bank

[Amegy Bank](#), a division of Zions Bancorporation, N.A. Member FDIC, is a leading Texas bank with \$14 billion in assets and about 1,000 employees. Amegy is recognized by Coalition Greenwich as a 2025 Best Bank Award winner, receiving 13 Best Bank Awards for serving middle market and small business clients, placing third in the nation for total awards issued in the middle market banking segment. With more than

75 locations across Houston, Dallas-Fort Worth and Central Texas, Amegy is dedicated to serving Texas communities, families and businesses. Founded in 1990, Amegy has a strong tradition of relationship banking, local leadership and financial knowledge. Amegy specializes in banking businesses of all sizes, particularly family-owned businesses, and has the resources to provide financing, treasury management and other products and services that help companies grow. Equally important, the bank offers individuals and families a wide range of depository, lending, wealth management and mortgage solutions. To learn more about Amegy Bank, visit amegybank.com.

For media inquiries, contact Emmy Bost at emmy.bost@amegybank.com.

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(1) Please refer to the [Deposit Account Agreement](#), Account Disclosure, [Deposit Rate Sheet](#) and [Personal Account Schedule of Fees](#), or speak with a banker for more details.

(2) \$0 for transactions at ATMs owned by Amegy Bank or other divisions of Zions Bancorporation, N.A. Unlimited ATM fees waived on this account for transactions at non-Zions Bancorporation, N.A. ATMs when using Visa® Debit or ATM Cards. Additional ATM fees may be assessed by operators of ATMs not owned by Zions Bancorporation, N.A. Unlimited ATM operator fee refunds will be provided on this account for transaction charges assessed by non-Zions Bancorporation, N.A. ATM operators when using Amegy Bank Visa® Debit or ATM Cards.

(3) Interest rate bonuses are automatically applied to qualifying interest-bearing deposit accounts when the primary account holder of the checking account is also an owner of the qualifying linked accounts. See the Amegy Bank [Deposit Products Rate Sheet](#) for more information.

(4) Gold Account customers must elect to do autopay from their Gold Account at the time of originating a new loan to qualify for the rate discount. Selected products include Home Equity Line Of Credit, Auto loan, Recreational Vehicle loan, Unsecured Term loan, and Unsecured Line of Credit. Subject to credit approval. Terms and conditions apply.

(5) Credit Card Annual Bonus is for Gold Account holders with an eligible Agility Cash, Vivid Rewards, Clarity, Premier, Elite, and/or Reserve credit card account (the "CC Account(s)"). Annually, customers with an open and positive Available Balance in their Gold Account as of December 31 and at the time of calculation (by February 28th of the following year), receive 0.25% [per dollar] of their Active and in Good Standing CC Account(s)' previous calendar year's Qualified Net Purchases as a credit card statement credit (the "Credit"). The Credit is considered final. Ineligible Transactions, such as cash advances, balance transfers, and reversed transactions, are ineligible for the Credit. The Credit does not qualify as a payment on CC Account(s). The Gold Annual Credit is offered in the sole discretion of Zions Bancorporation, N.A. ("Bank") and may be changed or discontinued at any time with or without notice. The Bank reserves the right to decline to enroll or terminate your enrollment. These Terms and Conditions are part of your agreement with the Bank, and are in addition to and incorporate the definitions, terms, and conditions of your CC Account(s) agreements and Deposit and Gold Account agreements, and any other terms, conditions, or rules that we may issue from time to time, with or without notice, concerning the Credit Card Annual Bonus. Credit Cards are subject to credit approval.

(6) 1) Loans subject to credit approval. Terms and conditions apply. See banker for details. 2) Limit one per customer. Eligible loans will receive \$250 in closing cost credit for every \$100,000 borrowed, not to exceed \$1,000. The closing cost credit is available on mortgage loans including Conforming/Conventional Fannie Mae or Freddie Mac, FHA, VA, USDA, Jumbo Fixed, and some Portfolio Loan Programs. For information on loan amounts that qualify as Jumbo loans, please consult with a banker. Does not include Home Refinance Loans and Home Equity Credit Lines. Offer is subject to change at any time. Credit is applied at time of loan closing consummation.

(7) Trust and fiduciary investment services are provided through Zions Wealth, a division of Zions Bancorporation, N.A. Amegy Bank, California Bank & Trust, The Commerce Bank of Oregon, The Commerce Bank of Washington, National Bank of Arizona, Nevada State Bank, Vectra Bank Colorado, and Zions Bank are divisions of Zions Bancorporation, N.A.

Investment products are not insured by the FDIC or any federal or state governmental agency, are not deposits or other obligations of, or guaranteed by, Zions Bancorporation, N.A. or its divisions, and are subject to investment risks, including possible loss of the principal amount invested.

(8) Zions Wealth Investment Account Cash Reward ("Cash Reward"): You may be eligible for a one-time cash reward when your relationship includes a qualifying Gold Account and you fund a new Zions Wealth Investment Account ("Investment Account"). The Cash Reward amount will be based on the Average Balance in your Investment Account -- after your Investment Account has been opened for 120 calendar days, we will look back to determine the average balance of your Investment Account over the 90-day period immediately preceding the date of our review ("Lookback Period"). Where the Average Balance during the Lookback Period is at least \$50,000, the Investment Account qualifies for a Cash Reward of \$125; \$150,000 qualifies for a Cash Reward of \$250; and \$250,000 qualifies for a Cash Reward of \$500. Qualifying new assets must consist of net-new cash and securities deposited into the new Investment Account, excluding any existing brokerage accounts or other assets held by (or transferred from) Zions Wealth -- assets transferred from other Zions Wealth investment accounts do not qualify as new assets and will not be aggregated for purposes of determining your Average Balance. Further, to be eligible for the Cash Reward, the primary owner of the Investment Account must be a sole or joint owner of an open Gold Account on the day the Average Balance and amount of the Cash Reward is determined and such Gold Account must have maintained a positive available balance (daily) for the duration of the Lookback Period. Once eligibility for the Cash Reward is confirmed, it will be paid to the Gold Account owned by the Investment Account primary owner/holder within 30 calendar days of the date we determined the Average Balance and Cash Reward amount. Ownership is determined based on tax identification number on the date we review to determine Average Balance. There is a limit of one cash reward per person and only one Cash Reward will be paid per Investment Account opened under any single tax identification number. Zions Bancorporation reserves the right to change or cancel this offer at any time, without notice.

The value of the Cash Reward you receive may constitute taxable income. All tax liabilities, if any, associated with the benefits are the responsibility of the recipient, and the recipient may receive an IRS tax reporting statement that includes the approximate retail value of the benefits. If tax documentation including a valid W-9 or W-8 is not completed, the prize may be forfeited. Information provided is not intended to be and should not be construed to be tax advice. Zions Bancorporation and its affiliates and associates do not provide tax advice. Clients should consult their tax advisor regarding their individual tax situations, including the tax effects of any investment recommendations.

(9) Safe Deposit Box availability varies by branch. Cannot be used in conjunction with other Safe Deposit Box discounts. Discounts will be applied at the time of account opening.

(10) Small Box sizes include 1x4, 1x5, 1x9, 2x3, 2x4, 2x5, 3x4 or 3x5 where available.

(11) It may take up to 10 business days before your new relationship rates and benefits are applied and become available. Monthly service fees are waived on linked accounts when the primary account holder of the Gold Account is also an owner on the linked accounts.

(12) Terms and conditions apply. Contact a banker for details.

(13) The credit score provided under this service may be different than the credit score used by Amegy Bank to make credit decisions. Amegy Bank looks at many factors to determine your credit options; therefore, a specific score does not guarantee a specific loan rate, approval of a loan, etc. While Credit Score powered by SavvyMoney provides credit score information, credit management insights and education, Amegy Bank does not provide credit counseling advice for rebuilding or improving your credit record, credit history, or rating.

(14) Credit Score is a third-party service offered by Savvy Money, not Amegy Bank, a division of Zions Bancorporation, N.A. Amegy Bank does not warrant or guarantee Savvy Money's products or services. In order to use the service, you must opt in via Digital Banking in your mobile app or web browser. Opting into the service means you consent to receiving marketing and transactional messages from Savvy Money. You can cancel your Savvy Money account at any time by following the termination instructions on the [Savvy Money terms of service webpage](#).