

AmegyBank® | Public Funds Money Market Account

This disclosure only summarizes features of this account. For additional terms governing your account, please see the Deposit Account Agreement. Current copies of the Deposit Account Agreement are available at any branch or online at www.amegybank.com. Information current as of 07/13/2022.

Account Opening and Usage	
Account opening eligibility	Eligibility rules may apply. Ask your banker for additional information.
Minimum deposit needed to open account	\$1,000
Monthly Maintenance Fee	\$12
How to avoid the Monthly Maintenance Fee	\$0 monthly maintenance fee when you consistently maintain a \$2,500 daily balance during the statement cycle
Paper Statement Service	\$0 There is no charge for mailed statement or online eStatements
Excessive Withdrawal Fee	\$20 for each withdrawal after six (6) per monthly statement cycle There is a limit of six (6) withdrawals in a monthly statement cycle if the withdrawals are by check, debit card, or pre-authorized, made by telephone, or made by an online or mobile transfer of funds. If you make more than six limited withdrawals in a statement cycle, you may incur a fee for each excess withdrawal. However, you may make an unlimited number of withdrawals from your account in person, by ATM, or by mail.
Monthly Transaction and Cash Deposit Limits	\$0 for the first 50 deposited items per statement cycle <ul style="list-style-type: none"> \$0.35 charge per additional deposited item over 50 \$0 for cash deposited during the statement cycle

Interest and Payment	
Earns Interest	Yes - This product has a variable interest rate Your interest rate and annual percentage yield (APY) may change at our discretion at any time. The APY assumes that interest paid remains in the account. A withdrawal will reduce earnings. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the collected balance in your account each day. Interest compounds daily and will be credited to your account monthly . If you close your account before interest is credited, you will not receive accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash (checks). See the Amegy Bank Deposit Product Rate Sheet for details.

Account Features	
Convenience Services ¹	Online Banking Mobile Banking Mobile Alerts Bill Pay
ATM Access	\$0 for transactions at ATMs owned by Amegy Bank or other divisions of Zions Bancorporation, N.A. Amegy Bank fees apply to transactions at ATMs not owned by Zions Bancorporation, N.A. In addition, ATM operator fees may be assessed. See the applicable fee schedule for details.

Overdraft Fees Practices and Services

Insufficient Funds (NSF) Fee	<p>\$0 if the bank returns or declines a transaction that will overdraw the account.</p> <p>\$29 per item if the bank pays any of the following:</p> <ul style="list-style-type: none"> • A check, ACH, or wire transaction that overdraws your account. • A multiple-use debit card transaction that overdraws your account. • A non-debit card transaction that overdraws your account. <p>We will charge your account no more than 10 per-item NSF fees on any business day. We will not charge any per-item NSF 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 (not applicable for Analyzed accounts).</p>
Overdraft Practices and Services	Optional overdraft protection services are available; subject to application and credit approval. Overdraft fees and applicable transfer fees may apply. See the Deposit Account Agreement and the applicable fee schedule for details.

Additional Disclosures

Amendments	These terms and your Deposit Account Agreement are subject to change with such notice as required by law. See your Deposit Account Agreement for details.
Other Fees	Please see the applicable fee schedule for service fees not listed.
Dispute Resolution Agreement	Dispute resolution includes a jury waiver. See your Deposit Account Agreement for details.

1. **Convenience Services:** Internet, mobile, and text messaging service provider rates and fees apply for the following services: Online Banking, Mobile Banking, Card Alerts, or Mobile Card Fraud Alerts. Additional Bill Pay fees apply for expedited delivery options. Transaction notifications are sent to your email account and/or mobile device by SMS text. Account must be enrolled in Online Banking to enroll in and manage Card Alerts.