

Business Accounts Schedule of Fees

Effective April 20, 2025

Account Verification	Client Verification Letter	\$10.00	Per Letter
	Third Party Requested Account Verification	\$20.00	Per Request
	Third Party Requested-Balance Confirmation	\$35.00	Per Request
Visa® Business Debit Card Service	Debit Card	No Charge	
	Debit Card Replacement Fee	No Charge	
	Debit Card Replacement Overnight Fee (expedited card delivery)	\$25.00	
	Debit Card Replacement Same Day (expedited card delivery)	\$39.00	
	Visa® Debit Card Purchase	No Charge	A point-of-sale transaction fee may be imposed by merchant.
	Pin Reset		
	At Amegy Bank ATM	No Charge	
	at Banking Center	No Charge	
	Withdrawal		
	At Amegy Bank ATM	No Charge	
	ATM Transaction Fee (Non-Amegy Bank ATM)	\$2.50	Additional surcharges may be assessed by other ATM owners.
	Balance Inquiry		
	At Amegy Bank ATM	No Charge	
	ATM Balance Inquiry Fee (non-Amegy Bank ATM)	\$1.50	Additional surcharges may be assessed by other ATM owners.
	ATM Mini Statement (on select ATMs)	No Charge	
	International Transaction Fee (ATM and Debit Card Purchases)	3% of U.S. dollar amount of the transaction	
	Amegy Card Alerts for Amegy Visa Credit and Debit Cards	No Charge	
	Mobile Card Fraud Alerts for Amegy Visa Credit and Debit Cards	No Charge	
	Visa Business Debit Card Limits		
	ATM	Daily withdrawal limit(s) vary based on business need	
	POS	Daily spending limit(s) vary based on business need	
	Cash Advance	Daily spending limit(s) vary based on business need	
	Signature Purchase	Daily spending limit(s) vary based on business need	
	Maximum Daily Limit	Varies based on business need	
Branch Cash Services	Coin Deposit Processing		
	Loose Coins only	\$6.00/bag	
	Bag - Loose & Rolled Coins	\$15.00/bag	
	Change Order - Standard	\$5.00/per order	
	Strapped Currency	\$1.20/\$1,000.00 processed	
	Bags/Supplies		
	Locking Depository Bag	\$35.00/bag	
	Zipper Bag	\$5.00/bag	
	Rolled Coin - Box	\$4.00/box	
	Rolled Coin - Single Rolls of Coin	\$0.17/roll	
	Strap/Wrapper Supplies	\$7.50/box	
	Foreign currency processing fee	\$25.00/order	

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Cash Activity	Processing Over-The-Counter	
	Cash Deposit Fees	
	\$0.25/\$100.00 (Refer to the specific account disclosure for additional benefits basis on account type)	
Cashier's Checks	Cashier's Check Customer	
	\$8.00 Per Check	
	Cashier's Check Non-Customer	
	\$15.00 Per Check Non-Customers can exchange a check drawn on Amegy Bank for a Cashier's Check.	
Dormant Accounts	Dormant Account	
	No Charge Accounts are considered dormant when there is no customer-initiated debit or credit activity to an account and the customer has not had contact or communicated with the bank for more than 365 consecutive days. Automatic or recurring transactions do not count as customer-initiated activity. Regular account fees may continue to apply, and regular account interest will be paid until such time as the account is closed.	
Foreign Clearing	Canadian Check Deposit (Cash Letter)	
	Other financial institutions' fees may apply.	
	Canadian Check Clearing Fee	
	\$10.00 Per Item	
	USD Check Clearing Fee	
	\$25.00 Per Item	
	Foreign Collection Clearing	
	Other financial institutions' fees may apply.	
	Foreign Collection Item	
	\$50.00 Per Item	
Legal Fees	Tax Levy or Garnishment (1 hour minimum)	
	\$100/per request	
Online Banking	*Complimentary Service (Monthly Charge)	
	No Charge	
	Accounts with Online Banking Profile 1-10	
	No Charge (excludes loans and credit cards)	
	Excessive Deposit Accounts over 10	
	\$5.00 per account (excludes loans and credit cards)	
	ACH Direct Deposit Payments (monthly)	
	\$15.00/month includes up to 10 payment files)	
	ACH Direct Deposit Excessive Payment Files over 10 (monthly)	
	\$1.00 per payment file	
	Bill Pay	
	No Charge	
	Miscellaneous	
	Account transfer PC initiated	
	No charge	
	Domestic Wire	
	\$25.00 per wire	
	eDocuments: eStatements, eNotices, eTax	
	No Charge	
	Image - front/back of check fee	
	No charge	
	Mobile Banking	
	No Charge	
	Direct Connect (formerly PC Banking)	
	QuickBooks, Money, ETC	
	Business Banking	
	\$8.00/Month	
	Business Banking with Bill Pay	
	\$13.50/Month	

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Overdraft Transactions	Overdraft Fee - Paid Items		\$29.00	<ul style="list-style-type: none"> •Per check, ACH, or wire transaction that overdraws your account. •Per multiple-use debit card transaction that overdraws your account. •Per non-debit card transaction that overdraws your account. <p>We will charge your account no more than 10 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 (not applicable for Analyzed accounts).</p>
	Insufficient Funds Fee - Returned Items		\$0.00	For any transaction the bank returns or declines that will overdraw the account (not applicable for Analyzed accounts).
	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.
	Loan Sweep Transfer Fee		\$7.50/transfer	
	Interest Rate		18%	Annual interest rate on the overdraft balance of a charged-off account. See deposit account agreement for additional details.
	Return Item/Deposit item Returned		\$12.00/item	Fee charged per deposited item that is returned unpaid.
Stop Payment	Stop Payment-Check (customer assisted)		\$32.50/order	
	Stop Payment - Debit (Customer Assisted)		\$32.50/order	
	Online Stop Payment		\$20.00/order	
Safe Deposit Box	2x4	\$14.00/Annual	5x5	\$40.00/Annual
	2x5	\$15.00/Annual	4x10	\$40.00/Annual
	3x4	\$17.00/Annual	3x10	\$50.00/Annual
	4x5	\$25.00/Annual	5x10	\$75.00/Annual
	3x5	\$30.00/Annual	10x10	\$125.00/Annual
	2x10	\$30.00/Annual	10x15	\$130.00/Annual
	Safe Deposit Box Set Up Fee		\$15.00	
	Safe Deposit Box Drill Fee		\$150.00	
	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>			
Statement Services	eStatement			
	eStatement - (no paper statement)		No Charge	
	Statement reprint fee (additional Statement)		\$10.00 each	
	Paper Statement		\$2.00 (Refer to the specific account disclosure for fee based on account type.)	
	Statement Imaging			
	CD-ROM (statement fee)		\$50.00/account/month	
	CD-ROM (item fee)		\$0.10/item	
	Check Images (by request)			
	Standard		No Charge	
	Retail Half or Large Size		\$5 per month	

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Wires	Domestic incoming Wire Fee	\$15.00	
	Wire with Email Advice	\$17.50	
	Wire with Fax	\$20.00	
	Wire with Fax & Email Advice	\$22.50	
	Domestic Outgoing Repetitive Wire Fee	\$20.00	
	Wire with Email Advice	\$22.50	
	Wire with Fax	\$25.00	
	Wire with Fax and Email Advice	\$27.50	
	Domestic Outgoing Non-Repetitive	\$25.00	
	Wire with Email Advice	\$27.50	
	Wire with Fax	\$30.00	
	Wire with Fax & Email Advice	\$32.50	
	International Incoming Wire Fee	\$17.00	
	Wire with Email Advice	\$19.50	
	Wire with Fax	\$22.00	
	Wire with Fax and Email Advice	\$24.50	
	International Outgoing Wire Fee	\$55.00	
	Wire with Email Advice	\$57.50	
	Wire with Fax	\$60.00	
	Wire with Fax and Email Advice	\$62.50	
<p>**Customers with wire agreements are subject to the Wire Transfer without PIN Fee on Bank assisted wire request. 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.</p>			
Additional Account Fees & Services	Deposit Correction	\$8.00	
	Excessive Withdrawal Fee - Savings	\$5.00	Fee charged per withdrawal in excess of six (6) per monthly statement cycle. However, no more than ten (10) excessive withdrawal transaction fees will be charged to your account per statement cycle. The excessive withdrawal fee may be waived for certain products. Please see your applicable account disclosure.
	Excessive Withdrawal Fee - Money Market	\$20.00	Fee charged per withdrawal in excess of six (6) per monthly statement cycle. However, no more than ten (10) excessive withdrawal transaction fees will be charged to your account per statement cycle. The excessive withdrawal fee may be waived for certain products. Please see your applicable account disclosure.
	Non-Customer Check Cashing Fee	\$8.00	Fee charged per check \$100 or more.
	Temporary (Counter) Check	\$2.00	Fee charged per sheet of 4.
	Customer -Assisted Calls		
	Account Transfer by Phone Fee	No Charge	
	Current Activity Printout	\$5.00	
	Balance Inquiry	No Charge	
	Research		
	Copy of check/deposit	\$3.00 each	