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AMEGY BANK OFFERS TIPS TO AVOID A FINANCIAL FROSTBITE THIS HOLIDAY SEASON

HOUSTON (Dec. 12, 2019) — Consumers spent more than \$700 billion on holiday shopping in 2018. With this year's holiday shopping season in full force, Amegy Bank is highlighting five tips to help consumers keep their holiday spending under control.

1. **Create a budget and stick to it.** Set a dollar amount based on what you can afford. Avoid shopping sprees and impulse purchases. Be sure to include a cushion for additional expenses beyond gifts, like decorations, wrapping paper, greeting cards and postage. Keep in mind the end of the year is a time when large annual or semi-annual costs like car insurance, life insurance and property taxes arise.
2. **Make a list in advance.** Jot down a list of everyone you plan to give gifts to this year and denote how much you can spend on each person. Consider making homemade presents, like photos for grandparents or cookies for your kids' teachers.
3. **Shop early, and shop around.** Avoid putting a major strain on your wallet and your sanity by taking advantage of sales that happen earlier in the year. This gives you more time to compare prices and identify the best deals. As a bonus, you also get to avoid holiday shopping crowds.
4. **Save your receipts and monitor your account.** Keep track of your expenses and add them up weekly to be sure you're sticking to your budget. You can also use online and mobile banking features to easily monitor your accounts and pay your bills. Be sure to keep receipts or acknowledgement letters for any charitable donations you have made if you want to receive tax deductions in the spring.
5. **Plan ahead for next year.** Review how much you spent on gifts this year, and start a dedicated fund for next year's holiday season. Setting money aside throughout the year will make budgeting for gifts and other holiday expenses easier.

"There are so many people to shop for during the holidays, and big sales can make it easy to overextend your finances in the hustle and bustle of the season," said Amegy Bank VP and Financial Education Administrator Polly Alam. "It's essential to map out a holiday spending plan to avoid a financial frostbite in the New Year."

About Amegy Bank

Amegy Bank, a division of Zions Bancorporation, N.A., is a leading Texas bank with \$13 billion in assets and about 1,600 employees. 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 decision making and financial knowledge.

Amegy specializes in banking businesses of all sizes and has the resources to provide financing, treasury management solutions, international banking, as well as other specialized services. Equally important, the bank offers individuals and families a wide range of depository, lending, and mortgage solutions.

To learn more about Amegy, visit www.amegybank.com or call 800-287-0301.

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