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**AMEGY BANK'S SPECIAL PURPOSE CREDIT PROGRAM,
CASE STUDY IN AMERICAN BANKERS ASSOCIATION'S NATIONAL CAMPAIGN**

HOUSTON (March 8, 2023) — The American Bankers Association (ABA) launched Feb. 21 a robust online resource about special purpose credit programs (SPCPs), highlighting Texas-based Amegy Bank's Small Business Diversity Banking Program (SBDBP) as the SPCP benchmark for banks across the nation. ABA's webpage outlines how SPCPs work and includes a checklist for banks to follow when developing models of their own.

Amegy Bank's executive vice president and regional commercial banking manager, Jevaughn Sterling, led the creation of Amegy Bank's SBDBP in May 2021. The SBDBP has been instrumental in meeting the financial needs and improving access to capital for diverse small businesses across the bank's Houston, Central Texas and Dallas-Fort Worth marketplaces.

"As an immigrant from the Caribbean, I work passionately in the financial services industry to ensure that the traditional banking system works for everyone. I believe our ability to help more businesses participate in the mainstream banking system can address our most pressing economic and social challenges," said Sterling. "Through ABA, we're proud to share the innerworkings of our own special purpose credit program as a case study from which other banks can determine how to progress in addressing underserved communities' needs for capital."

With Amegy Bank's SBDBP as the leading case study, ABA launched this online resource center to bolster awareness of SPCPs among banks and other industry stakeholders, and to share technical insights to support successful SPCP implementation, specially designed for small businesses.

"SPCPs have been permitted by federal financial regulators for more than 40 years under the Equal Credit Opportunity Act (ECOA) and are available for all types of credit products," according to ABA's recent press release. "These programs are allowed to favorably consider credit applicants based on factors such as race, ethnicity or religion."

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, 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, visit www.amegybank.com or call 800-287-0301.

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