

Business Accounts Schedule of Fees

Effective January 2, 2026

Account	Description	Fee	Frequency	
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	
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)	\$2.00	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			
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			
Branch Cash Services				

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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	\$10.00 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 Processing	Legal Process	\$100.00 Per Order Refer to the Deposit Account Agreement for details on Legal Process.
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	\$30.00
	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	\$10.00/month	
Business Banking with Bill Pay	\$18.00/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)	\$34.00/order						
	Stop Payment - Debit (Customer Assisted)	\$34.00/order						
	Online Stop Payment	\$25.00/order						
Safe Deposit Box	2x4	\$14.00/Annual	5x5	\$40.00/Annual	15x14	\$250.00/Annual		
	2x5	\$15.00/Annual	4x10	\$40.00/Annual	12x20	\$275.00/Annual	12x20	\$275.00/Annual
	3x4	\$17.00/Annual	3x10	\$50.00/Annual	18x15	\$325.00/Annual	18x15	\$325.00/Annual
	4x5	\$25.00/Annual	5x10	\$75.00/Annual	14x21	\$350.00/Annual	14x21	\$350.00/Annual
	3x5	\$30.00/Annual	10x10	\$125.00/Annual	22x15	\$600.00/Annual	44x15	\$1000.00/Annual
	2x10	\$30.00/Annual	10x15	\$130.00/Annual	25x20	\$600.00/Annual	Room	\$2500.00/Annual
	Safe Deposit Box Set Up Fee				\$15.00			
	Safe Deposit Box Drill Fee				\$150.00			
	<p>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></p>							
	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	\$33.00	
	Wire with Email Advice	\$36.00	
	Wire with Fax	\$40.00	
	Wire with Fax & Email Advice	\$43.00	
	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	\$15.00	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	