

Personal Accounts Schedule of Fees

Effective April 6, 2026

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	
ATM/Visa® Debit Card Services	Debit Card Replacement Fee	No Charge		
	Debit Card Replacement Overnight Card Fee (expedited card delivery)	\$25.00		
	Debit Card Replacement Same Day Card Fee (expedited card delivery)	\$39.00		
	Visa® Debit Card Purchase	No Charge		
	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 ATM/Debit Transaction (ATM and Debit Card Purchases)	3% of U.S. dollar amount of the transaction		
	International Transaction Fee Private Banking Platinum Debit Card (ATM and Debit Card Purchases)	1% of U.S. dollar amount of the transaction		
	Amegy Card Alerts	No Charge For Amegy Visa Credit and Debit Cards		
	Mobile Fraud Card Alerts	No Charge For Amegy Visa Credit and Debit Cards		
	DAILY ATM/VISA® DEBIT CARD LIMITS¹			
	ATM Card		Visa Classic Debit Card	
	ATM Withdrawal	\$1,000	Signature Purchase	\$5,000
POS	\$2,500	Case Advance	\$5,000	
Cash Advance	Not available	POS	\$5,000	
Signature Purchase	Not available	ATM	\$1,000	
Maximum Daily Limit	\$3,500	Maximum Daily Limit	\$6,000	
Visa Gold Debit Card		Private Banking Platinum Visa Debit Card		
Signature Purchase	\$7,500	Signature Purchase	\$20,000	
Cash Advance	\$7,500	Cash Advance	\$20,000	
POS	\$7,500	POS	\$20,000	
ATM	\$1,000	ATM	\$2,000	
Maximum Daily Limit	\$8,500	Maximum Daily Limit	\$22,000	
Subject to Credit Approval		Available to Amegy Premier Elite Checking customers only		
¹ Signature, Cash Advance, and POS Maximum Daily Limits are aggregate limits, may be reduced, increased or restricted at the Bank's discretion.				
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.	

Personal Accounts Schedule of Fees

Effective April 6, 2026

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.
	<hr/>		
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.
	<hr/>		
Online Banking	Basic Service	No Charge	Some online and mobile banking features may not extend to minors.
	Banking	No Charge	
	Images of Canceled Checks	No Charge	
	Account Transfers		
	Internal-Amegy to Amegy Transfer	No Charge	
	Domestic Wire	\$30.00	
	External Account Transfers		
	External Transfer	No Charge	Per Transfer - Incoming or Outgoing
	External Transfer (Instant Real-Time Payment)	1.75% of US \$	Per Transfer - Outgoing Minimum fee of \$0.25 and maximum fee of \$25.00.
	Standard Bill Pay Service	No Charge	Some online and mobile banking features may not extend to minors.
	Same Day Payments	\$9.95	
	Overnight Check	\$17.50	
	Direct Connect (formerly PC Banking)		Quicken, QuickBooks, Money, Etc.
	Personal Banking	\$4.00/month	
	Personal Banking with Bill Pay	\$8.50/month	Some online and mobile banking features may not extend to minors.
	Mobile Banking	No Charge	Some online and mobile banking features may not extend to minors.
	Mobile Banking with Bill Pay	No Charge	
	Zelle®		
Send Money	No Charge		
Receive Money	No Charge		
Request Money	No Charge		

Personal Accounts Schedule of Fees

Effective April 6, 2026

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 ATM or Everyday Debit Card Transaction that overdraws your account - if you have opted-in to our Debit Card Overdraft Service. •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 5 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.</p>
	Insufficient Funds (NSF) Fee - Returned Items	\$0.00	For any transaction the bank returns or declines that will overdraw the account.
	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.
	Amegy Flex-Line	\$10.00/transfer	A transfer fee will be charged each time we transfer an advance of more than \$10 from your Flex-Line account. If transfer is initiated by the borrower, no fee applies.
	Interest Rate	18%	Annual interest rate on the overdraft balance of a charged-off account. See Deposit Account Agreement for additional details.

Safe Deposit	2x4	\$14.00/Annual	5x5	\$40.00/Annual	15x14	\$250.00/Annual	12x20	\$275.00/Annual	
	2x5	\$15.00/Annual	4x10	\$40.00/Annual	12x20	\$275.00/Annual	18x15	\$325.00/Annual	
	3x4	\$17.00/Annual	3x10	\$50.00/Annual	18x15	\$325.00/Annual	14x21	\$350.00/Annual	
	4x5	\$25.00/Annual	5x10	\$75.00/Annual	14x21	\$350.00/Annual	44x15	\$1000.00/Annual	
	3x5	\$30.00/Annual	10x10	\$125.00/Annual	22x15	\$600.00/Annual	Room	\$2500.00/Annual	
	2x10	\$30.00/Annual	10x15	\$130.00/Annual	25x20	\$600.00/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	Statement Reprint Fee (Additional Statement)	\$10.00		
	Statement Imaging			
	Check Images	By Request		
	Standard	No Charge		
	Retail Half Size	\$5.00/month		
	Retail Large	\$5.00/month		
	eStatements	No Charge		
	Paper Statement	\$2.00		Refer to account disclosure for fee based on account type.

Personal Accounts Schedule of Fees

Effective April 6, 2026

Stop Payment	Stop Payment (Customer Assisted)	\$34.00/order	
	Stop Payment Fee (Online)	\$25.00/order	
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	
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.			
Additional Account Fees & Services	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.
	Checks, Cashier's Checks, Coins, & Currency		
	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.
	Foreign Currency Processing Fees	\$25.00	
	Research		
	Copy of Statement	\$5.00	
	Copy of Check/Deposit	\$3.00 each	
	Customer-Assisted Calls		
	e-Mail Advice	No charge	
	Dormant Accounts	No Charge	