

## Personal Accounts Schedule of Fees

Effective January 17, 2024

<b>Account Confirmations</b>	Audit	\$35.00/Account		
	Mortgage	\$20.00/Request		
	Credit Ratings	\$20.00/Request		
	Letter Requests	\$10.00/Request		
	Re-Verification	\$10.00 Request		
<b>ATM/Visa<sup>®</sup> Debit Card Services</b>	<b>Debit Card Replacement Fee</b>	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 <sup>®</sup> Debit Card Purchase	No Charge		
	<b>Pin Reset</b>			
	At Amegy Bank ATM	No Charge		
	At Banking Center	\$5.00		
	<b>Withdrawal</b>			
	At Amegy Bank ATM	No Charge		
	ATM Transaction Fee (Non-Amegy Bank ATM)	\$2.50 <small>(Additional surcharges may be assessed by other ATM owners.)</small>		
	<b>Balance Inquiry</b>			
	At Amegy Bank ATM	No Charge		
	ATM Balance Inquiry Fee (non-Amegy Bank ATM)	\$1.50 <small>(Additional surcharges may be assessed by other ATM owners.)</small>		
	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		
	<b>DAILY ATM/VISA<sup>®</sup> DEBIT CARD LIMITS<sup>1</sup></b>			
	<b>ATM Card</b>		<b>Visa Classic Debit Card</b>	
	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
	<b>Visa Gold Debit Card</b>		<b>Private Banking Platinum Visa Debit Card</b>	
	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	\$1,000	
Maximum Daily Limit	\$8,500	Maximum Daily Limit	\$21,000	
Subject to Credit Approval		Available to Amegy Platinum or Platinum Elite Checking customers only		
<sup>1</sup> Signature, Cash Advance, and POS Maximum Daily Limits are aggregate limits, may be reduced, increased or restricted at the Bank's discretion.				
<b>Cashier's Checks</b>	Customer	\$8.00		
	Non-Customer	\$15.00		

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Collection Fees	<b>Collection Items</b>	Additional charges may be assessed by other processing banks	
	Coupon Collection	\$25.00/envelope	
	Incoming/Outgoing Domestic	\$25.00	
	<b>International</b>		
	Foreign Checks/Drafts	\$40.00	
Legal Fees	Tax Levy or Garnishment (1 hour minimum)	\$100/per request	
Online Banking	<b>Basic Service</b>	No Charge	Some online and mobile banking features may not extend to minors.
	<b>Account Transfers</b>		
	Internal-Amegy to Amegy Transfer	No Charge	
	External - Incoming (External transfer in)	No Charge	
	External - Outgoing (External transfer out fee)	No Charge	
	Images of Canceled Checks	No Charge	
	Stop Payment Fee (Online)	\$20.00/order	
	<b>Banking</b>	No Charge	
	Domestic Wire	\$25.00	
	<b>Standard Bill Pay Service</b>	No Charge	Some online and mobile banking features may not extend to minors.
	Expedited Consumer Bill Payments:		
	Same Day Payments	\$9.95	
	Overnight Check	\$17.50	
	<b>Direct Connect (formerly PC Banking)</b>		Quicken, Quickbooks, Money, Etc.
	Personal Banking	\$3.00/Month	
	Personal Banking with Bill Pay	\$6.50/Month	Some online and mobile banking features may not extend to minors.
	<b>Mobile Banking</b>	No Charge	Some online and mobile banking features may not extend to minors.
	Mobile Banking with Bill Pay	No Charge	
	<b>Zelle<sup>®</sup></b>		
	Send Money	No Charge	
Receive Money	No Charge		
Request Money	No Charge		
Overdraft Transactions	Insufficient Funds (NSF) Fee - Paid Items	\$29.00	<ul style="list-style-type: none"> <li>•Per check, ACH, or wire transaction that overdraws your account.</li> <li>•Per ATM or Everyday Debit Card Transaction that overdraws your account - if you have opted-in to our Debit Card Overdraft Service.</li> <li>•Per multiple-use debit card transaction that overdraws your account.</li> <li>•Per non-debit card transaction that overdraws your account.</li> </ul> <p>We will charge your account no more than 5 per-item NSF fees on any business day. We will not charge any per-item NSF 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>

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Overdraft Transactions (cont.)	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.
	Overdraft Line of Credit Transfer Fee	\$7.50/transfer	A transfer fee will be charged every time an advance over \$10 is made from your Overdraft Line of Credit Account.
	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 Service	Statement Reprint Fee (Additional Statement)	\$10.00	
	Statement Hold Fee	\$15.00	
	<b>Statement Imaging</b>		
	CD-ROM Statement Fee	\$50.00/account/month	
	Statement Option Fee (non-standard)	\$5.00/month	
	Cancelled Check Return Fee	\$20.00	
	<b>eStatements</b>		
	Paper Statement	\$2.00	(Refer to account disclosure for fee based on account type)
Paper statement for accounts that require eStatement only	\$10.00/month		

Stop Payment	Stop Payment (customer assisted)	\$32.50/order
	Stop Payment through Online Banking	\$20.00

Wires	<b>Domestic incoming Wire Fee</b>	\$15.00
	Wire with Email Advice	\$17.50
	Wire with Fax	\$20.00
	Wire with Fax & Email Advice	\$22.50
	<b>Domestic Outgoing Repetitive Wire Fee</b>	\$20.00
	Wire with Email Advice	\$22.50
	Wire with Fax	\$25.00
	Wire with Fax and Email Advice	\$27.50
	<b>Domestic Outgoing Non-Repetitive</b>	\$25.00
	Wire with Email Advice	\$27.50
Wire with Fax	\$30.00	

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Wires (cont.)	Wire with Fax & Email Advice	\$32.50	
	<b>International Incoming Wire Fee</b>	\$17.00	
	Wire with Email Advice	\$19.50	
	Wire with Fax	\$22.00	
	Wire with Fax and Email Advice	\$24.50	
	<b>International Outgoing Wire Fee</b>	\$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-MMDA	\$20.00	Excess withdrawal after 6
	Excessive Withdrawal fee-Savings	\$5.00	Excess withdrawal after 6
	<b>Checks, Cashier's Checks, Coins, &amp; Currency</b>		
	Temporary Check	\$0.50 each	
	Counter Document	\$0.50 each	
	Non-Customer Check Cashing	\$8.00 fee	Charged per check for \$100 or more
	Substandard Check Quality (MICR rejects)	\$0.25/item	
	Foreign Currency Processing Fees	\$25.00	
	<b>Research</b>		
	Copy of Statement	\$5.00	
	Copy of Check/Deposit	\$3.00 each	
	<b>Customer-Assisted Calls</b>		
	e-Mail Advice	No charge	
	Current Activity Report	\$5.00	
	Fax Current Activity Printout	\$5.00	
	Dormant Accounts	No Charge	
Current Activity Report	\$5.00		

## Pricing Effective April 1, 2024

Foreign Clearing	<b>Canadian Check Deposit (Cash Letter)</b>	Other financial institutions' fees may apply.
	CAD Check Clearing Fee \$10.00	Per Item
	USD Check Clearing Fee \$25.00	Per Item
	<b>Foreign Collection Clearing</b>	Other financial institutions' fees may apply.
	Foreign Collection Item \$50.00	Per Item