

AmegyBank[®] | Transaction Savings Account

of Texas

This disclosure only summarizes the features of this account. For additional terms governing your account, please see the Deposit Account Agreement. Current copies of the Deposit Account Agreement are available at any branch or online at www.amegybank.com. Information current as of 07/13/2022.

Account Opening and Usage	
Minimum deposit needed to open account	\$50
Monthly Maintenance Fee	\$4
How to avoid the Monthly Maintenance Fee ¹	<p>\$0 monthly maintenance fee when you meet one of the following during the monthly billing cycle:</p> <ul style="list-style-type: none"> • Keep your daily account balance at \$200 or above OR • Make a qualifying credit² of at least \$25.00 to the savings account before the last business day of the monthly billing cycle
Paper Statement Service	\$0 for statements printed and mailed. In addition, there is no charge for eStatements.
Withdrawal Limits	This product does not have withdrawal limits.
Overdraft Fees, Practices and Services	
Insufficient Funds (NSF) Fee	<p>\$0 if the bank returns or declines a transaction that will overdraw the account.</p> <p>\$29 per item if the bank pays any of the following:</p> <ul style="list-style-type: none"> • A check, ACH, or wire transaction that overdraws your account. • An ATM or Everyday Debit Card Transaction that overdraws your account - if you have opted-in to our Debit Card Overdraft Service. • A multiple-use debit card transaction that overdraws your account. • A non-debit card transaction that overdraws your account. <p>We will charge your account no more than five 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>
Interest and Payment	
Earns Interest	No - This product does not earn interest.
Account Features	
Convenience Services ³	<p>Online Banking</p> <p>Mobile Banking</p> <p>Branch Withdrawals</p>
ATM Access	<p>\$0 for transactions at ATMs owned by Amegy Bank or other divisions of Zions Bancorporation, N.A.</p> <p>Amegy Bank Fees apply to transactions at ATMs not owned by Zions Bancorporation, N.A. In addition, ATM operator fees may be assessed. See the Personal Account Schedule of Fees for details.</p>

Additional Disclosures

Amendments	These terms and your Deposit Account Agreement are subject to change. We will notify you of changes in advance as required by law. See your Deposit Account Agreement for more information.
Dispute Resolution Agreement	Your Deposit Account Agreement contains a Jury Waiver and a Class Action waiver. Except for accounts opened with the Amegy Division, disputes are subject to binding Arbitration (a) if the Jury Waiver is not enforced, or (b) if you are a consumer and you request Arbitration. See your Deposit Account Agreement for more information.

1. **Monthly maintenance fee is waived** when the account owner is also the primary owner on one of the following accounts: Premium Interest Checking, Premier Checking, Premier Elite Checking.
2. A **qualifying credit** may include any of the following: ATM check or ACH direct deposit, an ATM transfer from your checking to the savings or banker-assisted transfer to the savings described above, and any book, preauthorized credit, or sweep transfer.
3. **Convenience Services:** Some online and mobile banking features may not be extended to minors. Internet, mobile and text messaging service provider rates and fees apply for the following services: Online Banking, Mobile Banking, Purchase Alerts or Mobile Card Fraud Alerts. Additional Bill Pay fees apply for expedited delivery options. Transaction notifications are sent to your email account and/or mobile device by SMS text. Account must be enrolled in Online Banking to enroll and manage Purchase Alerts.