



Rates effective as of March 28, 2024

Personal Banking Deposit Rates San Antonio, New Braunfels and Austin Markets

"APY" refers to the annual percentage yield, and "Rate" refers to the interest rate.

Checking					
Anytime Interest Checking ¹ (712)			Premium Interest Checking ¹ (713)		
Account Balance	Rate	APY	Account Balance	Rate	APY
\$0.01 to \$999.99	0.010%	0.01%	\$0.01 to \$999.99	0.040%	0.04%
\$1,000 to \$2,499.99	0.010%	0.01%	\$1,000 to \$2,499.99	0.040%	0.04%
\$2,500 to \$4,999.99	0.030%	0.03%	\$2,500 to \$4,999.99	0.050%	0.05%
\$5,000 to \$24,999.99	0.050%	0.05%	\$5,000 to \$24,999.99	0.060%	0.06%
\$25,000 to \$99,999.99	0.050%	0.05%	\$25,000 to \$99,999.99	0.080%	0.08%
\$100,000 or more	0.050%	0.05%	\$100,000 or more	0.080%	0.08%

Savings & Money Market						
Savings ¹ (815) Standard Interest Rate			Relationship Bonus When you link a Premium Interest Checking Account (713) ²		Total Relationship Rate The amount you earn when you save and earn a relationship bonus	
Account Balance	Rate	APY	Rate Increase		Rate	APY
\$0.01 to \$999.99	3.325%	3.38%	0.10%		3.425%	3.48%
\$1,000 to \$4,999.99	3.325%	3.38%	0.50%		3.825%	3.90%
\$5,000 to \$24,999.99	3.325%	3.38%	0.50%		3.825%	3.90%
\$25,000 to \$49,999.99	3.325%	3.38%	0.50%		3.825%	3.90%
\$50,000 to \$99,999.99	3.325%	3.38%	0.50%		3.825%	3.90%
\$100,000 or more	3.325%	3.38%	0.50%		3.825%	3.90%

Money Market ¹ (906)			Relationship Bonus When you link a Premium Interest Checking Account (713) ²		Total Relationship Rate The amount you earn when you save and earn a relationship bonus	
Account Balance	Rate	APY	Rate Increase		Rate	APY
\$0.01 - \$999.99	0.000%	0.00%	0.00%		0.000%	0.00%
\$1,000.00 - \$99,999.99	0.950%	0.95%	1.00%		1.950%	1.97%
\$100,000.00 - \$249,999.99	1.550%	1.56%	0.50%		2.050%	2.07%
\$250,000.00 - \$499,999.99	1.750%	1.77%	0.50%		2.250%	2.28%
\$500,000.00 - \$999,999.99	2.000%	2.02%	0.50%		2.500%	2.53%
\$1,000,000.00 or more	2.450%	2.48%	0.50%		2.950%	2.99%

Individual Retirement Account (IRA) Money Market ¹ (342) Standard Interest Rate			Relationship Bonus When you link a Premium Interest Checking Account (713) ²		Total Relationship Rate The amount you earn when you save and earn a relationship bonus	
Account Balance	Rate	APY	Rate Increase		Rate	APY
\$0.01 to \$1,999.99	0.010%	0.01%	0.10%		0.110%	0.11%
\$2,000 to \$9,999.99	0.950%	0.95%	0.10%		1.050%	1.06%
\$10,000 to \$24,999.99	0.950%	0.95%	0.10%		1.050%	1.06%
\$25,000 to \$49,999.99	0.950%	0.95%	0.10%		1.050%	1.06%
\$50,000 to \$99,999.99	1.200%	1.21%	0.10%		1.300%	1.31%
\$100,000 or more	1.750%	1.77%	0.10%		1.850%	1.87%

1 The interest rate (Rate) and annual percentage yield (APY) shown are for accounts opened in Amegy Bank's San Antonio, New Braunfels and Austin regional markets. The Rate and APY for your account will depend on the regional market of the Amegy Bank branch where you opened your account. If you opened your account online, your Rate and APY will be those in effect in the region of your address of record at account opening. The Rate and APY may change without at any time notice and are generally effective as of the date indicated above.

2 Relationship Bonus Interest Rates are paid on eligible accounts when the account owner also has an open Premium Interest Checking account. Eligible accounts are personal savings (excluding Young Savers), money market, CD, and IRA accounts. Total Relationship Rates are the sum of the Standard Interest Rate and the Relationship Bonus Rate Increase listed for the specific product. The rate increase amount is determined by looking at the previous day's current balance in your eligible accounts, and then adding the corresponding increase amount to the standard rates listed in the standard rate table. After you have opened your account, it may take up to 10 business days for your new relationship pricing to apply. Because rates are paid based on the daily balance method, the rate earned on an account may fluctuate during a given statement period depending on the balances you keep in your account. Interest earned will be expressed on your account statement as the Annual Percentage Yield Earned (APY-E).

Rates effective as of March 28, 2024

Personal Banking Deposit Rates San Antonio, New Braunfels and Austin Markets

"APY" refers to the annual percentage yield, and "Rate" refers to the interest rate.

Specialty Savings

Young Savers¹ (816)

Account Balance	Rate	APY
\$0.01 to \$99.99	0.010%	0.01%
\$100 to \$499.99	0.800%	0.80%
\$500 to \$999.99	0.900%	0.90%
\$1,000 to \$9,999.99	1.000%	1.01%
\$10,000 to \$49,999.99	1.050%	1.06%
\$50,000 or more	1.100%	1.11%

Individual Development Account (IDA)¹ (819)

Account Balance	Rate	APY
\$0.01 to \$999.99	0.010%	0.01%
\$1,000 to \$4,999.99	0.650%	0.65%
\$5,000 to \$24,999.99	0.700%	0.70%
\$25,000 to \$49,999.99	0.750%	0.75%
\$50,000 to \$99,999.99	0.800%	0.80%
\$100,000 or more	0.850%	0.85%

Secured Visa Savings¹ (826)

Account Balance	Rate	APY
\$0.01 to \$999.99	0.010%	0.01%
\$1,000 to \$4,999.99	0.800%	0.80%
\$5,000 to \$24,999.99	0.900%	0.90%
\$25,000 to \$49,999.99	1.000%	1.01%
\$50,000 to \$99,999.99	1.050%	1.06%
\$100,000 or more	1.100%	1.11%

¹ The interest rate (Rate) and annual percentage yield (APY) shown are for accounts opened in Amegy Bank's San Antonio, New Braunfels and Austin regional markets. The Rate and APY for your account will depend on the regional market of the Amegy Bank branch where you opened your account. If you opened your account online, your Rate and APY will be those in effect in the region of your address of record at account opening. The Rate and APY may change at any time without notice and are generally effective as of the date indicated above.

Personal Certificate of Deposit Rates San Antonio, New Braunfels and Austin Markets

APY refers to the annual percentage yield, and "Rate" refers to the interest rate.

Personal Certificate of Deposit (CD) ¹ (505) Standard Interest Rate				Relationship Bonus When you link a Premium Interest Checking Account (713) or Premier Checking account (714) or Premier Elite Checking account (715) ²	Total Relationship Rate The amount you earn when you save and earn a relationship bonus
Account Balance:		\$1,000 to \$99,999.99		\$1,000 to \$99,999.99	\$1,000 to \$99,999.99
Tier	Term	Rate	APY	Rate Increase	Rate APY
<28 days	0 to 27 days	0.010%	0.01%	0.10%	0.110% 0.11%
1 month	28 to 88 days	0.050%	0.05%	0.10%	0.150% 0.15%
3 month	89 to 179 days	4.636%	4.74%	0.10%	4.736% 4.85%
6 month	180 to 269 days	4.636%	4.74%	0.10%	4.736% 4.85%
9 month	270 to 364 days	4.445%	4.54%	0.10%	4.545% 4.65%
1 year	365 to 544 days	4.398%	4.50%	0.10%	4.498% 4.60%
18 months	545 to 729 days	3.500%	3.56%	0.10%	3.600% 3.67%
2 years	730 to 1,094 days	3.500%	3.56%	0.10%	3.600% 3.67%
3 years	1,095 to 1,459 days	2.601%	2.64%	0.10%	2.701% 2.74%
4 years	1,460 to 1,824 days	2.450%	2.48%	0.10%	2.550% 2.58%
5 years	1,825 or more days	2.450%	2.48%	0.10%	2.550% 2.58%

Jumbo Personal Certificate of Deposit ¹ (508) Standard Interest Rate				Relationship Bonus When you link a Premium Interest Checking Account (713) or Premier Checking account (714) or Premier Elite Checking account (715) ²	Total Relationship Rate The amount you earn when you save and earn a relationship bonus
Account Balance:		\$100,000 or more		\$100,000 or more	\$100,000 or more
Tier	Term	Rate	APY	Rate Increase	Rate APY
<28 days	0 to 27 days	0.050%	0.05%	0.10%	0.150% 0.15%
1 month	28 to 88 days	0.050%	0.05%	0.10%	0.150% 0.15%
3 month	89 to 179 days	4.636%	4.74%	0.10%	4.736% 4.85%
6 month	180 to 269 days	4.636%	4.74%	0.10%	4.736% 4.85%
9 month	270 to 364 days	4.445%	4.54%	0.10%	4.545% 4.65%
1 year	365 to 544 days	4.398%	4.50%	0.10%	4.498% 4.60%
18 months	545 to 729 days	3.500%	3.56%	0.10%	3.600% 3.67%
2 years	730 to 1,094 days	3.500%	3.56%	0.10%	3.600% 3.67%
3 years	1,095 to 1,459 days	2.631%	2.67%	0.10%	2.731% 2.77%
4 years	1,460 to 1,824 days	2.480%	2.51%	0.10%	2.580% 2.61%
5 years	1,825 or more days	2.480%	2.51%	0.10%	2.580% 2.61%

1 For Certificate of Deposit accounts, the interest rate disclosed at account opening is fixed and will not change until the CD renews. Any withdrawal of interest prior to maturity will reduce earnings. The interest rate (Rate) and annual percentage yield (APY) shown are for accounts opened in Amegy Bank's San Antonio, New Braunfels and Austin regional markets. The Rate and APY for your account will depend on the regional market of the Amegy Bank branch where you opened your account. If you opened your account online, your Rate and APY will be those in effect in the region of your address of record at account opening.

2 Relationship Bonus Interest Rates are paid on eligible accounts when the account owner also has an open Premium Interest Checking, Premier Checking or Premier Elite Checking account. Total Relationship Rates are the sum of the Standard Interest Rate and the Relationship Bonus Rate Increase listed for the specific product. The rate increase is applied on CD accounts at account opening or when the CD renews, and will be calculated on the current balance in the eligible account at that time and does not change for the term of the CD.

Personal IRA Deposit Rates San Antonio, New Braunfels and Austin Markets

APY refers to the annual percentage yield, and "Rate" refers to the interest rate.

Individual Retirement Account (IRA) Certificate of Deposit ¹ (340) Standard Interest Rate				Relationship Bonus When you link a Premium Interest Checking Account (713) or Premier Checking account (714) or Premier Elite Checking account (715) ²		Total Relationship Rate The amount you earn when you save and earn a relationship bonus	
Account Balance:		\$1,000 to \$99,999.99		\$1,000 to \$99,999.99		\$1,000 to \$99,999.99	
Tier	Term	Rate	APY	Rate Increase		Rate	APY
<28 days	0 to 27 days	0.010%	0.01%	0.10%		0.110%	0.11%
1 month	28 to 88 days	0.050%	0.05%	0.10%		0.150%	0.15%
3 month	89 to 179 days	4.636%	4.74%	0.10%		4.736%	4.85%
6 month	180 to 269 days	4.636%	4.74%	0.10%		4.736%	4.85%
9 month	270 to 364 days	4.445%	4.54%	0.10%		4.545%	4.65%
1 year	365 to 544 days	4.398%	4.50%	0.10%		4.498%	4.60%
18 months	545 to 729 days	3.500%	3.56%	0.10%		3.600%	3.67%
2 years	730 to 1,094 days	3.500%	3.56%	0.10%		3.600%	3.67%
3 years	1,095 to 1,459 days	2.601%	2.64%	0.10%		2.701%	2.74%
4 years	1,460 to 1,824 days	2.450%	2.48%	0.10%		2.550%	2.58%
5 years	1,825 or more days	2.450%	2.48%	0.10%		2.550%	2.58%

Jumbo Individual Retirement Account (IRA) Certificate of Deposit ¹ (341) Standard Interest Rate				Relationship Bonus When you link a Premium Interest Checking Account (713) or Premier Checking account (714) or Premier Elite Checking account (715) ²		Total Relationship Rate The amount you earn when you save and earn a relationship bonus	
Account Balance:		\$100,000 or more		\$100,000 or more		\$100,000 or more	
Tier	Term	Rate	APY	Rate Increase		Rate	APY
<28 days	0 to 27 days	0.050%	0.05%	0.10%		0.150%	0.15%
1 month	28 to 88 days	0.050%	0.05%	0.10%		0.150%	0.15%
3 month	89 to 179 days	4.636%	4.74%	0.10%		4.736%	4.85%
6 month	180 to 269 days	4.636%	4.74%	0.10%		4.736%	4.85%
9 month	270 to 364 days	4.445%	4.54%	0.10%		4.545%	4.65%
1 year	365 to 544 days	4.398%	4.50%	0.10%		4.498%	4.60%
18 months	545 to 729 days	3.500%	3.56%	0.10%		3.600%	3.67%
2 years	730 to 1,094 days	3.500%	3.56%	0.10%		3.600%	3.67%
3 years	1,095 to 1,459 days	2.631%	2.67%	0.10%		2.731%	2.77%
4 years	1,460 to 1,824 days	2.480%	2.51%	0.10%		2.580%	2.61%
5 years	1,825 or more days	2.480%	2.51%	0.10%		2.580%	2.61%

1 For Certificate of Deposit accounts, the interest rate disclosed at account opening is fixed and will not change until the CD renews. Any withdrawal of interest prior to maturity will reduce earnings. The interest rate (Rate) and annual percentage yield (APY) shown are for accounts opened in Amegy Bank's San Antonio, New Braunfels and Austin regional markets. The Rate and APY for your account will depend on the regional market of the Amegy Bank branch where you opened your account. If you opened your account online, your Rate and APY will be those in effect in the region of your address of record at account opening.

2 Relationship Bonus Interest Rates are paid on eligible accounts when the account owner also has an open Premium Interest Checking, Premier Checking or Premier Elite Checking account. Total Relationship Rates are the sum of the Standard Interest Rate and the Relationship Bonus Rate Increase listed for the specific product. The rate increase is applied on CD accounts at account opening or when the CD renews, and will be calculated on the current balance in the eligible account at that time and does not change for the term of the CD.

Premier Banking Deposit Rates

San Antonio, New Braunfels and Austin Markets

"APY" refers to the annual percentage yield, and "Rate" refers to the interest rate.

Checking, Savings & Money Market

Premier Checking ¹ (714)		
Account Balance	Rate	APY
\$0.01 to \$4,999.99	0.050%	0.05%
\$5,000 to \$9,999.99	0.050%	0.05%
\$10,000 to \$24,999.99	0.060%	0.06%
\$25,000 to \$99,999.99	0.080%	0.08%
\$100,000 to \$249,999.99	0.090%	0.09%
\$250,000 or more	0.250%	0.25%

Savings ¹ (815) Standard Interest Rate		
Account Balance	Rate	APY
\$0.01 to \$999.99	3.325%	3.38%
\$1,000 to \$4,999.99	3.325%	3.38%
\$5,000 to \$24,999.99	3.325%	3.38%
\$25,000 to \$49,999.99	3.325%	3.38%
\$50,000 to \$99,999.99	3.325%	3.38%
\$100,000 or more	3.325%	3.38%

Relationship Bonus	
When you link a Premier Checking Account (714) ²	
Rate Increase	
0.10%	
0.50%	
0.50%	
0.50%	
0.50%	
0.50%	

Total Relationship Rate	
The amount you earn when you save and earn a relationship bonus	
Rate	APY
3.425%	3.48%
3.825%	3.90%
3.825%	3.90%
3.825%	3.90%
3.825%	3.90%
3.825%	3.90%
3.825%	3.90%

Money Market ¹ (906) Standard Interest Rate		
Account Balance	Rate	APY
\$0.01 - \$999.99	0.000%	0.00%
\$1,000.00 - \$99,999.99	0.950%	0.95%
\$100,000.00 - \$249,999.99	1.550%	1.56%
\$250,000.00 - \$499,999.99	1.750%	1.77%
\$500,000.00 - \$999,999.99	2.000%	2.02%
\$1,000,000.00 or more	2.450%	2.48%

Relationship Bonus	
When you link a Premier Checking Account (714) ²	
Rate Increase	
0.00%	
1.00%	
0.50%	
0.50%	
0.50%	
0.50%	

Total Relationship Rate	
The amount you earn when you save and earn a relationship bonus	
Rate	APY
0.000%	0.00%
1.950%	1.97%
2.050%	2.07%
2.250%	2.28%
2.500%	2.53%
2.950%	2.99%

Individual Retirement Account (IRA) Money Market ¹ (342) Standard Interest Rate		
Account Balance	Rate	APY
\$0.01 to \$1,999.99	0.010%	0.01%
\$2,000 to \$9,999.99	0.950%	0.95%
\$10,000 to \$24,999.99	0.950%	0.95%
\$25,000 to \$49,999.99	0.950%	0.95%
\$50,000 to \$99,999.99	1.200%	1.21%
\$100,000 or more	1.750%	1.77%

Relationship Bonus	
When you link a Premier Checking Account (714) ²	
Rate Increase	
0.10%	
0.10%	
0.10%	
0.10%	
0.10%	
0.10%	

Total Relationship Rate	
The amount you earn when you save and earn a relationship bonus	
Rate	APY
0.110%	0.11%
1.050%	1.06%
1.050%	1.06%
1.050%	1.06%
1.050%	1.06%
1.300%	1.31%
1.850%	1.87%

Premier Money Market ¹ (907) Standard Interest Rate		
Account Balance	Rate	APY
\$0.01 - \$4,999.99	0.000%	0.00%
\$5,000.00 - \$99,999.99	2.100%	2.12%
\$100,000.00 - \$249,999.99	2.500%	2.53%
\$250,000.00 - \$499,999.99	2.750%	2.79%
\$500,000.00 - \$999,999.99	2.850%	2.89%
\$1,000,000.00 or more	3.250%	3.30%

Relationship Bonus	
When you link a Premier Checking Account (714) ²	
Rate Increase	
0.00%	
0.10%	
0.10%	
0.10%	
0.10%	
0.10%	
0.10%	

Total Relationship Rate	
The amount you earn when you save and earn a relationship bonus	
Rate	APY
0.000%	0.00%
2.200%	2.22%
2.600%	2.63%
2.850%	2.89%
2.950%	2.99%
3.350%	3.41%

Premier Individual Retirement Account (IRA) Money Market ^{1,2} (345)		
Account Balance	Rate	APY
\$0.01 to \$1,999.99	0.030%	0.03%
\$2,000 to \$9,999.99	1.950%	1.97%
\$10,000 to \$24,999.99	1.950%	1.97%
\$25,000 to \$49,999.99	1.950%	1.97%
\$50,000 to \$99,999.99	2.200%	2.22%
\$100,000 or more	2.550%	2.58%

Premier Money Market Sweep ¹ (936)		
Account Balance	Rate	APY
\$0 to \$9,999.99	0.000%	0.00%
\$10,000.00 to \$99,999.99	2.000%	2.02%
\$100,000.00 - \$249,999.99	2.400%	2.43%
\$250,000.00 - \$499,999.99	2.650%	2.69%
\$500,000.00 - \$999,999.99	5.000%	5.13%
\$1,000,000.00 or more	5.000%	5.13%

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2 Relationship Bonus Interest Rates are paid on eligible accounts when the account owner also has an open Premier Checking account. Eligible accounts are personal savings (excluding Young Savers), money market, CD, and IRA accounts. Total Relationship Rates are the sum of the Standard Interest Rate and the Relationship Bonus Rate Increase listed for the specific product. The rate increase amount is determined by looking at the previous day’s current balance in your eligible accounts, and then adding the corresponding increase amount to the standard rates listed in the standard rate table. After you have opened your account, it may take up to 10 business days for your new relationship pricing to apply. Because rates are paid based on the daily balance method, the rate earned on an account may fluctuate during a given statement period depending on the balances you keep in your account. Interest earned will be expressed on your account statement as the Annual Percentage Yield Earned (APY-E).

Premier Elite Banking Deposit RatesSan Antonio, New Braunfels and Austin Markets

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Checking, Savings & Money Market

Premier Elite Checking ¹ (715)		
Account Balance	Rate	APY
\$0.01 to \$4,999.99	0.070%	0.07%
\$5,000 to \$9,999.99	0.070%	0.07%
\$10,000 to \$24,999.99	0.070%	0.07%
\$25,000 to \$99,999.99	0.100%	0.10%
\$100,000 to \$249,999.99	0.120%	0.12%
\$250,000 or more	1.000%	1.01%

Savings ¹ (815) Standard Interest Rate		
Account Balance	Rate	APY
\$0.01 to \$999.99	3.325%	3.38%
\$1,000 to \$4,999.99	3.325%	3.38%
\$5,000 to \$24,999.99	3.325%	3.38%
\$25,000 to \$49,999.99	3.325%	3.38%
\$50,000 to \$99,999.99	3.325%	3.38%
\$100,000 or more	3.325%	3.38%

Relationship Bonus When you link a Premier Elite Checking Account (715) ²	
Rate Increase	
0.10%	
0.50%	
0.50%	
0.50%	
0.50%	
0.50%	

Total Relationship Rate The amount you earn when you save and earn a relationship bonus	
Rate	APY
3.425%	3.48%
3.825%	3.90%
3.825%	3.90%
3.825%	3.90%
3.825%	3.90%
3.825%	3.90%
3.825%	3.90%

Money Market ¹ (906) Standard Interest Rate		
Account Balance	Rate	APY
\$0.01 - \$999.99	0.000%	0.00%
\$1,000.00 - \$99,999.99	0.950%	0.95%
\$100,000.00 - \$249,999.99	1.550%	1.56%
\$250,000.00 - \$499,999.99	1.750%	1.77%
\$500,000.00 - \$999,999.99	2.000%	2.02%
\$1,000,000.00 or more	2.450%	2.48%

Relationship Bonus When you link a Premier Elite Checking Account (715) ²	
Rate Increase	
0.00%	
1.00%	
0.50%	
0.50%	
0.50%	
0.50%	

Total Relationship Rate The amount you earn when you save and earn a relationship bonus	
Rate	APY
0.000%	0.00%
1.950%	1.97%
2.050%	2.07%
2.250%	2.28%
2.500%	2.53%
2.950%	2.99%

Individual Retirement Account (IRA) Money Market ¹ (342) Standard Interest Rate		
Account Balance	Rate	APY
\$0.01 to \$1,999.99	0.010%	0.01%
\$2,000 to \$9,999.99	0.950%	0.95%
\$10,000 to \$24,999.99	0.950%	0.95%
\$25,000 to \$49,999.99	0.950%	0.95%
\$50,000 to \$99,999.99	1.200%	1.21%
\$100,000 or more	1.750%	1.77%

Relationship Bonus When you link a Premier Elite Checking Account (715) ²	
Rate Increase	
0.10%	
0.10%	
0.10%	
0.10%	
0.10%	
0.10%	

Total Relationship Rate The amount you earn when you save and earn a relationship bonus	
Rate	APY
0.110%	0.11%
1.050%	1.06%
1.050%	1.06%
1.050%	1.06%
1.300%	1.31%
1.850%	1.87%

Premier Money Market ¹ (907) Standard Interest Rate		
Account Balance	Rate	APY
\$0.01 - \$4,999.99	0.000%	0.00%
\$5,000.00 - \$99,999.99	2.100%	2.12%
\$100,000.00 - \$249,999.99	2.500%	2.53%
\$250,000.00 - \$499,999.99	2.750%	2.79%
\$500,000.00 - \$999,999.99	2.850%	2.89%
\$1,000,000.00 or more	3.250%	3.30%

Relationship Bonus When you link a Premier Elite Checking Account (715) ²	
Rate Increase	
0.00%	
0.10%	
0.10%	
0.10%	
0.10%	
0.10%	
0.10%	

Total Relationship Rate The amount you earn when you save and earn a relationship bonus	
Rate	APY
0.000%	0.00%
2.200%	2.22%
2.600%	2.63%
2.850%	2.89%
2.950%	2.99%
3.350%	3.41%

Premier Individual Retirement Account (IRA) Money Market ^{1,2} (345)		
Account Balance	Rate	APY
\$0.01 to \$1,999.99	0.030%	0.03%
\$2,000 to \$9,999.99	1.950%	1.97%
\$10,000 to \$24,999.99	1.950%	1.97%
\$25,000 to \$49,999.99	1.950%	1.97%
\$50,000 to \$99,999.99	2.200%	2.22%
\$100,000 or more	2.550%	2.58%

Premier Money Market Sweep ¹ (936)		
Account Balance	Rate	APY
\$0 to \$9,999.99	0.000%	0.00%
\$10,000.00 to \$99,999.99	2.000%	2.02%
\$100,000.00 - \$249,999.99	2.400%	2.43%
\$250,000.00 - \$499,999.99	2.650%	2.69%
\$500,000.00 - \$999,999.99	5.000%	5.13%
\$1,000,000.00 or more	5.000%	5.13%

1 The interest rate (Rate) and annual percentage yield (APY) shown are for accounts opened in Amegy Bank's San Antonio, New Braunfels and Austin regional markets. The Rate and APY for your account will depend on the regional market of the Amegy Bank branch where you opened your account. If you opened your account online, your Rate and APY will be those in effect in the region of your address of record at account opening. The Rate and APY may change at any time without notice and are generally effective as of the date indicated above.

2 Relationship Bonus Interest Rates are paid on eligible accounts when the account owner also has an open Premier Elite Checking account. Eligible accounts are personal savings (excluding Young Savers), money market, CD, and IRA accounts. Total Relationship Rates are the sum of the Standard Interest Rate and the Relationship Bonus Rate Increase listed for the specific product. The rate increase amount is determined by looking at the previous day's current balance in your eligible accounts, and then adding the corresponding increase amount to the standard rates listed in the standard rate table. After you have opened your account, it may take up to 10 business days for your new relationship pricing to apply. Because rates are paid based on the daily balance method, the rate earned on an account may fluctuate during a given statement period depending on the balances you keep in your account. Interest earned will be expressed on your account statement as the Annual Percentage Yield Earned (APY-E).

Rates effective as of March 28, 2024

Premier & Premier Elite Banking Certificate of Deposit Rates San Antonio, New Braunfels and Austin Markets

APY refers to the annual percentage yield, and "Rate" refers to the interest rate.

Premier Certificate of Deposit¹ (511 & 525)

Account Balance:		\$1,000 to \$99,999.99		\$100,000 or more	
Tier	Term	Rate	APY	Rate	APY
<28 days	0 to 27 days	0.330%	0.33%	0.350%	0.35%
1 month	28 to 88 days	0.330%	0.33%	0.350%	0.35%
3 month	89 to 179 days	4.736%	4.85%	4.736%	4.85%
6 month	180 to 269 days	4.736%	4.85%	4.736%	4.85%
9 month	270 to 364 days	4.545%	4.65%	4.545%	4.65%
1 year	365 to 544 days	4.498%	4.60%	4.498%	4.60%
18 months	545 to 729 days	3.600%	3.67%	3.600%	3.67%
2 years	730 to 1,094 days	3.600%	3.67%	3.600%	3.67%
3 years	1,095 to 1,459 days	2.731%	2.77%	2.761%	2.80%
4 years	1,460 to 1,824 days	2.580%	2.61%	2.610%	2.64%
5 years	1,825 or more days	2.580%	2.61%	2.610%	2.64%

Premier Individual Retirement Account (IRA) Certificate of Deposit¹ (343 & 344)

Account Balance:		\$1,000 to \$99,999.99		\$100,000 or more	
Tier	Term	Rate	APY	Rate	APY
<28 days	0 to 27 days	0.330%	0.33%	0.350%	0.35%
1 month	28 to 88 days	0.330%	0.33%	0.350%	0.35%
3 month	89 to 179 days	4.736%	4.85%	4.736%	4.85%
6 month	180 to 269 days	4.736%	4.85%	4.736%	4.85%
9 month	270 to 364 days	4.545%	4.65%	4.545%	4.65%
1 year	365 to 544 days	4.498%	4.60%	4.498%	4.60%
18 months	545 to 729 days	3.600%	3.67%	3.600%	3.67%
2 years	730 to 1,094 days	3.600%	3.67%	3.600%	3.67%
3 years	1,095 to 1,459 days	2.731%	2.77%	2.761%	2.80%
4 years	1,460 to 1,824 days	2.580%	2.61%	2.610%	2.64%
5 years	1,825 or more days	2.580%	2.61%	2.610%	2.64%

¹ For Certificate of Deposit accounts, the interest rate disclosed at account opening is fixed and will not change until the CD renews. Any withdrawal of interest prior to maturity will reduce earnings. The interest rate (Rate) and annual percentage yield (APY) shown are for accounts opened in Amegy Bank's San Antonio, New Braunfels and Austin regional markets. The Rate and APY for your account will depend on the regional market of the Amegy Bank branch where you opened your account. If you opened your account online, your Rate and APY will be those in effect in the region of your address of record at account opening.



Rates effective as of March 28, 2024

Business Banking Deposit Rates San Antonio, New Braunfels and Austin Markets

"APY" refers to the annual percentage yield, and "Rate" refers to the interest rate.

Checking, Savings & Money Market

Business Interest Checking ¹ (206)		
Account Balance	Rate	APY
\$0.01 to \$4,999.99	0.001%	0.00%
\$5,000 to \$24,999.99	0.001%	0.00%
\$25,000 to \$99,999.99	0.100%	0.10%
\$100,000 to \$249,999.99	0.100%	0.10%
\$250,000 to \$499,999.99	0.100%	0.10%
\$500,000 or more	0.100%	0.10%

Business Savings ¹ (845) Standard Interest Rate		
Account Balance	Rate	APY
\$0.01 to \$999.99	3.325%	3.38%
\$1,000 to \$4,999.99	3.325%	3.38%
\$5,000 to \$24,999.99	3.325%	3.38%
\$25,000 to \$49,999.99	3.325%	3.38%
\$50,000 to \$99,999.99	3.325%	3.38%
\$100,000 or more	3.325%	3.38%

Business Savings ¹ (845) Standard Interest Rate		
Account Balance	Rate	APY
\$0.01 to \$999.99	3.325%	3.38%
\$1,000 to \$4,999.99	3.325%	3.38%
\$5,000 to \$24,999.99	3.325%	3.38%
\$25,000 to \$49,999.99	3.325%	3.38%
\$50,000 to \$99,999.99	3.325%	3.38%
\$100,000 or more	3.325%	3.38%

Business Money Market ¹ (927) Standard Interest Rate		
Account Balance	Rate	APY
\$0.01 to \$999.99	0.100%	0.10%
\$1,000.00 - \$99,999.99	1.250%	1.26%
\$100,000.00 - \$249,999.99	1.650%	1.66%
\$250,000.00 - \$499,999.99	2.000%	2.02%
\$500,000.00 - \$999,999.99	2.250%	2.28%
\$1,000,000.00 or more	2.400%	2.43%

Business Money Market ¹ (927) Standard Interest Rate		
Account Balance	Rate	APY
\$0.01 to \$999.99	0.100%	0.10%
\$1,000.00 - \$99,999.99	1.250%	1.26%
\$100,000.00 - \$249,999.99	1.650%	1.66%
\$250,000.00 - \$499,999.99	2.000%	2.02%
\$500,000.00 - \$999,999.99	2.250%	2.28%
\$1,000,000.00 or more	2.400%	2.43%

Business Money Market Sweep ¹ (933)		
Account Balance	Rate	APY
\$0 to \$9,999.99	0.100%	0.10%
\$10,000.00 to \$99,999.99	1.500%	1.51%
\$100,000.00 - \$249,999.99	1.900%	1.92%
\$250,000.00 - \$499,999.99	2.250%	2.28%
\$500,000.00 - \$999,999.99	2.500%	2.53%
\$1,000,000.00 or more	2.650%	2.69%

Relationship Bonus	
When you link a Business Connect Checking Account (153) ²	
Rate Increase	
0.10%	
0.50%	
0.50%	
0.50%	
0.50%	
0.50%	

Total Relationship Rate	
The amount you earn when you save and earn a relationship bonus	
Rate	APY
3.425%	3.48%
3.825%	3.90%
3.825%	3.90%
3.825%	3.90%
3.825%	3.90%
3.825%	3.90%
3.825%	3.90%

Relationship Bonus	
When you link a Community Checking Account (156), or Business Interest Checking Account (206) ²	
Rate Increase	
0.10%	
0.50%	
0.50%	
0.50%	
0.50%	
0.50%	

Total Relationship Rate	
The amount you earn when you save and earn a relationship bonus	
Rate	APY
3.425%	3.48%
3.825%	3.90%
3.825%	3.90%
3.825%	3.90%
3.825%	3.90%
3.825%	3.90%
3.825%	3.90%

Relationship Bonus	
When you link a Business Connect Checking Account (153) ²	
Rate Increase	
0.10%	
1.00%	
0.50%	
0.50%	
0.50%	
0.50%	

Total Relationship Rate	
The amount you earn when you save and earn a relationship bonus	
Rate	APY
0.200%	0.20%
2.250%	2.28%
2.150%	2.17%
2.500%	2.53%
2.750%	2.79%
2.900%	2.94%

Relationship Bonus	
When you link a Community Checking Account (156), or Business Interest Checking Account (206) ²	
Rate Increase	
0.10%	
1.00%	
0.50%	
0.50%	
0.50%	
0.50%	

Total Relationship Rate	
The amount you earn when you save and earn a relationship bonus	
Rate	APY
0.200%	0.20%
2.250%	2.28%
2.150%	2.17%
2.500%	2.53%
2.750%	2.79%
2.900%	2.94%

IOLTA (Attorney Client Trust Checking) ¹ (220)		
Account Balance	Rate	APY
\$0.01 to \$49,999.99	3.575%	3.64%
\$50,000 to 99,999.99	3.575%	3.64%
\$100,000 or more	3.575%	3.64%

1 The interest rate (Rate) and annual percentage yield (APY) shown are for accounts opened in Amegy Bank’s San Antonio, New Braunfels and Austin regional markets. The Rate and APY for your account will depend on the regional market of the Amegy Bank branch where you opened your account. If you opened your account online, your Rate and APY will be those in effect in the region of your address of record at account opening. The Rate and APY may change at any time without notice and are generally effective as of the date indicated above.

2 Relationship Interest Rates are paid on eligible accounts when the primary owner of the Business Connect Checking, Community Checking or Business Interest Checking account is also an owner of the linked interest bearing account. Eligible accounts are business savings or money market accounts opened on or after October 12, 2017. Total Relationship Rates are the sum of the Standard Interest Rate and the Relationship Bonus Rate Increase listed for the specific product. The rate increase amount is determined by looking at the previous day’s current balance in your eligible accounts, and then adding the corresponding increase amount to the standard rates listed in the Business Banking Deposit Rates section above. After you have opened your account, it may take up to 10 business days for your new relationship pricing to apply. Because rates are paid based on the daily balance method, the rate earned on an account may fluctuate during a given statement period. Interest earned will be expressed on your account statement as the Annual Percentage Yield Earned (APY-E).

Rates effective as of March 28, 2024

Business Certificate of Deposit Rates San Antonio, New Braunfels and Austin Markets

"APY" refers to the annual percentage yield, and "Rate" refers to the interest rate.

Certificate of Deposit ¹ (527 & 547)

Account Balance:		\$1,000 to \$99,999.99		\$100,000 or more	
Tier	Term	Rate	APY	Rate	APY
<28 days	0 - 27 days	0.040%	0.04%	0.080%	0.08%
1 month	28 to 88 days	0.040%	0.04%	0.080%	0.08%
3 month	89 to 179 days	4.736%	4.85%	4.736%	4.85%
6 month	180 to 269 days	4.736%	4.85%	4.736%	4.85%
9 month	270 to 364 days	4.545%	4.65%	4.545%	4.65%
1 year	365 to 544 days	4.498%	4.60%	4.498%	4.60%
18 months	545 to 729 days	3.600%	3.67%	3.600%	3.67%
2 years	730 to 1,094 days	3.600%	3.67%	3.600%	3.67%
3 years	1,095 to 1,459 days	2.701%	2.74%	2.731%	2.77%
4 years	1,460 to 1,824 days	2.550%	2.58%	2.580%	2.61%
5 years	1,825 or more days	2.550%	2.58%	2.580%	2.61%

Premium Business Certificate of Deposit² (545)

Account Balance:		\$1,000 to \$99,999.99	
Tier	Term	Rate	APY
<28 days	0 - 27 days	0.050%	0.05%
1 month	28 to 88 days	0.050%	0.05%
3 month	89 to 179 days	4.736%	4.85%
6 month	180 to 269 days	4.736%	4.85%
9 month	270 to 364 days	4.545%	4.65%
1 year	365 to 544 days	4.498%	4.60%
18 months	545 to 729 days	3.600%	3.67%
2 years	730 to 1,094 days	3.600%	3.67%
3 years	1,095 to 1,459 days	2.731%	2.77%
4 years	1,460 to 1,824 days	2.580%	2.61%
5 years	1,825 or more days	2.580%	2.61%

¹ For Certificate of Deposit accounts, the interest rate disclosed at account opening is fixed and will not change until the CD renews. Any withdrawal of interest prior to maturity will reduce earnings. The interest rate (Rate) and annual percentage yield (APY) shown are for accounts opened in Amegy Bank's San Antonio, New Braunfels and Austin regional markets. The Rate and APY for your account will depend on the regional market of the Amegy Bank branch where you opened your account. If you opened your account online, your Rate and APY will be those in effect in the region of your address of record at account opening.

² Premium Business Certificate of Deposit is available to customers when the account owner also has an open Business Connect Checking, Business Interest Checking, Community Checking, or Commercial Analyzed Checking account.

Public Funds Account Banking Deposit Rates San Antonio, New Braunfels and

"APY" refers to the annual percentage yield, and "Rate" refers to the interest rate.

Public Funds Interest Checking¹ (207)

Account Balance	Rate	APY
\$0.01 to \$4,999.99	0.010%	0.01%
\$5,000 to \$24,999.99	0.010%	0.01%
\$25,000 to \$99,999.99	0.100%	0.10%
\$100,000 to \$249,999.99	0.100%	0.10%
\$250,000 to \$499,999.99	0.100%	0.10%
\$500,000 or more	0.100%	0.10%

Public Funds Savings¹ (846)

Account Balance	Rate	APY
\$0.01 to \$999.99	0.010%	0.01%
\$1,000 to \$4,999.99	1.000%	1.01%
\$5,000 to \$24,999.99	1.250%	1.26%
\$25,000 to \$49,999.99	1.250%	1.26%
\$50,000 to \$99,999.99	1.250%	1.26%
\$100,000 or more	1.300%	1.31%

Public Funds Money Market¹ (929)

Account Balance	Rate	APY
\$0.01 to \$999.99	0.100%	0.10%
\$1,000.00 - \$99,999.99	1.500%	1.51%
\$100,000.00 - \$249,999.99	1.900%	1.92%
\$250,000.00 - \$499,999.99	2.250%	2.28%
\$500,000.00 - \$999,999.99	2.500%	2.53%
\$1,000,000.00 or more	2.650%	2.69%

Public Funds Certificate of Deposit¹ (573 & 574)

Account Balance		\$0.01 to \$99,999.99		\$100,000 or more	
Tier	Term	Rate	APY	Rate	APY
<28 days	0 - 27 days	0.010%	0.01%	0.080%	0.08%
1 month	28 to 88 days	0.010%	0.01%	0.080%	0.08%
3 month	89 to 179 days	4.736%	4.85%	4.736%	4.85%
6 month	180 to 269 days	4.736%	4.85%	4.736%	4.85%
9 month	270 to 364 days	4.545%	4.65%	4.545%	4.65%
1 years	365 to 544 days	4.498%	4.60%	4.498%	4.60%
18 months	545 to 729 days	3.600%	3.67%	3.600%	3.67%
2 years	730 to 1,094 days	3.600%	3.67%	3.600%	3.67%
3 years	1,095 to 1,459 days	2.701%	2.74%	2.731%	2.77%
4 years	1,460 to 1,824 days	2.550%	2.58%	2.580%	2.61%
5 years	1,825 or more days	2.550%	2.58%	2.580%	2.61%

¹ The interest rate (rate) and annual percentage yield (APY) are variable, may change without notice, and are generally effective as of the date indicated above. For Certificate of Deposit accounts, the interest rate disclosed at account opening is fixed and will not change until the CD renews. Any withdrawal of interest prior to maturity will reduce earnings. The interest rate (Rate) and annual percentage yield (APY) shown are for accounts opened in Amegy Bank's San Antonio, New Braunfels and Austin regional markets. The Rate and APY for your account will depend on the regional market of the Amegy Bank branch where you opened your account. If you opened your account online, your Rate and APY will be those in effect in the region of your address of record at account opening. The Rate and APY may change at any time without notice and are generally effective as of the date indicated above.