

OUR RULES AND REGULATIONS GOVERNING ACCOUNTS

Amegy and You

Effective as of May 1, 2011

AmegyBank
of Texas

TABLE OF CONTENTS

	Page
TERMS AND CONDITIONS OF YOUR ACCOUNT	3
AGREEMENT.....	3
AMENDMENTS AND TERMINATION	3
IMPORTANT ACCOUNT OPENING INFORMATION.....	3
OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION	3
Single-Party Account without Pay-on-Death Designation.....	3
Single-Party Account with Pay-on-Death Designation	4
Multiple-Party Account without Right of Survivorship	4
Multiple-Party Account with Right of Survivorship	4
Multiple-Party Account with Right of Survivorship and Pay-on-Death Designation	4
Convenience Account.....	4
Trust Account.....	4
UTMA Accounts.....	4
Fiduciary Accounts.....	4
Business Organization or Proprietorship Account, or Association Account.....	4
Power of Attorney	4
Death or Incompetence.....	4
DEPOSITS	5
Direct Deposits.....	5
Endorsements.....	5
Remotely Created Checks (Deposited to Your Account).....	6
Truncation, Substitute Checks, and Other Check Images	6
YOUR ABILITY TO WITHDRAW FUNDS	6
Longer Delays May Apply	7
Special Rules for New Accounts.....	7
WITHDRAWALS	7
Generally.....	7
Notice of Withdrawal	7
Checks and Withdrawal Rules	7
Transfer Limitations	7
Restrictive Legends	8
Standard of Care-Positive Pay.....	8
Facsimile or Scanned Signatures	8
Check Cashing.....	8
Overdrafts	8
Credits to Your Account and Order of Processing Withdrawals	8
Payment or Refusal of Transaction that Would Overdraw your Account.....	9
Postdated Checks.....	10
Stale-Dated Checks.....	10
Waivers	10
Multiple Signatures, Electronic Check Conversion, and Similar Transactions.....	10
Stop Payments.....	10
Remotely Created Checks (Drawn on Your Account).....	10
SUBSTITUTE CHECKS AND YOUR RIGHTS	10
TRUTH-IN-SAVINGS DISCLOSURE.....	11
Checking Accounts, Money Market Accounts, and Statement Savings Accounts	11
Rate Information	11
Frequency of Rate Changes.....	11
Determination of Rate.....	11
Compounding and Crediting Frequency.....	11
Effect of Closing an Account	11
Computation Method	11
Accrual of Interest on Noncash Deposits	12
Transaction Limitations	12
Time Deposits (Certificates of Deposit)	12
Rate Information	12
Compounding and Crediting Frequency	12
Daily Balance Computation Method	12
Accrual of Interest on Noncash Deposits	12
Transaction Limitations.....	12
Early Withdrawal Penalties.....	12
Early Withdrawal Penalties and Involuntary Withdrawals.....	12
Withdrawal of Interest Prior to Maturity	12
Automatically Renewable Time Accounts	12
Non-automatically Renewable Time Accounts	12
ELECTRONIC FUND TRANSFERS - YOUR RIGHTS AND RESPONSIBILITIES	12
Electronic Fund Transfers Initiated by Third-Parties.....	12
Preauthorized Credits.....	12
Preauthorized Payments	13
Electronic Check Conversion	13
Electronic Returned Check Charge	13
Telephone Transfers - Types of Transfers.....	13
ATM Transfers - Types of Transfers and Dollar Limitations	13
Types of ATM Card Point-of-Sale Transactions and Dollar Limitations	13
Types of Visa Debit Card Point-of-Sale Transactions and Dollar Limitations	13
Holds on Funds in Deposit Account for Pending Transactions.....	13
Currency Conversion	13
Advisory Against Illegal Use	14

Non-Visa Debit Transaction Processing	14
Online Banking Computer Transfers - Types of Transfers	14
Limitations on Frequency of Transfers	14
Fees	14
ATM Operator/Network Fees	14
Documentation	14
Terminal Transfers	14
Preauthorized Credits	14
Periodic Statements	14
Preauthorized Payments - Right to Stop Payment and Procedure for Doing So	15
Liability for Failure to Stop Payment of Preauthorized Transfer	15
Preauthorized Payments - Notice of Varying Amounts	15
Limitation on Liability	15
Liability for Failure to Make Electronic Fund Transfers	15
Confidentiality	15
Unauthorized Transfers	15
Consumer Liability	15
Additional Limit on Liability for Visa Debit Card	16
Contact in Event of Unauthorized Transfer	16
Error Resolution Notice	16
ACH AND WIRE TRANSFERS	16
FUNDS TRANSFERS	17
Funds Transfer Definition	17
Authorized Account	17
Acceptance of Your Payment Order	17
Cutoff Time	17
Payment of Your Order	17
Security Procedure	17
Duty to Report Unauthorized or Erroneous Payment	18
Identifying Number	18
Record of Oral or Telephone Orders	18
Notice of Credit	18
Provisional Credit	18
Refund of Credit	18
Amendment of Funds Transfers Agreement	18
Cancellation or Amendment of Payment Order	18
Intermediaries	18
Limit on Liability	18
Erroneous Execution	18
Objection to Payment	18
DISPUTES	18
Resolving Account Disputes	18
Dispute Resolution and Exclusive Venue	19
Jury Waiver	18
Class Action Waiver	19
Survival	19
Reliance	19
SECURITY	19
Account Numbers	19
Access Devices	19
Blank Checks	19
ATM/Night Deposit Facility User Precautions	19
OTHER TERMS AND CONDITIONS	20
Account Transfers	20
Address or Name Changes	20
Backup Withholding/TIN Certification	20
Cash Transaction Reporting	21
Changing Account Products	21
Check Processing	21
Check Storage and Copies	21
Checking Account Organization	21
Claim of Loss	21
Credit Verification	22
Dormant Accounts	22
Internet Banking	22
Internet Gambling Notice	22
Legal Actions Affecting Your Account	22
Liability	22
Lost, Destroyed, or Stolen Certified, Cashier's or Teller's Checks	22
Monitoring and Recording Telephone Calls	23
Night Deposit Facilities - Terms of Use; When Deposit Occurs	23
Notice of Negative Information	23
Pass-Through Insurance	23
Pledges	23
Setoff and Security Interest	24
Statements	24
Telephone Communications	25
Telephonic Instructions	25
Telephone Transfers	25
Unclaimed Property	25
OVERDRAFT DEPOSIT TRANSFERS	25
CHECK RESERVE OVERDRAFT PROTECTION	25
SAFE DEPOSIT BOX LEASE AGREEMENT	25

TERMS AND CONDITIONS OF YOUR ACCOUNT AGREEMENT

This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement shall be governed and interpreted in accordance with applicable federal laws and the laws of the state of Texas (except to the extent that this agreement can and does vary such rules or laws) regardless of the state in which you reside or where you use the service provided hereunder or conduct any transaction, and regardless of that state's rules for choice of law. The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;
- (3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- (4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document.

As used in this document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular. "Party" means a person who, by the terms of an account, has a present right, subject to request, to payment from the account other than as a beneficiary or agent.

AMENDMENTS AND TERMINATION

We may change any term of this agreement. Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes, we will generally give you reasonable notice in writing, e-mail or by any other method permitted by law. Your account may be closed without notice to you when the account balance is zero. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. Reasonable notice depends on the circumstances, and in some cases it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. You agree to keep us informed of your current address at all times. Notice from us to any one of you is notice to all of you. If we have notified you of a change in any term of your account and you continue to maintain your account after the effective date of the change, you have agreed to the new term(s).

IMPORTANT ACCOUNT OPENING INFORMATION

Federal law requires us to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION

These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership on any or all of our accounts. We may also refuse to open an account for any reason. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

The type of account you select may determine how property passes on your death. You will may not control the disposition of funds held in some of the following accounts. You may choose to designate one or more convenience signers on an account, even if the account is not a convenience account. A designated convenience signer may make transactions on your behalf during your lifetime, but does not own the account during your lifetime. The designated convenience signer owns the account on your death only if the convenience signer is also designated as a P.O.D. payee or trust account beneficiary.

Single-Party Account Without "P.O.D." (Payable on Death) Designation - The party to the account owns the account. On the death of the party, ownership of the account passes as a part of the party's estate under the party's will or by intestacy.

Single-Party Account With "P.O.D." (Payable on Death) Designation - The party to the account owns the account. On the death of the party, ownership of the account passes to the P.O.D. beneficiaries of the account. The account is not a part of the party's estate.

Multiple-Party Account Without Right of Survivorship - The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of a party, the party's ownership of the account passes as a part of the party's estate under the party's will or by intestacy.

Multiple-Party Account With Right of Survivorship - The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of a party, the party's ownership of the account passes to the surviving parties.

Multiple-Party Account With Right of Survivorship and "P.O.D." (Payable on Death) Designation - The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of the last surviving party, the ownership of the account passes to the P.O.D. beneficiaries.

Convenience Account - The parties to the account own the account. One or more convenience signers to the account may make account transactions for a party. A convenience signer does not own the account. On the death of the last surviving party, ownership of the account passes as a part of the last surviving party's estate under the last surviving party's will or by intestacy. The financial institution may pay funds in the account to a convenience signer before the financial institution receives notice of the death of the last surviving party. The payment to a convenience signer does not affect the parties' ownership of the account.

Trust Account - The parties named as trustees to the account own the account in proportion to the parties' net contributions to the account. A trustee may withdraw funds from the account. A beneficiary may not withdraw funds from the account before all trustees are deceased. On the death of the last surviving trustee, the ownership of the account passes to the beneficiary. The trust account is not a part of a trustee's estate and does not pass under the trustee's will or by intestacy, unless the trustee survives all of the beneficiaries and all other trustees.

UTMA Accounts - Under the Uniform Transfers to Minors Act, the funds in the account are owned by the child who has unconditional use of the account when he or she reaches the age of majority or as determined by applicable state law. Before that time, the account may be accessed only by the custodian (or successor custodian), and the funds must be used for the benefit of the child. We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the custodian (or successor custodian) are for the child's benefit. For this type of account, the child's SSN/TIN is used for the Backup Withholding Certification.

Fiduciary Accounts - Accounts may be opened by a person acting in a fiduciary capacity. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

Business Organization or Proprietorship Account, or Association Account - Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity. You represent and warrant that any account opened for or in the name of a business organization (including but not limited to a corporation, limited liability company, or partnership), proprietorship, or association is not established, maintained or used for personal, family or household purposes, and shall not otherwise be characterized for any reason as a "consumer" account.

Power of Attorney - You may wish to appoint an agent to conduct transactions on your behalf. (We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the agent are for your benefit.) This may be done by allowing your agent to sign in that capacity on the signature card or by separate form, such as a power of attorney. A power of attorney continues until your death or the death of the person given the power. If the power of attorney is not "durable," it is revoked when you become incompetent. We may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of the authority or the death of an owner, and (b) we have had a reasonable opportunity to act on that notice or knowledge. You agree not to hold us responsible for any loss or damage you may incur as a result of our following instructions given by an agent acting under a valid power of attorney. Except as may be required by applicable state or federal law, we may refuse to comply with a power of attorney without cause or prior notice.

Death or Incompetence - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or becomes legally

incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or legal incompetence for up to ten (10) days after we know of such death or legal incompetence unless ordered to stop payment by someone claiming an interest in the account.

DEPOSITS

We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of endorsement or lack of endorsement on the item and even though we may provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check for deposit, we may require any third-party endorsers to verify or guarantee their endorsements, or endorse in our presence. Any deposit or transfer credited to any account with us that is owned or controlled by you, or applied to any of your indebtedness to us, even if intended by you to be credited or applied to a different account or debt, shall be conclusively deemed to have been received by you and credited to your benefit.

Direct Deposits - If, in connection with a direct deposit plan, we deposit any amount in an account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

Endorsements - We may accept for deposit any item payable to you or your order, even if they are not endorsed by you. We may give cash back to any one of you. We may supply any missing endorsement(s) for any item we accept for deposit or collection, and you warrant that all endorsements are genuine.

To ensure that your check or share draft is processed without delay, you must endorse it (sign it on the back) in a specific area. Your entire endorsement (whether a signature or a stamp) along with any other endorsement information (e.g. additional endorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check.

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all endorsement information within 1 1/2" of that edge.

Name	7654
Address, City, State	_____ 20 _____
Pay to the order of	_____ \$ _____
	_____ dollars
Bank Name and Location	_____
Memo	_____
⋮ 2 3 4 5 6 7 8 9 ⋮ 7 6 5 4	

↑ FRONT OF CHECK

↓ TRAILING EDGE

↓ YOUR ENDORSEMENT MUST BE WITHIN THIS AREA

← 1 1/2" →	Keep your endorsement out of this area.
------------	---

BACK OF CHECK

It is important that you confine the endorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed endorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your endorsement, a prior endorsement or information you have printed on the back of the check obscures our endorsement.

These endorsement guidelines apply to both personal and business checks.

Remotely Created Checks (Deposited to Your Account) - We may refuse to receive or process for deposit or collection remotely created checks, without cause or prior notice. Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not created by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line. For example, if a person provides an account number in response to a telephone solicitation, the telephone solicitor can use the account number to issue a remotely created check to withdraw money from that account.

If you deposit remotely created checks in your account, you warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

Truncation, Substitute Checks, and Other Check Images - If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our internal policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

YOUR ABILITY TO WITHDRAW FUNDS

Our policy is to ordinarily make funds from your check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits, wire transfers and cash deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that business day to be the business day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open. Mail-in deposits received at the Bank are processed by 3:00 p.m. Central Time that day. Deposit cut-off times for same-day availability for night deposits will be posted on the respective night depository.

If you make a deposit at an ATM before 2:00 p.m. Central Time on a business day that we are open, we will consider that business day to be the business day of your deposit. However, if you make a deposit at an ATM after 2:00 p.m. Central Time or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Longer Delays May Apply

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the business day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the business day of your deposit. The first \$100 of your deposits, however, will be available on the first business day. (That \$100 amount is scheduled to increase to \$200 as of July 21, 2011, and is at all times subject to further revision to conform to changes that may be made to Regulation CC.)

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard exceptions. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.

You deposit checks totaling more than \$5,000 on any one day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the business day of your deposit.

Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits, wire transfers and cash deposits to your account will be available on the business day we receive the deposit. Funds from the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the business day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the ninth business day after the business day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the business day of your deposit.

Funds from all other check deposits may not be available until the eleventh business day after the business day of your deposit.

WITHDRAWALS

Generally - Any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you authorizes each other person who signs or has authority to make withdrawals to endorse any item payable to you or your order for deposit to this account or any other transaction with us.

Notice of withdrawal - We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item. See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. In addition, we may place limitations on the account until your identity is verified.

Transfer Limitations - For savings and money market accounts you may make up to six transfers or withdrawals by means of a preauthorized, automatic, telephone or internet transfer to another account of yours or to a third party or by check, debit card, or similar order to a third party during any calendar month (or

statement cycle of at least four weeks). A preauthorized transfer includes any arrangement with us to pay a third party from your account at (i) a predetermined time; (ii) on a fixed schedule or (iii) upon oral or written orders including orders received through the automated clearing house (ACH). If the transfer or withdrawal is initiated in person, by mail, or at an ATM then there is no limit on the number of payments that may be made directly to you, directly to us for amounts you owe us, or transfers to other accounts you have with us. Withdrawals by phone are also unlimited if you are requesting that a check be mailed to you. If you continue to exceed any transfer limits on your Account after we have notified you of any such transfer violation, we may close or transfer your Account to another deposit account type selected by us for which you are eligible. We will use the date a transaction is completed by us (as opposed to the day you initiate it) to apply the frequency limitations.

Restrictive Legends - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for special instructions or "restrictive legends" on every check. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." For this reason, we are not required to honor any restrictive legend placed on checks you write.

We can pay any check that bears an authorized signature, regardless of any printed legend or multiple signature lines that indicate you require multiple signatures. Any policy you adopt for multiple signatures on checks is for your internal control purposes only and shall not be binding or impose any duty of care on us. You bear the risk that a check bearing any authorized signature will be paid.

We are not responsible for any losses, claims, damages, or expenses that result from your placement of these or other special instructions on your checks.

Standard of Care — Positive Pay - TO OUR COMMERCIAL/BUSINESS CUSTOMERS: We strongly recommend that you review your internal controls for fraud prevention. These controls might include: secured check stock, secured signature plates, inventory controls, separation of duties, updated signing authorities, timely reconciliation, secured canceled checks, and/or the use of our Amegy Bank Positive Pay service (if available for your account). Positive Pay check service is available to most of our business account customers to aid in preventing certain types of check fraud. We strongly recommend that, if available to you, you execute our Positive Pay agreement and use our Positive Pay service. We require the use of Positive Pay on all controlled disbursement accounts. We have set the Positive Pay service as our standard of ordinary care for commercial/business customers. You agree that if Positive Pay is made available to you, your decision to not enroll in and use our Positive Pay service will be considered proof that you did not exercise ordinary care if this contributes to the payment of an item against your account containing an alteration, forged signature or forged endorsement. We recommend that all accounts use check stock with anti-fraud security features. Further, you agree that you will have failed to exercise ordinary care with respect to your account if you do not take commercially reasonable precautions against the possibility of an employee or other insider committing fraud in connection with your account. Such precautions will include, but not be limited to, the segregation of duties between the accessing of funds in the account and the review and balancing of the account statement on a regular basis.

Facsimile or Scanned Signatures - Unless you make advance arrangements with us, we have no obligation to honor facsimile or scanned signatures on your checks or other orders. If we honor items containing facsimile or scanned signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile or scanned signature(s) may have been affixed so long as they resemble the facsimile or scanned signature specimen filed with us for this purpose. You must notify us at once if you suspect that your facsimile or scanned signature is being or has been misused.

Check Cashing - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

Overdrafts - We may, in our discretion, honor checks, debits, payment orders and other withdrawal requests that overdraw the balance of available funds in your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. Subject to the rules in this Agreement's section entitled "Payment or Refusal of Transaction that Would Overdraw your Account," we may charge insufficient funds fees and overdraft service fees for overdrafts. Overdraft balances are due and payable immediately upon creation. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and (if applicable) overdraft service fees.

Credits to Your Account and Order of Processing Withdrawals - To help you manage the balance in your account, we provide the following information on how we process transactions to your account. We process credit and withdrawal

transactions overnight. We first post deposits and other credits (other than accrued interest) to your account, and then process certain withdrawals (such as debit card transactions, ATM withdrawals, and checks cashed by a teller) in lowest-to-highest dollar amount order. Then, we post all remaining checks drawn on your account in lowest-to-highest check number order. (For non-consumer accounts, we reserve the right to change the order of posting withdrawals without cause or prior notice. Please be aware that a change in order of posting withdrawals can cause the number of overdrafts or returned items, and resulting service fees, to increase.)

Payment or Refusal of Transaction that Would Overdraw your Account.

(1) Account with an Overdraft Protection Plan (such as Check Reserve or Overdraft Transfer Service plans). If you have an overdraft protection plan for your account, we will pay any transaction that overdraws the balance of available funds your account (an "Overdraft Transaction") in accordance with the terms of your plan (subject, however, to limits on amounts available to you under your plan). We will not charge any service fees to your account if they are not allowed under the terms of your plan, but the plan itself may charge you a separate fee.

(2) Account without an Overdraft Protection Plan. If you have no overdraft protection plan for your account, we may pay your Overdraft Transactions according to the following rules:

(a) If you have enrolled in our Courtesy Approval® service: we may, in our discretion, pay any Overdraft Transaction. When deciding whether to pay an Overdraft Transaction, we consider factors such as how long your account has been open, the balances you have maintained in the account, your past overdrafts, and the amount your account will be overdrawn if the Overdraft Transaction is paid. This means that (i) we do not promise to pay any Overdraft Transaction and (ii) if we do pay one, we have no obligation to pay any other Overdraft Transaction at any other time. Each time we pay an Overdraft Transaction, we will charge your account (i) an insufficient funds fee and (ii) if your account remains overdrawn a specified number of days, separate overdraft service fees. Overdraft service fees may be imposed daily. (Please see the separately provided fee schedule, as amended from time to time, for the fee amounts and when overdraft service fees begin accruing).

(b) If you have not enrolled in our Courtesy Approval® service: we may, in our discretion, pay any Overdraft Transaction, considering factors such as those described in the preceding paragraph. It is our policy, however, to routinely decline to pay any Overdraft Transaction that is an ATM or point-of-sale debit card transaction. Each time we pay an Overdraft Transaction, we will (except for ATM and point-of-sale debit card transactions in consumer accounts governed by Regulation E) charge your account (i) an insufficient funds fee and (ii) if your account remains overdrawn a specified number of days, separate overdraft service fees. Overdraft service fees may be imposed daily. (Please see the separately provided fee schedule, as amended from time to time, for the fee amounts and when overdraft service fees begin accruing).

(3) Insufficient Funds Fee on all Accounts, with or without an Overdraft Protection Plan or Courtesy Approval® service, whether the Overdraft Transaction is Paid or Refused: We charge an insufficient funds fee to your account for each Overdraft Transaction, regardless of whether we pay or refuse to pay that transaction (unless the transaction was an ATM or point-of-sale debit card transaction in a consumer account governed by Regulation E and we decline payment or you do not have our Courtesy Approval service). For example, we will charge an insufficient funds fee if we return a check unpaid because your account lacked sufficient available funds. We charge the insufficient funds fee for Overdraft Transactions that we refuse to pay, even if you have requested us to not pay transactions that would overdraw your account. When we pay an Overdraft Transaction, our insufficient funds fee is in addition to any overdraft service fee. (Please see the separately provided fee schedule, as amended from time to time, for the fee amounts and when overdraft service fees begin accruing).

We encourage you to keep careful records of your account transactions and practice good account management. You should be aware of the "available" funds in your account, which may not include the full amount of recent deposits (see the section of this Agreement entitled "Your Ability to Withdraw Funds") or any amounts that we have placed on hold (e.g., due to garnishments or account disputes). You should always also be aware of all of the withdrawal transactions that you have initiated but that may not have posted to your account. For example, a check that you write may not post to your account for many days. On point-of-sale debit card transactions, we will place a three-day hold on funds in your account based on preliminary information that we receive electronically from the merchant. The hold lowers the amount of available funds in your account. If we do not promptly receive the final transaction information from the merchant, the hold may expire before the transaction finally posts. In that event, the available funds balance will appear to be higher than it actually is.

These are just examples of different circumstances that could affect the balance of your account. Being aware of how much you spend, and by what method

(check, debit card, etc.) will help you to avoid initiating withdrawal transactions that will cause you to incur overdraft service fees. If you would like to receive a copy of our schedule of service fees or if you would like further information on our overdraft protection plan options, please contact us at (800) 287-0301 at your convenience.

Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check.

Stale-Dated Checks - We are not obligated to, but may at our option, pay a check, other than a certified check, presented for payment more than six months after its date. If you do not want us to pay a stale-dated check, you must place a stop-payment order on the check in the manner we have described elsewhere.

Waivers - Even if we honor a nonconforming request, we are not required to do so later. We may treat continued abuse of the stated limitations (if any) as your act of closing the account, or we may at our option reclassify your account as a transaction account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

Multiple Signatures, Electronic Check Conversion, and Similar Transactions - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the check to examine the signatures on the item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

Stop Payments - You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. To be effective, your stop-payment order must precisely identify the number, date and amount of the item, and the payee.

Any signer or owner on an account may stop payment on any item drawn on your account whether you sign the item or not.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item). If we pay a check against a valid stop payment order we may be liable to you for up to the amount of the check if you had a legal right to stop payment. You must establish, however, that you suffered a loss because of the payment. We will not be liable for any amount(s) in excess of the face amount of the item.

Remotely Created Checks (Drawn on Your Account) - Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to obtain payment from your account. Unlike a typical check or draft, however, a remotely created check is not signed by you. In place of your signature, the check usually has a statement that you have authorized the check or has your name typed or printed on the signature line. For example, if you provide your account number in response to a telephone solicitation, the telephone solicitor can use the account number to issue a remotely created check to withdraw money from your account.

If you authorize a third party to draw a remotely created check against your account, you may not later change your mind and try to revoke your authorization or rescind payment by claiming that the check was unauthorized. We may honor the remotely created check and, if there are insufficient funds in your account, you still owe us the remaining balance.

We may also refuse to honor any remotely created checks drawn on your account, without cause or prior notice.

SUBSTITUTE CHECKS AND YOUR RIGHTS

What is a substitute check?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the

same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, returned check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at:

Amegy Bank of Texas
Customer Service Center
P.O. Box 3016
Houston, TX 77253-3016
1-800-287-0301

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include —

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check or the following information to help us identify the substitute check: your name, your account number, the check number, the amount of the check, the date of the check, and the name of the person to whom you wrote the check.

Substitute Checks - You agree not to deposit substitute checks or checks bearing a substitute check legal equivalence statement (e.g., "This is a legal copy of your check. You can use it the same way you would use the original check.") to your account without our prior written consent. Unless we agree otherwise in writing, our acceptance of such checks shall not obligate us to accept such items at a later time, and we may cease doing so without prior notice. You agree to indemnify, defend, and hold us harmless from all losses, costs, claims, actions, proceedings and attorney's fees that we incur as a result of any such checks that you transfer to or deposit with us, including without limitation, any indemnity or warranty claim that is made against us because: (a) the check fails to meet the requirements for legal equivalence; (b) a claimant makes a duplicate payment based on the original check, the substitute check or paper or electronic copy of either; or (c) a loss is incurred due to the receipt of the substitute check rather than the original check.

Upon our request, you agree to provide us promptly with the original check or a copy that accurately reflects all of the information on the front and back of the original check when it was imaged.

TRUTH-IN-SAVINGS DISCLOSURE

Please refer to the separate fee schedule for a detailed listing of our accounts, minimum balance requirements and service fees. Current interest rates and annual percentage yields may be obtained by calling our Customer Service Center at 1-888-GO-AMEGY.

Checking Accounts, Money Market Accounts, and Statement Savings Accounts

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - The compounding and crediting frequency for your account will be disclosed at account opening or upon request.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Computation method - The interest computation method used to determine the account balance for calculating the interest on your account will be disclosed at account opening or upon request.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations - Transfers from a savings account or money market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, debit card, or similar order to third parties are limited to six per 30-day statement cycle. By law, if the above limits are exceeded three (3) times in a twelve (12)-month period, the account will be closed or changed to a different type of account. For purposes of the transaction limitation, we count Money Market checks as of the date we post them to your account, not as of the date you write them. You may make an unlimited number of withdrawals from your account in person, by ATM, or by mail or messenger. Some account types may have fees for withdrawals that exceed the set number specified in this brochure.

Time Deposits (Certificates of Deposit)

Rate Information - You will be paid the disclosed rate until first maturity.

Compounding and crediting frequency - Interest compounding and payment frequency will be disclosed at account opening or upon request.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations - Withdrawal and deposit limitations will be disclosed at account opening or upon request.

Early withdrawal penalties - A penalty may be imposed for withdrawals before maturity. Specific penalty information will be disclosed at account opening or upon request.

Early withdrawal penalties (and involuntary withdrawals) - We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See our Pricing Schedule for additional information on penalties for early withdrawals.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time accounts - Renewable time deposits will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period, if any) or we receive written notice from you within the grace period, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity. The interest rate will be our prevailing rate at that time. You will have a set grace period after maturity to withdraw the funds without a penalty. Specific grace period information will be disclosed at account opening or upon request.

Non-automatically renewable time accounts - Nonrenewable time deposits will not automatically renew at maturity. If you do not renew the account, interest will not accrue after maturity.

ELECTRONIC FUND TRANSFERS - YOUR RIGHTS AND RESPONSIBILITIES

This Electronic Fund Transfer disclosure does not apply to any accounts other than consumer accounts, as defined by Regulation E.

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).

- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- **Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to savings accounts.

Telephone Transfers - types of transfers. You may access your account by telephone 24 hours a day using your personal identification number, a touch tone phone, and your account numbers, to:

- transfer funds between checking and savings
- make payments from checking or savings to loan accounts with us
- get information about:
 - the account balance of checking or savings account(s)
 - deposits to checking or savings accounts
 - withdrawals from checking or savings accounts

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to telephone transfers.

ATM Transfers - types of transfers and dollar limitations. You may access your account(s) by ATM using your ATM Card and personal identification number or Visa® Debit Card and personal identification number, to:

- make deposits to checking or savings account(s)
- get cash withdrawals from checking or savings account(s)
 - for ATM and Debit Cards, your dollar limit will be disclosed in writing at card issuance
- transfer funds between checking and savings account(s)
- make payments from checking or savings account(s) to loan accounts with us
- get information about:
 - the account balance of your checking or savings account(s)

Some of these services may not be available at all terminals.

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to ATM transfers.

Types of ATM Card Point-of-Sale Transactions and Dollar Limitations. You may access your checking account(s) to purchase goods (in person), pay for services (in person), and get cash from a merchant, if the merchant permits, or from a participating financial institution. Your dollar limit will be disclosed in writing at card issuance.

Types of Visa® Debit Card Point-of-Sale Transactions and Dollar Limitations. You may access your checking account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept. Your dollar limit will be disclosed in writing at card issuance.

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to debit card transactions.

Holds on Funds in Deposit Account for Pending Transactions. Pending transactions are authorized transactions that have not yet posted to your deposit account. These transactions may include credits, debits and holds placed by merchants. Merchant-placed holds often involve online and store retailers, restaurants, gas stations, airlines, hotels and car rental agencies. When a merchant places a hold, we freeze that amount in your deposit account, and it is not available to pay checks or for use in other transactions. To ensure available funds for pending transactions, a merchant's pre-authorization hold may differ in amount from the final transaction amount. When the transaction settles, the actual amount posted to your account may be greater or lesser than the pre-authorization hold amount. Merchants determine their own procedures for the amounts and timing of their holds. Certain merchants may take days or weeks to release cancelled transactions. The final transaction amounts will appear on your account statement. (Merchant-placed holds are separate from the 3-day holds that we place on your account for point-of-sale debit card transactions; see the section entitled "Credits to Your Account and Order of Processing Withdrawals.")

Currency Conversion. When you use your Visa® Debit Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Advisory Against Illegal Use. You agree not to use your card(s) or make other electronic funds transfers for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Non-Visa Debit Transaction Processing. We have enabled non-Visa debit transaction processing. This means you may use your Visa Debit Card on a PIN-Debit Network* (a non-Visa network) without using a PIN.

The non-Visa debit network(s) for which such transactions are enabled are: STAR Network.

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa Debit Card include signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale terminal and selecting credit - which produces the receipt to sign.

Examples of the types of actions you may be required to make to initiate a transaction on the STAR Network include initiating a payment directly with the biller, possibly via telephone, Internet, or kiosk locations, and swiping the card at an ATM or swiping the card through a point of sale terminal, selecting debit and entering the PIN. STAR Network billers are required to display the STAR logo. STAR Network billers must also allow you to choose how your payment is directed. Thus, you could see the STAR logo and choose to direct your payment through the STAR Network. In addition, STAR Bill Payments are not authenticated with a PIN; instead the biller authenticates your identity using known information derived from an existing relationship with you.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

*Visa Rules generally define **PIN-Debit Network** as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

Online Banking Computer Transfers - types of transfers. You may access your account(s) by computer through the internet by logging onto our website at www.amegybank.com and using your Internet password and PIN, to:

- transfer funds between checking and savings
- make payments from checking or savings to loan account(s) with us
- make payments from checking to third parties
- transfer funds between your Amegy checking or savings to accounts at other institutions
- get information about:
 - the account balance of checking or savings account(s)
 - deposits to checking or savings accounts
 - withdrawals from checking or savings accounts

Your internet banking agreement details the limits to the number and/or amount of these types of transfers through our Internet Banking Service.

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to computer transfers.

Limitations on frequency of transfers. In addition to those limitations on transfers elsewhere described, if any, transfers from a savings account or money market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, debit card, or similar order to third parties are limited to six per 30-day statement cycle.

Fees. We do not charge for direct deposits to any type of account.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Documentation

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the phone number on your account statement to find out whether or not the deposit has been made.
- **Periodic statements.**

You will get a monthly account statement from us for your checking accounts.

You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

Preauthorized Payments - Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this brochure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

Please refer to our separate fee schedule for the amount we will charge you for each stop-payment order you give.

Liability for failure to stop payment of preauthorized transfer. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Preauthorized Payments - Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay will notify you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Limitation on Liability - We are not responsible or liable in any manner for any of the following or for any claim of whatever nature (including without limitation any claim for direct, indirect, incidental, special, consequential or punitive damages) arising from or connected with any of the following: the refusal or delay of any other financial institution, any merchant, or any person to honor your card; any goods or services purchased with your card; any unsuccessful attempt to obtain prior credit authorization for any transaction when the authorization system is not working (except and only to the extent described in the following subparagraph); and any unsuccessful attempt to use your card in an ATM when the ATM or system is not working or is temporarily closed or out of order (except and only to the extent described in the next subparagraph).

Liability for Failure to Make Electronic Fund Transfers - If we do not complete an electronic fund transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages as prescribed by the federal Electronic Fund Transfer Act. However, there are some exceptions to our liability. We will not be liable, for instance: (i) if, through no fault of ours, you do not have enough money in your account to make the transfer, or if the transfer would create an overdraft which would not be covered by or would exceed the credit limit on any overdraft protection account (or exceed funds available in any deposit account that has been linked for overdraft protection) you have with us; (ii) if the funds you are attempting to transfer are subject to legal process or other encumbrance restricting such transfer; (iii) if the ATM where you are making the transfer does not have enough cash; (iv) if the ATM or other electronic terminal or system was not working properly, and you knew about the breakdown when you started the transfer; (v) if circumstances beyond our control prevent the transfer despite reasonable precautions that we have taken; or (vi) if any other exception stated in this Agreement (or our debit card agreement with you) or by law applies.

Confidentiality. We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as explained in the separate Privacy Policy.

Unauthorized Transfers

(a) Consumer liability. Tell us AT ONCE if you believe your card and/or access code or PIN has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was sent or made available to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

If you furnish an access device and grant authority to make transfers to another person (such as a family member or co-worker) who exceeds the authority granted, you are fully liable for the transfer up until you notify us that transfers by that person are no longer authorized.

Additional Limit on Liability for Visa® Debit Card. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa® Debit Card. This additional limit on liability does not apply to ATM transactions or to transactions using your Personal Identification Number which are not processed by VISA®.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this brochure. You should also call the number or write to the address listed in this brochure if you believe a transfer has been made using the information from your check without your permission.

Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent or made available the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days for Visa® Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for Visa® Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

AMEGY BANK OF TEXAS
CUSTOMER SERVICE CENTER
P.O. BOX 3016
HOUSTON, TX 77253-3016
Business Days: Monday through Friday
Excluding Federal Holidays
Phone: 1-888-GO-AMEGY

MORE DETAILED INFORMATION IS AVAILABLE
ON REQUEST

ACH AND WIRE TRANSFERS

This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer for which Fedwire is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

We reserve the right to reject any payment order without cause or prior notice, and may notify you of the rejection orally, electronically or in writing. You agree to indemnify, defend and hold us harmless for any loss, damage, claim, action, and liability that results, and any charges and costs we incur, in connection with any request by you to amend or cancel a payment order. Our liability for any act or failure to act shall not exceed any direct resulting loss, if any, which you incur and payment of interest. Unless otherwise required by law, we will not be liable

for any incidental, indirect, special, consequential or punitive damages that you incur in connection with payment orders, even if we are aware of the possibility of such damages.

Unless we agree otherwise in writing, any authorized signatory on your account shall have authority to request wire and ACH transfers on that account. If you have entered into a specific wire transfer agreement or ACH agreement with us, the provisions of such agreement shall in all respects be deemed applicable to any wire or ACH transfer instructions initiated by an account signatory, even if that account signatory has not been specifically identified in such wire or ACH transfer agreement as a person authorized to request wire or ACH transfers. The provisions contained in this Agreement supplement, but do not supersede, the provisions of any such wire or ACH transfer agreement.

FUNDS TRANSFERS

The terms used in this section have the meaning given to them in Article 4A of the Uniform Commercial Code - Funds Transfers (UCC 4A). This section will generally not apply to you if you are a consumer. However, even if you are a consumer, this section will apply to that part of any funds transfer that is conducted by Fedwire. This section is subject to UCC 4A as adopted in the state in which you have your deposit with us. This agreement is also subject to all clearing house association rules, rules of the Board of Governors of the Federal Reserve System and their operating circulars. If any part of this agreement is determined to be unenforceable, the rest of the agreement remains effective. This agreement controls funds transfers unless supplemented or amended in a separate written agreement signed by us.

Funds transfer definition - A funds transfer is the transaction or series of transactions that begin with the originator's payment order, made for the purpose of making payment to the beneficiary of the order. A funds transfer is completed by the acceptance by the beneficiary's bank of a payment order for the benefit of the beneficiary of the originator's order. Generally, a funds transfer does not include any transaction if any part of the transfer is covered by the Electronic Fund Transfer Act of 1978, as amended from time to time. You may give us a payment order orally, electronically, or in writing, but your order cannot state any condition to payment to the beneficiary other than the time of payment.

Unless the Bank has otherwise agreed in writing, the Bank will notify you of funds credited to your account through your account statement covering the period in which the funds were credited. The bank is under no obligation to provide you with any additional notice or receipt. If a transfer instruction describes the person to receive payment inconsistently by name and account number, payment may be made on the basis of the account number even if the account number identifies a person different from the named person. If a transfer instruction describes a participating financial institution inconsistently by name and identification number, the identification number may be relied upon as the proper identification of the financial institution.

Authorized account - An authorized account is a deposit account you have with us that may be designated to pay transfer orders you issue to us. If you have not designated an authorized account, any account you have with us is an authorized account to the extent that payment of the payment order is not inconsistent with the use of the account.

Acceptance of your payment order - We are not obligated to accept any payment order that you give us, although we normally will accept your payment order if you have a withdrawable credit in an authorized account sufficient to cover the order. If we do not execute your payment order, but give you notice of our rejection of your payment order after the execution date or give you no notice, we are not liable to pay you as restitution any interest on a withdrawable credit in a non-interest-bearing account.

Cutoff time - If we do not receive your payment order or communication canceling or amending a payment order before our cutoff time on a funds transfer day for that type of order or communication, the order or communication will be deemed to be received at the opening of our next funds transfer business day.

Payment of your order - If we accept a payment order you give us, we may receive payment by automatically deducting from any authorized account the amount of the payment order plus the amount of any expenses and charges for our services in execution of your payment order. We are entitled to payment on the payment or execution date. The funds transfer is completed upon acceptance by the beneficiary's bank. Your obligation to pay your payment order is excused if the funds transfer is not completed, but you are still responsible to pay us any expenses and charges for our services. However, if you told us to route the funds transfer through an intermediate bank, and we are unable to obtain a refund because the intermediate bank that you designated has suspended payments, then you are still obligated to pay us for the payment order. You will not be entitled to interest on any refund you receive because the beneficiary's bank does not accept the payment order.

Security procedure - As described more fully in a separate writing, the authenticity of a payment order or communication canceling or amending a payment order issued in your name as sender may be verified by a security procedure. You affirm that you have no circumstances which are relevant to the determination of a commercially reasonable security procedure unless those circumstances are expressly contained in a separate writing signed by us. If you

refuse a commercially reasonable security procedure that we have offered you, you agree that you will be bound by any payment order issued in your name, whether or not authorized, that we accept in good faith and in compliance with the security procedure you have chosen.

Duty to report unauthorized or erroneous payment - You must exercise ordinary care to determine that all payment orders or amendments to payment orders that we accept that are issued in your name are authorized, enforceable, in the correct amount, to the correct beneficiary, and not otherwise erroneous. If you discover (or with reasonable care should have discovered) an unauthorized, unenforceable, or erroneously executed payment order or amendment, you must exercise ordinary care to notify us of the relevant facts. The time you have to notify us will depend on the circumstances, but that time will not in any circumstance exceed 14 days from when you are notified of our acceptance or execution of the payment order or amendment or that your account was debited with respect to the order or amendment. If you do not provide us with timely notice you will not be entitled to interest on any refundable amount. If we can prove that you failed to perform either of these duties with respect to an erroneous payment and that we incurred a loss as a result of the failure, you are liable to us for the amount of the loss not exceeding the amount of your order.

Identifying number - If your payment order identifies an intermediate bank, beneficiary bank, or beneficiary by name and number, and we every receiving or beneficiary bank may rely upon the identifying number rather than the name to make payment, even if the number identifies an intermediate bank or person different than the bank or beneficiary identified by name. Neither we nor any receiving or beneficiary bank have any responsibility to determine whether the name and identifying number refer to the same financial institution or person.

Record of oral or telephone orders - You agree that we may, if we choose, record any oral or telephone payment order or communication of amendment or cancellation.

Notice of credit - If we receive a payment order to credit an account you have with us, we are not required to provide you with any notice of the payment order or the credit.

Provisional credit - You agree to be bound by the automated clearing house association operating rules that provide that payments made to you or originated by you by funds transfer through the automated clearing house system are provisional until final settlement is made through a Federal Reserve Bank or otherwise payment is made as provided in Article 4A-403(a) of the Uniform Commercial Code.

Refund of credit - You agree that if we do not receive payment of an amount credited to your account, we are entitled to a refund from you in the amount credited and the party originating such payment will not be considered to have paid the amount so credited.

Amendment of funds transfer agreement - From time to time we may amend any term of this agreement by giving you reasonable notice in writing. We may give notice to anyone who is authorized to send payment orders to us in your name, or to anyone who is authorized to accept service.

Cancellation or amendment of payment order - You may cancel or amend a payment order you give us only if we receive the communication of cancellation or amendment before our cutoff time and in time to have a reasonable opportunity to act on it before we accept the payment order. The communication of cancellation or amendment must be presented in conformity with the same security procedure that has been agreed to for payment orders.

Intermediaries - We are not liable for the actions of any intermediary, regardless of whether or not we selected the intermediary. We are not responsible for acts of God, outside agencies, or nonsalaried agents.

Limit on liability - You waive any claim you may have against us for incidental, indirect, special, consequential or punitive damages, including loss of profit arising out of a payment order or funds transfer, unless this waiver is prohibited by law. We are not responsible for attorney fees you might incur due to erroneous execution of payment order.

Erroneous execution - If we receive an order to pay you, and we erroneously pay you more than the amount of the payment order, we are entitled to recover from you the amount in excess of the amount of the payment order, regardless of whether you may have some claim to the excess amount against the originator of the order.

Objection to payment - If we give you a notice that reasonably identifies a payment order issued in your name as sender that we have accepted and received payment for, you cannot claim that we are not entitled to retain the payment unless you notify us of your objection to the payment within 90 days of our notice to you.

DISPUTES

Resolving Account Disputes - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) (1) your account becomes subject to a claim adverse to your own interest, whether by other signers or others claiming signing authority or an interest, as survivors, beneficiaries, or otherwise, in your account; or (2) your account becomes subject

to a claim arising by operation of law; or (3) the Bank, in exercise of its discretion, determines that there is a risk of claim against or loss to the Bank arising from transactions in any account with the Bank that you own or control. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

Dispute Resolution and Exclusive Venue - Any dispute arising hereunder shall be brought, exclusively, in any state or federal court of competent subject matter jurisdiction, for Harris County, Texas. You expressly consent to personal jurisdiction in the State of Texas and the application of the laws of the State of Texas.

Jury Waiver - To the fullest extent permitted by law, you intentionally and deliberately give up the right to a trial by jury to resolve any dispute, claim, demand, cause of action and controversy between us arising out of, or related to, this Agreement, any account governed hereby, or any transaction made in connection with this agreement or such account.

The foregoing Dispute Resolution and Jury Waiver provisions supersede the requirement for Arbitration provided for in this Agreement prior to the date of this revision, and govern all relationships heretofore entered into between us regarding the subject matter of this Agreement.

Class Action Waiver - To the fullest extent permitted by law, you and we each waive our respective right to litigate any dispute as a class action, either as a member of a class or as a representative, or to act as a private attorney general.

Survival - This DISPUTES Section shall survive any termination, amendment, or expiration of this Agreement, or any other relationship between the parties.

Reliance - Each party (i) certifies that no one has represented to such party that the other party would not seek to enforce the jury waiver or class action waiver provision in the event of suit, and (ii) acknowledges that it and the other party have been induced to enter into this Agreement by, among other things, material reliance upon the mutual waivers, agreements, and certifications in this DISPUTES Section.

SECURITY

It is your responsibility to protect the account number(s) and access device(s) (e.g., an ATM card, point-of-sale card and/or access code or PIN) for your account(s). Do not discuss, compare, or share information about your account number(s) or access device(s) with anyone unless you are willing to give them full use of your money. Checks and electronic withdrawals are processed by automated methods, and anyone who obtains your account number or access device could use it to withdraw money from your account, with or without your permission.

Account numbers - Thieves can encode your account number on a check which looks and functions like an authorized check and can be used to withdraw money from your account. Your account number can also be used to issue a "remotely created check." Like a typical check, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a draft or check that can be used to withdraw money from your account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). For example, if you provide your account number in response to a telephone solicitation, the telephone solicitor can use the account number to issue a remotely created check to withdraw money from your account. If you have truly authorized the remotely created check (to purchase a service or merchandise, for example), it is properly payable. But it can be risky to authorize a remotely created check. A swindler could issue a remotely created check in an amount greater than you authorized, or issue additional remotely created checks that you have not authorized. We will not know if the withdrawal is unauthorized or in an amount greater than the amount you have authorized. Payment can be made from your account even though you did not contact us directly and order the payment.

Access devices - If you furnish your access device and grant actual authority to make transfers to someone who then exceeds that authority, you will be liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Please review the additional information you have received or will receive regarding transfers by access device.

Blank checks - You must also take precaution in safeguarding your blank checks. Notify us at once if you think your blank checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself.

ATM/Night Deposit Facility User Precautions - As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.

2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements or account histories that you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lit. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

OTHER TERMS AND CONDITIONS

Account Transfers - If you attempt to transfer or assign all or a part of your account, we will not be bound by the transfer or assignment until we agree in writing to the transfer or assignment. We are not required to accept or recognize any transfer or assignment. Unless we agree otherwise in writing, any rights of a transferee or assignee will be subject to our right of setoff or prior security interest. We have no obligation to notify you or any other person before disbursing any funds from your account in accordance with what we in good faith believe to be the terms of the transfer or assignment. Online Transfers are governed by the terms contained in our Internet Banking Services Agreement for internal transfers and our External Transfer Account Addendum for external transfers.

Address or Name Changes - You are responsible for notifying us of any change in your address or your name. We may require that a change of address or name must be made in writing by at least one of the account owners. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you. You must give us a reasonable period of time to change your address on our records.

Backup Withholding/TIN Certification - Federal tax law requires us to report interest payments we make to you of \$10 or more in a year, and to include your taxpayer identification number (TIN) on the report. Interest includes dividends, interest and bonus payments for purposes of this rule. Therefore, we require you to provide us with your TIN and to certify that it is correct. The TIN is a Social Security Number (SSN), Individual Taxpayer Identification Number (ITIN), or an Employer Identification Number (EIN). For most organization or business accounts other than sole proprietorships, the appropriate TIN is the EIN of the organization or business entity. For sole proprietorships, either the SSN or the EIN is appropriate. However, we must supply the IRS with both the individual owner's name and the business name of the sole proprietorship. The appropriate TINs for various other types of accounts are:

Account type - TIN

Individual - SSN of the individual.

Joint Account - SSN of the owner named first on the account.

Uniform Gift/Transfer to Minor - SSN of the minor.

Grantor's (Revocable) Trust - ordinarily SSN of the trustor, but may have EIN.

Irrevocable Trust - EIN.

In some circumstances, federal law requires us to withhold and pay to the IRS a percentage of the interest that is earned on funds in your accounts. This is known as backup withholding. We will not have to withhold interest payments when you open your account if you certify your TIN and certify that you are not subject to backup withholding due to underreporting of interest. We may subsequently be required to begin backup withholding if the IRS informs us that you supplied an incorrect TIN or that you underreported your interest income. If you do not have a TIN, we may defer backup withholding if you certify that you do not have a TIN but have applied for one. However, we must begin backup withholding if you do not supply us with a certified TIN within 60 days. If you do not have a TIN because you are a foreign person (either an individual who is a nonresident alien or a foreign organization) you must certify your foreign status. If you are an exempt payee (receiver of interest payments), you do not need to certify your TIN, but you will have to certify your exempt status and supply us with your TIN. The most common exempt payees are corporations, organizations exempt from tax under Section 501(c)(a), and an individual retirement plan or a custodial account under Section 403(b)(7). If you do not supply us with the appropriate TIN, we may refuse to open your account.

Cash Transaction Reporting - To help law enforcement agencies detect illegal activities, the law requires all financial institutions to gather and report information on some types of cash transactions. If the information we need to complete the report is not provided, we are required to refuse to handle the transaction. If you have any questions regarding these rules, please contact your local Internal Revenue Service office.

Changing Account Products - We may change your account to another product offered by us at any time by giving you notice that your account will be changed to another product on a specified date. If your account is a time account, the change will not occur before the next maturity date of your account. If you do not close your account before the date specified in the notice, we may change your account to that other product on the date specified in the notice.

Check Processing - We may process items mechanically by relying on the information encoded along the bottom of the items. This means that we may not individually examine all of your items to determine if the item is properly completed, signed and endorsed. We may accept items as outlined in the section entitled "Credits to Your Account and Order of Processing Withdrawals". You agree that we have not failed to exercise ordinary care solely because we use an automated system to process items and do not inspect all items processed in such a manner. We reserve the right not to inspect each item because using an automated process helps us keep costs down for you and all account owners. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

Check Storage and Copies - You agree that you will not automatically receive your canceled checks. We will store your canceled checks or copies of them for a reasonable retention period. You may request copies from us in the manner we require.

Checking Account Organization - We have organized your checking account in a nontraditional way. Your checking account consists of two subaccounts. One of these is a transaction subaccount (e.g., a checking subaccount). You will transact business on this subaccount. The other is a nontransaction subaccount (e.g., a savings subaccount). You cannot directly access the nontransaction subaccount, but you agree that we may automatically, and without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available to you, your available balance, the information on your periodic statements, or the interest calculation, if this is an interest-bearing account. You will not see any difference between the way your checking account operates and the way a traditionally organized checking account operates, but this organization makes us more efficient and helps to keep costs down.

Claim of Loss - If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we

have acted in bad faith, we will not be liable for indirect, incidental, special, consequential or punitive damages, including loss of profits or opportunity, or for attorneys' fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources. In addition, any liability that we may incur for funds transferred to or intercepted by a person other than your intended payee shall be reduced by any amount or benefit ultimately received by your intended payee, directly or indirectly.

Credit Verification - You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

Dormant Accounts - We may consider the account dormant if there has been an extended period without any client-initiated activity. The period of inactivity, and any fees if applicable, are set forth in the fee schedule. Interest may not be paid on dormant accounts and we may impose any applicable service charges. We can close any account at any time. It is our policy not to reverse service charges or re-credit interest if a dormant or closed account is subsequently reactivated or reopened.

Internet Banking - Internet banking (also called online banking) is governed by both the general terms of this Deposit Agreement and the specific terms of the internet banking agreement, as amended from time to time, posted at our internet banking website. From time to time, additional technologies for banking transactions may be made available for your use, on condition that you agree to the terms of supplemental agreements applicable to those technologies.

Internet Gambling Notice - Restricted transactions as defined in 12 C.F.R. Part 233 (Federal Reserve Regulation GG) are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by themselves or others in unlawful Internet gambling. We have elected to not offer accounts to organizations that offer or sponsor Internet gambling. Commercial accounts receiving or processing Internet gambling transactions are subject to closure.

Legal Actions Affecting Your Account - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section) regardless of the method and location of service, we will comply with that legal action (subject to our security interest and offset rights). Or, at our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees, our internal expenses, and any document production or discovery charges incurred and not paid by third-parties) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

Liability - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage, including accrued interest resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available or from any other account you own. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft. You will also be liable for our costs to collect the deficit as well as for our reasonable attorneys' fees, whether incurred as a result of collection or in any other dispute involving your account including, but not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account.

Lost, Destroyed, or Stolen Certified, Cashier's, or Teller's Checks - Under some circumstances you may be able to assert a claim for the amount of a lost, destroyed, or stolen certified, cashier's or teller's check. To assert the claim: (a) you must be the remitter (or drawer of a certified check) or payee of the check, (b) we must receive notice from you describing the check with reasonable certainty and asking for payment of the amount of the check, (c) we must receive the notice in time for us to have a reasonable opportunity to act on it, and (d) you must give us a declaration (in a form we require) of your loss with respect to the check. You can ask us for a declaration form. Even if all of these conditions are

met, your claim may not be immediately enforceable. We may pay the check until the ninetieth (90th) day after the date of the check (or date of acceptance of a certified check). Therefore, your claim is not enforceable until the ninetieth (90th) day after the date of the check or date of acceptance, and the conditions listed above have been met. If we have not already paid the check, on the day your claim is enforceable we become obligated to pay you the amount of the check. We will pay you in cash or issue another certified check.

At our option, we may pay you the amount of the check before your claim becomes enforceable. However, we will require you to agree to indemnify us for any losses we might suffer. This means that if the check is presented after we pay your claim, and we pay the check, you are responsible to cover our losses. We may require you to provide a surety bond to assure that you can pay us if we suffer a loss.

Monitoring and Recording Telephone Calls - We may monitor or record phone calls for security reasons and to ensure that you receive courteous and efficient service. You consent in advance to any such recording. We need not remind you of our recording before each phone conversation.

Night Deposit Facilities - Terms of Use; When "Deposit" Occurs. You assume all risk arising out of or in connection with your use of Bank's night depository facilities. You agree that our night deposit facilities are made available as a convenience, and that the Bank does not insure and is not required to maintain insurance on its night depository facilities, contents therein, or property that you place into the night depository facilities. We can at any time, in our discretion and without prior notice, withdraw your permission to use our night depository facilities. If we determine in our discretion that you use our night depository facilities on more than an occasional basis, we may require you to sign a separate night depository agreement with supplementary terms as a condition to permitting your further use.

You must never place any property into our night depository facility other than (i) cash, checks, drafts and similar items that you intend to be deposited to your deposit account with us (collectively "Instruments for Deposit"), and (ii) property reasonably necessary to facilitate that deposit, such as deposit pouches and deposit slips. All Instruments for Deposit must be accompanied by a properly completed deposit slip, and (except for cash) must be duly endorsed for deposit to your account. We may refuse to accept for deposit any or all Instruments for Deposit that are not accompanied by an itemized deposit slip.

You agree that no "deposit" or bailment occurs, and no relationship of debtor (us) and creditor (you) arises, from your use of our night depository facility until an employee of Bank actually removes your Instruments for Deposit from the night depository facility and deposits them to your account during our business hours. If an amount listed on your itemized deposit slip does not agree with the deposit amount calculated by Bank, the Bank's findings and records of the property received and deposited will be conclusive and binding.

You agree to indemnify and hold Bank harmless from and against any and all claims, demands, actions, proceedings, judgments, losses, damages, counsel fees, court costs, payments, expenses and all liabilities whatsoever, which Bank at any time shall or may sustain or incur by reason of use of our night depository facilities by you or your employees or agents, except to the extent that any losses can be attributed to Bank's own gross negligence or willful misconduct. Under no circumstances shall Bank be liable or responsible for any property other than Instruments for Deposit that you place into our night depository facilities.

Notice of Negative Information - Federal law requires us to provide the following notice to customers before any "negative information" may be furnished to a nationwide consumer reporting agency. "Negative information" includes information concerning delinquencies, overdrafts or any form of default.

After providing this notice, additional negative information may be submitted without providing another notice.

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Pass-Through Insurance - You may wish to consult a professional adviser to determine if your account is properly established and the records are being properly maintained in accordance with FDIC requirements for "pass-through" insurance. The Bank is not responsible for and will not make a determination relative to proper record maintenance of an account seeking eligibility for "pass-through" insurance.

As outlined in 12 CFR 330, certain requirements, including recordkeeping requirements, must be met for certain fiduciary accounts to benefit from pass-through FDIC insurance coverage. For the non-contingent interest of each participant to benefit for any available FDIC insurance coverage, the Bank's records must specifically disclose that the depositor holds the funds deposited in a fiduciary capacity. This means that the details of the fiduciary relationship between the depositor and its participants and the participant's interest in the deposits must be distinguishable.

Pledges - Unless we agree otherwise in writing, each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any surviving account owner or account beneficiary become effective.

Setoff and Security Interest - We may (without prior notice and when permitted by law) set off the funds in any of your accounts against any debt (whether or not matured, due, payable, in default or accelerated) or obligation that you owe us, now or in the future, by any of you having the right of withdrawal, to the extent of such persons' or legal entity's right to withdraw. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we set off, including any balance the due date for which we properly accelerate under the note.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), (c) the debtor's right of withdrawal only arises in a representative capacity, or (d) the debt is created by a home equity loan. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff. You also grant us a security interest in each account you own to secure any debt that you owe, or may owe, us now or in the future.

The Bank shall also have the right to place an administrative hold on such funds pending set-off. The Bank may apply all funds in a joint ownership account to satisfy a debt owed to the Bank by any one or more of the joint owners. In addition, the Bank may, after the death of any account owner, setoff against a joint account or an account with POD beneficiaries the debts and obligations of the deceased account owner, up to the full amount in the account at the time of the account owner's death. If the Bank must use principal to satisfy the debt and the account is a time deposit, you are subject to the applicable early withdrawal penalty.

Statements - Statements are a valuable tool to help prevent fraudulent or mistaken transfers. Your statement will show the transactions that occurred in connection with your account during the statement period.

Your Duty to Report Unauthorized Signatures, Alterations and Forgeries - Your statement will provide sufficient information for you to reasonably identify the items paid (item number, amount, and date of payment). You should keep a record of each transaction as it is made so that when we give you the information in the statement, you will have a complete understanding of each transaction listed. You have some responsibilities in connection with your statement. You must examine your statement with "reasonable promptness." Also, if you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you must bear the loss entirely yourself. The loss you might bear, in whole or part, could be not only with respect to items listed on the statement, but also other items with unauthorized signatures or alterations by the same wrongdoer. Of course, an attempt can be made to recover the loss from the thief, but this is often unsuccessful. You agree that the time you have to examine your statement and report to us will depend on the circumstances, but you will not, in any circumstance, have a total of more than 30 days from when we first send or make the statement available to you.

You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 30 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 30-day limitation is without regard to whether we exercised ordinary care. The limitation in this paragraph is in addition to those contained in the second paragraph of this section.

Contact us if you do not receive your regular statement. If this is a business account, you agree that you will have at least two people review your statements, notices, and returned checks, or in the alternative, the person who reviews these will be someone who does not have authority to transact business on the account.

Your Duty to Report Other Errors - In addition to the Commercial Code and other state law, you agree there is a common law duty to promptly review your statement for errors in addition to unauthorized signatures, alterations or forgeries. Promptly reviewing your statement is valuable to both you and us because it can help identify, correct and prevent future mistakes.

In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error - such as an encoding error. You agree that the time you have to examine your statement and report to us will depend on the circumstances. However, such time period shall not exceed 60 days. Failure to examine your statement and report any such errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any such errors on items identified in that statement and as between you and us the loss will be entirely yours. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the 60 day time period to report other errors.

Errors Relating to Electronic Fund Transfers or Substitute Checks - For information on errors relating to electronic fund transfers (e.g., computer, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and

the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

Telephone communications - By opening or maintaining an account or safe deposit box with us, you give us and our authorized representatives your express consent to contact you by telephone, whether cellular (mobile) phone or land line, to communicate with you about any aspect of your banking relationship with us, including without limitation debts or other obligations that may arise from time to time under this Agreement or under any agreement referenced herein. You expressly consent to use of pre-recorded or artificial voice messages, text messages, and calls made using an automatic telephone dialing system when we contact you by telephone. Your express consent includes all telephone numbers that you provide to us for any reason, now or in the future, and permits such calls regardless of purpose.

Telephonic Instructions - Unless we have agreed otherwise in writing, we are not required to act upon instructions you give us via telephone or facsimile transmission; or leave by voice mail or on a telephone answering machine.

Telephone Transfers - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Positive identification may be required before any account information may be released or any transfers can be performed. You agree to hold the Bank harmless for such transfers as long as the Bank acted on instructions from a person reasonably believed to be authorized. Transfer requests between accounts with different titles or owners may need an authorization letter signed by an authorized owner on file with the Bank. The Bank will not process any transfer for which there are insufficient collected funds. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account to another account or to third parties, to a maximum of six per month (less the number of "preauthorized transfers" during the month). Other account transfer restrictions may be described elsewhere.

Unclaimed Property - The law establishes procedures under which unclaimed property must be surrendered to the state. (We may have our own rules regarding dormant accounts, and if we charge a fee for dormant accounts it will be disclosed to you elsewhere.) Generally, the funds in your account are considered unclaimed if you have not had any activity or communication with us regarding your account over a period of years. Ask us if you want further information about the period of time or type of activity that will prevent your account from being unclaimed. If your funds are surrendered to the state, you may be able to reclaim them, but your claim must be presented to the state. Once your funds are surrendered, we no longer have any liability or responsibility with respect to the funds.

OVERDRAFT DEPOSIT TRANSFERS

This section applies to clients who have requested automatic transfers from a designated checking, savings, or money market account (Coverage Accounts) to a designated checking account (Primary Account). The owners of the Primary Account and linked Coverage Accounts must be identical. This Deposit Agreement, the Pricing Schedule brochure, and the Overdraft Deposit Transfer Request together constitute your OVERDRAFT DEPOSIT TRANSFER AGREEMENT.

Transfers: When an item(s) is presented against your Primary Account and there are insufficient funds to pay the item(s), a transfer will be made from your Coverage Account to your Primary Account in the exact amount of the overdraft. If you have more than one Coverage Account then the Coverage Account that has the entire overdraft amount available is where the transfer will be made. If the overdraft amount is at or below the minimum transfer amount specified in the Overdraft Deposit Transfer Request, the minimum amount will be transferred. If there are insufficient funds in the Coverage Account(s) to cover the overdraft, no transfer will be made.

Transfer Limitations: Federal regulations limit the number of transfers from savings and money market accounts during each monthly statement cycle including overdraft deposit transfers. Refer to the section entitled "Transfer Limitations" in this Deposit Agreement for additional information.

Fees: An Overdraft Deposit Transfer Fee will be assessed to your Coverage Account for each transfer as disclosed in the Pricing Schedule brochure. This fee may overdraw the Coverage Account.

Joint Accounts: If your Coverage Account is owned jointly, any joint owner may elect this service and bind all other joint owners for transfers between the Coverage and Primary accounts.

CHECK RESERVE OVERDRAFT PROTECTION

In the event that Check Reserve overdraft protection has been approved for any joint account, all owners of that account are bound by the Check Reserve agreement, and are jointly and severally liable for all amounts owing thereunder, whether or not such owners signed a Check Reserve overdraft protection application.

SAFE DEPOSIT BOX LEASE AGREEMENT

Amegy Bank of Texas ("Bank") leases a safe deposit box (the "Box") to the party or parties signing as lessees ("Lessee" or "Lessees") on the terms of this

Safe Deposit Box Lease Agreement (the "Agreement"). Any signature card (the "Signature Card") executed in connection with this Agreement, which identifies the specific Box and the type of Box and contains other information, is governed by this Agreement.

Term. The term of this Agreement is one year, and shall be automatically renewed for successive one-year terms unless it is terminated as set forth herein.

Rent. Lessees shall pay, in advance, annual rent in the amount currently charged by Bank for similar safe deposit boxes at the same location. The initial annual rental amount is specified on the Signature Card. Bank may increase the rent for future renewal terms by sending notice to Lessees before the end of the then current term. If the contents of the Box are not picked up upon the expiration or termination of this Agreement, rent shall continue to accrue as long as the contents of the Box are in Bank's possession.

Type of Box. If the Signature Card specifies that the Box is a "Regular Box," (a) access to the vault or room where the Box is located will only be permitted in the presence of an authorized Bank employee, (b) opening the Box will require concurrent action by a Bank employee (e.g. use of a dual key), and (c) Bank shall exercise ordinary care to prevent unauthorized persons from gaining access to the Box. If the Signature Card specifies that the Box is a "Self-service Box," (a) no action by a Bank employee shall be necessary for the Box to be opened, (b) Bank has no obligation to control or limit access to the Box or to the room where the Box is located or to have a Bank employee present when the Box is opened, (c) Bank shall have no liability for any removal of property from the Box by anyone, and (d) Lessees accept the decreased level of security of a Self-service Box.

Keys. If the Box is a Self-service Box, Lessees acknowledge receipt of one key to the Box. If the Box is a Regular Box, Lessees acknowledge receipt of two keys to the Box. Lessees shall pay to Bank a reasonable key deposit for each key, which shall be refunded when the key(s) are returned to Bank. If a key is lost, Lessees shall notify Bank immediately and shall pay the expense of changing the lock and key(s) and repairing or replacing the Box if it is damaged in opening, with the key deposit applied to such expense. Lessees shall not duplicate any key to the Box. Lessees shall not allow any person to have possession of a key to the Box other than a Lessee or a person who is identified on the Signature Card as being authorized to access the Box ("Authorized Parties"). Lessees shall not leave a key in the lock of the Box while absent from the vault or room in which the Box is located.

Access. Lessees may have access to the Box during such times as Bank's office where the Box is located is open to the public. The right to open the Box is limited to Lessees, Authorized Parties, any other person duly authorized in writing by any Lessee in a form acceptable to Bank (an "Agent"), and any person authorized by law or court order. If the Box is rented in the name of more than one Lessee, any Lessee, any Authorized Party, or any Agent may have access to the Box, may remove and dispose of all or part of the contents of the Box, and may surrender the Box. Notwithstanding the foregoing, Bank may deny all persons access to the Box, and shall incur no liability therefor, where such denial is permitted or required by law or court order or Bank's reasonable interpretation thereof. Lessees shall indemnify, repay and hold harmless Bank with respect to all claims, losses or damages resulting from Bank allowing access to or removal of the contents of the Box as provided in this Agreement.

Restrictions on Use. The Box shall not be used for any illegal purpose or to store any liquids, any explosives, any property that may become a nuisance, or any flammable, perishable, dangerous or illegal property or substance. The Box may not be subleased.

Limitation of Liability. Bank shall not be responsible or liable for (a) any loss of or damage to contents of the Box resulting from fire, theft, burglary, embezzlement, vandalism, or use by anyone of a key Bank has delivered to any Lessee, (b) any personal injury or damage resulting from any negligent or wrongful act committed at or near the location of the Box, except for those of Bank's agents or employees, (c) losses or damages resulting from Lessees' or their agents' or Authorized Parties' failure to comply with this Agreement, (d) indirect, incidental, special, consequential or punitive damages, or (e) property left in the vicinity of the Box (which Bank may dispose of in its discretion, without liability). Bank is not required to provide additional equipment or security measures other than those Bank now has for protection against any of the risks described herein. No unauthorized access shall be inferred from any loss of property contained in the Box. Lessees assume all risk in connection with the contents of the Box.

Death. In the event of the death of any Lessee, the other Lessees shall notify Bank in writing of such death before accessing the Box, and access to the Box shall be limited to the extent required by law or legal process. Bank may allow a close relative, an executor, or administrator of the estate of a deceased Lessee to enter the Box for the sole purpose of searching for a will, trust agreement, or burial instructions, and Lessees shall hold Bank harmless against all losses and damages for allowing such access. Upon the death of the last surviving Lessee, the Lessees' legal representatives may access the Box.

Security Interest. Lessees grant Bank a security interest in the contents of the Box to secure all obligations of Lessees to Bank, including their obligations under this Agreement.

Termination. Bank may terminate the lease of the Box immediately if a Lessee breaches any term of this Agreement, and may terminate for any other reason after thirty (30) days notice to a Lessee. If Bank moves or materially changes the location of the Box or Bank's hours of operations, any Lessee may terminate the lease of the Box by giving Bank notice within fifteen (15) days after notice of such relocation or change. Any Lessee may give Bank notice of nonrenewal at any time prior to the end of the then current term, and this Agreement will terminate at the end thereof. If Bank has given any Lessee notice of a rent increase or of an amendment hereto less than fifteen (15) days prior to the end of then current term, any Lessee may terminate this Agreement by giving Bank notice within twenty (20) days after Bank gave notice. Upon termination, Lessees shall surrender the Box and the key(s), and Bank will refund to Lessees a pro rata portion of the rent paid for the remainder of any unexpired term, or if rent has not been paid for the then current term, Lessees will pay a prorated amount of rent for the period from the beginning of such term through the date of termination. If a refund is due, a refund to any Lessee shall be sufficient.

Amendment. The terms of this Agreement may be amended at any time by Bank, and such amendment shall be deemed accepted by Lessees unless any Lessee terminates this Agreement by giving Bank notice of termination within fifteen (15) days after Bank's notice of the amendment to any Lessee.

Condition of Box. At the termination or expiration of this Agreement, Lessees will surrender the Box in as good a condition as when leased, reasonable use excepted, and shall pay Bank the cost of repairs made necessary by their failure to do so.

Disposition of Unclaimed Contents. If Lessees do not remove the contents of the Box upon termination or expiration of this Agreement, Bank may open the Box. If Lessee has unsatisfied obligations to Bank, Bank shall have the rights of a secured creditor under the Uniform Commercial Code, including the right to sell the contents of the Box and apply the proceeds of such sale to satisfy such obligations. To the extent such contents are not used to satisfy such obligations, Bank shall comply with the applicable unclaimed property law.

Rights and Remedies of Bank. In addition to Bank's rights under this Agreement, Bank shall have all rights granted to lessors of safe deposit boxes by applicable law. Each Lessee is liable for obligations and for any breach by any other Lessee. Lessees shall be liable to Bank for any costs, expenses or damages resulting from any breach of this Agreement by Lessees, including Bank's expenses and attorneys' fees in enforcing its rights under this Agreement.

Notices. All notices shall be sent in writing, except when you and we have agreed notice may be given electronically. Bank may send any notice to the address for any Lessee in Bank's records, and such notice will be effective for all Lessees. Lessees shall notify Bank of any change in any Lessee's address. Lessees shall send to or deliver all notices to the Bank office at which the Box is located or such other address we may give you. Notices shall be effective five (5) days after mailing or upon actual receipt, if earlier.

Miscellaneous. This Agreement is binding on the parties' heirs and legal representatives. No waiver by Bank of performance of an obligation shall be a waiver of any subsequent requirement. Lessees may not assign their rights under this Agreement.

For banking center locations and other information, please call us at:
713-235-8800 or 214-754-9400 or 888-GO-AMEGY
www.amegybank.com

For information on your account or to report a lost or stolen VISA® Debit Card or ATM card, please call our Accessline at:
713-235-8810 or 214-754-9500 or 800-287-0301 or write:
Amegy Bank of Texas
Customer Service
PO Box 3016
Houston, Texas 77253-3016