

DEPOSIT ACCOUNT CHANGES

You will notice a few changes to your accounts, including new product names and features. The charts below explain how your LegacyTexas deposit accounts will integrate into the Prosperity Bank product line.



PERSONAL DEPOSIT ACCOUNTS

IF YOUR CURRENT ACCOUNT IS **FREE CHECKING**, YOUR NEW PROSPERITY BANK ACCOUNT WILL BE:

SIMPLY FREE CHECKING

No monthly service charge and no minimum balance requirement.

ACCOUNT HIGHLIGHTS

Unlimited Transactions
Free Online Banking with Bill Pay

Free Mobile Banking¹
Free Debit Mastercard®
Free Online Statements

IF YOUR CURRENT ACCOUNT IS **BASIC SAVINGS** OR **KIDS SAVINGS**, YOUR NEW PROSPERITY BANK ACCOUNT WILL BE:

PERSONAL SAVINGS⁹

\$200 balance required to avoid \$3 monthly service charge.

ACCOUNT HIGHLIGHTS

Free Online Banking
Free Mobile Banking¹
Free Debit Mastercard®
Free Online Statements

INTEREST RATE^{7,8}

All Balances 0.20% APY

IF YOUR CURRENT ACCOUNT IS **MAXIMUM CHECKING** OR **AT WORK CHECKING**, YOUR NEW PROSPERITY BANK ACCOUNT WILL BE:

MAXIMUM CHECKING²

No monthly service charge and no minimum balance requirement.

ACCOUNT HIGHLIGHTS

Refunded ATMs³
Free Prosperity Custom Checks⁵
Unlimited Transactions
Free Online Banking with Bill Pay
Free Mobile Banking¹
Free Debit Mastercard®
Free Online Statements

INTEREST TIERS & RATES⁷

\$0 – \$24,999	1.00% APY
\$25,000 – \$99,999	0.05% APY
\$100,000 and over	0.05% APY

IF YOUR CURRENT ACCOUNT IS **MONEY MARKET SAVINGS** OR **ULTIMATE SAVINGS**, YOUR NEW PROSPERITY BANK ACCOUNT WILL BE:

PROSPERITY MONEY MARKET¹⁰

\$2,500 balance required to avoid \$10 monthly service charge.

ACCOUNT HIGHLIGHTS

Free Online Banking
Free Mobile Banking¹
Free Debit Mastercard®
Free Online Statements

INTEREST RATE⁷

All Balances 0.25% APY

IF YOUR CURRENT ACCOUNT IS **MONEY MARKET CHECKING** OR **HIGH YIELD CHECKING**, YOUR NEW PROSPERITY BANK ACCOUNT WILL BE:

INTEREST CHECKING PLUS

\$10,000 balance required to avoid \$15 monthly service charge.

ACCOUNT HIGHLIGHTS

Waived Foreign ATM Surcharges⁴
Free Prosperity Custom Checks and Deposit Slips⁶
Unlimited Transactions
Free Online Banking with Bill Pay
Free Mobile Banking¹
Free Debit Mastercard®
Free Online Statements

INTEREST TIERS & RATES⁷

\$0 – \$99,999	0.05% APY
\$100,000 – \$249,999	0.10% APY
\$250,000 and over	0.15% APY

IF YOUR CURRENT ACCOUNT IS **PREMIER MONEY MARKET SAVINGS** OR **PREMIER PLUS MONEY MARKET**, YOUR NEW PROSPERITY BANK ACCOUNT WILL BE:

PREMIER MONEY MARKET¹⁰

\$10,000 balance required to avoid \$20 monthly service charge.

ACCOUNT HIGHLIGHTS

Free Online Banking
Free Mobile Banking¹
Free Debit Mastercard®
Free Online Statements

INTEREST TIERS & RATES⁷

\$0 – \$9,999	0.05% APY
\$10,000 – \$24,999	0.10% APY
\$25,000 – \$49,999	0.20% APY
\$50,000 – \$99,999	0.30% APY
\$100,000 – \$249,999	0.35% APY
\$250,000 – \$999,999	0.40% APY
\$1 Million and over	0.50% APY

(1) Wireless provider fees may apply. (2) Requires a minimum of one monthly direct deposit or Bill Pay transaction, at least 15 posted Mastercard® Debit Card signature-based and/or point-of-sale transactions (excluding ATMs) each statement cycle and enrollment in online statements. When minimum cycle activity requirements are met, 1.00% APY will be paid on balances from \$.01 to \$24,999. 0.05% APY will be paid on balances \$25,000 and above. If minimum cycle activity requirements are not met, 0.01% APY will be paid on the entire balance. (3) Up to \$20 in ATM surcharge fees will be refunded, excluding foreign currency fees, at the end of each statement cycle. (4) Foreign ATM surcharge fees waived. Excludes fees assessed by foreign ATM owners. (5) One free order per year. (6) One box per order. (7) Annual Percentage Yield as of April 20, 2020. Rates subject to change without notice. Fees may reduce earnings. Interest begins to accrue no later than the business day we receive credit. (8) Interest compounded daily and paid quarterly. (9) Three free debits per month, \$2 per debit in excess of three per month. Monthly service charge waived for primary accountholders under 18. (10) Six free debit transactions per month. \$15 fee per transaction in excess of six. See enclosed Account Depository Agreement and Disclosures for complete terms and conditions.