

# 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.



## BUSINESS DEPOSIT ACCOUNTS

IF YOUR CURRENT ACCOUNT IS **FREE BUSINESS CHECKING** OR **MEDICAL BUSINESS ADVANTAGE**, YOUR NEW PROSPERITY BANK ACCOUNT WILL BE:

### SMALL BUSINESS CHECKING

**\$3,500 account balance or total deposit relationship of \$25,000 or more<sup>3</sup> required to avoid \$10 monthly service charge.**

#### ACCOUNT HIGHLIGHTS

Up to 200 Free Debits, Credits and Deposited Items<sup>1</sup>  
Free Online Banking with Bill Pay

Free Mobile Banking<sup>2</sup>  
Free Debit Mastercard<sup>®</sup>  
Free Online Statements

IF YOUR CURRENT ACCOUNT IS **PREFERRED BUSINESS CHECKING, COMMERCIAL CHECKING, NON-PROFIT ADVANTAGE, OR NON-PROFIT INTEREST CHECKING**, YOUR NEW PROSPERITY BANK ACCOUNT WILL BE:

### SMALL BUSINESS CHECKING WITH INTEREST

**\$6,000 account balance or total deposit relationship of \$25,000 or more<sup>3</sup> required to avoid \$15 monthly service charge.**

#### ACCOUNT HIGHLIGHTS

Up to 200 Free Debits, Credits and Deposited Items<sup>1</sup>  
Free Online Banking with Bill Pay  
Free Mobile Banking<sup>2</sup>  
Free Debit Mastercard<sup>®</sup>  
Free Online Statements

#### INTEREST TIERS & RATES<sup>4</sup>

All Balances 0.05% APY

IF YOUR CURRENT ACCOUNT IS **BUSINESS SAVINGS**, YOUR NEW PROSPERITY BANK ACCOUNT WILL BE:

### PROSPERITY BUSINESS SAVINGS<sup>7</sup>

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

#### ACCOUNT HIGHLIGHTS

Free Online Banking  
Free Mobile Banking<sup>2</sup>  
Free Debit Mastercard<sup>®</sup>  
Free Online Statements

#### INTEREST RATE<sup>4,5</sup>

All Balances 0.20% APY

IF YOUR CURRENT ACCOUNT IS **BUSINESS MONEY MARKET**, YOUR NEW PROSPERITY BANK ACCOUNT WILL BE:

### BUSINESS MONEY MARKET<sup>8</sup>

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

#### ACCOUNT HIGHLIGHTS

Free Online Banking  
Free Mobile Banking<sup>2</sup>  
Free Debit Mastercard<sup>®</sup>  
Free Online Statements

#### INTEREST RATE<sup>4</sup>

All Balances 0.25% APY

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

### BUSINESS PREMIER MONEY MARKET<sup>8</sup>

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

#### ACCOUNT HIGHLIGHTS

Free Online Banking  
Free Mobile Banking<sup>2</sup>  
Free Debit Mastercard<sup>®</sup>  
Free Online Statements

#### INTEREST TIERS & RATES<sup>4</sup>

\$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

Monthly Maintenance Fee .....	\$20.00
Checks/Debits (per item).....	\$0.18
Deposits/Credits (per item) .....	\$0.20
Items Deposited (per item) .....	\$0.12
Rolled Coin (per roll) .....	\$0.15
Currency Strap (per strap) .....	\$0.75
Balance Charge (per \$1,000 average ledger balance).....	\$0.12
Incoming wires .....	\$7.50
Outgoing wires.....	\$10.00

(1) \$0.40 per item charge will be assessed on any debits, credits and deposited items over 200. (2) Wireless provider fees may apply. (3) Total deposit relationship includes primary owner's interest and non-interest checking, savings, money market and CD accounts. (4) 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. (5) Interest compounded daily and paid quarterly. (6) Offset: As an offset to the fees listed, an earnings credit will be applied to the average collected balance less a Federal Reserve Requirement of 10%. Deficient Balance (Uncollected Funds Balance) Charge: Wall Street Journal Prime Rate plus 5%. (7) Three free debits per month, \$2 per debit in excess of three per month. (8) 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.

