

NEW PERSONAL AND BUSINESS DEBIT CARDS

A new Prosperity Bank Debit Mastercard® and activation instructions will be mailed to you approximately two weeks before our conversion.

On Monday, June 8, your newly activated debit card will be ready for use and your LegacyTexas debit card will be DEACTIVATED.

If automatic payments are set up on your card, be sure to provide merchants with your new payment information, and remember to add your new debit card to your mobile wallet and remove your old card.



BANKING CENTER LOCATIONS

We are consolidating a few of our neighboring banking centers, but once our conversion is complete, you will have access to **275 Prosperity Bank locations and hundreds of ATMs across Texas and Oklahoma.**

ACCOUNTS & LOANS

Will my account and loan number(s) stay the same?

The majority of our account and loan numbers will remain the same, but a small group of clients whose numbers are changing will be contacted by us.

Can I continue to use my LegacyTexas checks?

Yes. You can continue to use your remaining supply of checks and deposit slips until it is depleted.

Will the interest rates and terms on my CDs and IRAs remain the same, and will I still receive statements?

Your CD and IRA rates and terms will remain in effect through maturity, but we will no longer send statements for CDs and will only send annual statements for IRAs.

Is there anything I need to do to make sure my direct deposit, ACH and automatic payments/transfers continue?

No. Your direct deposit, ACH and automatic payments/transfers will continue without interruption.

Will the bank's routing number change?

Yes. On Monday, June 8, the routing number will change to **113122655**. However, the LegacyTexas Bank routing number will remain in place for 90 days to give you time to update your automatic transaction information.

Will scheduled recurring transfers between my personal LegacyTexas accounts remain active?

Yes. Please note: Prosperity Bank's cutoff time is 8 p.m.

Will there be any change to my loan rate or terms?

No, and if you have automatic payments, they will continue without interruption.

PERSONAL ONLINE BANKING

I currently use online banking. Will I need to sign up again after the conversion?

No. Your profile will transfer to Prosperity Bank's Online Banking. We will send you detailed information and new mobile app links closer to our conversion date.

- If you are currently enrolled in Online Statements, you will have access to up to 24 months of LegacyTexas statement history.
- Bill Pay payee and scheduled payment information will transfer, but if you use eBills, you will need to re-enroll in the new system.

When is the last day I can log in to Online Banking before the conversion?

LegacyTexas Bank's Online Banking will be disabled at 5 p.m. on Friday, June 5. You will be able to log in to Prosperity Bank's Online Banking at 8 a.m. on Monday, June 8.

Will my text and email alerts transfer?

No. Your text and email alerts will need to be recreated in our new system.

COMMERCIAL ONLINE BANKING

When can I access the new online banking system? Will I need to re-enter any information?

On Monday, June 8, you will be able to log in to our new online banking system. Login instructions will be emailed to you prior to system conversion.

Once you've logged in, you will need to re-enter the following account activities that will not transfer during conversion:

- Recurring internal transfers
- eBills
- Future dated ACH, wires and transfer payments
- Recurring ACH, wires and transfer payments
- Email and text alerts

Will my account history, statements and templates be converted to the new system?

90 days of account history will transfer to the new system, and statements and templates will be available.

If I use Quicken® or QuickBooks®, will my current Direct Connect enrollment still be available?

Once our system conversion is complete, you will need to update the financial institution to reflect Prosperity Bank-New. Additional information and instructions will be available as our conversion nears.

QUESTIONS? WE'RE HERE TO HELP.

972-578-5000 | 800-578-9009 (Toll Free)
LegacyTexas.com/Merger

LegacyTexas becomes Prosperity Bank on Monday, June 8.

IMPORTANT SYSTEM CONVERSION AND ACCOUNT INFORMATION

LegacyTexas will transition to Prosperity Bank's operating system the weekend of June 5-7. This guide includes important information regarding accounts, services and temporary interruptions during our conversion. **We appreciate your patience and look forward to serving you as Prosperity Bank beginning Monday, June 8.**

CONVERSION WEEKEND SCHEDULE

FRIDAY, JUNE 5

Personal and Commercial Online Banking will be unavailable beginning at 5 p.m. through 8 a.m. on Monday, June 8.

SATURDAY, JUNE 6

Banking center lobbies will be closed, but drive-thrus and the call center will be open normal business hours.

SUNDAY, JUNE 7

This is the last day you will be able to use your LegacyTexas debit card.



MEET PROSPERITY BANK

Founded in 1983, Prosperity Bank is a Texas-based bank that provides traditional banking services for individuals and small to medium-sized businesses, including commercial and personal loans, mortgage services, trust services, retail brokerage services and cash management.

We simplify the everyday financial needs of our customers and believe in building genuine relationships, providing positive experiences at every touch point and backing customer information and financial records with the highest level of security. At Prosperity Bank, you'll find knowledgeable associates ready to serve with accuracy and a smile, and we proudly care for each of the communities we serve.

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	Free Mobile Banking ¹
Unlimited Transactions	Free Debit Mastercard®
Free Online Banking with Bill Pay	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	INTEREST RATE^{7,8}
Free Online Banking	All Balances 0.20% APY
Free Mobile Banking ¹	
Free Debit Mastercard®	
Free Online Statements	

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 more³ required to avoid \$10 monthly service charge.

ACCOUNT HIGHLIGHTS	Free Mobile Banking ²
Up to 200 Free Debits, Credits and Deposited Items ¹	Free Debit Mastercard®
Free Online Banking with Bill Pay	Free Online Statements

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

PROSPERITY BUSINESS SAVINGS⁷

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

ACCOUNT HIGHLIGHTS	INTEREST RATE^{4,5}
Free Online Banking	All Balances 0.20% APY
Free Mobile Banking ²	
Free Debit Mastercard®	
Free Online Statements	

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	INTEREST TIERS & RATES⁷
Refunded ATMs ³	\$0 – \$24,999 1.00% APY
Free Prosperity Custom Checks ⁵	\$25,000 – \$99,999 0.05% APY
Unlimited Transactions	\$100,000 and over 0.05% APY
Free Online Banking with Bill Pay	
Free Mobile Banking ¹	
Free Debit Mastercard®	
Free Online Statements	

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	INTEREST RATE⁷
Free Online Banking	All Balances 0.25% APY
Free Mobile Banking ¹	
Free Debit Mastercard®	
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 more³ required to avoid \$15 monthly service charge.

ACCOUNT HIGHLIGHTS	INTEREST TIERS & RATES⁴
Up to 200 Free Debits, Credits and Deposited Items ¹	All Balances 0.05% APY
Free Online Banking with Bill Pay	
Free Mobile Banking ²	
Free Debit Mastercard®	
Free Online Statements	

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

BUSINESS MONEY MARKET⁸

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

ACCOUNT HIGHLIGHTS	INTEREST RATE⁴
Free Online Banking	All Balances 0.25% APY
Free Mobile Banking ²	
Free Debit Mastercard®	
Free Online Statements	

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	INTEREST TIERS & RATES⁷
Waived Foreign ATM Surcharges ⁴	\$0 – \$99,999 0.05% APY
Free Prosperity Custom Checks and Deposit Slips ⁶	\$100,000 – \$249,999 0.10% APY
Unlimited Transactions	\$250,000 and over 0.15% APY
Free Online Banking with Bill Pay	
Free Mobile Banking ¹	
Free Debit Mastercard®	
Free Online Statements	

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	INTEREST TIERS & RATES⁷
Free Online Banking	\$0 – \$9,999 0.05% APY
Free Mobile Banking ¹	\$10,000 – \$24,999 0.10% APY
Free Debit Mastercard®	\$25,000 – \$49,999 0.20% APY
Free Online Statements	\$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

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

BUSINESS ACCOUNT ANALYSIS⁶

Please note the updated analysis fee changes listed below.

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

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

BUSINESS PREMIER MONEY MARKET⁸

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

ACCOUNT HIGHLIGHTS	INTEREST TIERS & RATES⁴
Free Online Banking	\$0 – \$9,999 0.05% APY
Free Mobile Banking ²	\$10,000 – \$24,999 0.10% APY
Free Debit Mastercard®	\$25,000 – \$49,999 0.20% APY
Free Online Statements	\$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

QUESTIONS? WE'RE HERE TO HELP. | [LegacyTexas.com/Merger](https://www.legacytexas.com/merger) | 972-578-5000 | 800-578-9009 (Toll Free)

(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.

(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.

