



April 18, 2023

**Important Information Regarding Your Online Banking and Bill Pay Services**

FirstCapital Bank (FCB) is merging with Prosperity Bank to join two strong and stable banks to serve your financial service needs.

On **Monday, May 15**, FirstCapital Bank Online Banking accounts will migrate to Prosperity Bank’s Online Banking system. We understand that this transition will bring about changes, and as always, we are here to help. **Please contact your local banking center with any questions or call FirstCapital Bank’s Customer Service Department at (844) 322-8392.**

Prior to Friday, May 12	Friday, May 12	Weekend of May 12-14	Monday, May 15
Both bank’s online banking systems operate separately. We recommend you save or print transaction information and history you would like to retain from FCB.	<p><b>4:00 p.m.</b> Access to FCB’s Online and Mobile Banking will be placed in view-only mode for the weekend conversion process.</p> <p>Bill Pay will not be accessible from Friday, May 12 to Monday, May 15.</p>	<p>We will convert FCB accounts to Prosperity Bank Online Banking.</p> <p>Please read closely the specific sections below for important details.</p> <p>Your FCB Debit Card will remain active.</p> <p>FCB Customer Service representatives will be available for questions at (844) 322-8392.</p>	<p><b>8:00 a.m.</b> Prosperity’s Online Banking will be available for FirstCapital customers.</p> <p>Please see the first-time login process details within this letter to access your new Prosperity account at <a href="http://www.prosperitybankusa.com">www.prosperitybankusa.com</a> or Prosperity’s Mobile Banking.</p> <p>FCB’s Online Banking will no longer be available.</p>

Starting Friday, May 12 (4:00 p.m.), transaction information and history from FCB’s system will be available in view-only mode. We encourage you to save or print the information you would like to retain post-conversion for your records. The final update for all FCB transaction data will occur at the close of business on **Friday, May 12**. FCB access will be available in view-only mode at **4:00 p.m. CST, Friday, May 12**, for the weekend conversion process.

- Transaction History:** Your account history in Prosperity Bank’s Online Banking will begin Monday, May 15. Other than eStatements, your FCB transaction history will not transfer to Prosperity Bank Online Banking. We recommend you save or print transaction information and history you would like to retain from FCB.
- Statements:** If your account is not enrolled in eStatements, then the statement view will no longer be available online. Transaction history will be available, along with image retrieval. You may wish to download and save your statements before May 12, 2023, for future access. To continue viewing your statements online beginning Monday, May 15, please enroll in eStatements through Prosperity Bank’s Online Banking by clicking on Statements/Notices.
- eStatements:** If your account is currently opted-in for eStatements, you will continue to receive them, and no further action is needed. Your FirstCapital Bank eStatements will migrate to Prosperity and will be available shortly after conversion. Once migration is complete, your eStatement history will build over the course of the next few weeks until up to 2 years of history is available. The Prosperity notification for eStatements and eNotices will come from the email address [estatements@prosperitybankusa.com](mailto:estatements@prosperitybankusa.com), and will include “Prosperity Bank eStatements/eNotice Notification” in the subject line. Please adjust your email settings, if needed, to accept this email notification.

- 👑 **Mobile Banking:** Beginning Monday, May 15, download the blue Prosperity Bank app and use the initial login process to establish your access. Prosperity Mobile Banking supports iPhone, iPad, and Android devices.
- 👑 **Mobile Check Deposit:** If you are currently enrolled and have access to Mobile Check Deposit with FirstCapital Bank, then normal access will resume on Monday, May 15, 8:00 a.m. CST in Prosperity Bank's Mobile Banking system. Prosperity's cut-off time for Mobile Check Deposits is 6:00 p.m. CST.
- 👑 **Transfers:** Future-dated and recurring account-to-account transfers between FirstCapital Bank accounts will migrate to Prosperity Bank Online Banking. Transfers will be temporarily unavailable from Friday, May 12 at 4:00 p.m. CST to Monday, May 15 at 8:00 a.m. CST. Prosperity's cut-off time for Transfers is 8:00 p.m. CST.
- 👑 **Bill Pay Customers:** You may continue entering payments through FirstCapital Bank's Online Bill Pay until 4:00 p.m. CST, Friday, May 12. To ensure a smooth transition, we will automatically transfer your existing payees, payment history, and eBills along with any future or recurring payments to be processed. You may resume using Bill Pay services beginning on Monday, May 15, in the Prosperity Bank Online Banking system.
- 👑 **Zelle®:** Customers can continue entering payments through FirstCapital Bank Online until 4:00 p.m. CST, Friday, May 12, 2023. To ensure a smooth transition, we will automatically transfer your existing Zelle® contacts and future or recurring payments to be processed. Zelle® transaction history will not convert. FCB customers may resume using Zelle® beginning on Monday, May 15.
- 👑 **External Transfer:** Customers can continue entering external transfers through FirstCapital Bank's Online Banking until 4:00 p.m. CST, Friday, May 12, 2023. To ensure a smooth transition, we will automatically transfer existing external accounts and any scheduled or recurring transfers. External transfer transaction history will not convert. FCB customers may resume using External Transfers beginning on Monday, May 15, 2023.

You may log in to the Prosperity Bank Online Banking system at [www.prosperitybankusa.com](http://www.prosperitybankusa.com) **Monday, May 15, 2023**, at 8:00 a.m. CST, and resume normal Online Banking activities.

#### Initial Log-in Process Beginning Monday, May 15

**Log-in Process:** To access your new Prosperity Bank Online Banking account beginning at 8:00 a.m. CST, Monday, May 15, please visit: [www.prosperitybankusa.com](http://www.prosperitybankusa.com) or download our blue mobile banking app from the App Store or Google Play.

**User ID:** You will continue to use your current FirstCapital Bank user ID.

**Password:** You will continue to use your current FirstCapital Bank Password.

**Please note:** Prosperity Bank passwords are case-sensitive.

For the latest information and additional details on the merger, please visit [www.FCBTexas.com/Prosperity](http://www.FCBTexas.com/Prosperity).

We are excited for you to experience the new features that the Prosperity Bank's Online Banking system offers. We look forward to working with you in the future.

Prosperity Customer Service Center  
(800) 531-1401 / [www.prosperitybankusa.com](http://www.prosperitybankusa.com)

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