

## IMPORTANT INFORMATION

### ▶ CHECKING & SAVINGS ACCOUNTS

**Statements:** A final statement from FirstCapital Bank will be provided as of Friday, May 12, 2023, showing all posted transactions since your previous statement. Your first Prosperity Bank statement will be in a new format and will include posted transactions after your final FirstCapital Bank statement on Friday, May 12, 2023, through your normal statement period. This and future statements will include any interest and applicable service fees and will be as of a date similar to what you are now accustomed to.

**Account Numbers:** Unless notified, your current account number will remain the same. If your account number changes, you will be notified by letter. Please keep in mind that the bank's routing/transit number will change to 113122655 on Monday, May 15, 2023.

**Electronic Funds:** Transfers (including direct deposits) will continue to be processed without interruption. Please use the new routing/transit number when setting up any new Electronic Funds Transfers after Monday, May 15, 2023. Additionally, if you receive incoming wires, it is necessary to update the routing number beginning Monday, May 15, 2023.

### ▶ TELEPHONE BANKING SERVICE FASTLINE

Prosperity Bank provides access to deposit accounts through Fastline. Prosperity's 24-hour audio response system will be available Monday, May 15, 2023. This free service will allow you to obtain account information, transfer funds between your deposit accounts, determine if a particular check has cleared your account, and verify the date and amount of your deposits. The Fastline Telephone number is 800-687-7272.

All options can be presented in English or Spanish.

Callers may choose an option to activate voice recognition responses or may continue to enter responses via keypad entry.

For security purposes, a PIN (Personal Identification Number) is required to access Fastline. Your PIN will be sent to you closer to our conversion date. You may also be asked to complete a secondary verification process at the beginning of the call. As of Monday, May 15, 2023, please contact the Prosperity Bank Customer Service Center at 800-531-1401 or a local banking center if assistance is needed.

## FREQUENTLY ASKED QUESTIONS

### ▶ ACCOUNTS & LOANS

**Q: Can I continue to use my FirstCapital Bank checks?**

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

**Q: Will anything change with my FirstCapital Bank credit card?**

**A.** No, nothing will change. You will continue to make payments as you always have. For questions or assistance, please call 800-367-7576.

**Q: Will the interest rates and terms on my CDs and IRAs remain the same?**

**A.** Your CD and IRA rates and terms will remain in effect through maturity.

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

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

**Q: Will scheduled recurring transfers between my personal FirstCapital Bank accounts remain active?**

**A.** Yes. Please note: Prosperity Bank's cut-off time is 8 p.m. CST.

**Q: Will my loan number(s) stay the same?**

**A.** Most of our loan numbers will remain the same, but a small group of customers will receive a new loan number. Your new loan number will be reflected on your first Prosperity Bank loan statement.

**Q: Will there be any change to my loan terms and conditions?**

**A.** No, and if you have automatic payments, they will continue without interruption. There may be changes to your loan payment date which will be communicated on your Prosperity Bank loan statement. No payment due dates will be moved to an earlier date.

**Q: Where will I make my loan payments?**

**A.** You will receive new loan statements in the mail that will include your new payment address and future correspondence will be sent with additional details.

## FREQUENTLY ASKED QUESTIONS

### ▶ PERSONAL ONLINE BANKING

#### **Q: I currently use Online Banking. Will I need to enroll again after the conversion?**

- A.** No. Your profile will transfer to Prosperity Bank's Online Banking. We will send you additional details regarding Online and Mobile Banking as we get closer to our conversion date.
- Bill Pay payee and scheduled payment information will transfer including eBills.
  - We will automatically transfer your existing Zelle® contacts, along with any future or recurring payments to be processed.
  - Although account history will not be converted, eStatements will be converted for customers who are enrolled. While not immediately available, over the next few months, we will migrate your prior two years of statements into our Online Banking system.

#### **Q: When is the last day I can log into Online Banking before the conversion?**

- A.** The last day to access Online Banking will close at 4 p.m. CST on Friday, May 12, 2023. FirstCapital Bank's Online Banking will be available in Inquiry/View only mode at 4 p.m. CST on Friday, May 12, 2023 and will terminate at 8 a.m. CST Monday, May 15, 2023. You will be able to log into Prosperity Bank's Online Banking at 8 a.m. CST on Monday, May 15.

#### **Q: Will my text and email alerts transfer?**

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

### ▶ BUSINESS ONLINE BANKING (Treasury Center)

#### **Q: When can I access the new Business Online Banking system? Will I need to re-enter any information?**

- A.** On Monday, May 15, 2023, you will be able to log into our new Business Online Banking system. Login instructions will be emailed to you in advance of the 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
  - Future-dated ACH, wires, and transfer payments
  - Recurring ACH, wires, and transfer payments
  - Email and text alerts

#### **Q: Will my account history, statements, and templates be converted to the new system?**

- A.** Although account history will not be converted, eStatements will be converted. While not immediately available, over the next few months, we will migrate your prior two years of statements into our Business Online Banking system. Wire and ACH templates will also be converted.

#### **Q: If I use QuickBooks®, will my current Web Connect enrollment still be available?**

- A.** Once our system conversion is complete, you will need to update the financial institution in your software to Prosperity Bank – Treasury. Additional information and instructions will be available at [www.FCBTexas.com/Prosperity](http://www.FCBTexas.com/Prosperity) as our conversion nears. Prosperity Bank also offers Direct Connect if desired.

**QUESTIONS?**  
**WE'RE HERE TO HELP!**

844-322-8392

[FCBTexas.com/Prosperity](http://FCBTexas.com/Prosperity)



QUESTIONS & ANSWERS



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**Q. Will my deposits still be FDIC insured?**

**A.** When two or more insured banks merge, deposits from the assumed bank (FirstCapital Bank) are separately insured from deposits at the assuming bank (Prosperity Bank) for six months after the merger. This grace period gives a depositor the opportunity to restructure accounts, if necessary.

CDs from FirstCapital Bank are separately insured until the earliest maturity date after the end of the six-month grace period. CDs that mature during the six-month period and are renewed for the same term and in the same dollar amount (with or without accrued interest) continue to be separately insured until after the first maturity date after the six-month period. If a CD matures during the six-month grace period and is renewed on any other basis, it will be separately insured only until the end of the six-month grace period.

**Q. What if I currently have deposits at both FirstCapital Bank and Prosperity and the combined deposits exceed \$250,000? Are all funds insured?**

**A.** If your combined deposits at both institutions exceed the \$250,000 limit, they will be separately insured for six months from the effective date of the legal transaction. CDs are separately insured until the first maturity date.

**Q. Will there be any changes to the interest rates on my CDs?**

**A.** We will continue to honor the rates, terms, and conditions on your Certificate of Deposit until maturity. As each CD reaches maturity, you will be able to renew at a variety of rates and terms offered at that time.

**Q. Can I conduct my banking transactions at Prosperity Bank locations now?**

**A.** Not currently. We will need to align our operating systems and product platforms first. You may begin transacting business at Prosperity Bank's banking centers beginning Monday, May 15, 2023. Until then, you should continue to use any FirstCapital Bank's banking centers for conducting your banking business.

**Q. What if I currently use Treasury Management services?**

**A.** At this time, there will be no changes to your Treasury Management services until Monday, May 15, 2023. We will make sure to notify you well in advance of improvements, additional conveniences, and other potential changes that may affect you as a customer of FirstCapital Bank.

**Q. What if I have a FirstCapital Bank loan or line of credit?**

**A.** Continue making your payments just as you do today.

**Q. Can you tell me more about what this change will mean to me as a customer?**

**A.** Upon completion of this merger you will enjoy new benefits, including but not limited to the following:

You will be able to enjoy an expanded banking center network of approximately 290+ Prosperity Bank's banking centers throughout Texas and Oklahoma. You will continue to receive excellent customer service from a bank that is based in Texas, managed by local bankers, and committed to our communities.

**Q. When will the banking centers change their names to Prosperity Bank?**

**A.** At this time, we estimate that the transition will take place on Monday, May 15, 2023.

**Q. Will any banking centers be closed?**

**A.** Decisions on any potential banking center closures will be communicated over the coming months.





QUESTIONS & ANSWERS

**Q. When will I begin logging into Prosperity's Treasury Center (Business Online Banking)?**

**A.** On **Monday, May 15 at 8:00 a.m.** you can begin logging in to Treasury Center via Prosperity's Secure Browser. Login instructions will be emailed to you in advance of the conversion and on May 15, after downloading the Secure Browser, you'll need to enter your PIN (Passcode) established during your browser installation. Once you've logged in, you will need to re-enter the following account activities that will not transfer during conversion:

- Recurring internal transfers
- Recurring and future-dated ACH, wires, and transfer payments

**Q. When will I begin utilizing Prosperity's Business Mobile Banking app?**

**A.** You may begin using Prosperity's Business & Treasury app, which is the orange app located in the application store, on **Monday, May 15 at 8:00 a.m.**



**Q. Will my online username and password change?**

**A.** Yes. Once you begin logging into Treasury Center through Secure Browser, your username will no longer be needed. In addition, you will not need a username for Prosperity's Business & Treasury Mobile Banking as Prosperity's mobile banking utilizes Activation Keys for logging in. Your new PIN (Passcode) will be established during your Secure Browser installation. PINs must be 10-30 alpha-numeric characters long and must include one lowercase and one uppercase character, one number, and one special character.

**Q. Will I continue using my hard token or soft token to log into Online Banking?**

**A.** No, all customers using tokens will be required to access Treasury Center through Prosperity's Secure Browser. Information will be emailed to you closer to conversion with a step-by-step guide on how to install Secure Browser. Any physical hard tokens you may have can be thrown away after **May 15**.

**Q. Will I be able to access Business Online Banking during conversion weekend?**

**A.** No, FirstCapital's Business Online Banking will be decommissioned on **Friday, May 12 at 4:00 p.m.**

**Q. If I use QuickBooks®, will my current Web Connect enrollment still be available?**

**A.** Once our system conversion is complete, you will need to update the financial institution in your software to Prosperity Bank – Treasury. Additional information and instructions will be available at [www.FCBTexas.com/Prosperity](http://www.FCBTexas.com/Prosperity) as our conversion nears. Prosperity Bank also offers Direct Connect if desired.

# Continued

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**Questions?**  
We're here to help!  
Treasury Support Team  
**844-322-8393**

**Q. Will my Account Groups convert?**

**A.** Account Groups will not convert. We recommend that prior to conversion to you log into Business Online Banking and make note of your different Account Groups.

**Q. Will my Account Analysis fees change?**

**A.** Yes, there is a different fee structure. Your analysis charge for May will be processed on **Friday, May 12** at the same time your last Commercial statement through FirstCapital is prepared as part of the conversion process. Your First Commercial Account will transition to Prosperity Bank's Business Analyzed Account at conversion. Account Analysis fees will resume with Prosperity **July 15** which will reflect account and service activities.

**Q. Will I need to make changes to NACHA within Treasury Center?**

**A.** If your FirstCapital offset account is within your NACHA file, you will need to change the routing number in your FCB offset from FCB's routing number to Prosperity's: #113122655.

**Q. Can I continue using the Remote Deposit Capture machine issued to me by FirstCapital?**

**A.** Yes. However, beginning **Monday, May 15**, you will no longer access RDC via Online Banking. Instead you will access it through a separate URL which will be communicated to you at a later date.

**Q. Will Clover Merchant Services change?**

**A.** You will continue to use your current Clover POS system and work directly with your current Clover representative.

**Q. Will my day-to-day Treasury Services contact change?**

**A.** No, you may continue to call FirstCapital's Treasury Management Services at 844-322-8393 to speak with FCB's current team. If you wish, you may also contact Prosperity 's Treasury Services Department at 855-888-2242 for additional assistance.

**Q. Will I continue to receive information about ACH notifications of change and returns?**

**A.** You will have the ability to access this information online. More details will be provided.