



Welcome to Banking Made Easy.

At Prosperity Bank, we know it takes time and effort to run a business, and like FirstCapital Bank of Texas, our goal is to help you run your business finances efficiently. Customers like you are the lifeblood of our bank. That's why we will do everything we can to ensure a smooth transition for your business during our merger.

In this conversion kit, you will find important information pertaining to your current products and services, how to best prepare for the conversion, important reminders with key highlights as well as a detailed FAQ and important dates and cut-off times.

As the conversion date of May 15 approaches, we will send you further communication via mail and email (ContactUs@ProsperityBankUSA.com) surrounding a number of changes. Rest assured the Cash and Treasury Team you have come to know and trust will remain with Prosperity to continue serving you during this time.

Thank you for trusting us with your business. We look forward to serving you as Prosperity Bank.

Sincerely,

Lacie McDowell,
EVP, Cash & Treasury Manager
FirstCapital Bank of Texas

Jacque Fiegel
Chairman of Central Oklahoma &
Director of Treasury Management Support
Prosperity Bank

Cash & Treasury Conversion

FirstCapital Bank of Texas has merged with Prosperity Bank. Your Cash & Treasury will not change until our account conversion weekend of May 12 – 14 and on May 15 you will officially begin using Prosperity's products and services. To ensure this is a smooth process for you and your business, there are a few easy steps you can take to prepare.

What Do I Do Right Now?

Prior to conversion, we recommend you complete the following items:

- As we prepare for our core conversion, you can expect to receive email communication from Prosperity. To ensure you don't miss important updates, we encourage each of your users to review their email addresses within online banking. If an email address needs to be updated, please email us at CashTreasury@FCBTexas.com.
- Download and save any **statements or history** you would like to retain. Additionally, you will need to save and download any recurring information for Account Transfers, Wire Transfers, or ACH Transactions. The templates used for Wire Transactions will convert; however, any recurring activity will need to be reestablished after conversion. **Additionally, to ensure your ACH templates convert, please confirm none of your payees are listed on hold. Otherwise we cannot guarantee your ACH templates will transfer.**
- If you currently utilize online **Wire history** to process Wires, we highly recommend you convert to Wire templates as they are the preferred method to initiate Wires. While Wire history will not convert, Wire Templates will convert.
- **During the last week of April, you will receive an email from Prosperity Bank [contactus@prosperitybankusa.com] with instructions to begin your installation of Prosperity's Secure Browser. Secure Browser will replace your current hard and soft tokens and serve as your multi-factor authentication. During the week of May 8, you will receive an emailed link to your Activation Key which will allow you to complete your Secure Browser installation.**

As we get closer to May 15, additional information will be sent to you via mail and email. Please check your email on a regular basis for communications from Prosperity, as well as FirstCapital's website for up-to-date merger information: FCBTexas.com/Prosperity.