



Welcome to Banking Made Easy.

At Prosperity Bank, we know it takes time and effort to run a business, and like Lone Star State Bank, 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 **Monday, October 28** approaches, we will send you further communication via mail and email (ContactUs@ProsperityBankUSA.com) surrounding a number of changes.

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

Sincerely,

A handwritten signature in black ink that reads "Pam Banks".

Pam Banks,
AVP, Electronic Banking
Lone Star State Bank

A handwritten signature in black ink that reads "Jacquie Fiegel".

Jacquie Fiegel,
Director of Treasury Management Support
Prosperity Bank

Treasury Management Conversion

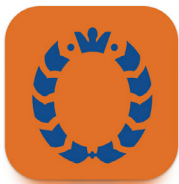
Lone Star State Bank has merged with Prosperity Bank. Your Treasury Management services and business online banking will not change until our conversion weekend of **October 25-28**. On **Monday, October 28** you will officially begin using Prosperity's products and services. To ensure this is a smooth process for you and your business, there are a few easy steps you can take to prepare.

As we get closer to **Monday, October 28**, additional information will be sent to you via email from ContactUs@ProsperityBankUSA.com. Please check your email regularly for communications from Prosperity Bank. You can also refer to the Treasury Center section updated merger information at <https://www.prosperitybankusa.com/Welcome-Lone-Star-State-Bank>.

What Do I Do Right Now?

Before **October 25**, we recommend you complete the following items:

- **Review & Confirm User Email Addresses.** To ensure you don't miss important updates, please have your users review their email addresses within Business Online Banking as soon as possible. Submit any updates to onlinebanking@lonestarwtx.com.
- **Download and save your account statements or online history** you would like to retain before conversion. Account history currently in Business Online Banking will not convert to Prosperity's Treasury Center Online Banking.
- **Download and save any recurring information for Account Transfers, Wire Transfers, or ACH Transactions.** Recurring transactions will not convert, and you will need to reestablish this information after conversion.
- **Convert any Wire history to Wire templates.** Wire templates will convert but Wire history will not. If you send wires using history, please convert this information to a Wire template. All Wire templates will convert.
- **Confirm ACH templates do not contain any payees on hold status.** Except for a template with ACH Payees on hold, all other ACH templates will convert from our Business Online Banking system to Prosperity's Treasury Center Online Banking.



Prosperity Bank's Business & Treasury App is designed specifically for businesses to manage account needs and cash management services from a mobile device.

Important Dates & Reminders

All times are Central Standard Time.

Service	Important Dates	What You Can Expect	What You Need To Do
Secure Browser	You can begin a pre-install of Secure Browser beginning the first week in October.	You will receive an email from Prosperity Bank with instructions on how to begin your installation of Secure Browser. Secure Browser will replace your current hard and soft tokens and serve as your multi-factor authentication.	To complete the Secure Browser installation, you will receive an email link on October 25 with your Activation Key. This Activation Key is to be used on Monday, October 28 to complete your Secure Browser installation.
Business Online Banking	On Friday, Oct 25 , access to Business Online Banking will be unavailable after 4:00 p.m.	For added security, Prosperity utilizes Secure Browser for Online Banking log in. Once you have installed Prosperity's Secure Browser, an icon will be saved to your desktop which will be used to access Treasury Center, starting Monday, Oct 28 at 8 a.m.	Prior to Oct 25: You will need to download and save information you would like to retain past conversion. You will also need to complete the installation of Prosperity's Secure Browser.
Business Mobile Banking	Friday, Oct 25 at 4:00 p.m. Access will no longer be available until Monday, Oct 28 at 8:00 a.m.	Prosperity's Business & Treasury Mobile Banking app is compatible on both tablets and phones, and like Lone Star's app offers many of the same conveniences.	Download the orange Prosperity Business and Treasury app from the app store. Face ID may be enabled for added convenience.
ACH	Thursday, Oct 24 (4:00 p.m.): After this time do not process a file with an effective date later than Friday, Oct 25.	All company ACH limits will remain the same. History will not convert and recurring transactions will need to be reestablished in Treasury Center. Templates will convert. You can process files in Treasury Center beginning Monday, October 28.	Save and download recurring information as history will not convert. To ensure your ACH templates convert, please confirm none of your payees are placed on hold. Otherwise, we cannot guarantee your ACH templates will transfer.
Bill Pay	Friday, Oct 25 (4:00 p.m.) is the cut-off time for access to Bill Pay. The latest a customer may schedule a payment that will migrate is 4:00 p.m. Friday, Oct 25.	Scheduled payments and payees will convert to Bill Pay.	We recommend that all Bill Pay customers save a copy of payees.
Wires	Friday, Oct 25 (3:00 p.m.): All Wire Transfer requests will be unavailable until Monday, Oct 28.	While Wire templates will convert, no Wire history will transfer. All Wire limits will remain the same.	Save and download any recurring information as history will not convert and recurring transactions will need to be reestablished in Treasury Center.
Positive Pay	Monday, Oct 28: Treasury Management will contact you about exceptions from Friday, Oct 25.	Tuesday, Oct 29: Begin using Prosperity's Positive Pay Solution for decisions. The deadline for decisions is 12 pm Noon.	It is recommended you save a copy of your Check Issue files.
RDC	Friday, Oct 25 (at 4:00 p.m.): System will no longer be available for use until Monday, Oct 28.	The RDC System and your existing scanner will remain the same. RDC will no longer be accessed through Business Online Banking. You will access using a different URL.	An email providing the new URL along with instructions for changing the passwords and other details will be sent to each RDC user prior to conversion.



Lone Star's Business Online Banking will migrate to Prosperity's Treasury Center on Monday, October 28.

Part of this change includes how you access your online account(s). With Prosperity Bank, you will no longer visit the bank's website to log into Online Banking. Instead, you will log in utilizing Prosperity's Secure Browser. Read the FAQs below for more details and guidance on upcoming changes.

Treasury Center Online Banking & Mobile Access

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

A. No, Lone Star's Business Online Banking will be unavailable after **Friday, Oct 25 at 4:00 p.m.**

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

A. On **Monday, Oct 28 at 8:00 a.m.** you can begin logging in to Treasury Center via Prosperity's Secure Browser. Secure Browser installation instructions will be emailed to you in advance of the conversion. On **Oct 28**, you will access Secure Browser and enter your Activation Key to complete the Secure Browser installation. You will receive an Activation Key on **Fri, Oct. 25** via a secure email.

Q. When will I begin utilizing Prosperity's Business and Treasury 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, **Oct 28 at 8:00 a.m.** Prosperity's Mobile Banking will be available to LSSB customers on **Oct 28** if currently enrolled. You will complete your mobile banking installation using the same Activation Key you receive for Secure Browser.

Q. Will my Account Groups convert?

A. Account Groups will not convert. We recommend that before conversion you log into Business Online Banking and make note of your different Account Groups. You can establish your Account groups in Treasury Center beginning **October 28**.

Q. Will my online password change?

A. Yes, your online banking password will change. A new PIN (Passcode) will be established during your Prosperity Secure Browser and mobile banking installations.

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

A. No, all customers currently using tokens will 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 discarded after **Oct 25**.

Q. Will my User Administration change?

A. Yes. After conversion to Treasury Center, company administrators will add, remove, and entitle services for their own users. Administrators will receive an email about Administration. We encourage you to enroll in Administration training.

Q. What actions will I need to take in Treasury Center on or after Monday, October 28?

A. You will need to establish the following account activities that will not transfer during the conversion: Recurring and future-dated transactions for account transfers, ACH and wires; set up subscriptions and alerts and set up to receive SMS texts.

Continued

QuickBooks®

Q. I use QuickBooks®, will Web Connect be available through Treasury Center?

A. Yes, Web Connect is available through Treasury Center. In addition to Web Connect, Prosperity Bank offers Direct Connect through Treasury Center.

Q. Do I need to download my QuickBooks history?

A. Yes, it is important that you save any QuickBooks transaction history on or before **Friday, Oct 25**.

Remote Deposit Capture

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

A. Yes, you will continue to use your existing RDC scanner. The RDC system is the same as you use today. Beginning **Monday, Oct 28**, you will no longer access RDC via Business Online Banking. Instead, you will access it through a separate URL which will be communicated to you by email. In addition, after conversion, you will add the number 108 at the beginning of your existing RDC username. Each RDC user will receive an email detailing information about the new URL, a temporary password and other information about logging in to RDC.

ACH

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

A. You will now have the ability to access this information online. Prosperity Bank's ACH Payments Reporter service is a convenient and secure method for obtaining your ACH Reports (ACH Return reports, Notification of Change information, ACH Addenda, or EDI reporting). You will receive more details prior to conversion.

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

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

Account

Q. Will my Account Analysis fees change?

A. Your analyzed business account and Treasury service fees will currently remain the same. For customers using Treasury Services, the Prosperity account analysis will provide details on your Treasury Services volumes and the balances that support these services. The first analysis will be generated on **December 15**. Prosperity will communicate any fee changes that may occur in the future.

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

A. Yes, you may continue to call Lone Star at 806-771-7717 through **Friday, Oct 25**. Beginning **Monday, October 28**, please contact Prosperity's Treasury Management support team at 855-888-2242 or email treasurymanagement.support@prosperitybankusa.com. You may also send a secure message through Treasury Center to our team.

Questions? We're here to help!

Through Friday, Oct 25 **Contact LSSB Treasury Management Support: 806-771-7717**

Beginning Monday, Oct 28 **Contact Prosperity Bank Treasury Management Support: 855-888-2242**
email: treasurymanagement.support@prosperitybankusa.com

Training Details

We understand how challenging learning new systems can be. That's why we will do everything we can to help guide you through this transition. We will be offering training sessions, which we encourage you to attend.

Training Registration links will be provided in an email in the future. Updates will also be available at <https://www.prosperitybankusa.com/Welcome-Lone-Star-State-Bank>.

WebEx Training will be available October 15 through October 25.

Watch for an email with links to the Webex Training classes. Product videos and a registration link will be available at <https://www.prosperitybankusa.com/Welcome-Lone-Star-State-Bank>.

Product Training Descriptions

Navigation

1 Hour – 3 Sessions

Designed for all Users to prepare for the new system. Learn about Prosperity Bank's Treasury Center online banking and receive login and navigation tips.

ACH/Wire Payments

1 Hour – 2 Sessions

Designed for Users originating ACH transactions or online Wire Transfers.

Administration

1 Hour – 2 Sessions

Designed for Company Administrators. Learn how to setup Users in Treasury Center and assign their services, authority access levels and limits.

Positive Pay

1 Hour – 2 Sessions

Designed for existing Positive Pay Users. Learn how to utilize Prosperity Bank's positive pay solution, and how to access to review and decision exceptions.

Available Now!

Explore the Treasury Center Tutorial and Online Demos for Treasury Center and Positive Pay. Visit the Treasury Center page at www.prosperitybankusa.com/Welcome-Lone-Star-State-Bank.

Through Friday, Oct 25 **Contact LSSB Support: 806-771-7717**

Beginning Monday, Oct 28 **Contact Prosperity Bank Treasury Management Support: 855-888-2242**

Treasury Center Processing Deadlines

All cut-off times are Central Standard Time.

ACH	Monday - Friday
Standard	6:30 p.m.
Same Day	3:00 p.m.
Account Transfers	Monday - Friday
	8:00 p.m.
Online Wires	Monday - Friday
Domestic	5:00 p.m.
International (USD)	5:00 p.m.
FX (Foreign Currency)	4:30 p.m.
Positive Pay	Monday - Friday
Exception Decisions	12:00 p.m.
Mobile Deposit	Monday - Friday
	6:00 p.m.
Remote Deposit Capture	Monday - Friday
	6:00 p.m.





Questions? We're here to help!

Through Friday, October 25...

Contact LSSB Support: 806-771-7717

Beginning Monday, October 28...

**Contact Prosperity Bank Treasury Management Support: 855-888-2242 or
email treasurymanagement.support@ProsperityBankUSA.com**

REMINDER

**Check for conversion updates in the Treasury Center section:
<https://www.prosperitybankusa.com/Welcome-Lone-Star-State-Bank>**