

# Personal Banking

Accounts tailored to you.



## Everyday Checking

### SIMPLY FREE CHECKING

An account that's loaded with free features.

- \$100 opening deposit
- No minimum balance, monthly maintenance fee or activity fee
- Bill Pay - \$5.95 monthly fee
- Imaged check statements available by request when enrolled in eStatements
- Unlimited check writing & withdrawals
- Advantage Overdraft Protection up to \$300<sup>7</sup> to qualifying accounts

### eCHECKING

eBanking that offers the best of our digital services.

- \$100 opening deposit
- Avoid the \$10 monthly maintenance fee by enrolling in eStatements or direct deposit
- Imaged check statements available by request when enrolled in eStatements
- Bill Pay - \$5.95 monthly fee
- Unlimited check writing & withdrawals
- Advantage Overdraft Protection up to \$600<sup>7</sup> to qualifying accounts

### PERSONAL CHECKING

Classic checking with plenty of perks.

- \$100 opening deposit
- Avoid the \$10 monthly maintenance fee by maintaining a minimum balance of \$500
- Imaged check statements available
- FREE Bill Pay<sup>5</sup>
- Unlimited check writing & withdrawals
- Advantage Overdraft Protection up to \$600<sup>7</sup> to qualifying accounts

## Premium Checking

### ROYAL CHECKING

Get more value out of your banking relationship.

- \$200 opening deposit
- No minimum balance requirement
- \$10 monthly membership fee
- FREE Off Premises ATM/Debit Transactions (other bank ATM surcharges apply)
- Imaged check statements available
- FREE Bill Pay<sup>5</sup>
- FREE personalized checks (1 box per order)
- FREE cashier's checks
- Discounted Safe Deposit Box services (Where available)
- FREE notary services & overdraft transfers
- Unlimited check writing & withdrawals
- Advantage Overdraft Protection up to \$600<sup>7</sup> to qualifying accounts

### CHECKING WITH INTEREST

Earn interest on your deposits with this popular account.

- \$1,500 opening deposit
- Avoid the \$10 monthly maintenance fee by maintaining a minimum balance of \$1,500
- Imaged check statements available
- FREE Bill Pay<sup>5</sup>
- Receive interest on your deposits<sup>1</sup>
- Unlimited check writing & withdrawals
- Advantage Overdraft Protection up to \$600<sup>7</sup> to qualifying accounts

### INTEREST CHECKING PLUS

Your balance deserves benefits.

- \$1,500 opening deposit
- Avoid the \$15 monthly maintenance fee by maintaining a minimum balance of \$10,000
- Imaged check statements available
- FREE Off Premises ATM/Debit Transactions (other bank ATM surcharges apply)
- FREE personalized checks (1 box per order)
- FREE Deposit Slips (consumer style – singles only)
- FREE Bill Pay<sup>5</sup>
- Receive interest on your deposits<sup>1,4</sup>
- Unlimited check writing & withdrawals
- Advantage Overdraft Protection up to \$600<sup>7</sup> to qualifying accounts

## Teen Checking

Teen Checking is tailored specifically for customers ages 13-17 with everything needed to get established. (Must be co-owned by parent or guardian)

- \$25 opening deposit
- Enrolling in eStatements will avoid the \$5 monthly maintenance fee
- No minimum balance requirement
- FREE Personal Savings account
- FREE Mobile Banking
- FREE Online Banking

Not available: Bill Pay, check writing privileges, overdraft protection



See page two for a complete list of disclosures.

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## Savings & Investments

### PERSONAL SAVINGS

Earn interest & keep your money accessible with this classic account.

- \$200 opening deposit
- Avoid the \$3 monthly maintenance fee by maintaining a minimum balance of \$200
- No check writing privileges
- Bill Pay - Not available
- Receive interest on your deposits<sup>2</sup>
- Up to 3 debit transactions per month FREE. \$2 item fee for each additional debit transaction.

### PERSONAL MONEY MARKET

For those who want more.

- \$2,500 opening deposit
- Avoid the \$10 monthly maintenance fee by maintaining a minimum balance of \$2,500
- Imaged check statements available
- Bill Pay - Not available
- Receive interest on your deposits<sup>1</sup>
- Limited check writing privileges
- Up to 6 debit transactions per statement cycle FREE. \$15 item fee for each additional debit transaction.

### PERSONAL PREMIER MONEY MARKET

Get even more from a Personal Premier Money Market.

- \$25,000 opening deposit
- Avoid the \$20 monthly maintenance fee by maintaining a minimum balance of \$10,000
- Imaged check statements available
- Bill Pay - Not available
- Receive interest on your deposits<sup>1,3</sup>
- Limited check writing privileges
- Up to 6 debit transactions per statement cycle FREE. \$15 item fee for each additional debit transaction.

### CERTIFICATES OF DEPOSIT (CD)

We offer a variety of secure CD accounts to fit your individual needs. CDs are offered in terms of 30 days up to 5 years. Our CDs earn competitive interest rates and are FDIC insured.

- CDs offer higher interest rates than traditional savings accounts
- FDIC insured; so you can invest with confidence
- Fixed rates & terms means you know precisely how much interest you'll be earning
- You can use CDs to diversify your portfolio

### INDIVIDUAL RETIREMENT ACCOUNTS (IRA)

IRAs can help you meet your retirement savings goals and offer tax benefits to those who are eligible.

- Traditional IRA
- Roth IRA
- Roth Conversion IRA
- Coverdell Education Savings Account (CESA)
- Health Savings Account
- Simplified Employee Pension Plan (SEP)

### ADDITIONAL SERVICES

#### LENDING SERVICES

- Automobile Loans
- Credit Cards
- Home Equity Loans
- Home Equity Lines of Credit
- Home Improvement Loans
- Mortgages
- Personal Lines of Credit

Loans subject to credit approval. Restrictions apply. This ad is not a commitment to lend. Prosperity Bank NMLS# 466414

Open your account today and enjoy banking at 280+ locations across Texas and Oklahoma!

<sup>1</sup> We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. Interest will be compounded and credited to the account monthly. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account. If you close your account before the interest is credited, you will receive the accrued interest. For the deposit of non-cash items, interest begins to accrue no later than the business day we receive credit for the item.

<sup>2</sup> We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. Interest will be compounded daily and credited to the account quarterly. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account. If you close your account before the interest is credited, you will not receive the accrued interest. For the deposit of non-cash items, interest begins to accrue no later than the business day we receive credit for the item.

<sup>3</sup> Interest rate tiers apply to this account: Tier 1: \$0 - \$9,999.99 Tier 2: \$10,000 - \$24,999.99 Tier 3: \$25,000 - \$49,999.99 Tier 4: \$50,000 - \$99,999.99 Tier 5: \$100,000 - \$249,999.99 Tier 6: \$250,000 - \$999,999.99 Tier 7: \$1,000,000 and over.

<sup>4</sup> Interest rate tiers apply to this account: Tier 1: \$0 - \$99,999.99 Tier 2: \$100,000 - \$249,999.99 Tier 3: \$250,000 and over.

<sup>5</sup> The qualifying account must be in a "charge" maintenance or membership fee status; otherwise, the Bill Pay fee is \$5.95 per month.

<sup>6</sup> The account comes with a free debit card, free savings account and is tailored specifically for our customers, ages 13-17. (Must be co-owned by a parent or guardian.)

<sup>7</sup> An Overdraft Charge per item of \$35.00 will be assessed for each withdrawal that is paid into the overdraft by check, in-person withdrawal, ACH withdrawal, or other electronic means (only includes ATM and debit card withdrawals if you give us your consent), which may result in multiple Overdraft Charges on the same day. A \$20.00 Consumer Negative Balance Fee will be assessed on any statement cycle in which your account is overdrawn. Prosperity Bank reserves the right not to pay an overdraft item if an account is not in good standing, if regular deposits are not made, or if repeated overdrafts occur. Advantage Overdraft is intended for inadvertent overdrafts and should not be used as a replacement for credit. Overdrafts should be paid promptly. Other services that may be less expensive than Advantage Overdraft include a Read-Cash Overdraft Line of Credit (subject to approval and interest charges) and Overdraft Transfer from another Prosperity Bank checking, savings, or money market account (\$10.00 per transfer fee applies).