



JANUARY 2, 2026

Dear Valued Client,

American Bank has proudly served its communities and clients since 1970, with a lasting commitment to building meaningful relationships and delivering exceptional client service. Thank you for your trust and for allowing us to serve you and your family's financial needs.

As part of our commitment to growth and providing enhanced value and resources to our clients, **we are excited to announce that American Bank merged with Prosperity Bank on January 1, 2026.**

What Does the Merger Mean for You?

As of now, nothing is changing for you. Your American Bank account number and account terms will remain the same, and your debit card and ACH payments will continue to work as they do today.

Teams from both of our banks are currently hard at work to ensure a smooth transition for all American Bank clients. Once we are fully integrated, you will gain access to nearly 300 Banking Centers across Texas and Oklahoma. The operational conversion is scheduled for September 2026.

For more information, please refer to the FAQs section in this letter.

What Do You Need to Do?

To avoid missing any account change notices and other important information, please confirm that your contact information, including your mailing address, email address, and phone number, is updated in your American Bank account records. In the coming months, you will receive more information about your accounts and when exactly you may begin banking at Prosperity Bank locations.

For clients with an up-to-date email address, watch for future email communications from Prosperity Bank, contactus@prosperitybankusa.com. **Please refer to page two of this letter for information about fraud prevention and protecting your personal financial information when opening emails.**

We look forward to bringing you more details on this exciting transition. You may visit americanbank.com for the latest updates.

Sincerely,

Stephen C. Raffaele, CFA
President and CEO, American Bank
Director and President,
American Bank Holding Corporation

David Zalman
Sr. Chairman and CEO, Prosperity Bank
Sr. Chairman and CEO, Prosperity Bancshares, Inc.



Welcome to Prosperity Bank

Investing in a Strong, Secure & Local Future.

We're excited to welcome American Bank customers on January 1, 2026.

At Prosperity Bank, we value our customers and communities. Our local bankers are committed to personalized service and community support across Texas and Oklahoma, and we look forward to serving you.

As we come together, our priority is to ensure a smooth transition. For now, your accounts and services remain the same. In the future, you'll enjoy added benefits like access to nearly 300 locations, a wider range of products, and the same personal service you trust. We'll keep you informed every step of the way.

**FDIC
INSURANCE**



Q: What if I currently have deposits at both American Bank and Prosperity, and the combined deposits exceed \$250,000? Will all my funds still be FDIC insured?

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

CDs from American 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.

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 January 1, 2026.

Frequently Asked Questions

Q: Will any banking centers be closed?

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

Q: Will American Bank change its name to Prosperity Bank?

A: **Yes.** All locations will be referred to as Prosperity Bank, but the name and signage will not change until September 2026.

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 after the operational conversion scheduled for September 2026. We will notify you once the integration of our banks is complete. Until then, you should continue to use American Bank branches to conduct your banking business.

Q: When can I use Prosperity Bank ATMs?

A: Effective January 5, 2026, American Bank clients can begin using Prosperity Bank ATMs surcharge-free.

Q: Can I continue to use my American Bank checks?

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

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: 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 CD 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: 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. Any changes will be communicated prior to conversion.

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

A: **Yes.** Recurring transfers will continue as they do today without interruption. Any changes will be communicated prior to conversion.

Q: What if I have an American Bank loan or line of credit?

A: Please continue making your payments as you do today. As we approach the September operational conversion, we will provide additional details and guidance to ensure a smooth transition.

Q: Will there be any changes to my Online Banking access?

A: No changes are happening right now. We will provide additional details as we get closer.



FRAUD AWARENESS REMINDER

PROTECTING YOUR INFORMATION

Your security is our top priority. Prosperity Bank will never ask for your password, PIN, Social Security number, or one-time login codes by email, phone, or text, unless completing the Caller Identification Process and verifying a phone call. If you receive a suspicious message or call, do not click links or share personal information. For more fraud prevention information, please visit <https://www.prosperitybankusa.com/fraud-prevention/>.



MEET PROSPERITY BANK

Prosperity Bank is a Texas-based bank that provides traditional banking services for individuals and businesses, including commercial and personal loans, mortgage services, trust services, retail brokerage services and cash management.

We simplify the everyday financial needs of our customers and believe in building genuine relationships, providing positive experiences at every touch point and backing customer information and financial records with the highest level of security.

At Prosperity Bank, you'll find knowledgeable associates ready to serve with accuracy and a smile, and we proudly care for each of the communities we serve.

After the operational conversion, you can visit us at nearly 300 Prosperity Bank locations and hundreds of ATMs across Texas and Oklahoma.

PROSPERITY BANKING CENTERS

TEXAS AND OKLAHOMA



PERSONAL PRODUCTS

- Checking Accounts
- Savings Accounts
- Credit Cards
- Personal Loans
- Certificates of Deposit (CDs)
- Money Market Accounts
- Wealth Management

MORTGAGE LENDING

- Real Estate
- Lot Loans
- Construction
- Home Equity
- Refinancing

BUSINESS PRODUCTS

- Checking Accounts
- Savings Accounts
- Money Market Accounts
- Credit Cards
- Treasury Management
- Commercial Loans
- SBA Loans

BANKING SERVICES

- eStatements
- Travel Club
- Mastercard Debit Cards



For questions, please contact American Bank Client Services at (800) 257-8316. Thank you!