



January 9, 2026

Dear Valued Customer,

At Prosperity Bank, we're excited to share a major step forward in our commitment to smarter, more seamless banking. On **February 17, 2026**, we'll be upgrading to a real-time processing system, an investment that will enhance your banking experience and set the stage for even greater innovation in the future.

This upgrade will empower us to provide you with faster service, greater reliability, and enhanced support. To help you prepare, we've included key details about temporary service adjustments during the upgrade weekend, along with highlights of how your account(s) may be impacted. You can also find this information at <https://prosperitybankusa.com/system-upgrade>. Detailed information regarding upcoming updates to account(s), including associated fees, are provided in the enclosed updated Terms and Conditions that will become effective as of **February 17, 2026**.

Throughout the system upgrade, you can continue using your ATM, debit or credit card as usual. If you have any questions, our Customer Service Center will be available to help at **(800) 531-1401**. A full schedule of hours during the upgrade weekend is listed below.

SYSTEM UPGRADE HOURS

DATE	LOBBY & DRIVE THRU	CUSTOMER SERVICE CENTER
Friday, February 13	Open (Regular Business Hours)	Open (7:00 a.m. - 7:00 p.m.)
Saturday, February 14	Closed	Open (9:00 a.m. - 5:00 p.m.)
Sunday, February 15	Closed	Closed
Monday, February 16	Closed - Presidents Day Holiday	Open (9:00 a.m. - 5:00 p.m.)
Tuesday, February 17	Open (Regular Business Hours)	Open (7:00 a.m. - 7:00 p.m.)

Thank you for choosing Prosperity Bank. We're proud to bring you smarter banking powered by real bankers, in real-time. We remain committed to delivering exceptional service throughout this transition and beyond. **Real Bankers, Real-Time Banking.**

Sincerely,
Prosperity Bank



Important Highlights About Upcoming Changes

Highlights of the upcoming changes to terms and conditions, as well as other important information regarding how the system upgrade may affect your account and services, are below.

Real-Time Processing: A Smarter Way to Bank

We're excited to introduce real-time transaction processing, which is a major upgrade that brings faster, more transparent banking to your fingertips. This upgrade follows a broader shift in the banking industry toward faster, more modern systems that process transactions in real time instead of overnight.

What does this mean for you?

- **Instant updates:** Deposits and withdrawals, including credit and debit transactions, will be processed immediately to your account throughout the business day up to the disclosed cut-off times, not just overnight.
- **Clearer balances:** Your available balance will reflect transactions as they happen, helping you stay on top of your finances.
- **Smarter decisions, greater control:** Real-time updates mean you'll always know your current account balance and available funds when a debit is presented. This gives you more control over your money, helping you manage spending, avoid overdrafts, and prevent unexpected fees. With up-to-date information at your fingertips, you can make confident financial decisions throughout the day.

This upgrade aligns with modern banking standards and reflects our commitment to delivering the speed and convenience you expect.

A quick note: Because transactions will post in real time, it's important that you ensure sufficient funds are available in your account before making payments. Deposits made after a debit has already been presented won't be used to cover that transaction. We encourage you to carefully monitor your account regularly, maintain a sufficient balance in your account to cover all pending and upcoming transactions, and avoid authorizing or making payments without sufficient funds in your account.

We're here to help you make the most of this new experience, and we're proud to bring you smarter banking, in real time.

Checking and Savings Accounts

- **Recurring Transfers and Pre-Authorizations:** Recurring transfers scheduled for a Saturday, Sunday, or Federal Holiday will process on the next business day.
- **Statements:** A final pre-upgrade statement will be provided as of **February 13, 2026**, showing all posted transactions since your previous statement. Your first statement after the system upgrade will include posted transactions after the final pre-upgrade statement on **February 13, 2026**, through your normal statement period. This and future statements will include applicable interest and service fee(s) and your statement period will be the same.
- **Overdraft and Insufficient Funds Fees:** Overdraft and/or Insufficient Funds fees will be incurred for any transaction(s) posted to accounts with insufficient funds to cover the transaction and will display differently after the system upgrade. Previously, if items were presented against your account and there were insufficient funds to cover the transaction ("insufficient item"), a fee was charged as an Overdraft Fee if the item was paid, or a Return Item Fee if the item was returned.

After the system upgrade, an Insufficient Funds Fee will be assessed when an insufficient item is presented against your account, whether the item is paid or returned. Transactions paid by the Advantage Overdraft Program (for those consumer accounts opted-in) will be assessed an Overdraft Fee. A maximum of five (5) Overdraft Fees and Insufficient Funds Fees on a combined basis will be charged per day. The fee schedule to be effective **February 17, 2026** is included in the enclosed updated Terms and Conditions.

Important Highlights About Your Account Changes - Continued

- **Linked Accounts for Overdraft Transfers:** Real time processing impacts the way transactions are processed for accounts that are linked for overdraft protection purposes. Balances in the two accounts are considered together when items are presented for payment. Additional information, including the Overdraft Transfer Fee amount which is assessed for overdraft transfers between linked accounts, is included in the enclosed Terms and Conditions.
- **Itemization of Monthly Service Charge on Statements for Savings, Money Market, Premier Money Market, Small Business and Small Business with Interest accounts:** In accordance with the disclosures you received when opening or revising your account, a Service Charge fee is charged if the account balance drops below the minimum balance required for the account type, and a fee is charged if there are more withdrawal transactions within the statement cycle than allowed for the account type. These fees have historically been combined on your statement as a single Service Charge. These fees will now be itemized separately on your statement:
 - The fee related to the account balance falling below the required minimum will appear as “Service Charge” on your statement.
 - The fee related to excessive withdrawal transaction will appear as “Excess Transaction Fee” on your statement.
 - There is no change in either fee amount or the conditions for charging.

Checking and Savings Accounts - Consumer Only

- **Maximum Checking ATM Fee Refunds:** Up to \$20/month in foreign ATM surcharges (fees charged for the use of ATMs not owned by the Bank) are refunded for these accounts. Currently, these refunds are posted daily but after the upgrade, there will be one cumulative refund posted at the end of each statement cycle.
- **Negative Balance Fee:** If your account remains more than \$20 overdrawn for 14 consecutive calendar days, a \$10 fee will be assessed. This represents a reduction in the fee amount and provides an extended grace period before the fee is assessed.
- **Good Cents Savings Program:** With this program, debit card purchases are rounded up to the nearest dollar and the cents in excess of the purchase amount are transferred into your savings account. Prosperity Bank matches 2% of your transfers (up to \$50 monthly) as part of the program. The Bank match credit will be posted to your savings account each month-end, which represents a change in the current posting date for some customers.
- **Advantage Overdraft Program (Opted-In Accounts Only):** Our Advantage Overdraft Program is available to eligible consumer accounts on an opt-in basis. We are making positive changes related to the maximum amount of fees to be assessed, which are described in the **Overdraft and Insufficient Funds Fees** section on page 2. Refer to the enclosed Terms and Conditions for additional information on how the Advantage Overdraft Program works.

Telephone Banking Service Fastline

Customers who currently utilize Fastline 24-hour audio response system will receive instructions by mail.

Scheduled Downtime: Fastline will be temporarily unavailable from **Sunday, February 15 at 7:00 a.m.**, through **Tuesday, February 17 at 7:00 a.m.** Current users may access Fastline after the upgrade by dialing **(800) 687-7272**.

Loan Accounts

Some loan account numbers will be changing. If yours is affected, you will receive a separate notice with specific details.

Personal / Business (Non-Treasury) Online Banking

Following our upgrade, you will have access to your past 12 months of transaction history directly in Online Banking. For more than the past 12 months history, you should download the information prior to the end of day on **February 13, 2026**.

Your monthly statements will continue to provide a full snapshot and remain available in Online Banking for your convenience. Default account descriptions may change, but any custom account nicknames you have created will stay the same.

Online Banking access will be unavailable from **Friday, February 13 at 5:00 p.m.**, through **Tuesday, February 17 at 7:00 a.m.**

Treasury Management (Treasury Center)

You will continue to use the same login and password to access **Treasury Center**. However, the system will be unavailable due to the upgrade from **Friday, February 13 at 5:00 p.m.**, until **Tuesday, February 17 at 7:00 a.m.**

Treasury users will receive a separate message with more information.

Updated Terms and Conditions

Our Terms and Conditions are changing. The updated Terms and Conditions are enclosed and become effective on **Tuesday, February 17, 2026**.

For questions, please contact our Customer Service Center at (800) 531-1401.

Find your preferred location at [locations.prosperitybankusa.com](https://www.prosperitybankusa.com/locations).

www.prosperitybankusa.com

