

Personal Banking

Accounts tailored to you.



PROSPERITY
— **BANK**® —

Everyday Checking

SIMPLY FREE CHECKING

An account that's loaded with free features.

- \$100 opening deposit
- No minimum balance or monthly service charge
- 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 \$300⁷ for qualifying accounts

eCHECKING

eBanking that offers the best of our digital services.

- \$100 opening deposit
- Avoid the \$10 monthly service charge 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 \$600⁷ for qualifying accounts

PERSONAL CHECKING

Classic checking with plenty of perks.

- \$100 opening deposit
- Avoid the \$10 monthly service charge by maintaining a minimum balance of \$500
- Imaged check statements available
- FREE Bill Pay⁵
- Unlimited check writing & withdrawals
- Advantage Overdraft Protection up to \$600⁷ for qualifying accounts

Premium Checking

ROYAL CHECKING

Get more value out of your banking relationship.

- \$200 opening deposit
- No minimum balance requirement
- \$10 monthly service charge
- FREE Off Premises ATM/Debit Transactions (other bank ATM surcharges apply)
- Imaged check statements available
- FREE Bill Pay⁵
- FREE personalized checks (1 box per order)
- FREE cashier's checks
- Discounted Safe Deposit Box services (Where available)
- FREE notary services
- FREE overdraft transfers
- Unlimited check writing & withdrawals
- Advantage Overdraft Protection up to \$600⁷ for qualifying accounts

CHECKING WITH INTEREST

Earn interest on your deposits with this popular account.

- \$1,500 opening deposit
- Avoid the \$10 monthly service charge by maintaining a minimum balance of \$1,500
- Imaged check statements available
- FREE Bill Pay⁵
- Receive interest on your deposits¹
- Unlimited check writing & withdrawals
- Advantage Overdraft Protection up to \$600⁷ for qualifying accounts

INTEREST CHECKING PLUS

Your balance deserves benefits.

- \$1,500 opening deposit
- Avoid the \$15 monthly service charge 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 Pay⁵
- Receive interest on your deposits^{1 4}
- Unlimited check writing & withdrawals
- Advantage Overdraft Protection up to \$600⁷ for 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
 - Avoid the \$5 monthly service charge by enrolling in eStatements
 - No minimum balance requirement
 - FREE Personal Savings account
 - FREE Online Banking
 - FREE Mobile Banking
- Your mobile carriers message and data rates may apply

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



Follow us on:



See page two for a complete list of disclosures.

Personal Banking

Continued



PROSPERITY
BANK®

Savings & Investments

PERSONAL SAVINGS

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

- \$200 opening deposit
- Avoid the \$3 monthly service charge by maintaining a minimum balance of \$200
- No check writing privileges
- Bill Pay - Not available
- Receive interest on your deposits²
- Up to 3 debit transactions per month free (an excess transaction fee of \$2 for each debit transaction in excess of 3 per month applies). ATM withdrawals are included in the excess transaction fee charges in excess of 3 per month.

PERSONAL MONEY MARKET

For those who want more.

- \$2,500 opening deposit
- Avoid the \$10 monthly service charge by maintaining a minimum balance of \$2,500
- Imaged check statements available
- Bill Pay - Not available
- Receive interest on your deposits¹
- Limited check writing privileges
- Up to 6 debit transactions per month free (an excess transaction fee of \$15 for each debit transaction in excess of 6 per month applies). ATM withdrawals are included in the excess transaction fee charges in excess of 6 per month.

PERSONAL PREMIER MONEY MARKET

Expect more. Get more from a Personal Premier Money Market.

- \$25,000 opening deposit
- Avoid the \$20 monthly service charge by maintaining a minimum balance of \$10,000
- Imaged check statements available
- Bill Pay - Not available
- Receive interest on your deposits^{1 3}
- Limited check writing privileges
- Up to 6 debit transactions per month free (an excess transaction fee of \$15 for each debit transaction in excess of 6 per month applies). ATM withdrawals are included in the excess transaction fee charges in excess of 6 per month.

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 300+ locations across Texas and Oklahoma!

¹ 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.

² 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.

³ 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.

⁴ 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.

⁵ The qualifying account must be in a "charge" service charge status; otherwise, the Bill Pay fee is \$5.95 per month.

⁶ 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.)

⁷ 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) and will be deducted from the qualified limit. This may result in multiple Overdraft Fees on the same day. A maximum of five Overdraft Fees (combined with any Insufficient Fees) will be assessed per account per day. If you account is overdrawn by less than \$5.00, a reduced Overdraft Fee of \$5.00 will be assessed per overdrawn item. A \$10.00 Negative Balance Fee will be assessed each time your account balance remains overdrawn by more than \$20.00 for 14 consecutive calendar days. 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 (\$7.50 per overdraft transfer fee applies).



Checking & Savings accounts tailored to you.

Prosperity Bank is dedicated to offering customers the right solution at every stage of your life.
How can we help you today?

CHECKING & SAVINGS	Checking		Savings		Money Market		Premier Money Market			
	Simply Free Checking	eChecking	Personal Checking	Royal Checking	Checking with Interest	Interest Checking Plus	Teen ⁶ Checking	Personal Savings	Personal Money Market	Personal Premier Money Market
Minimum to Open	\$100	\$100	\$100	\$200	\$1,500	\$1,500	\$25	\$200	\$2,500	\$25,000
Minimum Balance	\$0	\$0	\$500	\$0	\$1,500	\$10,000	\$0	\$200	\$2,500	\$10,000
Interest Bearing	-	-	-	-	Yes ¹	Yes ^{1,4}	-	Yes ²	Yes ¹	Yes ^{1,3}
Monthly Service Charge	No	\$10 ^{b,c}	\$10 ^d	\$10	\$10 ^d	\$15 ^d	\$5 ^b	\$3 ^d	\$10 ^d	\$20 ^d
Online & Mobile Banking*	FREE	FREE	FREE	FREE	FREE ⁵	FREE ⁵	FREE	FREE	FREE	FREE
Bill Pay	\$5.95/Month	\$5.95/Month	FREE ⁵	FREE ⁵	FREE ⁵	FREE ⁵	-	-	-	-
Debits Allowed	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

ADDITIONAL FEATURES (additional features or services shown below are available for most account types for a fee)

Feature	Simply Free Checking	eChecking	Personal Checking	Royal Checking	Checking with Interest	Interest Checking Plus	Teen ⁶ Checking	Personal Savings	Personal Money Market	Personal Premier Money Market
Advantage Overdraft Protection ⁷	Available up to \$300	Available up to \$600	Available up to \$600	Available up to \$600	Available up to \$600	Available up to \$600	Available up to \$600	-	-	-
Check Writing	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Checks not available	Checks not available	Limited	Limited
Imaged Check Statements	Yes ^d	Yes ^d	Yes	Yes	Yes	Yes	-	-	Yes	Yes
Safe Deposit Box Services (Where Available)	Yes	Yes	Yes	Discounted	Yes	Yes	Yes	Yes	Yes	Yes
Notary Services	Yes	Yes	Yes	FREE	Yes	Yes	Yes	Yes	Yes	Yes
ATM Transaction Fee (Off-Premise)	Yes	Yes	Yes	FREE (Other bank ATM surcharges apply)	Yes	FREE (Other bank ATM surcharges apply)	Yes	Yes	Yes	Yes
Personalized Checks (1 Box Per Order)	Yes	Yes	Yes	FREE	Yes	FREE	-	-	Yes	Yes
Cashier's Check	Yes	Yes	Yes	FREE	Yes	Yes	Yes	Yes	Yes	Yes
Overdraft Transfers	Yes	Yes	Yes	FREE	Yes	Yes	-	-	-	-
Deposit Slips (Consumer Style - Singles Only)	Yes	Yes	Yes	Yes	Yes	FREE	Yes	Yes	Yes	Yes

Avoid the monthly service charge by: ^amaintaining minimum balance, ^benrolling in eStatements, or ^cenrolling in direct deposit. ^dAvailable when enrolled in eStatements.

⁴Your mobile carrier's message and data rates may apply.