JUNE 10, 2026

Dear Valued Customer,

Stellar Bank has proudly served its communities and customers 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 customers, ***we are excited to announce that Stellar Bank is expected to merge into Prosperity Bank on July 1, 2026.***

What Does the Merger Mean for You?

As of now, nothing is changing for you. Your Stellar 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 Stellar Bank customers. Once we are fully integrated, you will gain access to over 330 Banking Centers across Texas and Oklahoma. The operational conversion is scheduled for March 2027.

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 Stellar Bank account records. You can confirm your information through Online Banking, calling your banker or by visiting your Banking Center. In the coming months, you will receive more information about your accounts and when exactly you may begin banking at Prosperity Bank locations.

For customers 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 www.stellar.bank for the latest updates.

Sincerely,

Robert (Bob) R. Franklin Jr.
Executive Chairman, Stellar Bank
Chief Executive Officer, Stellar Bancorp, Inc.

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

PROSPERITY BANK®

Welcome to Prosperity Bank

Investing in a Strong, Secure & Local Future

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 over 330 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 Stellar 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 (Stellar 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 Stellar 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 July 1, 2026. Accounts opened on or after July 1, 2026, will be deposits of Prosperity Bank and will not be separately insured, unlike accounts opened before the merger date.

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. These details are only requested when you contact Customer Service directly and we are completing the Caller Identification Process to verify your identity. 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/**.

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 Stellar Bank change its name to Prosperity Bank?*

A: Yes. All locations will be Prosperity Bank locations, but the name and signage will not change until March 2027.

Q: *Can I conduct my banking transactions at Prosperity Bank locations on July 1, 2026?*

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 March 2027. We will notify you once the integration of our banks is complete. Until then, you should continue to use Stellar Bank's banking centers to conduct your banking business.

Q: *When can I use Prosperity Bank ATMs?*

A: Following the merger that we expect to happen on July 1, 2026, Stellar Bank customers can begin using Prosperity Bank ATMs for surcharge-free withdrawals.

Q: *Can I continue to use my Stellar 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 IRAs remain the same?*

A: Your 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 Stellar 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 a Stellar Bank loan or line of credit?*

A: Please continue making your payments as you do today. As we approach the March 2027 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.

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.

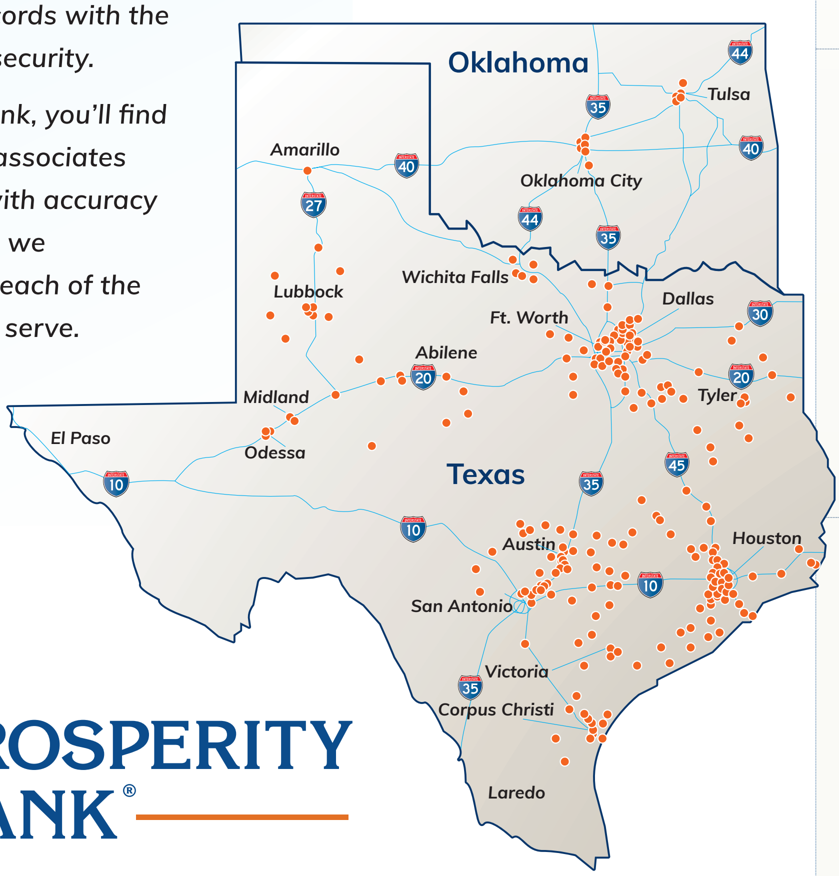
We simplify the everyday financial needs of our customers and believe in building genuine relationships, providing positive experiences at every touch point and backing customer information and financial records with the highest level of security.

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.

We are proud to serve the Southwest with hundreds of locations spanning the heart of 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 Stellar Bank Customer Service at (713) 499-1800. Thank you!