



## 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.

## 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.