



August 14, 2026

Important Information Regarding Your Online Banking and Bill Pay Services

As previously announced, American Bank merged with Prosperity Bank on January 1, 2026, and we are writing to remind you that our operational integration of American Bank is scheduled for September 14, 2026. As part of this transition, American Bank's Online Banking accounts will migrate to Prosperity Bank's Online Banking system. We understand that these changes may bring questions, and as always, we are here to help. **Please contact your local banking center or call American Bank's Client Services team at (800) 257-8316 or (361) 992-9911.**

Conversion Weekend – Important Dates

Prior to Friday, September 11	Friday, September 11	Weekend of September 11-13	Monday, September 14
Both banks' online banking systems operate separately. We recommend you save or print transaction information and history you would like to retain from American Bank. Bill Pay will not be accessible from 3:00 p.m. Thursday, September 10 to Monday, September 14.	4:00 p.m. Access to American Bank's Online and Mobile Banking will not be available for the weekend conversion process.	We will convert American Bank's Online Banking to Prosperity Bank's Online Banking. Please read closely the specific sections below for important details. Your American Bank Debit Card will remain active. Client Services representatives will be available for questions at (800) 257-8316 or (361) 992-9911.	8:00 a.m. Prosperity's Online Banking will be available for American Bank customers. Please see the first-time login process details within this letter to access your new Prosperity account at www.prosperitybankusa.com or Prosperity's Mobile Banking.

Prior to Friday, September 11 at 4:00 p.m. we encourage you to save or print history, statements, or other account information you would like to retain post-conversion for your records. The final update for all American Bank transaction data will occur at 4:00 p.m. on Friday, September 11.

 **Transaction History:** Your account history in Prosperity Bank's Online Banking will begin on Monday, September 14. Other than eStatements, your American Bank transaction history will not transfer to Prosperity Bank Online Banking. We recommend you save or print transaction information and history you would like to retain from American Bank.

 **Statements:** If your account is not enrolled in eStatements, the statement view will no longer be available online. Transaction history will be available, along with image retrieval. You may wish to download and save your statements before September 11, 2026, for future access. To continue viewing your statements online beginning Monday, September 14, please enroll in eStatements through Prosperity Bank's Online Banking by clicking on Statements/Notices.

 **eStatements:** If your account is currently opted in for eStatements, you will continue to receive them, and no further action is needed. Your American Bank eStatements will migrate to Prosperity and will be available shortly after conversion. Once migration is complete, your eStatement history will build over the course of the next few weeks until up to 2 years of history is available. The Prosperity notification for eStatements and eNotices will come from the email address estatements@prosperitybankusa.com, and will include “Prosperity Bank eStatements/eNotice Notification” in the subject line. Please adjust your email settings, if needed, to accept this email notification.

New Features Available with Prosperity Online & Mobile Banking

As part of your transition to Prosperity Bank's Online and Mobile Banking, you'll gain access to several enhanced tools and features designed to provide greater convenience and control:

- **Debit Card Controls** – Manage your Prosperity Bank debit card directly within Online Banking and Mobile Banking. Card Controls allow you to report a lost or stolen card, set or change your PIN, and manage card settings with ease.
- **Sub-Users** – Securely provide Online Banking access to additional users, such as a CPA, bookkeeper, or other trusted individual, while maintaining control over account access and permissions.
- **Mobile Deposit History** – View your Mobile Check Deposit history through Prosperity Bank's Online Banking, making it easier to track and reference previously deposited checks.

 **Mobile Banking:** Beginning Monday, September 14, download the blue Prosperity Bank app and use the initial login process to establish your access. Prosperity Mobile Banking supports iPhone, iPad, and Android devices. If you are currently enrolled and have access to Mobile Check Deposit with American Bank, then normal access will resume on Monday, September 14, 8:00 a.m. CT in Prosperity Bank's Mobile Banking system. Prosperity's cut-off time for Mobile Check Deposits is 6:00 p.m. CT.

 **Transfers:** Future-dated and recurring account-to-account transfers between American Bank accounts will migrate to Prosperity Bank Online Banking. Transfers will be temporarily unavailable from Friday, September 11 at 4:00 p.m. CT to Monday, September 14 at 8:00 a.m. CT. Prosperity's cut-off time for Transfers is 8:00 p.m. CT.

 **Bill Pay Customers:** You may continue entering payments through American Bank's Online Bill Pay until 3:00 p.m. CT, Thursday, September 10. To ensure a smooth transition, we will automatically transfer your existing payees, payment history, along with any future or recurring payments to be processed. You may resume using Bill Pay services beginning on Monday, September 14, in the Prosperity Bank Online Banking system.

 **Zelle®:** Customers can continue entering payments through American Bank's Online Banking until 4:00 p.m. CT, Friday, September 11. To ensure a smooth transition, we will automatically transfer your existing Zelle® contacts and future or recurring payments to be processed. Zelle® transaction history will not convert. American Bank customers may resume using Zelle® beginning on Monday, September 14.

 **External Transfers:** Customers can continue entering external transfers through American Bank's Online Banking until 4:00 p.m. CT, Friday, September 11. To ensure a smooth transition, we will automatically transfer existing external accounts and any scheduled or recurring transfers. However, external transfer transaction history will not be converted. American Bank customers may resume using External Transfers beginning on Monday, September 14, 2026.

 **Quicken or QuickBooks:** Intuit customers will need to reestablish their Intuit connections in Quicken or QuickBooks utilizing the Prosperity Bank Online Banking System. To view the Quicken and QuickBooks guides, please visit www.prosperitybankusa.com/Welcome-American-Bank.

 **Personal Finance Tool:** Your American Bank Finance Tool will not migrate to Prosperity Bank's My Finances Tool. Customers will need to reestablish the following items beginning Monday, September 14:

- My Finances Accounts
- Alerts
- Text banking by texting Prosperity Bank's short code - 28372

You may log in to the Prosperity Bank Online Banking system at www.prosperitybankusa.com beginning **Monday, September 14**, at 8:00 a.m. CT, and resume normal Online Banking activities.

Initial Log-in Process Beginning Monday, September 14

Log-in Process: To access your new Prosperity Bank Online Banking account beginning at 8:00 a.m. CT, Monday, September 14, please visit: www.prosperitybankusa.com or download our blue mobile banking app from the App Store or Google Play.

User ID: You will continue to use your current American Bank user ID.

Password: You will continue to use your current American Bank password.

For the latest information and additional details on the merger, please visit www.prosperitybankusa.com/Welcome-American-Bank.

We are excited for you to experience the new features that Prosperity Bank's Online Banking system offers. We look forward to working with you in the future.

Prosperity Bank

Customer Service Center

(800) 531-1401 / www.prosperitybankusa.com

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