



Welcome to Banking Made Easy.

At Prosperity Bank, we understand the importance of reliable and secure online banking services to support your business operations. As American Bank treasury network systems transition to Prosperity Bank, we are committed to supporting a smooth and well-coordinated conversion of your services.

This guide provides important information regarding your current Treasury Management services, steps to prepare for conversion, key dates, and answers to frequently asked questions.

As the conversion date approaches, we will provide additional information by mail and email. Please monitor communications from Prosperity Bank, including messages from **ContactUs@prosperitybankusa.com**, for important updates.

Thank you for your business. We appreciate the opportunity to serve you as Prosperity Bank.

Sincerely,

Cassandra Wiggins
Senior Vice President
Treasury Management
American Bank

Tom Moreno
Executive Vice President
Treasury Management
Prosperity Bank



Treasury Management Conversion

The American Bank Treasury Management network systems will transition to the Prosperity Bank Treasury Center network systems on **September 14, 2026**.

Your Business Online Banking and Treasury Management services will remain unchanged until **September 11 at 4 p.m.** Your Prosperity Bank online services will be available beginning **Monday, September 14 at 8 a.m.**

Please review this guide and complete the recommended steps in advance to support a smooth transition.

As we get closer to **Monday, September 14**, additional information will be sent to you via email from ContactUs@ProsperityBankUSA.com. Please check your email regularly for communications from Prosperity Bank. You may also refer to the Treasury Center section updated merger information at www.prosperitybankusa.com/Welcome-American-Bank.

What You Need to Do Before Conversion

Before **September 11**, we recommend you complete the following items:

- **Review and confirm user email addresses.** To ensure you do not miss important updates, please ensure all users review and update their email addresses as soon as possible.
- **Download and save account statements or transaction history** you would like to retain for your records prior to conversion. Account history currently in Business Online Banking will not be available in Treasury Center after conversion.
- **Save a copy of your Bill Pay payees.**
- **Save all recurring payment details (ACH, wires, transfers).** Recurring transactions will not convert, and you will need to re-establish this information after conversion.



Prosperity Bank's Business & Treasury App is designed specifically for businesses to manage account needs and Treasury services from a mobile device.

Important Dates & Reminders

All times are Central Time

Service	Important Dates	What To Expect	What You Need To Do
Treasury Browser	You may begin installing Treasury Browser on Monday, August 24 . You will not be able to complete setup or access Treasury Center until Monday, September 14 .	You will receive an email from Prosperity Bank with instructions on how to begin your installation of Treasury Browser. Treasury Browser will replace your current hard and soft tokens and serve as your multi-factor authentication method.	To complete the Treasury Browser installation, you will receive an email link on Friday, September 11 , with your Activation Key . Use this Activation Key on Monday, September 14 , to complete your installation.
Business Online Banking	On Friday, September 11 , access to Business Online Banking will be unavailable after 4 p.m.	For security purposes, Prosperity Bank utilizes Treasury Browser for Online Banking login. Once you have installed Treasury Browser, an icon will be installed on your desktop, which will be used to access Treasury Center, starting Monday, September 14, at 8 a.m.	Prior to September 11: You will need to download and save information you would like to retain past conversion. You will also need to complete the installation of Treasury Browser.
Business Mobile Banking	Friday, September 11 at 4 p.m. access will no longer be available until Monday, September 14 at 8 a.m.	Prosperity Bank's Business & Treasury Mobile Banking app is available on both phones and tablets, and like American Bank's app, offers many of the same conveniences.	Download the Prosperity Bank Business & Treasury app from the Apple App Store or Google Play. Face ID may be used for convenient authentication.
ACH	Thursday, September 10 (4 p.m.): Please do not process a file with an effective date later than Friday, September 11, after this time.	All company ACH limits will remain the same. History will not convert and recurring transactions will need to be reestablished in Treasury Center. Templates will convert. You can process files in Treasury Center beginning Monday, September 14 .	Save and download recurring information as history will not convert. To ensure your ACH templates convert, please confirm none of your payees are placed on hold. Otherwise, those templates may not convert.
Bill Pay	Thursday, September 10 (3 p.m.) , is the cut-off time for access to Bill Pay. The latest a customer may schedule a payment that will migrate is 3 p.m., Thursday, September 10 .	Scheduled payments and payees will convert to Bill Pay.	We recommend that all Bill Pay customers save a copy of payees.
Wires	Wire Transfer requests will be unavailable beginning at 4 p.m. on Friday, September 11 and will resume on Monday, September 14 .	While Wire templates will convert, Wire history will not transfer to Treasury Center. All Wire limits will remain the same.	Download and retain any recurring wire information for your records, as it will not convert and will need to be reestablished after conversion.
Positive Pay - ACH & Check	Monday, September 14: Prosperity Bank Treasury Management will contact you regarding any exceptions from Friday, September 11 .	You may begin using Prosperity Bank's Positive Pay solution on Tuesday, September 15 . The daily deadline for exception decisions is 12 p.m. Central Time .	Download and retain a copy of your check issue files prior to conversion.
Remote Deposit Capture	The Remote Deposit Capture System will be unavailable beginning at 4 p.m. on Friday, September 11 , and will resume on Monday, September 14 .	Your existing scanner and core functionality will remain unchanged after conversion.	Beginning on Monday, September 14 , Remote Deposit Capture will be accessed through Treasury Center.
Lockbox	Beginning Monday, September 14, at 8 a.m. , Lockbox access will resume.	Although you may see branding updates, existing Lockbox services and functionality will remain the same.	Log in and access Lockbox services the same as you have in the past.



QUESTIONS & ANSWERS

American Bank's Business Online Banking will migrate to Prosperity's Treasury Center on Monday, September 14.

Part of this change includes how you access your online account(s). With Prosperity Bank, you will no longer visit the bank's website to log into Online Banking. Instead, you will log in utilizing Prosperity Bank's Treasury Browser. Read the FAQs below for more details and guidance on upcoming changes.

Treasury Center Online Banking & Mobile Access

Q. Will I be able to access Business Online Banking during conversion weekend?

A. No. American Bank's Business Online Banking will be unavailable after **4 p.m., Friday, September 11.**

Q. When will I begin logging into Prosperity Bank's Treasury Center Online Banking?

A. On **Monday, September 14 at 8 a.m.** you may begin logging in to Treasury Center via Prosperity's Treasury Browser. Treasury Browser installation instructions will be emailed to you in advance of the conversion. On **Monday, September 14**, you will access Treasury Browser and enter your **Activation Key** to complete installation. You will receive an Activation Key via a secure email prior to conversion.

Q. When will I begin utilizing Prosperity Bank's Business and Treasury Mobile Banking app?

A. You may begin using Prosperity's Business & Treasury mobile app, which is available in the Apple App Store or Google Play, on **Monday, September 14, at 8 a.m.** You will complete your mobile banking installation using the same Activation Key you received for Treasury Browser.

Q. Will my password change?

A. Yes, your online banking credentials will be updated as part of the Treasury Center setup process.

Q. Will I continue using my soft token to log into Online Banking?

A. No, for secure access to Treasury Services, customers will access Treasury Center through Prosperity Bank's Treasury Browser. Information will be emailed to you closer to conversion with a step-by-step guide on how to install Treasury Browser. Any physical hard tokens should no longer be used after **Friday, September 11.**

Q. Will my User Administration change?

A. In general, administrators will have the same user administration capabilities they have today, including the ability to add, remove, and manage user access. Treasury Center also includes enhanced administrative functionality and additional user entitlement options. Administrators will receive training and guidance prior to conversion.

Q. What actions will I need to take in Treasury Center on or after Monday, September 14?

A. You will need to set up the following items in Treasury Center, as they will not transfer during conversion:

- Recurring and future-dated transactions (ACH, wires, and transfers)
- Subscriptions and alerts
- SMS/text notification preferences

QuickBooks®

Q. I use QuickBooks®. Will Web Connect be available through Treasury Center?

A. Yes. Web Connect is available through Treasury Center. Prosperity Bank also offers Direct Connect. After conversion, you will need to reconnect your QuickBooks account within Treasury Center.

Q. Do I need to download my QuickBooks history?

A. Yes. Download and retain your QuickBooks transaction history on or before **Friday, September 11**.

Remote Deposit Capture

Q. Can I continue using my existing Remote Deposit Capture scanner?

A. Yes. You will continue to use your existing RDC scanner. The RDC system functionality will remain the same. Beginning on **Monday, September 14**, you will access RDC through Treasury Center. Each RDC user will receive an email with additional details. Users will log in through Treasury Center to access RDC.

ACH

Q. Will I receive information about ACH notifications of change and returns?

A. Yes. ACH Notifications of Change (NOCs), addenda, and EDI reporting will be available through ACH Payments Reporter. Registered users will receive a secure email notification when a report is available and may securely access the report for viewing or printing. Additional information regarding ACH Payments Reporter will be provided prior to conversion.

Q. Will I need to make changes to NACHA within Treasury Center?

A. If your American Bank offset account is included in your NACHA file, you will need to update the routing number to Prosperity Bank's routing number (113122655). If you submit balanced NACHA files, you will also need to update the associated account number, if applicable. Customers with duplicate account numbers will be notified of any required account number changes.

Account

Q. Will my Account Analysis fees change?

A. Account Analysis services will convert to Prosperity Bank's account analysis platform and fee structure. Certain existing account analysis settings, including earnings credit rates, may carry over at conversion and are subject to review after conversion. Your first analysis statement will be generated on **October 15**. Any future changes will be communicated by Prosperity Bank. If you have any questions about how your fees may be changing, please call American Bank Treasury Management Support at 833-355-5296 through **September 11, 2026** or Prosperity Bank Treasury Management Support at 855-888-2242 starting **September 14, 2026**.

Q. Will my Treasury Management support contact change?

A. Yes. You may continue contacting American Bank through **Friday, September 11**. Beginning **Monday, September 14**, contact Prosperity Bank Treasury Management Support at 855-888-2242 or treasurymanagement.support@prosperitybankusa.com. You may also send a secure message through Treasury Center.

Lockbox

Q. Will my Lockbox access change?

A. No. You will continue to access the Lockbox service as you have in the past. Although you will see branding changes, system functionality will remain the same.

Training Details

We recognize that learning a new system requires preparation. We will provide resources to assist you during this transition, such as training sessions, which we encourage you to attend.

Training Registration links will be provided in an email in the future. Updates will also be available at <https://www.prosperitybankusa.com/Welcome-American-Bank>.

Online Training will be available August 24 through September 4.

Watch for an email with links to the online training classes. Product videos and a registration link will be available at <https://www.prosperitybankusa.com/Welcome-American-Bank>.

Product Training Descriptions

Navigation

1 Hour – 6 Sessions

Designed for all Users to prepare for the new system. Learn about Prosperity Bank's Treasury Center online banking and receive login and navigation tips.

ACH/Wire Payments

1 Hour – 5 Sessions

Designed for Users originating ACH transactions or online Wire Transfers.

Administration

1 Hour – 5 Sessions

Designed for Company Administrators. Learn how to set up users in Treasury Center and assign their services, authority access levels and limits.

Positive Pay

1 Hour – 4 Sessions

Designed for existing Positive Pay Users. Learn how to utilize Prosperity Bank's positive pay solution, and how to review and decision exceptions.

Available Now!

Explore the Treasury Center Tutorial and Online Demos for Treasury Center and Positive Pay. Visit the Treasury Center page at www.prosperitybankusa.com/Welcome-American-Bank.

Treasury Center Processing Deadlines

Beginning
September 14,
2026

All times are
Central Time

MONDAY – FRIDAY

ACH	Standard.....	6:30 p.m. CT
	Same Day	3:00 p.m. CT
ACCOUNT TRANSFERS		8:00 p.m. CT
ONLINE WIRES	Domestic.....	5:00 p.m. CT
	International (USD)	5:00 p.m. CT
	FX (Foreign Currency).....	4:30 p.m. CT
POSITIVE PAY	Exception Decisions	12:00 p.m. CT
MOBILE DEPOSIT	6:00 p.m. CT	
REMOTE DEPOSIT CAPTURE	6:00 p.m. CT	

Treasury Management Agreement & Service Terms

As part of the transition of your Treasury Management services to Prosperity Bank's Treasury Center, your continued use of Treasury Management services after conversion will be governed by Prosperity Bank's Treasury Management Services Master Agreement and applicable Service Terms.

The Treasury Management Services Master Agreement and applicable Service Terms are available for review at: www.prosperitybankusa.com/treasury-agreements

You will also receive a separate email prior to conversion containing a direct link to these agreements.

These agreements will become effective on **September 14, 2026**. You may execute and return the Treasury Management Services Master Agreement to Prosperity Bank; however, you are not required to do so.

Please review the Treasury Management Services Master Agreement and applicable Service Terms prior to conversion and retain copies for your records.

Please note that if you use any Treasury Management service on or after **September 14, 2026**, you will be deemed to have accepted and agreed to the Treasury Management Services Master Agreement and the applicable Service Terms governing such services.





Questions?

We're here to help!

Through Friday, September 11...

Contact American Bank Treasury Management Support: 833-355-5296

Email treasurymanagementsupport@americanbank.com

Beginning Monday, September 14...

Contact Prosperity Bank Treasury Management Support: 855-888-2242 or

Email treasurymanagement.support@prosperitybankusa.com

REMINDER

Check for conversion updates in the Treasury Center Section:

<https://www.prosperitybankusa.com/Welcome-American-Bank>



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