



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.

This guide provides important information regarding 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 services will remain unchanged until **September 11 at 4 p.m.** Your Prosperity Bank 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 recurring transfer details.** Recurring transfers will not convert, and you will need to re-establish these after conversion.

Important Dates & Reminders

- **Thursday, September 10 at 3 p.m.** is the cut-off time for access to Bill Pay. This is the latest a customer may schedule a payment that will migrate.
- **Friday, September 11 at 4 p.m.** is the cut-off time for American Bank's Business Online Banking.
- You will be able to access Prosperity Bank's Treasury Center beginning **Monday, September 14 at 8 a.m.**



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
Business Online Banking	On Friday, September 11 , access to Business Online Banking will be unavailable after 4 p.m.	For security purposes, you will visit Prosperity Bank's website to log into Online Banking, utilizing the Prosperity Bank Mobile Token App, 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.
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. Note: The Prosperity Bank Business & Treasury mobile banking app is separate from the Prosperity Bank Mobile Token App used for Treasury Center authentication. Some users may need both applications.
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.

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 & 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 visit the bank's website to log into Online Banking, utilizing the Prosperity Bank Mobile Token App. Read the FAQs below for more details and guidance on upcoming changes.



PROSPERITY
— **BANK**® —

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.

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 used for Treasury Center.

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. Beginning September 14, 2026, you will use the **Prosperity Bank Mobile Token App** to access Treasury Center. Prior to conversion, you will receive setup instructions and an **Activation Key** required to complete enrollment. The American Bank token application should no longer be used after conversion. If you also utilize mobile banking, please note that the Prosperity Bank Mobile Token App and the Prosperity Bank Business & Treasury mobile banking app are separate applications.

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:

- Subscriptions and alerts
- SMS/text notification preferences



QUESTIONS & ANSWERS CONTINUED

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**.

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 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.

Available Now

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

Treasury Center Processing Deadlines

BEGINNING SEPTEMBER 14, 2026

Account Transfers
Monday - Friday

8:00 p.m. CT

Mobile Deposit
Monday - Friday

6:00 p.m. CT



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>



Member
FDIC