PROSPERITY BANK®

Important Information About Your Checking and Savings Accounts

As part of your transition to Prosperity Bank, we want to keep you informed of important updates to your checking and savings accounts. Additional information can be found in the merger announcement letter mailed to you or at www.prosperitybankusa.com/welcome-american-bank.

Account Number

Unless you are otherwise notified, your current account number will remain the same. If your account number changes, you will be notified by a separate letter. Please note that the Bank's routing/transit number will change to 113122655 effective Monday, September 14, 2026.

Statements

A final statement from American Bank will be provided as of Friday, September 11, 2026, showing all posted transactions since your previous statement. Your first Prosperity Bank statement will be in a new format and will include transactions posted after your final American Bank statement as of September 11, 2026, through your normal statement period. This and future statements will include any interest and applicable service fees and will be the same statement period you have now.

Electronic Funds

Transfers (including direct deposit) will continue to be processed without interruption. Please use the new routing/transit number when setting up any new Electronic Funds Transfers after Monday, September 14, 2026.

Checks

You may continue to use your current American Bank checks and deposit slips until your supply is depleted. You may reorder checks and deposit slips directly through your banking center or online.

Real-Time Processing

As part of your transition to Prosperity Bank, your accounts will now benefit from real-time transaction processing, bringing faster, more transparent banking to your everyday experience. This upgrade reflects a broader shift across the banking industry toward modern systems that process transactions throughout the day, rather than overnight, and will provide:

- **Instant updates:** Deposits and withdrawals, including credit and debit transactions, will be processed immediately to your account throughout the business day up to the disclosed cut-off times, not just overnight.
- **Clearer balances:** Your available balance will reflect transactions as they happen, helping you stay on top of your finances.
- **Smarter decisions, greater control:** Real-time updates mean you'll always know your current account balance and available funds when a debit is presented. This gives you more control over your money, helping you manage spending, avoid overdrafts, and prevent unexpected fees. With up-to-date information at your fingertips, you can make confident financial decisions throughout the day.

Because transactions will post in real time, it's important that you ensure sufficient funds are available in your account before making payments. Deposits made after a debit has already been presented won't be used to cover that transaction. We encourage you to carefully monitor your account regularly, maintain a sufficient balance in your account to cover all pending and upcoming transactions, and avoid authorizing or making payments without sufficient funds in your account.

Linked Accounts for Overdraft Transfers

Real time processing impacts the way transactions are processed for accounts that are linked for overdraft protection purposes. Balances in the two accounts are considered together when items are presented for payment. Additional information, including the Overdraft Transfer Fee amount which is assessed for overdraft transfers between linked accounts, is included in the enclosed Terms and Conditions.

Overdraft and Insufficient Funds Fees

After Monday, September 14, an Insufficient Funds Fee will be assessed when an insufficient item is presented against your account, whether the item is paid or returned. Transactions paid by the Advantage Overdraft Program (consumer accounts with an overdraft limit) will be assessed an Overdraft Fee. A maximum of five (5) Overdraft Fees and Insufficient Funds Fees on a combined basis will be charged per day. The fee schedule effective **September 14, 2026,** is included in the enclosed updated Terms and Conditions.

Frequently Asked Questions

Q: What if I currently have deposits at both American Bank and Prosperity, and the combined deposits exceed $250,000? Are all my funds still FDIC insured?
A: If your combined deposits at both institutions exceed the $250,000 limit, they were separately insured for six months from the effective date of January 1, 2026, and the grace period has now expired.

When two or more insured banks merge, deposits from the assumed bank (American Bank) are separately insured from deposits at the assuming bank (Prosperity Bank) for six months after the merger. This grace period provides a depositor with the opportunity to restructure their accounts, if necessary. CDs from American 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.

Q. Can I conduct my banking transactions at Prosperity Bank locations now?
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 beginning Monday, September 14, 2026. Until then, you should continue to use any American Bank banking center for conducting your banking business.

Q. Will any banking centers be closed?
A. Decisions on any potential banking center closures have been communicated by separate letters to affected customers.

Q. Will I receive a new Debit Card?
A. Yes, if you currently have an active debit card, your new Prosperity Bank Debit Mastercard® will be mailed to you in the coming weeks. Instructions for activation will be included with the debit card.

Q. When can I start using my new Prosperity Bank Debit Mastercard®?
A. Continue using your current American Bank Mastercard® Debit Card through Sunday, September 13, 2026. On Monday, September 14, 2026, your newly issued Prosperity Bank Debit Mastercard® will be ready for use once you activate it and your American Bank card will be deactivated.

For questions, please contact our Customer Service Center at (800) 531-1401.
Find your preferred location at locations.prosperitybankusa.com.