



APRIL 1, 2024

Dear Valued Customer,

Lone Star State Bank of West Texas has been proudly serving our customers and communities since we were founded in 2007.

Lone Star State Bank has been committed to providing superior value and responsiveness to our customers. You have trusted us with your important financial business, and we thank you. It has always been our goal to provide our customers, and our communities, with friendly, professional assistance to meet your financial needs.

As part of our commitment to growth, product enhancements, and an expanded banking center network for our customers, **we are excited to announce that we have merged Lone Star State Bank with Prosperity Bank effective April 1, 2024.**

We will be working together in the coming months to manage a smooth transition for all Lone Star State Bank customers. As of now, nothing will change for you until our account conversion on **Monday, October 28, 2024**. At that time, you will gain access to over 280 banking center locations throughout Texas and Oklahoma, as well as additional products and services. Please reference important information in this packet.

Update Your Contact Information

As the conversion date of **Monday, October 28, 2024** approaches we will communicate information about your accounts and when you can visit a Prosperity Bank location. To avoid missing any account change notices or other important information, please confirm and update your contact information, including your mailing address, email address, and phone number in your Lone Star State Bank account records.

Email Communications from Prosperity Bank

Lone Star State Bank customers with a **current email address** on record will receive email communications from contactus@prosperitybankusa.com. **Please refer to the remaining contents of this letter for reminders about safeguarding your personal financial information when opening emails.**

We look forward to bringing you more details on this exciting news. Please visit www.lonestarwtx.com/prosperity.html for the latest updates.

Sincerely,

A handwritten signature in black ink, appearing to read "Alan Lackey".

Alan Lackey
CEO of Lone Star State Bank
of West Texas
CEO of Lone Star State
Bancshares, Inc.

A handwritten signature in black ink, appearing to read "David Zalman".

David Zalman
Sr. Chairman and CEO
Prosperity Bank
Sr. Chairman and CEO
Prosperity Bancshares, Inc.





**PROSPERITY
BANK®**

Investing in a Secure
& Local Future

Effective April 1, 2024, Lone Star State Bank of West Texas merged with Prosperity Bank. We value our customers and communities we serve and extend a warm welcome to our new customers throughout Texas and Oklahoma where professional local bankers are at the heart of our business.

We invite you to explore Prosperity's banking services at

www.prosperitybankusa.com

QUESTIONS? WE'RE HERE TO HELP!

Call 806-771-7717 or your local Lone Star branch | www.lonestarwtx.com/prosperity.html

FREQUENTLY ASKED QUESTIONS & ANSWERS



► GENERAL

Q: When will I receive more information about my account conversion?

A. The conversion date is scheduled for Monday, October 28, 2024. More information about the conversion and account details will be communicated over the coming months.

Q: Will any banking centers be closed?

A. Decisions on any potential banking center closures will be communicated over the coming months.

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, October 28, 2024**. Until then, you should continue to use any Lone Star State Bank location.

► ACCOUNTS & LOANS

Q: Can I continue to use my Lone Star State Bank checks?

A. Yes. You must continue to use your Lone Star State Bank checks and deposit slips until conversion. After October 28, 2024, you can use your remaining supply of checks and deposit slips until depleted.

Q: Will there be any changes to the interest rates or terms on my CDs and IRAs?

A. We will continue to honor the rates, terms, and conditions on your Certificates of Deposit and IRAs until maturity. As each CD or IRA account 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 ensure my personal account direct deposit, ACH and automatic payments/transfers continue?

A. No. Your direct deposit, ACH, and automatic payments/transfers will continue without interruption.

Q: Where will I make my loan payments?

A. In the coming months, you will receive new loan statements in the mail that will include your new payment address and future correspondence will be sent with additional details. You will continue to make your payments as you do today until you are notified in October.

Q: Will my deposit account and/or loan number(s) stay the same?

A. A small group of customers may receive a new deposit account and/or loan number. If your deposit account or loan number is changing you will receive a notice.

Q: Will there be any change to my loan terms and conditions?

A. No, and if you have automatic payments, they will continue without interruption. There may be changes to your loan payment date which will be communicated on your Prosperity Bank loan statement. No payment due dates will be moved to an earlier date.

Q: Will my deposits still be FDIC insured?

A. When two or more insured banks merge, deposits from the assumed bank (Lone Star State Bank) are separately insured from deposits at the assuming bank (Prosperity Bank) for six months after the merger. This grace period gives a depositor the opportunity to restructure accounts, if necessary. CDs from Lone Star State 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: What if I currently have deposits at both Lone Star State Bank and Prosperity Bank and the combined deposits exceed \$250,000? Are all funds insured?

A. 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 the legal transaction (April 1, 2024). CDs are separately insured until the first maturity date.



Email Security

How to Protect Yourself

To ensure you receive the most current updates regarding the merger, Lone Star State Bank customers with a current email address on record can expect to receive email communications from Prosperity Bank, contactus@prosperitybankusa.com.

Be skeptical of every email

Fraudulent emails can appear very convincing, using official language, logos, and similar URLs. Check for misspellings, unusual fonts, and different parts of a word that are in the subject line or email body. Always be alert.

Watch out for a false sense of urgency

Banks will never use scare tactics, threats, or high-pressure language to get you to act quickly, but scammers will. Scammers count on getting you to act before you think, usually by including a threat. Demands for urgent action should put you on high alert. A scammer might say, "Act now or your account will be closed," or even, "We've detected suspicious activity on your account" — don't give into the pressure.

Never give sensitive information

No matter how authentic an email may appear, never reply with personal information like your password, PIN, or social security number or a one-time login code with anyone who contacts you unexpectedly via email, phone, or text — even if they say they're from Prosperity Bank. Banks may need to verify personal information if you call them, but never the other way around.

Avoid clicking suspicious links

If an email pressures you to click a link — whether it's to verify your login credentials or make a payment, you can be sure it's a scam. Malicious links are a common technique used by scammers to not only steal usernames and passwords but also to deploy malicious software on your device. When in doubt, visit Prosperity Bank's website directly by typing www.prosperitybankusa.com into your browser.

Watch for attachments and typos

Prosperity Bank will never send attachments such as a PDF or Word Document in an unsolicited email. Misspellings and poor grammar are also sure warning signs of a phishing scam.

If you fall victim to an attack, act immediately

If you have disclosed sensitive information in a phishing attack, contact Prosperity Bank immediately. Place fraud alerts on your credit files and make sure to monitor your bank account statements closely for any fraudulent activity.

Report suspicious e-mails or calls

If you receive a suspicious email, call, or text, report them to the Federal Trade Commission at www.consumer.gov/idtheft, or call 1-877-IDTHEFT.



PERSONAL PRODUCTS

- Checking Accounts
- Savings Accounts
- Credit Cards
- Home Loans
- Individual Retirement Accounts (IRAs)



MORTGAGES

- Real Estate Loans
- Lot Loans
- Construction Loans
- Home Equity Loans
- Refinance Loans




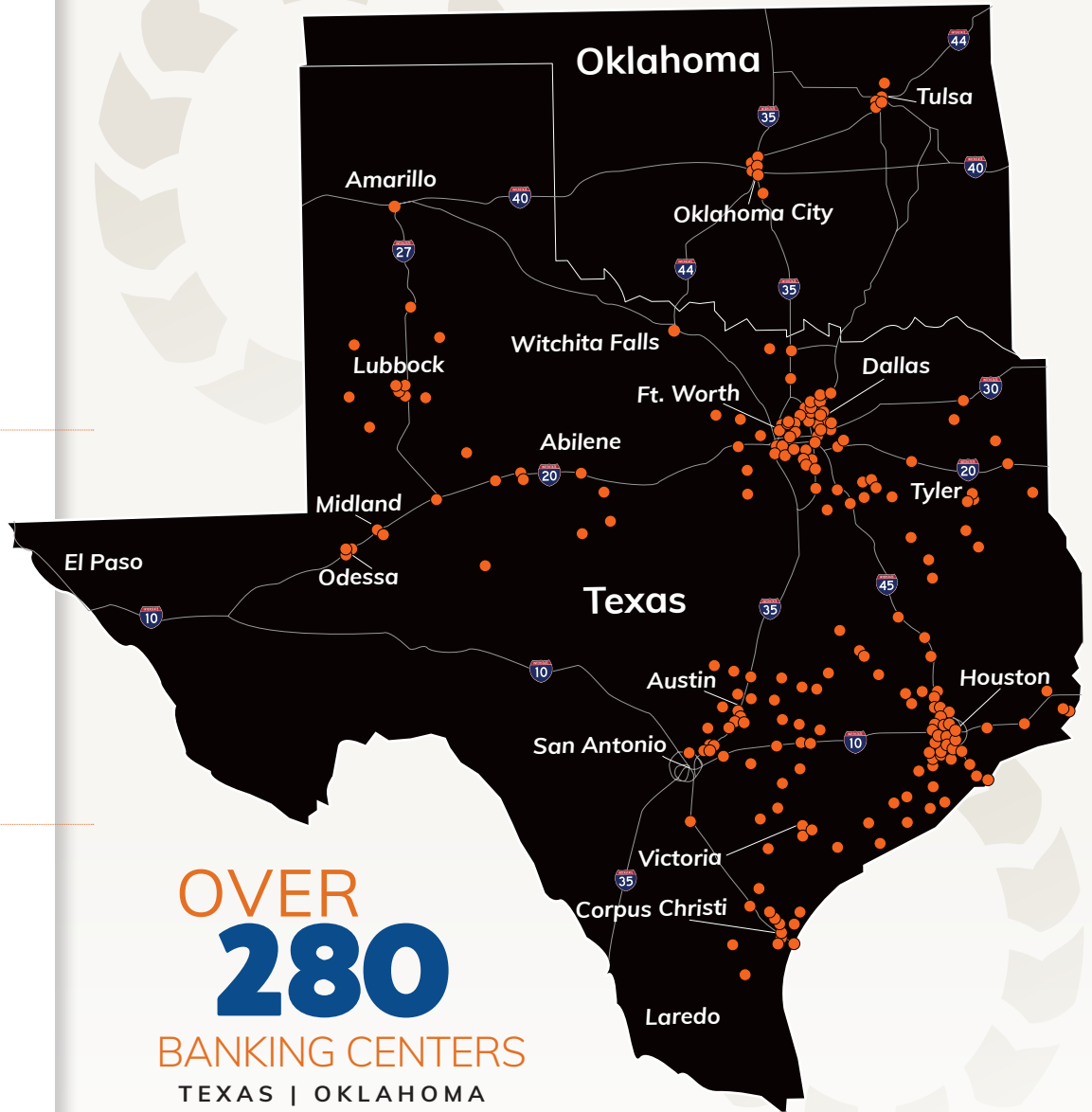
BUSINESS PRODUCTS

- Checking Accounts
- Savings Accounts
- Credit Cards
- Business Lines of Credit
- SBA Loans



BANKING SERVICES

- Mastercard Debit Cards 
- Online Banking
- Mobile Banking
- Overdraft Protection
- eStatements
- Digital Payment Solutions



OVER
280

BANKING CENTERS

TEXAS | OKLAHOMA

Over 280 Prosperity Bank locations and hundreds of ATMs across Texas and Oklahoma.



PROSPERITY BANK®

Follow us on:



Locations found at: locations.prosperitybankusa.com