Texas Capital Bank knows it takes grit to be an entrepreneur, and we believe small businesses are the heart of local communities. That’s why we’re dedicated to supporting your business with high-touch, personalized service you can’t find anywhere else in Texas.

OPEN A NEW SELECT BUSINESS CHECKING OR ELITE BUSINESS CHECKING ACCOUNT FROM MAY 1, 2023, TO AUGUST 1, 2023, AND EARN UP TO $700.*

<table>
<thead>
<tr>
<th>EARN</th>
<th>FOR AVERAGE MONTHLY BALANCE OF $10,000</th>
<th>EARN</th>
<th>FOR AVERAGE MONTHLY BALANCE OF $25,000</th>
<th>EARN</th>
<th>FOR AVERAGE MONTHLY BALANCE OF $50,000</th>
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<tbody>
<tr>
<td>$500</td>
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WHAT SETS US APART

When you work with our team, you’ll be working with specialists who understand your business because they are a part of a segmented and aligned market team — a team assembled based on your annual revenue and specific industry vertical. With our full suite of products to support your small business, you’ll be able to run your business more confidently, more productively and more profitably.

*Terms and disclosures apply. Please see the following page for complete offer rules.
SMALL BUSINESS PROMOTION OFFER RULES

Offer Period: May 1, 2023 – August 1, 2023

Offer Rules:

1. Open a Select Business Checking Account or Elite Business Checking Account within the offer period.
2. Fund your Select Business Checking or Elite Business Checking account with $1,500 of new money to Texas Capital Bank within 30 days from account opening (the “Deposit Period”).
3. Complete 10 posted Debit Card and/or ACH transactions per month during the Maintenance Period on your Select Business Checking or Elite Business Checking account.¹
5. Receive your qualifying Welcome Bonus tier.

<table>
<thead>
<tr>
<th>SMALL BUSINESS RELATIONSHIP BALANCE TIER</th>
<th>WELCOME BONUS</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,000.00 – $24,999.99</td>
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<tr>
<td>$25,000.00 – $49,999.99</td>
<td>$600</td>
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<tr>
<td>$50,000.00 or greater</td>
<td>$700</td>
</tr>
</tbody>
</table>

¹Maintenance Period — The Maintenance Period begins the first statement month after the Deposit Period (30 days) and lasts for three (3) consecutive statement months thereafter. Your qualifying Welcome Bonus aligned to the small business relationship balance tier is calculated by your total average monthly balance during the Maintenance Period. If the average monthly balance drops below the minimum balance for that balance tier at any time during the Maintenance Period, you will no longer be eligible for that Welcome Bonus balance tier. Clients may be eligible for a lower bonus amount, subject to the average monthly balance during the Maintenance Period. If your small business relationship average monthly balance is below $10,000 at statement end during the Maintenance Period, you will not be eligible for a Welcome Bonus.

²Small Business Relationship — The total balance comprised from the following accounts: Select Business Checking, Elite Business Checking, Business Money Market, and Edge Business Savings.

EXAMPLE OF ELIGIBILITY

• Opened Elite Business Checking Account on May 15, 2023
• Funded Elite Business Checking Account on May 20, 2023
• Completed 10 posted Debit Card and/or ACH transactions in each statement month (July, August and September)
• Maintained the Small Business Relationship balance tier of $25,000.00 – $49,999.99 in each month of the Maintenance Period (July, August and September)
• Received qualifying Welcome Bonus of $600

TERMS & DISCLOSURES

To qualify for the Welcome Bonus you must: (1) open a new Select Business Checking Account or Elite Business Checking Account within the offer period of May 1, 2023, through and including Aug 1, 2023; (2) fund the checking account with $1,500 within 30 days from the day the account was opened, (3) complete 10 posted Debit Card and/or ACH transactions per month during the Maintenance Period, (4) maintain a small business relationship average monthly balance of $10,000 or more during the Maintenance Period. Eligible individuals will automatically receive their qualifying Welcome Bonus in their new Select Business Checking Account or Elite Business Checking Account approximately eight (8) weeks after completing all qualifying activities. Clients (Primary or Secondary) who have a current or past Texas Capital Bank deposit account within the prior six (6) months from account opening date are not eligible for this offer. To be eligible for the offer, your account must be open and in good standing at the time of fulfillment. Limit one Welcome Bonus per small business relationship, including all individual and joint accounts. The Welcome Bonus on your Texas Capital Bank eligible checking account will be reported on the applicable IRS form. Texas Capital Bank employees are not eligible for this offer. Texas Capital Bank reserves the right to exclude anyone from participating in the promotion for any reason, including suspected fraud, misuse or if suspicious activities are observed. All promotional offers, products and services offered by Texas Capital Bank are subject to updates, modifications and/or termination by Texas Capital Bank.
SMALL BUSINESS PROMOTION FAQS

What is the Maintenance Period?
The Maintenance Period describes the time between account opening and the deposit of the Welcome Bonus. The amount deposited as your Welcome Bonus will be determined after the maintenance period is over, pending successful completion of offer criteria. Please see below for more details about the Maintenance Period:

The Maintenance Period begins the first statement month after the Deposit Period (30 days) and lasts for three (3) consecutive statement months thereafter. Your qualifying Welcome Bonus aligned to the small business relationship balance is calculated by your total average monthly balance during the Maintenance Period. If the average monthly balance drops below the minimum balance for that balance tier at any time during the Maintenance Period, you will no longer be eligible for that Welcome Bonus balance tier. Clients may be eligible for a lower bonus amount, subject to the average monthly balance during the Maintenance Period. If your small business relationship average monthly balance is below $10,000 at statement end during the Maintenance Period, you will not be eligible for a Welcome Bonus.

Can a business owner receive the Welcome Bonus if they already have existing business accounts at Texas Capital Bank, but move a new small relationship to the bank?
Yes, if a business owner opens a new small business checking account for an entity that is not a current client, then they will be eligible for the Welcome Bonus. Each small business entity is defined as a “client”.

For instance, if a business owner moves a small business entity's account from another institution to Texas Capital Bank, they may participate in this offer.

How many Welcome Bonuses can a business owner qualify for?
Primary business owners will only be eligible for one Welcome Bonus, even if multiple of their businesses completed the requirements. Per Terms and Disclosures:
Limit one Welcome Bonus per small business relationship, including all individual and joint accounts.

What if I already have a personal relationship with Texas Capital Bank? Can I still qualify for the Welcome Bonus?
A business owner can qualify if they bring a new small business relationship to Texas Capital Bank and meet the offer terms. Personal accounts with Texas Capital Bank are not a factor in offer eligibility.