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June 10, 2019

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Texas Capital Bank Joins Prime Partner Bank Program

Program Boosts Funding for Legal Aid in Texas

AUSTIN, Texas — The Texas Access to Justice Foundation (TAJF) proudly welcomes Texas Capital Bank as the newest member of its Prime Partner Bank program that provides funding to help low-income Texans on civil legal issues.

Prime Partner banks and credit unions voluntarily pay higher interest rates for Interest on Lawyers' Trust Accounts (IOLTA), an innovative method of raising money for civil legal aid and to support improvements to the justice system.

Every state operates an IOLTA program, and the funding helps TAJF provide legal assistance to more than 150,000 Texas families each year.

All attorneys who handle client funds are required to keep that money in IOLTA accounts until allocated to a client. The Texas Access to Justice Foundation receives funding from the interest generated by these accounts, using the money to distribute grants to legal aid providers throughout Texas.

"Many Texans face serious legal issues, such as escaping situations of domestic violence or avoiding foreclosure, and simply do not have the resources to hire an attorney," said Richard L. Tate, chair of the board of directors for the Texas Access to Justice Foundation. "By paying higher interest rates on IOLTA accounts, Texas Capital Bank is helping ensure low-income Texans have access to life-saving civil legal services."

Because of low interest rates, the Texas Access to Justice Foundation has seen a 53% decline in IOLTA revenue since 2007. As a result, nearly \$152 million in funding for free legal services for low-income and disadvantaged Texans has

been lost. Prime Partner banks pay 75% of the federal funds target rate interest on IOLTA accounts, which is above and beyond the eligibility requirements for banks participating in the IOLTA program.

“Texas Capital Bank is committed to helping communities prosper through strategic investments that serve the needs of low-to-moderate-income individuals, families and communities,” said Keith Cargill, president and CEO of Texas Capital Bank. “This is an important and innovative way for the private sector to increase access to justice for disadvantaged Texans needing legal assistance.”

All of Texas Capital Bank’s branches, including those in Austin, Dallas, Fort Worth, Houston and San Antonio, are now part of the Prime Partner Bank program.

More than 5.5 million Texans qualify for legal aid and many are turned away because legal aid providers do not have the resources to help everyone in need. Prime Partner banks help mitigate the decline in revenue available to fund legal aid.

Texas Capital Bank is now one of nearly 60 banks that participate in the Prime Partner Bank program across the state. See a current list of Prime Partner banks in Texas at: http://www.teajf.org/financial_institutions/prime_partners.aspx

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The **Texas Access to Justice Foundation**, created by the Supreme Court of Texas in 1984, is the largest state-based funding source for the provision of civil legal aid in Texas. The organization is committed to the vision that all Texans will have equal access to justice, regardless of their income. The Foundation administers a variety of funding sources, which are earmarked to assist nonprofit organizations in providing legal aid to more than 150,000 Texas families each year. For more information, please visit: www.teajf.org.

ABOUT TEXAS CAPITAL BANCSHARES, INC.

Texas Capital Bancshares, Inc. (NASDAQ[®]: TCBI), a member of the Russell 1000[®] Index and the S&P MidCap 400[®], is the parent company of Texas Capital Bank, N.A. a commercial bank that delivers highly personalized financial services to businesses and entrepreneurs. Headquartered in Dallas, the bank has full-service locations in Austin, Dallas, Fort Worth, Houston and San Antonio. For more information, please visit www.texascapitalbank.com. Member FDIC.