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**FOR IMMEDIATE RELEASE****Texas Capital Launches Innovative Onboarding Technology Solution for Commercial Businesses**

*With Texas Capital Initio™ commercial businesses can open accounts in days rather than weeks*

DALLAS – June 27, 2023 – Texas Capital Bancshares, Inc. (NASDAQ: TCBI), the parent company of Texas Capital, has announced the launch of Texas Capital Initio™, an internally developed, proprietary digital onboarding solution designed to revolutionize the commercial banking experience by simplifying and accelerating the process of opening an account.

Initio, a market-leading cloud native software application, enables businesses to open commercial accounts within days, a significant improvement compared to other options that can often take multiple weeks. The solution does so by eliminating the burdensome and time-consuming manual processes traditionally associated with account onboarding, replacing them with a streamlined, automated approach that includes the ability to submit key data electronically and an option for electronic signatures.

“With a devoted focus on technology and a strong commitment to client-centric solutions, we have transformed the account opening experience for businesses,” said Texas Capital Chief Information Officer Don Goin. “Initio represents an innovative solution that addresses a pain point that many commercial clients traditionally face.”

“This solution represents the next generation of banking, one fueled by digital transformation,” said Nancy McDonnell, head of Treasury Solutions at Texas Capital. “As of the first quarter of 2023, we now onboard over 70% of all treasury clients digitally with Initio. By reducing the time and effort required for account setup, this technology empowers businesses to focus on their core operations, driving growth and operational efficiency.”

To learn more about Initio visit the Texas Capital Treasury & Credit Products [webpage](#).

**About Texas Capital**

Texas Capital Bancshares, Inc. (NASDAQ: TCBI), a member of the Russell 2000® Index and the S&P MidCap 400®, is the holding company of Texas Capital Bank (individually and collectively with all affiliates and subsidiaries, “Texas Capital”), a full-service financial services firm that delivers customized solutions to businesses, entrepreneurs, and individual customers. Founded in 1998, the institution is headquartered in Dallas with offices in Austin, Houston, San Antonio and Fort Worth, and has built a network of clients across the country. With the ability to service clients through their entire lifecycles, Texas Capital has established commercial banking, consumer banking, investment banking and wealth management capabilities. For more information, please visit [www.texascapitalbank.com](http://www.texascapitalbank.com). Member FDIC.

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