



Customer Photo of the Day: Egyptian Geese, Blanco State Park by Customer, Melinda D. [More >](#)



SPEND SMARTLY THIS SPRING

A Personal Line of Credit can help fund your springtime plans with lower interest rates.


[Learn More](#)



HOW OPTIMISM IMPACTS FINANCES

Researcher Michelle Gielan talks to *Forbes* about the mindset/money connection.


[Read More](#)



FROST IN YOUR DIGITAL WALLET

Add your Frost Debit Card to your digital wallet to seamlessly pay online, in apps and in person.

[Learn More](#)




QUARTERLY EARNINGS

See our latest quarterly earnings report

[Learn More Today](#)

Our 150th year in business was special, to say the least.
Take a look back at our celebration of service.



[EXPLORE FROST 150](#)

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Routing Number: **114000093**

SWIFT Code: **FRSTUS44**

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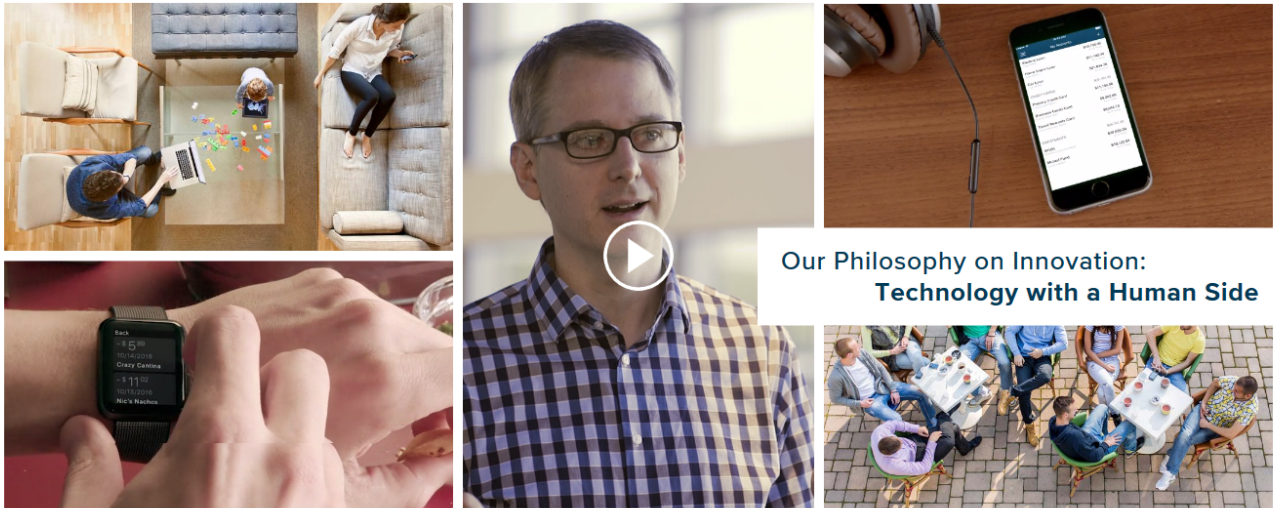
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Deposit and loan products are offered through Frost Bank, [Member FDIC](#).

Technology



Our Philosophy on Innovation:
Technology with a Human Side

Expect banking technology that's powerfully simple.

FOR PERSONAL



Frost App

Deposit checks, send money, login with fingerprint and more.



Online Banking

Pay bills, set up fraud alerts, transfer money and more.

FOR BUSINESS



Online Banking for Business

Control user access, pay employees and vendors, view deposited checks and more.

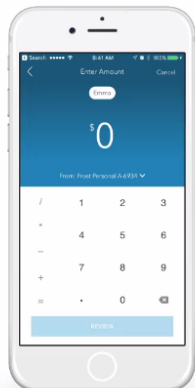


Cash Manager

Simplify how your business manages its cash flow with our secure online portal.

[View more of our technology](#)

Enjoy a better way of banking with our latest innovations.



Send and Receive Money with Zelle®

On | For Personal

It's easier than ever to split the bill for dinner, pay the babysitter or settle up after a road trip. With just a mobile number or email, you can send money in minutes to almost anyone in the U.S.

See All Your Finances

On    | For Personal and Business

Your financial life is more than your checking account. So, when you log in to Frost, you can sign up to see all your accounts, from mortgages and credit cards to 401(k)s and IRAs, no matter where they're held.

[Learn about See All Your Finances »](#)

YOUR FINANCIAL LIFE IS MORE THAN YOUR CHECKING ACCOUNT.

IT'S YOUR

Brand-new car loan

+ ADD




Frost App for Apple Watch

On  | For Personal and Business

With a glimpse of your wrist, you can check balances on all your Frost accounts and view the last 20 transactions for each.

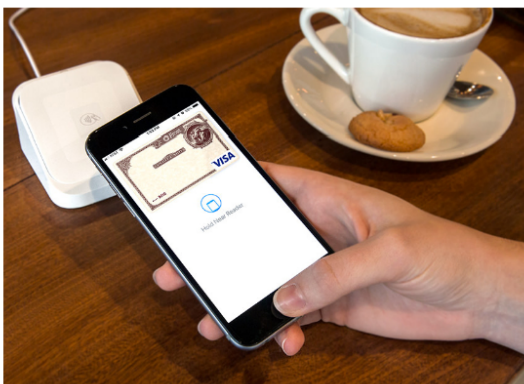
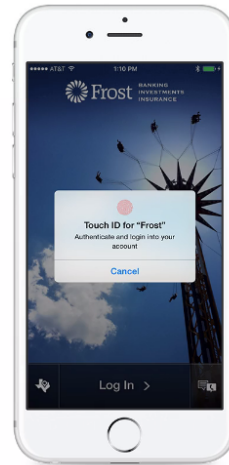
[Explore Frost App for Apple Watch »](#)

Fingerprint Login

On   | For Personal and Business

A quick touch of your finger is all it takes to log in to the Frost App. And your fingerprint is also one of the most secure passcodes.

Available on iPhone® 5s or higher and Android devices with fingerprint scanners.



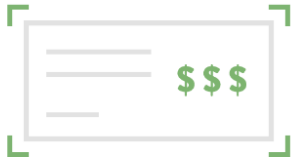
Digital Wallet

For Personal

No need to take your debit card out of your wallet. Simply make purchases using your smartphone, tablet or wearable — in stores, in apps and online. And because a device-specific number and unique transaction code is used, it's an even safer way to pay.

Available on Apple Pay®, Google Pay™, Samsung Pay and Microsoft Wallet.

Get all the features you expect from a bank, and then some.



Deposit Checks Anywhere

Deposit up to \$25,000 daily with your phone's camera.

Why Frost?

We built our bank on the belief that each and every customer is significant. And we still take a personal approach to banking today.

[See what makes us different »](#)

Keeping Your Money Safe

You can rest assured we're doing everything we can to help keep your money safe. And we give you the tools to do the same.

[See how we help keep your money secure »](#)

Ready to open a checking account online?

We'll take care of everything to make it easy to open your checking account with Frost. Have these things handy.



Social Security Number

We're required by federal law to collect your SSN.



Government-Issued Photo ID

This can be a driver's license, state ID or U.S. military ID.



Minimum Opening Deposit

You'll need to make an initial deposit of \$25 or more.

[Open Checking Account](#)

More convenient ways to open an account with us.

Whether you'd prefer to use our app, call us or visit us in person, it's easier than ever to change banks.

Download the Frost App



Talk to a Frost Banker

Monday–Friday, 8am–7pm
Saturday, 9am–1pm
(866) 376-7889
Request a call or email

Find a Frost Financial Center

With over 130 financial centers in Texas, we're never too far away.
[Find a location](#)



What people are saying

"Words cannot describe how convenient and useful it (Frost App) is."

— *Kimi S.*

Give us your feedback

We're always looking to improve. If you've got a suggestion, we'd love to hear it.

Talk to us on Facebook and Twitter

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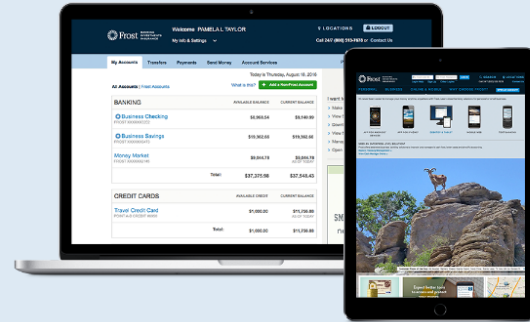
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https://www.frostbank.com/banking/financial-technology/?_ga=2.204965520.1684444964.1559159286-16723289.1458841163.29-05-2019

Online Banking

Smart tools to manage your personal finances.

Our online banking gives you the tools to manage your accounts whenever you want, keep a close eye on your money and monitor for fraud.



Are you a new Frost Customer?

Sign up for online banking in minutes—just have your debit card number and PIN handy.

[Sign Up for Online Banking](#)

Manage your money when it's convenient for you.

Send money using a mobile number or email
Send money to your friends, family or anyone in the U.S. without having to ask for their account info.

Pay your bills anytime
Make payments, such as your monthly bills, whenever, wherever.

Transfer money anywhere in the U.S.
Transfer funds between your Frost accounts and accounts at other U.S. financial institutions.

Make a loan payment
Move funds immediately from your checking or savings account to your Frost loan account.

Open personal accounts in no time
Open a savings or money market account online, in just a few steps.

My Accounts Transfers Payments **Send Money** Account Services

Send Money

Send Money To:
Amanda Spain

Email or Mobile:
(512) 555-6923

Amount:
\$ 12.00

From Account:
Pamela xxxxx3202 \$9,362.66

Money Sent From:
Pam Taylor

Add Message (Optional):
Thanks for lunch

16 of 100 characters

Keep your finances in order and on track.

See all your finances in one place

See all your accounts, from mortgages and credit cards to 401(k)s and IRAs, no matter where they're held.

[Learn about See All Your Finances »](#)

View current account activity

Get your running balance and latest transaction activity.

Search transactions

Filter your transactions and memos using keywords. Search 18 months of transaction history by merchant, type of account activity, amount, date and/or check number.

Add memos for your records

Create memos for your deposits and cleared checks.

View and save images of your deposited checks

View images of your cleared checks and deposit slips to keep for your records.

Your financial life is more than just a Frost checking account, so we've made it easy to keep tabs on all your accounts, even non-Frost ones.

All Accounts | Frost Accounts

What I

BANKING	AVAIL
Checking FROST XXXXXX3202	
Savings FROST XXXXXX0473	
Money Market FROST XXXXXX2145	
Total:	

CREDIT CARDS	AVAIL
Travel Credit Card POINT A-B CREDIT #6950	
Total:	

INVESTMENTS
401(k) RETIREMENT - INVESTM #3255

Rest assured your money is safe.

Receive real-time debit card alerts

Get custom alerts sent straight to your phone to help detect seven kinds of potential fraud.

[See how Debit Card Alerts work »](#)

Freeze and unfreeze a lost debit card

If you lose your debit card, freeze it to help prevent unwanted purchases or withdrawals. If you find your card later, unfreeze it to resume normal activity.

Log in with peace of mind

128-bit SSL encryption protects your financial information.

Set travel notices with a few steps

Notify us when you're traveling abroad so we know it's you using your debit card.

Card 422968****6518

<input type="checkbox"/>	Declined transactions
<input checked="" type="checkbox"/>	Purchases over \$ 100.00 How much do I normally spend?
<input type="checkbox"/>	Online, phone or mail purchases
<input type="checkbox"/>	Pay at the pump
<input checked="" type="checkbox"/>	ATM withdrawals over \$ 100.00
<input type="checkbox"/>	Transactions outside the U.S. <input type="checkbox"/> Also alert me for transactions made out of state: TX

The Frost App

Our top-rated app offers powerful features

Personal Checking

The Frost Personal Account is the best

Explore the Frost App »

Explore Personal Checking »



What people are saying

"When my daughter calls from college to let me know she needs money...Transfer funds ... done!"

— Irma C.

Give us your feedback on our online banking

We're always looking to improve. If you've got a suggestion, we'd love to hear it.

Talk to us on [Facebook](#) and [Twitter](#)

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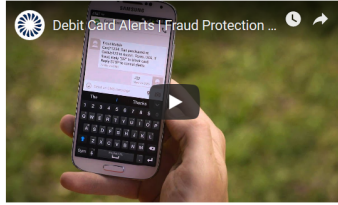
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Debit Card Alerts

Industry-Leading Fraud Detection Sent to Your Phone

With real-time text alerts sent to your phone, you can quickly detect and help stop fraudulent use of your debit card. These customizable alerts from Frost let you monitor activities, such as online purchases, out-of-country transactions and pay-at-the-pump transactions, for unauthorized use of your card. And they're available free of charge for all personal and business checking customers.



Proactive Monitoring

Real-time alerts sent straight to your phone to help detect six kinds of potential fraud.

Immediately Actionable

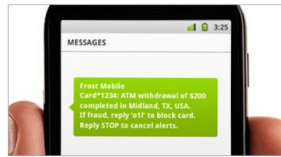
Instantly take action by replying to the alert. A temporary hold will be placed on your debit card to prevent further transactions, and a Frost Banker will call you.

Customizable Alerts

You choose which alerts you want to receive and set the dollar amounts that will trigger alerts.

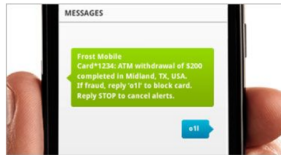
Here's How It Works

There's nothing to it. Just take a minute to set up your alerts. Then you can monitor your selected transactions for fraud from wherever you go.



2. Receive a text alert when one of these transaction types is made with your debit card.

1. Select and activate alerts for six of the most common types of fraudulent transactions made with a debit card.



3. If you get an alert on your phone for a transaction you made, there's no need to respond. If you get that alert and you did not make the transaction, send us a quick text reply.



4. We'll immediately place a temporary hold on your card to prevent further transactions, and a Frost Banker will call you.

[SIGN UP FOR DEBIT CARD ALERTS](#)

Customize Your Alerts

We've identified the six types of debit card transactions that are the most likely targets for potential fraud. You can sign up for one or all.

Declined Transactions

With a declined transaction alert, you will know when your debit card is being used to attempt to make a purchase but is declined.

Online Purchases

Transactions outside the U.S.

Pay-at-the-pump transactions

Purchases over a specific amount

ATM Withdrawals

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Member FDIC

Message frequency depends on account settings. **Message and data rates may apply.** At any time, you can text **HELP** to FROST for help, or text **STOP** to FROST to cancel. See our [privacy policy](#) and complete terms and conditions.

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See All Your Finances

YOUR FINANCIAL LIFE IS MORE THAN YOUR CHECKING ACCOUNT.

IT'S YOUR

See all your finances when you log in to My Frost Online or Mobile Banking

We're always working to make managing your financial life easier. With that in mind, you can now view more than just your Frost checking and savings accounts when you log in to online and mobile banking. By simply adding other accounts, like your Frost investment accounts or mortgage, credit cards and 401(k) accounts from other financial institutions, you'll be able to keep tabs on all your finances easily on your desktop, tablet or smartphone. It's one more way we're #BankingBetter at Frost.

- 1 Add Additional Accounts**

From the welcome page, press the green button in the top right of the page.
- 2 Provide Security Information**

When prompted, enter user names and passwords to add additional accounts.
- 3 See All Your Finances**

Your newly added accounts can be found right below those you hold with Frost.

AVAILABLE BALANCE	CURRENT BALANCE
\$5,000.00	\$5,000.00
\$2,146.66	\$5,121.66
\$551.00	\$551.00
\$50.00	\$50.00

We're Always Here For You.

This feature is just one of many new improvements to My Frost Online and Mobile Banking. See how else we're making banking better with Touch ID and Debit Card Alerts. If you have any questions about debit cards, chip technology or anything at all, we're here 24/7.

Call us anytime at (800) 513-7678.



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Sign Up for Frost Online Banking

Enter your ATM/Debit Card information.

ATM/Debit Card Number	6-Digit PIN
<input type="text"/>	<input type="text"/>

May be entered as letters or numbers.

Request a [personal debit card](#) or [business debit card](#).

[Cancel](#)[Next](#)

Online Services Logins

Personal Solutions

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- [Sign Up for Frost Online Banking](#)
- [Invest Online](#)
- [401\(k\) Online](#)
- [Black Diamond](#)
- [TurboTax](#)
- [Wealth Connect](#)
- [MineralWare](#)

Business Solutions

- [Frost Online Banking](#)
- [Sign Up for Frost Online Banking](#)
- [Cash Manager](#)
- [Invest Online](#)
- [401\(k\) Online](#)
- [LegalEase/FirstPay](#)
- [Frost Tax Payment](#)
- [Capital Markets Online](#)
- [Frost Insurance Client Resource Center](#)
- [Frost Insurance Online Service Center](#)

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