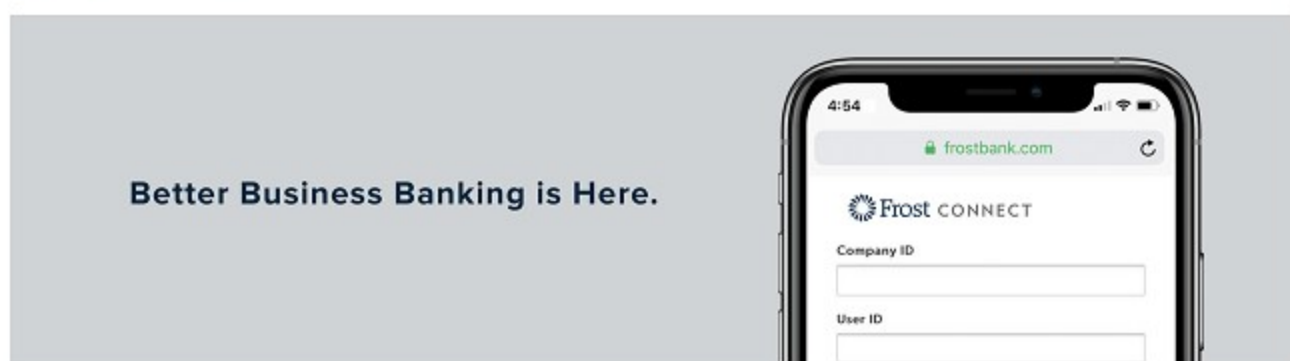


## Frost Connect



### The Functionality You Need, The Convenience You Want

Frost Connect, Frost's business online banking service, provides easy access to your account information and business finances – anytime, anywhere. Designed with your time and money in mind, this unique system enables you to manage account information, make smart business decisions and move money as needed. This cash management system makes accessing your accounts easy and includes enhanced account views and a customized dashboard.

### Advantages of Frost Connect

#### Saves You Time and Money

- › It's available anytime, anywhere you have Internet access, even on a mobile device
- › Approve transactions from any location with a mobile friendly experience
- › Deposit your checks using a Frost-issued scanner through Frost Remote Deposit Capture
- › Save on bank fees by initiating your own transactions online

#### Saves You Worry

- › Know your cash position and manage account data anytime
- › Receive custom alerts via text, email and voice
- › Keep your information secure with multi-factor authentication at login

### Managing your cash flow has never been easier

#### Detailed Account Information Online

- › View accounts for multiple companies in one location
- › Stay informed on current day activity with a customized live dashboard
- › Review account activity with up to an 18-month rolling history
- › Access check and deposited item images
- › View and manage commercial loans

#### Optimal Security Features

- › Securely log in using a unique one-time-use password generated by your Frost Security Token
- › Set permissions for each user to manage multiple accounts
- › Receive alerts by email or text message when a payment needs approval and other actions

### Frost Connect offers two online banking systems tailored to meet your business's needs:

#### Frost Business Connect

Easily manage your small to mid-market business accounts with online banking tools to help you monitor and control your cash flow

#### Provide users custom access to manage multiple accounts

- › Easily select user permissions consistent for each account
- › Manage up to 25 personal and business accounts across multiple entities in one place

#### Quick and easy online access to a broad range of online business banking services

- › Prevent check fraud by viewing and approving checks presented for payment with Positive Pay
- › Issue and cancel stop payments of checks
- › Manage payee and employee information through a customizable Contact Center
- › Send direct deposit payroll, tax payments and more to your employees using ACH origination
- › Manage commercial loan payments and draws
- › Schedule domestic and international wire transfers
- › View up to 7-years of account statements and 18-months of check images
- › Export transactions to QuickBooks software

[Learn more about Frost Business Connect](#)

#### Frost Treasury Connect

Conveniently manage multiple accounts and control cash flow, all from one corporate online banking portal with a customizable dashboard for your commercial banking needs

#### Provide custom access to users based on job function

- › Efficiently personalize permissions for each user account by account
- › Manage multiple personal and business accounts across multiple entities in one customized dashboard

#### Quick and easy access to online Treasury Management Services

- › Prevent fraud by viewing and approving checks presented for payment
- › Prevent electronic fraud by viewing and approving ACH items presented for payment
- › Issue and cancel stop payments of checks
- › View images of Lockbox items to know current funds availability
- › Schedule, process and submit recurring payments with ACH origination
- › Manage commercial loan payments and draws
- › Schedule recurring domestic, international and Federal Tax wire transfers
- › Manage your international business conveniently through the Global Trade Services portal
- › View up to 7-years of check images, account statements and account analysis statements
- › Export transactions to a variety of software packages and export formats

[Learn more about Frost Treasury Connect](#)

### We're here to help

Contact a Frost Treasury Management Officer for more details about Frost Connect Online Banking Service  
Monday – Friday from 7am – 6pm CST at (888) 481-0336.

#### Helpful Information

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Routing Number: **114000093**  
SWIFT Code: **FRSTUS44**

 Deposit and loan products are offered through Frost Bank, Member FDIC

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