The Situation

When Prosperity Bank of Houston acquired Southern National Bank in 2006, it faced a decision to make regarding document management software. Both banks had Document Management Systems installed and in production. Since 2002, Southern National Bank (SNB) had used halFILE Document Manager, from hal Systems Corporation, in the Loan Department for all credit and collateral documents and they loved it. At SNB, halFILE was integrated with their core processor, ITI, and provided a tickler system that managed Loan Department letters and credit and collateral exceptions. Prosperity wasn't as enamored with their product, but it had been installed and in use for over a year.

The Solution

After comparing the two systems, Prosperity Bank decided halFILE was the better system. In addition hal Systems agreed to convert their existing systems' data and images into the halFILE system. hal Systems also agreed to convert any new data and images from future bank acquisitions.

Prosperity Bank (www.prosperitybanktx.com) has used the halFILE Document Manager to store all transactional paper in the Loan Departments since 2006. With 158 branches across the state of Texas, Prosperity needed a robust system that could integrate with their Core Processor (PCS Vision), capture documents from both the remote banking centers and the main loan operations center, and deliver those documents across the state through a web interface. halFILE was a perfect fit!

halFILE allows Prosperity to efficiently manage all their loan documentation including credit, collateral and loan exceptions. The Victoria Loan Operations Center uses four high-speed production scanners to capture new loan packages at a rate of 20,000 pages per day. An additional 500-1000 images per day are captured remotely at the branch offices for clearing loan exceptions. Using barcodes, the documents are automatically filed with important loan information including data elements that are extracted at index time from tables populated through a link to PCS Vision.

Over 80 branch offices have been added to the Prosperity family since 2006. As new branch offices are acquired, hal Systems Corporation, the developers of halFILE, are there to convert acquisition data and images into Prosperity's halFILE system. Through the e.halFILE web interface, all 158 branch offices have secure and 24/7 access to loan department records.

In addition to Loan Documents, Human Resources documents are imaged in the El Campo Human Resources operations center offering immediate access to personnel information through secured access in halFILE. Data elements are automatically populated from data extracted from Prosperity's ADP payroll processing system.

Today, Prosperity Bank continues to benefit from halFILE's ability to meet the growing and changing needs of the Loan Department.

About Prosperity Bank

Prosperity Bancshares, Inc.®, a $9.1 billion Houston, Texas based regional financial holding company, formed in 1983, operates under a community banking philosophy and seeks to develop broad customer relationships based on service and convenience. Prosperity offers a variety of traditional loan and deposit products to its customers, which consist primarily of small and

medium sized businesses and consumers. In addition to established banking products, Prosperity offers a complete line of services including: Internet Banking services at www.prosperitybanktx.com, Retail Brokerage Services, MasterMoney Debit Cards, and 24 hour voice response banking.

"At Prosperity we believe that "Real Bankers" and not just a bank make the difference! With this philosophy we have built a bank with 158 banking centers running from Kingsville north through Houston and in the Dallas/Fort Worth Metroplex and Austin. We are a bank committed to providing our customers with quality banking services and products delivered by local bankers with ability and authority. Our customers do not have to wait for an out of state loan committee to approve their loan requests."

On the web at: www.prosperitybanktx.com
(800) 578-8181

About hal Systems Corporation

hal Systems Corporation has been providing quality software solutions for over 30 years and document managing applications and solutions for the last 18 years. halFILE products are installed at over 400 companies nationwide in a variety of organizations including financial, government, healthcare, energy, insurance and title companies. We are dedicated to providing our customers with proper training and on-going support after the sale.

On the web at: www.halfile.com
(800) 442-9273

"We just completed an FHLB (Federal Home Loan Bank) audit, and as with all of our audits and exams involving loans, it was done using e.halFile. In our wrap-up, [the OCC auditor] stated that our imaging system was the best, by far, of any imaging system he has ever worked on. He stated how user friendly it was, and how easy it was to locate the various documents."

Sandy McCarver, EVP/Chief of Loan Operations
Southern National Bank of Texas

hal Systems Products include:

halFILE Document Manager
The general-purpose version of our document management system, with the features and flexibility to adapt to the needs of any business.

e.halFILE Internet Access
An option for halFILE that supports searching databases via the Internet. For e-commerce applications, e.halFILE can provide secure credit card validation, transaction logging, and billing.

halTRACK Order Manager
Allows customers to track orders via the Internet, significantly streamlining the process and enhancing customer satisfaction.

www.CountyRecords.com
Save time and money by researching property records on-line. Try the **free** demo!

halFILE Backup & Disaster Service
The halFILE Backup Service is a service provided to our customers that replicates your halFILE data and images to a remote site. This service not only provides a backup of your data and images (in addition to your tape backup system), but also offers a disaster recovery option to help you keep working when your system goes down for any reason.

www.halFILE.com www.CountyRecords.com

Leading the way in green technology