

CreditNow Help Page

KEY FIELD DEFINITIONS

Customer Information

| Key Terms | Definitions |
|----------------------|--|
| Customer Name | Full customer name as shown on statements. |
| Customer Number | Customer number as shown on statements. These are eight digits and start with 1. |
| Relationship Manager | Primary officer/relationship manager servicing a customer. |

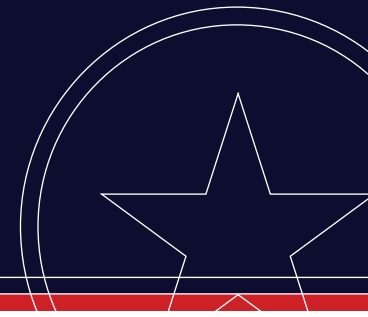
Facility Information

| Key Terms | Definitions |
|-------------------|--|
| Facility Number | Credit arrangement/facility number as shown on statements. These are 10 digits and start with 3. |
| Effective Date | Date the facility was opened and made active. |
| Maturity Date | Date a facility expires – when the facility of a paid loan must be closed or extended to prolong/renew the credit arrangement. |
| Commitment Amount | Approved amount on a credit arrangement. |
| Available Amount | Unused amount of a commitment available to withdraw. |
| Used Amount | Amount of a commitment already withdrawn. The sum of all loans and letters of credit below a facility. |
| Next Payment Date | Due date of earliest upcoming fee. |
| Fees Past Due | Unpaid fees across all distributed invoices. |
| Total Due | Sum of current fees due plus any fees past due. |
| Days Past Due | Number of days a fee payment is past due per the earliest past due invoice. |

Loan Information

| Key Terms | Definitions |
|-----------------|--|
| Loan Number | Loan/letter of credit number as shown on statements. These are nine digits and start with 5. |
| Loan Start Date | Date the loan was opened and made active. |
| Maturity Date | Date a loan/letter of credit legally matures – when principal balance is due and the loan expires. |
| Current Balance | Unpaid principal balance for a loan or balance on a letter of credit. |
| Base Rate | Base interest rate component of the all-in interest rate. |

CreditNow Help Page

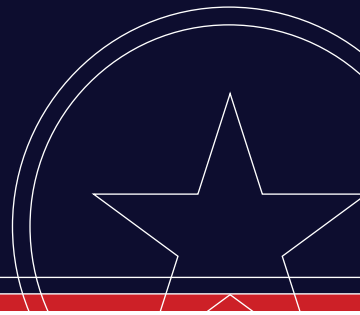


| | |
|------------------------|---|
| Margin | Spread interest rate component of the all-in interest rate. |
| Interest Rate | All-in interest rate. |
| Interest Type | FIXED for loans with fixed rates; FLOATING for loans with indexed/floating rates. |
| Interest Rate Index | FIXED for loans with fixed rates. The index for loans with indexed/floating rates. |
| Billing Frequency | Frequency a loan statement generates. |
| Next Payment Date | Due date of earliest upcoming principal, interest, fees or late charges. |
| Principal Due | Amount of principal due per the earliest upcoming statement. |
| Interest Due | Amount of interest due per the earliest upcoming statement. |
| Fees Due | Amount of fees due per the earliest upcoming statement. |
| Past Due Principal | Unpaid principal across all distributed invoices. |
| Past Due Interest | Unpaid interest across all distributed invoices. |
| Past Due Fees | Unpaid fees across all distributed invoices. |
| Past Due Balance | The combination of past due principal, interest, fees and any associated late charges. |
| Total Due | Sum of current balances due plus any past due. |
| Invoice Date | Date the current invoice was generated and delivered. |
| Past Due Date | Date of principal, interest, fees or late charges past due per the earliest past due invoice. |
| Due Date | Date that payments are due per the current invoice. |
| Principal Paid YTD | Amount of principal paid in the current calendar year to date. |
| Interest Paid YTD | Amount of interest paid in the current calendar year to date. |
| Fees Paid YTD | Amount of fees paid in the current calendar year to date. |
| Late Charges Paid YTD | Amount of late charges paid in the current calendar year to date. |
| Interest Paid previous | The total interest paid in the previous year. |

Activity Center

| Key Terms | Definitions |
|----------------------|--|
| Created Date | The date the payment is initiated on the facility/loan. |
| Customer Name | The name of the customer to which the payment is tied. |
| Requestor Name | The name of the user that submitted the payment request. |
| Transaction Type | The category of the transaction. |
| Loan/Facility Number | The unique number that identifies the facility/loan. |
| Account | The unique number of the facility/loan account associated with this transaction. |

CreditNow Help Page



| | |
|-------------------------------------|--|
| Amount | The amount submitted to be paid on a facility/loan. |
| Notes | Comments left if the transaction is rejected. |
| Status | The current condition of the facility/loan payment. |
| STATUS - Approved | The secondary approver on a facility/loan payment gave authorization for the facility/loan payment to proceed. |
| STATUS - Rejected | The secondary approver on a facility/loan payment declined the facility/loan payment. |
| STATUS - Drafted | A facility/loan payment that has been submitted and is awaiting secondary approval. |
| STATUS - Failed | The payment submission was unsuccessful. |
| STATUS - Dual Approval Not Required | The payment has been submitted as no secondary approver was required to submit this transaction. |

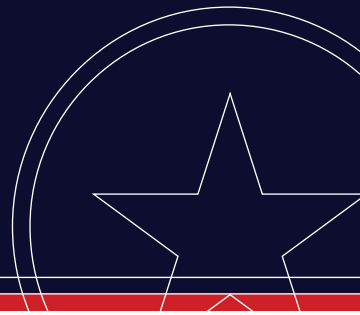
Company Level Policy

| Key Terms | Definitions |
|--------------------------------|---|
| Dual Approval for Payments | There is an ability to turn on and off dual approval which provides two separate authorizations before a payment can be made. |
| Payment Limit Without Approval | Any facility/loan payment less than or equal to this amount will not require secondary approval. |

Facility Payment Details page

| Key Terms | Definitions |
|------------------------------------|--|
| Total Due | Sum of current fees due plus any fees past due. |
| Available Amount | Unused amount of a commitment available to withdraw. |
| Fees Past Due | Unpaid fees for this facility. |
| Select Account | The DDA checking account that should be selected to pay the loan. |
| Pay My Bill Now <i>(As Billed)</i> | The amount to settle the outstanding amount due on the loan as indicated by the statement. |
| Total Bill Amount | The sum of all the charges for the facility. |
| Invoice Date | Date the current invoice was generated and delivered. |
| Interest Due | Amount of interest due per the earliest upcoming statement. |

CreditNow Help Page



Loan Payment Details page

| Key Terms | Definitions |
|---------------------------|---|
| Fees Due | Amount of fees due per the earliest upcoming statement. |
| Principal | Amount of principal due per the earliest upcoming statement. |
| Past Due Fees | Unpaid fees across all distributed invoices. |
| Past Due Principal | Unpaid principal across all distributed invoices. |
| Past Due Date | Date of principal, interest, fees or late charges past due per the earliest past due invoice. |
| Past Due Interest | Unpaid interest across all distributed invoices |
| Total Past Due Balance | The combination of past due principal, interest, fees, and any associated late charges. |
| Invoice Date | Date the current invoice was generated and delivered. |
| Principal Curtailment Due | The amount principal the borrower must pay if amount is paid off early. |
| Interest Due | The amount of interest the borrower must pay by the assigned date. |
| Total | The sum of all the charges. |
| Amount Due | The amount that is due on the invoice by category. |
| Enter Other Amount | The amount that the borrower chooses to pay. |

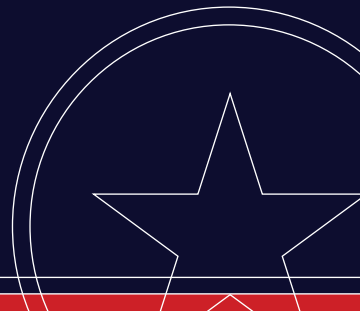
Make a Payment Quick Link

| Key Terms | Definitions |
|---------------------------------------|---|
| Quick Links: <i>Make a Payment</i> | The Make a Payment quick link allows users to navigate directly to make a facility/ loan payment. |

Transactions

| Key Terms | Definitions |
|--------------------------------|--|
| Facility Number Loan Number | Credit arrangement/facility number or loan number as shown on statements. |
| Description | Description of each transaction. NOTE: Payments may be broken across several transactions if there are multiple components such as principal, interest, fees or late charges. Statements reflect similar detail. |
| Maturity Date | Date a facility expires – when the facility of a paid loan must be closed or extended to prolong/renew the credit arrangement. |
| Transaction Amount | Amount tied to each transaction. |

CreditNow Help Page



| | |
|------------------------------------|--|
| Principal Balance <i>(Loan)</i> | Loan principal balance on the day transaction occurred – considered the running principal balance. |
| Transaction Date | Date the transaction is processed by Texas Capital Bank. |
| Status | All transactions are noted as RECEIVED. |

Events

| Key Terms | Definitions |
|--|--|
| Customer Name | Full customer name tied to event. |
| Account Number <i>(Facility or Loan)</i> | Credit arrangement/facility number or loan number tied to event. |
| ALERT – Upcoming Repricing Date <i>(Loan)</i> | Date the interest rate is set to change. For loans with fixed rates, this is the maturity date. For loans with indexed/floating rates, this is the date the index will reprice. |
| ALERT – Upcoming Due Date <i>(Facility and Loan)</i> | Date that payments are due per the current invoice. |
| ALERT – Upcoming Final Availability Date <i>(Facility)</i> | Final date credit arrangement/facility is available to draw against. |
| ALERT – Upcoming Maturity Date <i>(Facility and Loan)</i> | Date a facility expires – when the facility of a paid loan must be closed or extended to prolong/renew the credit arrangement. Date a loan/letter of credit legally matures – when principal balance is due and the loan expires. |
| ALERT – Statement Available Soon <i>(Facility and Loan)</i> | Date the earliest upcoming statement will be generated and delivered. |
| ALERT – Upcoming Auto Debit <i>(Facility and Loan)</i> | Date of earliest upcoming scheduled payment. |
| Due Date | Date the event will occur. |

Texas Capital Bank is a wholly owned subsidiary of Texas Capital Bancshares, Inc. We are headquartered in Dallas, Texas, and work with clients across the country. All services are subject to applicable laws, regulations and service terms.