

September 14, 2017

**FROST PARTNERS WITH ZELLE TO LAUNCH
SEND MONEY WITH ZELLE SERVICE VIA THE FROST APP**

SAN ANTONIO, Sept. 14, 2017 – Frost Bank is pleased to announce that it has expanded its partnership with Zelle, an electronic payments system, to launch Send Money with Zelle through the Frost App.

Send Money with Zelle allows users of the Frost App to send or receive money within minutes with nearly anyone who has a mobile phone number or email address and a bank account.

“This is one more way that Frost is using technology to make our customers’ lives better,” said Jimmy Stead, Group Executive Vice President at Frost and an original member of the Zelle advisory team. “Send Money with Zelle allows customers using the Frost app to make payments for whatever they need within minutes, not days.”

By pushing a few buttons on their phones, the sender and recipient can both see the payment take place quickly, so there’s no wondering for days about whether the money got there.

Send Money with Zelle on the Frost App allows users an unlimited number of payments per day.

Frost’s partnership with Zelle makes its highly rated mobile app even more efficient and easy to use, and is part of Frost’s commitment to providing outstanding customer experiences. Frost was the first Texas-based bank to partner with Zelle, announcing in September 2016 that its strong regional presence would further enhance the network’s reach. Since that time, Frost customers have made or received payments totaling nearly \$41 million using Send Money.

Frost is the banking, investments and insurance subsidiary of Cullen/Frost Bankers, Inc. (NYSE: CFR), a financial holding company with \$30.2 billion in assets at June 30, 2017. One of the 50 largest U.S. banks by asset size, Frost provides a full range of banking, investments and insurance services to businesses and individuals in the Austin, Corpus Christi, Dallas, Fort Worth, Houston, Permian Basin, Rio Grande Valley and San Antonio regions. Founded in 1868, Frost has helped Texans with their financial needs during three centuries. For more information, visit www.frostbank.com.

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