Press Release – Malveaux v. Stellar Bank n/k/a Prosperity Bank

FOR IMMEDIATE RELEASE

Media Contact: Courtney A. Vincent, Vincent Civil Rights – a Division of Vincent Law, PLLC | (713) 223-9300 | info@vincentlawpllc.com

Black Real Estate Agent Sues Prosperity Bank, Alleging Katy Branch Refused to Pay the Bank's Own Cashier's Check Until Her White Team Leader Arrived

Federal lawsuit alleges the branch turned Toya Malveaux away for two hours, then paid the same $23,379.69 check within minutes after her white team leader arrived without identification

HOUSTON, Texas (November 13, 2026) – A Black real estate agent has filed a federal civil rights lawsuit against Stellar Bank, now known as Prosperity Bank, and the manager of its Westgreen Boulevard branch in Katy, alleging that the branch refused to pay a cashier's check the bank itself had issued to her and then paid the same check within about five minutes once her white team leader arrived.

The case, *Malveaux v. Stellar Bank, n/k/a Prosperity Bank, et al.*, Civil Action No. 4:26-cv-09399, was filed on October 25, 2026 in the United States District Court for the Southern District of Texas, Houston Division. Shatoya "Toya" Malveaux brings claims for race discrimination in the making and enforcement of contracts under 42 U.S.C. § 1981, wrongful refusal to pay a cashier's check under the Texas Business and Commerce Code, and unconscionable conduct under the Texas Deceptive Trade Practices Act.

The Bank's Own Check

According to the complaint, Ms. Malveaux, a licensed real estate agent for about eight years, received a $28,379.69 commission check for a home sale in October 2025. On October 30, 2025, Stellar Bank's Dallas branch paid her $3,000 in cash and issued her a Stellar Bank cashier's check for the $25,379.69 balance. On November 4, 2025, the same branch paid her another $2,000 in cash on that cashier's check and issued a second Stellar Bank cashier's check for the remaining $23,379.69. The second cashier's check was drawn by the bank on itself and payable to Ms. Malveaux. The Dallas branch manager, after

learning that Ms. Malveaux's brokerage office was in Katy, strongly recommended that she cash it at Stellar Bank's Westgreen branch in Katy, which, the manager told her, handled high-volume cash transactions.

Two Hours at the Westgreen Branch

The complaint alleges that on November 5, 2025, Ms. Malveaux presented the second cashier's check at the Westgreen branch with two forms of identification. It was the first time that check had been presented anywhere. A teller asked her where she got the check. Branch manager Nef Prieto, who is also named as a defendant, contacted the Dallas branch that issued the check and then refused to pay it. When Ms. Malveaux asked why, the complaint states, he told her he did not need to give her a reason, said only that she was not a customer, and pushed the check back across the counter with two fingers.

Ms. Malveaux remained at the branch for about two hours trying to obtain payment. During that time, a second police officer arrived and stood at the door watching her. She left without her money.

Five Minutes After a White Team Leader Arrived

According to the complaint, Ms. Malveaux's team leader at her brokerage, who is white, later returned to the branch with her. The team leader presented no identification. A teller had the team leader sign a bank withdrawal form as the "Account Holder" before Ms. Malveaux signed, although the team leader had no interest in the check and no authority over it. The branch then paid the full $23,379.69 within about five minutes. The complaint alleges that the check, its payee, its amount, and Ms. Malveaux's identification were the same before and after the team leader arrived.

The complaint further alleges that in a recorded conversation on February 4, 2026, Mr. Prieto was asked what a person without an account would need to cash a Stellar Bank cashier's check over $20,000. He answered, "Just your ID."

Effective July 1, 2026, Stellar Bank merged into Prosperity Bank, which is sued as Stellar Bank's successor.

Statement of Counsel

"A cashier's check is a bank's own promise to pay," said Courtney A. Vincent, counsel for Ms. Malveaux. "Ms. Malveaux brought that promise to the bank that made it, with her identification in hand. Section 1981 guarantees every person the same right to make and

enforce contracts that white citizens enjoy, and this case asks the court to enforce that guarantee."

Relief Sought

Ms. Malveaux seeks compensatory damages for emotional distress and humiliation, economic damages, statutory damages under Texas law, punitive damages, attorney's fees, and costs. She has demanded a jury trial.

The defendants have not yet responded to the complaint. The allegations in the complaint have not been proven in court.

Timeline

- **October 30, 2025** – Stellar Bank's Dallas branch pays Ms. Malveaux $3,000 in cash on her commission check and issues a cashier's check for the $25,379.69 balance
- **November 4, 2025** – Dallas branch pays $2,000 more in cash on that cashier's check and issues a second Stellar Bank cashier's check for $23,379.69, drawn by the bank on itself; the Dallas manager directs her to the Katy branch for its high-volume cash business
- **November 5, 2025** – Westgreen branch in Katy refuses for about two hours to pay the second cashier's check, presented for the first time, then pays it within about five minutes after her white team leader arrives
- **February 4, 2026** – Branch manager, in a recorded conversation, says a non-customer needs "just your ID"
- **July 1, 2026** – Stellar Bank merges into Prosperity Bank
- **October 25, 2026** – Lawsuit filed in the Southern District of Texas, No. 4:26-cv-09399

Case Information

- **Case:** *Malveaux v. Stellar Bank, n/k/a Prosperity Bank, et al.*
- **Court:** United States District Court for the Southern District of Texas, Houston Division
- **Civil Action No.:** 4:26-cv-09399
- **Filed:** October 25, 2026
- **Defendants:** Stellar Bank, n/k/a Prosperity Bank; Nef Prieto, individually
- **Claims:** 42 U.S.C. § 1981; Tex. Bus. & Com. Code § 3.411; Texas Deceptive Trade Practices Act, Tex. Bus. & Com. Code § 17.50(a)(3)

- **Jury:** Demanded
- **Complaint:** Available on request from counsel

About Vincent Civil Rights

Vincent Civil Rights – a Division of Vincent Law, PLLC is a Houston-based practice representing individuals in federal civil rights, employment, and criminal defense matters. Courtney A. Vincent, J.D., M.Ed., is a U.S. Army veteran. She is licensed in Minnesota and admitted to practice in the United States District Courts for the Southern, Northern, Eastern, and Western Districts of Texas.

Ms. Malveaux is available for interviews, scheduled through counsel's office. A copy of the complaint is available on request.

###