

1. Navigate to www.ifinancial.com and select **Enroll in Online Banking and Additional Logins**.
2. From the dropdown menu, select **Already Enrolled? Setup your password here**.

3. Enter your **Login ID**, provided by your bank representative or system administrator.
4. Click **Submit**.

5. **Token Options:** You have been assigned one of the following token types:

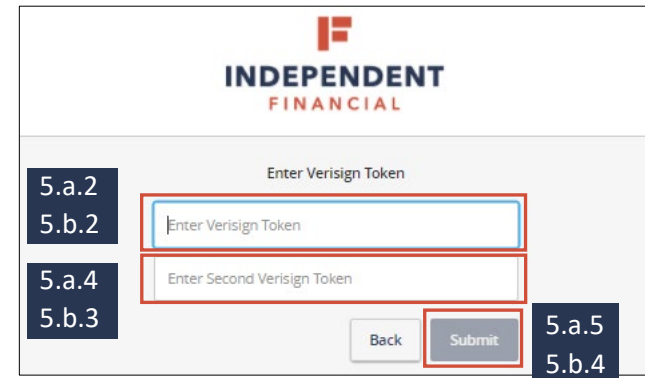
- Option 1 - Symantec VIP Token (Hard/Physical Token)
- Option 2 - Symantec VIP Access Application (Soft/Smartphone App Token)



5.a.1
5.a.3

Option 1 - Symantec VIP Token (Hard/Physical Token)

- 5.a.1 Push the button on the token to populate your first Verisign Token code.
- 5.a.2 A 6-digit security code will be displayed. Enter this code in the **Enter Verisign Token** box.
- 5.a.3 The token screen will turn off after approximately 40 seconds. Push the button on the token again to generate a new 6-digit security code.
- 5.a.4 Once a new code appears, enter it in the **Enter Second Verisign Token** box.
- 5.a.5 Click **Submit**.



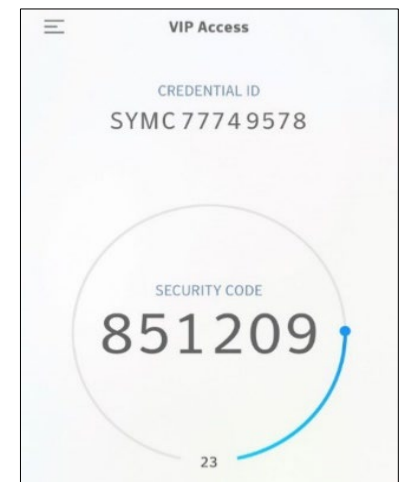
5.a.2
5.b.2
5.a.4
5.b.3

5.a.5
5.b.4

Option 2 - Symantec VIP Access Application (Soft/Smartphone App Token)

See *User Guide: VIP Token Log In* for download instructions.

- 5.b.1 Open the VIP Access app on your mobile device.
- 5.b.2 A 6-digit security code will be displayed. Enter the code in the **Enter Verisign Token** box.
- 5.b.3 A new security code will generate every 30 seconds. Once a new code appears, enter it in the **Enter Second Verisign Token** box.
- 5.b.4 Click **Submit**.



6. Review your personal information and click **Submit Profile**.

Please review and update your profile

Prefix (optional) First Name

Middle Name (optional)

Last Name Suffix (optional)

Email Address

Address 1

Address 2 (optional)

Country

Phone Country
United States

Home Phone Work Phone (optional)

Back to Login **Submit Profile** 6

7. Create a password and reenter to confirm.
8. Click **Submit**.

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Please set your new password:

Password Requirements:

- Must be between 10 and 99 characters
- Must contain at least 1 number
- Password must contain a minimum of 1 lower case character.
- Password must contain a minimum of 1 upper case character.
- Password must contain a minimum of 1 special character.
- May not be the same as current password

New Password

Confirm New Password

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Back **Submit** **8**

9. Review the Online Banking Agreement and click I Accept.

Log in

Disclaimers

ONLINE BANKING AGREEMENT

INDEPENDENT FINANCIAL

ONLINE BANKING AGREEMENT

If you use Online Banking or Mobile Banking, you are consenting to the terms of this Agreement.

Welcome to Independent Bank's Online Banking Service!

INTRODUCTION
This Online Banking Agreement and Disclosure (the "Agreement") discloses how you can use Online Banking and Mobile Banking to obtain information about your account, to transfer funds between your accounts, and to request certain other bank services. It also contains the terms and conditions governing Online Banking and Mobile Banking.

These terms and conditions are in addition to those that apply to any accounts you have with us or any other service you obtain from us.

DEFINITIONS
As used in this agreement, the following words have the meanings given below:

- "We" and "us" refers to the account holder(s) (including any business) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account.
- "Customer" means any individual person who uses a deposit account primarily for personal, family or household purposes.
- "We," "us," "we/us," "Independent Bank," or "Bank" refers to Independent Bank.
- "Online banking" means our service that allows you to make payments, transfer funds, access accounts, obtain information and perform other permitted transactions over the internet by use of a personal computer and modem and/or other means we authorize or allow.
- "Mobile banking" means our service that allows you to make payments, transfer funds, access accounts, obtain information and perform other permitted transactions by use of an application installed on a mobile device.
- "Business day" means Monday through Friday, except banking holidays.
- "A/CFT" means Automated Clearing House.

SECURITY & PROTECTING YOUR ACCOUNT
Independent Bank is strongly committed to protecting the security and confidentiality of our customer account information. Independent Bank uses state-of-the-art technology in the ongoing development of its Online Banking Service to ensure this security.

What we do

- You can only access Online Banking with certain browsers that have a high security standard.
- You can only access Mobile Banking by downloading the IB Mobile application from the Apple Store or Google Play Store to a device that meets the minimum requirements listed.
- Your full account numbers are not displayed.
- You must have a valid Login ID and Password to sign-in.
- If no action is taken for 10 minutes, you will be automatically logged off Online Banking.

What you need to do

The Online Banking service can be supported by the minimum requirement of IE8 or SSL. Recommended browsers are as follows:

Windows 10	Chrome - Current version and two prior versions
	Microsoft Edge - Current version previous version
	Firefox - Current version and two prior versions
Mac OS X 10.10	Chrome - Current version and two prior versions
	Safari - Current version and two prior versions

The Mobile Banking application can be supported on devices that meet the following minimum requirements:

Operating System	iOS 7.0 or higher	Android 7.0 or higher
Camera Space for Mobile Deposit	Rear-facing	Auto-focus
	5 megapixels or higher	
Connectivity	3G	4G LTE
	WiFi	
Display Resolution	1300x900+ pixels	
Location Services	Native mapping app access	

- Do not give out your identifying information, such as your passwords, to any other person. The Bank may rely on your Online Banking Login ID to identify you when providing banking services to you.
- Never leave your account information displayed in an area accessible by others.
- Never leave your PC unattended while using Online Banking.
- Always exit the system by clicking on "Log Off" after using Online or Mobile Banking.
- If you believe that your account may have been used or stolen, or that someone has accessed your account without your permission, or if you suspect any fraudulent activity on your account, please notify the Bank immediately.

Independent Bank
Attn: Online Banking
P.O. Box 2038
McAllen, Texas 78501

If you think your statement is wrong or if you need more information about a transfer listed on the statement, contact us as soon as possible. As stated above, we must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared, and you must:

- Tell us your name and account number.
- Describe the transfer or other error you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us verbally, we require that you complete an affidavit within ten business days specifying the above and/or any additional information we may request.

We will tell you the results of our investigation within ten business days (20 business days if you initiated the transaction from outside the United States) and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if you initiated the transaction from outside the United States) to investigate your complaint or question. If we decide to do this, we will provisionally re-credit your account within ten business days (20 business days if you initiated the transaction from outside the United States) for the amount you think is in error, so that you will have the use of your money during the time it takes us to complete our investigation.

If you are a new customer, for electronic funds transfers occurring during the first 30 days after the first deposit is made to your account, the applicable time periods for action by us are up to 20 business days (instead of ten) and 60 calendar days (instead of 45).

If we determine that there is no error, we will send you an explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

OUR ABILITY TO TERMINATE SERVICES
You are responsible for complying with all the terms of this Agreement and with the terms of the agreements governing the accounts to or from which transfers are made using Online Banking. We can terminate your electronic banking privileges under this Agreement without notice to you if you do not comply with any of the agreements governing your account(s) or if any such account is not maintained in good standing.

We can also terminate the Service if we believe that an actual or potential unauthorized use of your Login ID and Password or account may be occurring.

Independent Bank reserves the right to terminate your access to the Online Banking Service or any portion of it in its sole discretion, without notice and without limitation, except as may be required by law.

AMENDMENTS
We can amend this Agreement upon notice to you, which you agree may be sent by a secure message or by an announcement conspicuously displayed directly within the site. Any notice will be effective no earlier than ten (10) days after we send or post the notice (unless a law or regulation requires a longer notice period), whether or not you have retrieved or viewed the notice by that time.

NEW SERVICES
We may, from time to time, introduce new services that are part of Online Banking. We will update this Agreement to notify you of these new services. By using Online Banking after those new services become available, you agree to be bound by the terms contained in the revised agreement.

VICES PROTECTION
You agree that Independent Bank is not responsible for any electronic virus that you may encounter using Online Banking. We encourage you to routinely scan your computer using any reliable virus protection product to detect and remove any viruses found. Undetected or unremoved, a virus may corrupt and destroy your programs, files and even your hardware.

OUR LIABILITY
Except as specifically provided in this Agreement or where the law requires a different standard, you agree that neither Independent Bank nor any of its parents, subsidiaries or affiliates (collectively, "IB Bancshares, Inc.") nor any third party service providers engaged by Independent Bank to perform any of the services permitted with Online Banking shall be responsible for any damages, loss, property damage or bodily injury incurred as a result of your using or attempting to use the Online Banking Service, whether caused by the equipment, software, internet browser providers, internet access providers or online service providers or an agent or subcontractor of any of the foregoing. Nor shall Independent Bank or any third party service providers engaged by Independent Bank be responsible for any direct, indirect, special or consequential, economic or other damages arising in any way out of the installation, use or maintenance of the equipment, software, Online Banking or internet browser or access software, or from the unavailability of Online Banking or for any errors in information provided through that service.

CHARGES AND FEES
These service requests are subject to Independent Bank's normal service charges that are disclosed at account opening and in any subsequent editions of or amendments to your Schedule of Fees and Disclosures document and any applicable amendments. Copies of the Schedule of Fees can be obtained by contacting your local Independent Bank office or Treasury Management Department.

ENTIRE AGREEMENT
This Agreement, as it may be amended from time to time, contains the entire understanding between you and Independent Bank concerning the Online and Mobile Banking Service, and supersedes any verbal conversations, other communications, and previous agreements, if any.

YOUR AGREEMENT TO THESE TERMS AND CONDITIONS
Your acceptance of this Service Agreement confirms (1) your agreement to be bound by all the terms and conditions of this Agreement; and (2) your acknowledgment that you received and understand the terms of this Agreement.

I Do Not Accept
I Accept
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