



Together, We're Banking Forward.

Our Priority is You

Independent Financial is joining SouthState to better serve our customers and communities. We both have a long history of growth that is rooted in our core values of building meaningful relationships and caring for our neighbors in need.

"We are excited about the opportunity to join SouthState, a company whose culture, business model and credit discipline matches well with ours. The combination of these two companies operating in growing markets provides a great opportunity for our Independent teammates, clients and communities to flourish."

**- David Brooks, Chairman and CEO
Independent Financial**

Together, we're committed to expanding our existing customer relationships through enhanced capabilities, specialized solutions, and innovative digital banking technology to make their lives easier and more convenient. This is banking at its best. This is Banking Forward.

Our Combined Company

\$65 Billion in Assets	340+ Branches and ATMs
12 of the 15 Fastest growing large MSAs in the United States	8 States Florida, Texas, Georgia, Colorado, South Carolina, North Carolina, Alabama, and Virginia
SSB New York Stock Exchange	1.5+ Million Deposit Accounts

Please continue to bank as you do today. As we approach our system conversion in 2025, we will keep you informed every step of the way.

We anticipate this transition to be completed in the second quarter of 2025. Until then, please continue to bank with Independent Financial as you do today. If you have any questions, please contact your banker. We appreciate the opportunity to serve as your financial partner.

To learn more about SouthState, visit SouthStateBank.com/IndependentFinancial

Our Awards

Independent Financial Recent Awards:

- 2024 America's Best Regional Banks – Newsweek
- 2023 #1 SBA Lender – Austin Business Journal
- 2022 Best Emerging Regional Bank – Bank Director
- 2021 Forbes Best Banks in America – Top 10
- 2021 Middle Market 50 – Dallas Business Journal

SouthState Recent Awards:

- 2024 S&P Global Top 50 Public Banks
- 2023 Forbes Best-in-State Banks
- 2023 Forbes Best Banks in America – Top 50
- 2023 American Banker Best Banks to Work For
- 2023 Top Workplaces in Richmond
- 2023 Greenwich Excellence and Brand Awards

This transaction between Independent Financial and SouthState Bank is subject to customary closing conditions, including receipt of shareholder and regulatory approvals. Independent Financial and SouthState Bank remain separate and independent companies until the transaction closes. Independent Financial is a trademark of Independent Bank, Member FDIC.