

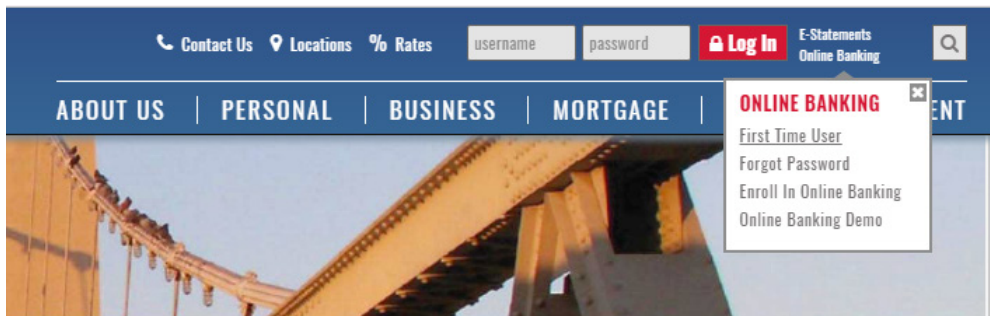
# ONLINE BANKING FIRST-TIME LOG IN INSTRUCTIONS

Please follow these steps to log in to the Online Banking portal.

1. Go to: [www.ibtx.com](http://www.ibtx.com).



2. Click on "Online Banking" to the right of the Log In box, and select "First Time User" from the list.




3. Click "I am a new user."

A screenshot of the Independent Bank login form. The form includes the Independent Bank logo at the top. Below the logo, there are two input fields: 'Login ID' and 'Password'. A 'Remember me' checkbox is located below the password field. A 'Log In' button is positioned below the 'Remember me' checkbox. At the bottom left of the form, there is a link that says 'I am a new user.' which is highlighted with a red box. To its right is a link that says 'Forgot your password?'. The footer of the form contains links for 'Locations' and 'Privacy Policy'.

Questions? Contact us at [customer@ibtx.com](mailto:customer@ibtx.com) or 800.460.6634 – We're here to help!

4. Enter your previous Login ID and click "Submit."




**Independent Bank**

Please submit your user name to reset your password.

Login ID


5. Select a method of delivery for your secure access code. It can be sent by email, phone call, or text message.



**Independent Bank**


Please select a target:

6. Enter the secure access code you receive. Click "Submit."



Enter your Secure Access Code

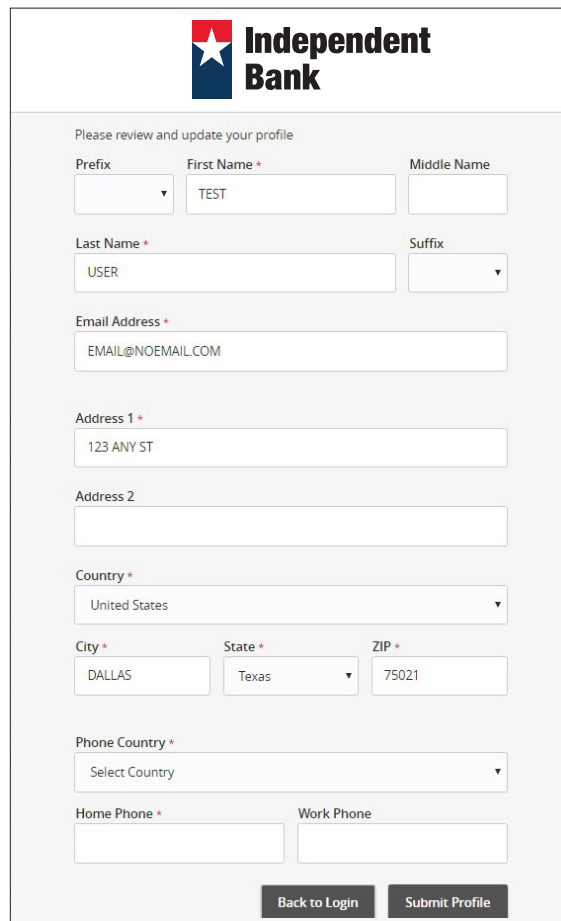
7. Create a new password. Click "Submit."



Please set your new password:

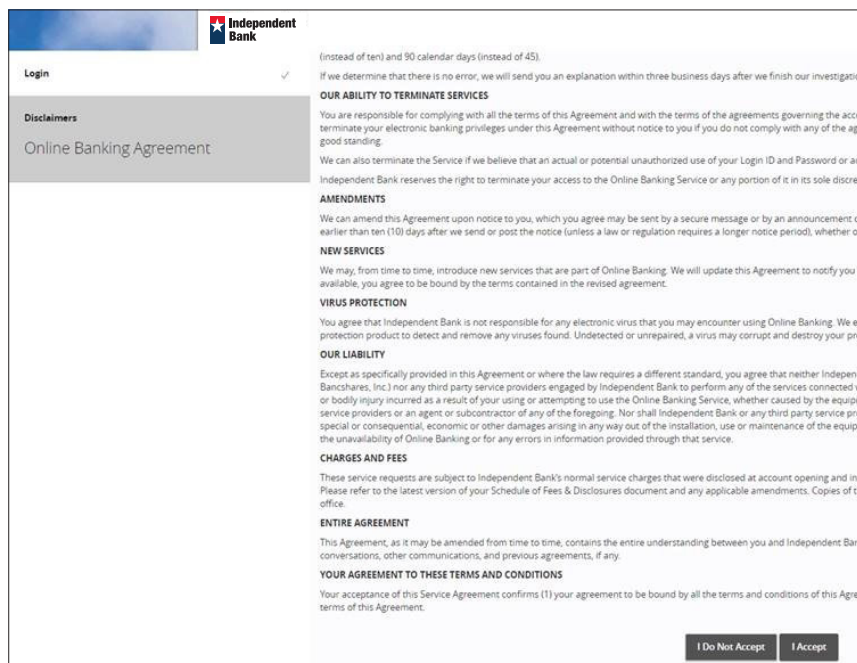
Password must be at least 6 characters long.  
Password can be no more than 15 characters long.  
Password must contain a minimum of 1 numbers.  
Password must contain a minimum of 1 lower case characters.

8. Verify your profile information and make any necessary changes. Any fields that have an asterisk (\*) next to them are required. Click "Submit Profile."



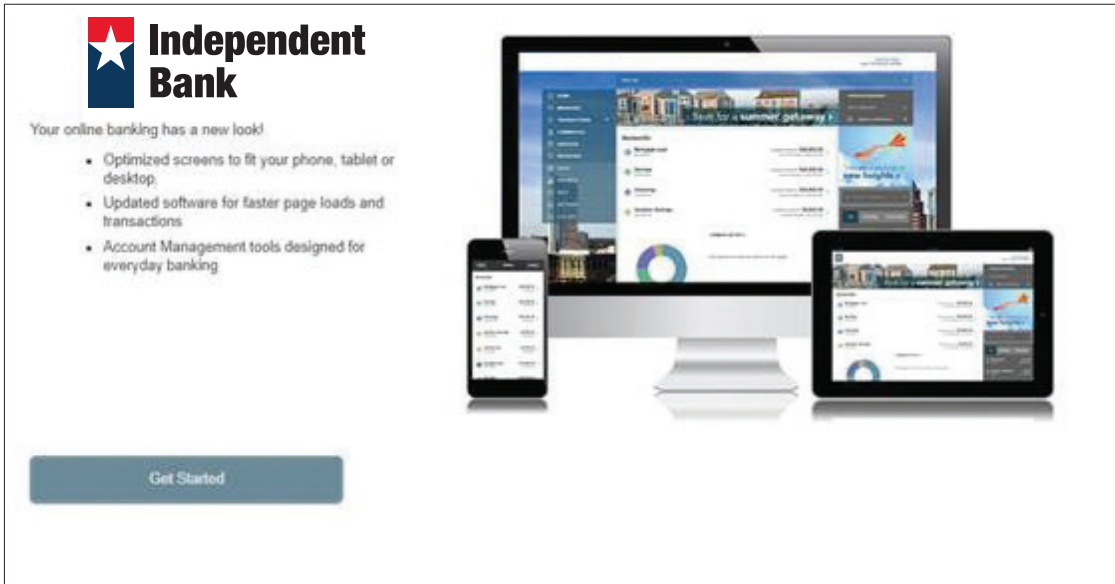
The form is titled "Please review and update your profile" and features the Independent Bank logo at the top. It contains several input fields: a dropdown for "Prefix", text boxes for "First Name \*" (containing "TEST") and "Middle Name", a text box for "Last Name \*" (containing "USER") and a dropdown for "Suffix", a text box for "Email Address \*" (containing "EMAIL@NOEMAIL.COM"), a text box for "Address 1 \*" (containing "123 ANY ST") and a text box for "Address 2", a dropdown for "Country \*" (containing "United States"), text boxes for "City \*" (containing "DALLAS"), "State \*" (containing "Texas"), and "ZIP \*" (containing "75021"), a dropdown for "Phone Country \*" (containing "Select Country"), a text box for "Home Phone \*" and a text box for "Work Phone". At the bottom, there are two buttons: "Back to Login" and "Submit Profile".

9. You will then see the Online Banking Agreement which includes the E-SIGN Act Disclosure. Be sure to read through the agreement and click "I Accept" to continue.



The screenshot shows the "Online Banking Agreement" page. On the left, there is a navigation menu with "Login" (checked) and "Disclaimers" (selected), with "Online Banking Agreement" listed below. The main content area contains the following text: "(instead of ten) and 90 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." followed by sections: "OUR ABILITY TO TERMINATE SERVICES", "AMENDMENTS", "NEW SERVICES", "VIRUS PROTECTION", "OUR LIABILITY", "CHARGES AND FEES", and "ENTIRE AGREEMENT". At the bottom right, there are two buttons: "I Do Not Accept" and "I Accept".

10. You will then see the Get Started screen. Click “Get Started” to continue into Online Banking.



11. Once you have successfully logged in, you will see a screen similar to this that will show balances and masked account numbers for each account that has been added to your Online Banking profile.

