



March 26, 2019

Treasury Clients with Online Banking Access,

Effective January 1, 2019, Guaranty Bank and Trust merged into Independent Bank, allowing us to personally and officially welcome you to the Independent Bank family.

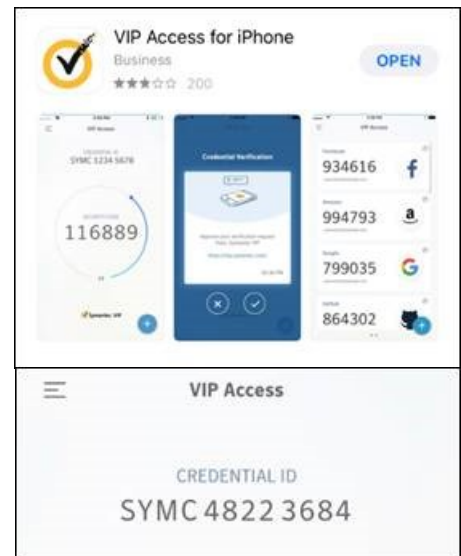
As part of the transition, your accounts will be converted to the Independent Bank system over the weekend of May 31 – June 2, 2019. Starting June 3, 2019, you will have full access to Independent Bank's Online Banking platform and all the features associated with your account. Be on the lookout for additional details being mailed prior to conversion.

In the meantime, we want to inform you the Independent Bank Online Banking platform requires each user to download a unique security token. These are often referred to as *soft tokens*, delivered through secure software and downloaded to your smart phone and used for multifactor authentication. Since they are portable, they're generally with you at all times and easily accessible for Online Banking.

You will not have access to Independent Bank Online Banking until systems conversion is completed, but to expedite the transition, you'll need to generate your soft token in advance using the VIP Access App and register your token with our Treasury team.

### Step-By-Step Soft Token Registration

1. Go to the App Store or Google Play Store on your mobile device.
2. Download the VIP Access App
  - Ensure that the App is branded with a yellow circle and a black check mark in the center.
  - Mobile Access for iOS (iPhone, iPad), Android, BlackBerry, etc.
3. Select Download Now and follow the prompts to install the app.
4. A Credential ID number will be displayed.



VIP Access App for iOS (iPhone, iPad)



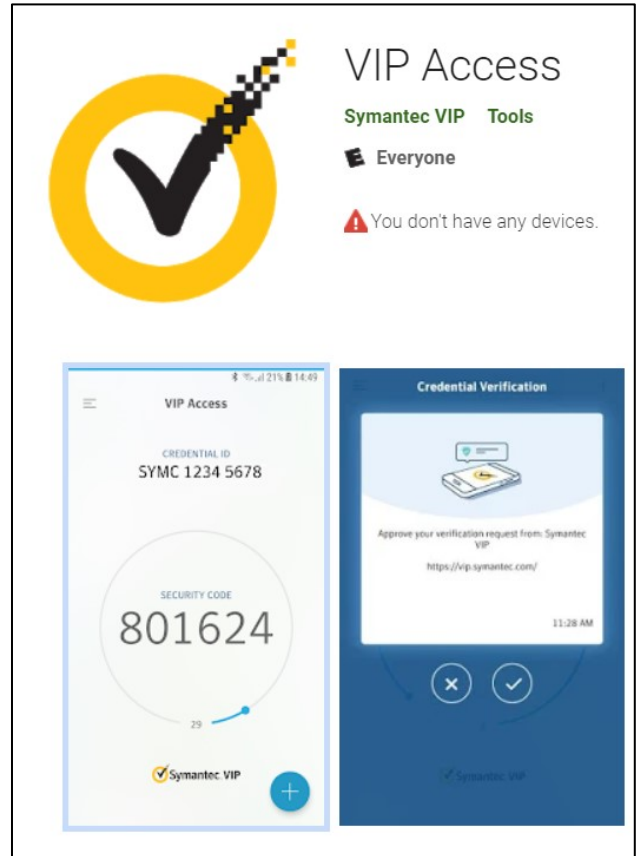
5. Email your unique Credential ID to [treasury.support@ibtx.com](mailto:treasury.support@ibtx.com).

- Please include your company name and phone number.
- Your code is not associated with any user ID yet, and is safe to email.
- A treasury support team member will contact you to finalize the process.

If you would prefer, please call our Treasury team at 833.635.9291. We're happy to walk you through the setup process or answer any questions you may have.

We look forward to deepening relationships and growing your business together.

Independent Bank  
Treasury Management



VIP Access App for Android