



May 1, 2019

Dear Valued Customer,

As you may know, Guaranty Bank and Trust recently merged with Independent Bank. It's our pleasure to welcome you and outline our commitment to deliver a superior banking experience to your organization at every touchpoint.

Our entire team is ready to provide a full suite of commercial services including ACH Origination, Lockbox, Positive Pay and ACH Blocking, Remote Deposit Capture, Wire Transfer services and more. You will receive an email during the first week of May with instructions for Online Banking and Product Training.

Over the weekend of May 31 – June 2, 2019, we will begin the process of converting your commercial services from the data processing systems previously maintained by Guaranty Bank to Independent Bank's data processing and Online Banking systems.

Independent Bank is providing your company with written notice to amend your original service agreement(s) with Guaranty Bank. This agreement amendment will apply to your company and all accounts and/or subsidiaries and affiliates utilizing Treasury Management services. You do not need to do anything further for your company to consent to the enclosed amendment(s)/agreement(s).

Independent Bank is founded on the belief that we have a deep responsibility to solve problems and build healthy communities through high-performance, purpose-driven banking.

Thank you for your support,

Treasury Management
Independent Bank
Treasury.support@ibtx.com
833.635.9291 Main

IMPORTANT

★ Summer 2019 ★

In an effort to provide a seamless continuation of your commercial services, Independent Bank may ask for your participation in conversion-related activities. Please do not discard future communications from Independent Bank. They may contain important information related to your specific services.