

PRODUCTS AND SERVICES GUIDE



VISION

Raising Standards Together

MISSION

To make an impact on the communities we serve through high-performance, purpose-driven banking.

GUIDING PRINCIPLES

We believe in:

- Principled financial decisions
- Building strong, healthy communities
- Leading with a courageous heart
- Resilient solutions
- Thriving relationships



Every day, our teams
are rising to new
heights and **driving**
the organization forward.

Independent Bank was founded on the belief that we have a deep responsibility to solve problems and build strong, healthy communities. Our strength lies with our employees, who share a genuine desire to help local businesses and families thrive.

While the core of what we do is to provide high-performance, purpose-driven banking, it's also our duty to develop a commonwealth with colleagues that spreads beyond our walls, creating new opportunities and producing better outcomes.



#13 - Best Banks in America, Forbes
Community Bankers Cup, seven consecutive years,
Raymond James Financial
Top Workplace, Dallas Morning News,
Austin American-Statesman
Five-Star Rating, BauerFinancial
Healthiest Bank, DepositAccounts.com

PERSONAL AND BUSINESS BANKING

We invite you to browse our full suite of products, services and specialty business lines outlined here. For specific questions about the Guaranty Bank and Trust transition, be sure to visit ibtx.com/welcome or contact Customer Care at 877.609.5500.

PERSONAL CHECKING AND SAVINGS

Independent Bank provides a wide selection of checking and savings products designed with total ease and convenience in mind. Whether you need a simple, inexpensive way to manage your money or a full-featured account to accommodate larger or more frequent banking needs, we've got you covered. Plus each account opening is accompanied with an exceptional level of service.

Checking Account features:

- Bill Pay¹
- Mastercard® Debit Card^{2,3}
- Bounce Protection (Overdraft Privilege)
- IndePay¹
- Finance360¹

All Personal Accounts include:

- Online Banking
- Mobile Banking App (Android™/iPhone®)¹
- eStatements¹
- Automatic Transfers
- Telephone Banking
- Bank-by-Mail/Direct Deposit
- Free Notary Service
- Night Deposit

PERSONAL LOANS

You can count on Independent Bank for a variety of loans with flexible terms and competitive rates.

- Auto Loans
- Home Improvement Loans
- Personal Loans

All loans are subject to credit approval.

¹Must be enrolled in Online Banking.

²Subject to Bank approval.

³Mastercard is a registered trademark of Mastercard International Incorporated.

⁴Consult your tax advisor regarding your individual circumstances.

BUSINESS CHECKING

Affordable and personalized, full-service banking is a must-have for every business. Independent Bank offers a broad range of products to keep your organization running smoothly. We understand that responsive and professional service is important. Accounts easily integrate with treasury management services to accommodate the advanced needs of large organizations.

All Business Accounts include:

- Online Banking and Bill Pay¹
- Mobile Banking App (Android™/iPhone®)¹
- eStatements¹
- Finance360¹
- Night Deposit
- Bank-by-Mail
- Free Notary Service

MASTERCARD® BUSINESS DEBIT CARD³

Safer than cash and more convenient than checks, your Mastercard® debit card makes business purchases a breeze. Carry it wherever the job takes you.

CERTIFICATES OF DEPOSIT (CDs) AND INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

We've got reliable savings products to help you prepare for life's special moments.

With Independent Bank Certificates of Deposit (CDs), you keep the security of traditional savings while capturing a higher rate of interest. Choose the terms and opening balance that fits your financial plan. CDs earn a guaranteed fixed interest rate when you leave money in for a fixed period of time.

We also offer Individual Retirement Accounts (IRAs) to help you meet your long-term financial goals while helping to minimize your taxable income. Make a sound investment toward a financially secure retirement. With an Individual Retirement Account, you may gain certain tax advantages⁴ while saving for the future.

PRIMARY LINES OF BUSINESS

MORTGAGE LENDING

Independent Bank Mortgage offers a wide variety of financing options, highly personalized service, competitive rates and fast approvals. Our group of lenders are award-winning and community-centric.

We deliver:

- Competitive pricing on ITIN, FHA, VA, USDA, Conventional and Jumbo loan products
- Expertise working with self-employed borrowers
- Real-time updates to track the status of your loan application

COMMERCIAL REAL ESTATE

We understand that not every commercial real estate deal fits “in the box.” Our real estate lending group leads the industry, backed by an organization that knows the approval process – inside and out.

- Construction and Mini-Perm Financing
- Owner and Non-Owner Occupied Real Estate
- Retail, Office, Industrial/Warehouse, Multifamily, Medical, Luxury Condos and Land
- Acquisition Loans
- Agriculture Loans

COMMERCIAL LENDING

Our lenders can tailor a program designed to give your new project the funding it requires, with terms your business can comfortably manage. Plus, credit decisions are made locally, by people who know you and understand your business. We offer timely decisions, competitive rates and flexible terms.

All loans are subject to credit approval.

SBA PREFERRED LENDING

We are very proud of our community lending practices. Holding Preferred Lender status with the SBA enables us to approve SBA 7A and Express loans under our delegated authority. This allows us to be more responsive and provide financing to customers in less time. It’s a perfect accompaniment to our local lending initiatives.

EQUIPMENT FINANCE

Transportation, Construction, Manufacturing and more! We fund transactions up to \$10,000,000 (or more) with 100% financing and flexible terms. We feature capital leases, true leases, loans and guidance lines of credit to optimize cash flow and preserve existing lines of credit.

ENERGY LENDING

When it comes to energy production, success is dependent upon solid partnerships, time-tested management, and teams on the ground with grit and real expertise. We have the experience and depth-of-knowledge to build innovative financial solutions for a full range of oil and gas operations.

GOLDOME WAREHOUSE LENDING

Goldome assists mortgage companies with their initial funding platform, offering flexible lending solutions to investors, aggregators, delegated correspondents, as well as non-delegated correspondents.

Member FDIC  Equal Housing Lender | NMLS#411428

WEALTH MANAGEMENT

At Private Capital Management, we provide every client with a tailored solution to successfully manage every aspect of their financial affairs. Our goal is to create a wealth management partnership with our clients, with services encompassing financial planning and investment management, as well as retirement, estate, tax, insurance, and college planning.

Private Capital Management, LLC (PCM) is a wholly owned subsidiary of Independent Bank. Investment products are not insured Independent Bank deposits and are not FDIC-insured. These products are not endorsed, recommended or guaranteed by Independent Bank or any government agency. The value of the investment may fluctuate, the return on the investment is not guaranteed, and loss of principal is possible. PCM does not provide tax, legal or accounting advice, please consult an appropriate advisor. Past performance is not a guarantee of future results.



TREASURY MANAGEMENT SOLUTIONS

Independent Bank Treasury solutions are built to handle the unique demands of today's businesses. We deliver smart solutions to streamline your cash management operations, optimize liquidity, and lower the risk of fraud. Maintain an accurate, up-to-the-minute view of your financial picture for increased efficiency and control of your business finances.

To learn more about our services or to discuss a specific need, please call Treasury Sales at 833.635.9291 or email treasury.support@ibt.com.

COLLECTION SOLUTIONS

Remote Deposit Capture: Make safe and secure check deposits from the comfort of your office. Simply prepare checks for deposit and slide them through a supported scanner, or utilize your mobile device.

ACH Origination: Initiate ACH debit transactions to collect next-day deposits (such as membership dues) electronically.

Lockbox Service: Remittance and receivables are collected through an assigned post office box, processed, and deposited to a designated Independent Bank account.

Merchant Card Services: Our selection of dependable terminal- and web-based payment processing solutions allows you to choose a system tailored to your specific needs.

DISBURSEMENTS

ACH Origination: Initiate ACH credit transactions for employee payroll, vendor payments or tax payments electronically.

Wire Transfer: Move money across the country or around the world quickly, reliably and securely with online wire transfers.

Automated Sweeps/Zero Balance Accounts: Maximize interest income and/or minimize interest expense by sweeping funds daily.

Bill Pay: Limit the risk of fraud by paying vendors securely online. Save time and money, eliminate the need for check writing and postage with Online Bill Pay.

Business Credit Cards: Our Corporate Credit Card program simplifies the management of your company's expenses and cash flow, provides comprehensive benefits and detailed reporting.

Foreign Exchange Services (FX): Collections and international wire transfers.

ACCOUNT MANAGEMENT

Online Banking: Manage your cash flow, including wire transfers, ACH origination, Stop Payments, Bill Pay, Positive Pay, and eStatements.

eStatements: Reconcile accounts quickly and easily with eStatements access via Online Banking.

CD Image Statements: Eliminate check storage and instantly access your business account information. Items are captured and archived as we process them, then delivered to you via CD each month.

Account Reconciliation: Receive timely, accurate electronic data files that can be uploaded into your company reconciliation system to eliminate the time and expense of manually reconciling business checking accounts.

FRAUD PROTECTION

Check Positive Pay: Provides security and control through an electronic system that matches clearing items against an issued file.

ACH Positive Pay: Protect your business against potential electronic fraud by blocking unauthorized ACH transactions or decisioning them as they occur.

RECEIVABLES

Cash Vault: We partner with Loomis to provide Cash Vault services for both cash deposit processing and cash replenishing services for your receivables. Our Cash Vault services include incoming deposit processing, as well as coin and currency replenishment for customers with cash-intensive businesses.

With optimum cash acceleration in an efficient and secure environment, these services help reduce your exposure to loss or theft. We quickly convert your deposits to collected funds allowing for immediate availability of funds for cash deposits on a same-day or next-day basis.

Courier: We partner with armored courier services for our business customers who want to eliminate trips to the Bank for receivables transactions such as deposits and change orders. We have partnered with Loomis to ensure safe and timely delivery of your deposits and transports containing both checks and cash.

Note: All products are subject to approval and may incur additional fees.

eSERVICES AND CONVENIENCES

MOBILE BANKING¹

Check your balance, review account history, transfer funds, make deposits, and more — all from your mobile device. With our iPhone® and Android™ Apps, you can safely and conveniently take your Independent Bank account wherever you go.

ONLINE BANKING²

Bank anytime, anywhere you have an Internet connection. When enrolled in Online Banking you can transfer funds, make loan payments, see if a check has cleared, view your statements and more. It's fast, easy, secure and free. As an added benefit, IndePay¹, our social payment system, allows you to send funds electronically, in real time.

BILL PAY – ONLINE AND/OR MOBILE^{1,2}

Save time and money. No checks to write. No trips to the post office. With Online Banking's Bill Pay service use any device to save time and money, reduce paper use and limit your risk of identity theft by making secure payments online and over your mobile phone.

ESTATEMENTS¹

eStatements are one more way we are making banking easy! View, download and print statements instantly. Plus, they're eco-friendly and more secure than mail.

MASTERCARD® DEBIT CARD³

Need the convenience, but not the credit? Our Mastercard® debit card is the perfect way to go. Additional consumer benefits include Mobile Wallets (Apple Pay, Samsung Pay, and Google Pay) and CardValet®.

¹ Must be enrolled in Online Banking.

² Subject to Bank approval.

³ Mastercard is a registered trademark of Mastercard International Incorporated.

CardValet is a registered trademark of Fiserv, Inc. or its affiliates. Android and Google Pay are registered trademarks of Google Inc. Apple and Apple Pay are trademarks of Apple Inc., registered in the U.S. and other countries. Samsung Pay™ is a registered trademark of Samsung Electronics Co. Ltd. All other brand, product, and service names and logos are marks and/or trademarks of their respective owners.

FINANCE360¹

Track, organize and budget balances/transactions (including non-Independent Bank activity) from one easy-to-use dashboard.

Additional convenience services include:

- Bounce Protection
- Telephone Banking
- Bank-by-Mail and Direct Deposit
- Night Deposit
- Free Notary Service
- Safe Deposit Boxes



HELPFUL INFORMATION

The Latest:	ibtx.com/welcome
Customer Service:	877.609.5500 Mon. - Fri. 7 a.m. - 6 p.m. MT Sat. 8 a.m. - 12 p.m. MT
Locations:	ibtx.com/locations
Telephone Banking:	800.397.6120
Treasury Management:	Treasury.Support@ibtx.com 833.635.9291
Independent Bank Routing Number:	111916326



**Independent
Bank**

RAISING STANDARDS TOGETHER



Seven-time winner of the Raymond James Community Bankers Cup. Independent Bank has won every year since the Cup's inauguration.