



# WELCOME TO INDEPENDENT BANK

May 1, 2019

Dear Valued Customer,

I would like to personally welcome you to Independent Bank.

Our entire banking team is excited about the opportunity to extend our unique brand of financial services to your community. You see, Independent Bank is founded on the belief that we have a deep responsibility to solve problems and build healthy communities – through purpose-driven, high-performance banking.

Since Guaranty Bank and Trust officially merged into Independent Bank on January 1, 2019, our team has been busy preparing to combine systems and accounts. Over the weekend of May 31 – June 2, 2019, your account will convert from the data processing system previously maintained by Guaranty Bank to the Independent Bank data processing system. During this period, all deposit and loan accounts will be integrated into Independent Bank's system.

We hope to make the transition as easy as possible. Inside this packet is a Products and Services Guide, an Account Conversions sheet and an Account Disclosure and Terms & Conditions booklet designed to help answer any questions you may have. Please review the information and contact your local branch or relationship expert if you have any questions.

Thank you for your support. It is our commitment to deliver a superior banking experience to every customer.

Warm Regards,

David R. Brooks  
*Chairman, President and CEO*



RAISING STANDARDS TOGETHER

# ANSWERS TO YOUR QUESTIONS

## Why is this conversion occurring?

Guaranty Bank and Trust has joined the Independent Bank family. This conversion will make the necessary changes to ensure that your account information is integrated into the Independent Bank data processing system.

## How will this conversion affect my account(s)?

Most customers will see little or no change. However, it is important that you review all of the information provided to determine whether any change will affect your account(s).

## Will my account number(s) change?

Unless you have already been notified, your account number(s) will not change.

## Can I continue to use my Guaranty Bank and Trust checks and deposit slips?

We will continue to honor existing Guaranty Bank and Trust checks and deposit slips until further notice.

To reorder checks for personal accounts, please contact Customer Care at 877.609.5500 or your local Independent Bank branch.

To reorder checks for business accounts, contact a Deluxe for Business agent at 800.503.8744.

If you use a different third party for check orders, please be sure to update the routing number on your next order. The Independent Bank routing number is 111916326.

## What if I believe that another Independent Bank account will better meet my needs?

If you would prefer another type of account, simply stop by the Independent Bank location nearest you on or after June 3, 2019. We will be happy to assist you.

## Will my account statement and notices change?

Your account statement and notices may have a different look. You will continue to receive a statement similar to what you have received in the past and all notices required by regulation. If there is a notice that you are no longer receiving, please contact your local branch.

## When will I receive my checking account statement(s)?

You will receive a statement for the period ending May 31, 2019. For some customers, this will be an abbreviated statement that only contains one day of activity. Thereafter, you will receive monthly statements as you have in the past.

## Will my deposits continue to be insured by the FDIC?

Yes. Your deposits will continue to be insured up to the limits established by the FDIC.

## How will my direct deposits and/or withdrawals be affected?

On or after June 3, 2019, please let your payor (ACH Originator) know to start using the new Independent Bank routing number 111916326, to ensure that your items post properly. Some originators require up to 60 days to make changes. Contact your local Independent Bank branch if you have any additional questions or concerns.



## How should I arrange for wire transfers to and from my account(s)?

Wire transfers through May 31, 2019 will be handled the same as they have in the past. Beginning June 3, 2019, use the Independent Bank routing number 111916326. Your new outgoing wire cut-off time is 3 p.m. MT.

Independent Bank does not mail or text wire notifications; however, our email and fax notifications are more secure, and alert you the minute wires are posted. To request email or fax notifications for incoming wires, outgoing wires, or both, please contact your local branch or Customer Care at 877.609.5500 after June 3, 2019.

## What changes will affect my CDs and IRAs?

Interest rates currently in effect for your CDs and IRAs will not change until renewal. At that time, the rates may be adjusted, just as they have in the past, to reflect current market conditions. For information pertaining to early withdrawal penalties, please see page 31 of the Account Disclosure and Terms & Conditions booklet.

# ANSWERS TO YOUR QUESTIONS

## Will there be changes to my loan(s) or where I make loan payments?

The terms of your loan(s) will remain the same. You can continue to make personal and commercial loan payments at the Bank location nearest you. When mailing payments after May 31, 2019, please send to:

Independent Bank — Loan Department  
P.O. Box 3035  
McKinney, Texas 75070

## Can I still use my existing Visa® Debit Card?

You can continue to use your current Guaranty Bank and Trust Visa® Debit Card through June 2, 2019. In the near future, we will issue you a new Independent Bank Mastercard® Debit Card with activation instructions, which can be used beginning June 3, 2019. Mobile Wallet users will need to re-enroll with the new card.

## Will I still have access to surcharge-free ATMs?

Yes. You will still have access to the MoneyPass surcharge-free network. You can find ATM locations near you by visiting [ibtx.com/locations](http://ibtx.com/locations) on or after June 3.

## Will there be changes in my Telephone Banking?

Yes. Beginning June 3, 2019, call 800.397.6120 for Telephone Banking and follow the prompts to re-establish your telephone banking privileges.

## Will I need to re-establish my scheduled bill payments?

Additional details regarding the conversion of your Online Banking and Bill Pay services will be sent in a separate mailing to affected customers shortly before conversion weekend.

Please note: Customers will not have access to Online Banking from May 31 – June 2, 2019.

## Will there be a change in the branch daily cut-off time?

Existing end-of-day branch cut-off times will remain the same.

If you have additional questions or need more information, please call your local Independent Bank branch.

Visit [ibtx.com/locations](http://ibtx.com/locations) for a complete list of Independent Bank branches.





COLORADO ★  
FRONT RANGE

DALLAS/FORT WORTH ★

AUSTIN ★

HOUSTON ★

**OUR MISSION:**  
to make an impact  
on the communities  
we serve through  
high-performance,  
purpose-driven  
banking.

## A STANDARD OF EXCELLENCE

From the Colorado Front Range to the Gulf Coast of Texas, we provide a wide range of relationship-driven commercial banking products and services designed to meet the demands of complex businesses, yet simple and secure enough for busy families. We take a proactive approach to banking, by developing strong relationships and a deep understanding of your immediate needs as well as your long-term goals.

Independent Bank provides a comprehensive collection of financial products and services that delivers value and convenience — all backed by exceptional service.

Our core services include:

- Flexible checking, savings and specialty deposit products
- Treasury Management
- Commercial Lending, including SBA Programs
- Mortgage Lending
- Mortgage Warehouse Lending
- Energy and Equipment Lending

Whether you're funding a startup, managing the challenges of a growing organization, or preserving assets for future generations — our teams share a genuine concern for your financial well-being.

## LOCATIONS

Independent Bank operates banking locations throughout the Colorado Front Range, as well as the Dallas/Fort Worth, Austin and Houston areas. Visit [ibtx.com/locations](http://ibtx.com/locations) for a complete list of locations, or call 877.609.5500 for more information.

## OUR GUIDING PRINCIPLES

We believe in:

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

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## OUR CORPORATE CULTURE

Independent Bank is founded on the belief that we have a deep responsibility to solve problems and build healthy communities. The core of what we do is to provide financial services, but it's our obligation to develop a commonwealth with our coworkers that then spreads beyond the halls of our buildings.