

ACCOUNT CONVERSIONS - PERSONAL

We have carefully reviewed your existing account(s) and are confident that you will be pleased with your new Independent Bank account(s). If you see another account you would prefer, on or after June 3, 2019, simply call or visit any Independent Bank location. We will be happy to review your needs and change your account type.

PERSONAL CHECKING QUICK REFERENCE GUIDE

If This Is Your Guaranty Bank and Trust Account	Your New Independent Bank Account Name Will Be	Account Detail in Account Disclosure and Terms & Conditions	Bounce Protection Detail in Account Disclosure and Terms & Conditions on page 21
Guaranty Free Checking	Free Checking	page 4	\$300
Employee Benefit Banking	Free Checking ¹	page 4	\$300
Student Checking	Free Checking ¹	page 4	\$300
Basic Checking	Free Checking	page 4	\$300
Senior Basic	Free Checking	page 4	\$300
Rewards Checking	Legacy Rewards Checking	page 4	\$300
Guaranty Rewards Checking	Legacy Rewards Checking ²	Grandfathered	\$300
Premier Checking	Personal Checking	page 5	\$400
Preferred Interest Checking	NOW Checking	page 5	\$700
Premier Checking with Interest	NOW Checking	page 5	\$700
Direct Free Interest Checking	NOW Checking ³	page 5	\$700
Elite Checking	NOW Checking ¹	page 5	\$700
Guaranty 50 Club Preferred	Platinum Checking ¹	page 5	\$700
Senior Premier	Platinum Checking	page 5	\$700
50 & Better Free Interest	Platinum Checking	page 5	\$700
G50 Club Account	Platinum Checking ¹	page 5	\$700
Guaranty Super NOW	Super NOW Checking ²	Grandfathered	\$700
Money Market	Money Market	page 6	\$1,500
Cash Sweep	Index Fund ³	page 6	\$1,500
Guaranty Premium Investment	Premium Investment ²	Grandfathered	\$700

PERSONAL AND BUSINESS SAVINGS QUICK REFERENCE GUIDE

If This Is Your Guaranty Bank and Trust Account	Your New Independent Bank Account Name Will Be	Account Detail in Account Disclosure and Terms & Conditions
Classic Savings	Regular Savings	page 12
Business Savings	Regular Savings	page 12
Guaranty Personal Savings	Regular Savings	page 12
Guaranty Business Savings	Regular Savings	page 12
Public Funds Savings	Public Fund Savings	page 13
Health Savings Account (Individual and Family)	Health Savings Account (Individual and Family)	page 13

¹ The Independent Bank foreign ATM fee of \$1.25 will continue to be waived.

² This account will be grandfathered for existing Guaranty Bank and Trust customers. Account fees and requirements will remain the same.

³ Waived service charge fee.



RAISING STANDARDS TOGETHER

ACCOUNT CONVERSIONS - BUSINESS

To provide more personalized service on your business checking accounts, all overdrafts will be handled by account officers rather than having a defined overdraft limit.

BUSINESS CHECKING QUICK REFERENCE GUIDE

If This Is Your Guaranty Bank and Trust Account	Your New Independent Bank Account Name Will Be	Account Detail in Account Disclosure and Terms & Conditions
Business Checking	Business Checking ²	Grandfathered
Guaranty Select Business Checking	Business Checking ²	page 8
Free Business Checking	Basic Small Business Checking	page 8
Guaranty Free Business Checking	Basic Small Business Checking	page 8
Free Basic Business Checking	Basic Small Business Checking	page 8
Non-Profit Checking	Basic Small Business Checking ³	page 8
Public Funds Checking	Basic Small Business Checking	page 8
Non-Profit Free Checking	Basic Small Business Checking ³	page 8
Guaranty Non-Profit Checking	Basic Small Business Checking	page 8
Business Construction Loan DDA	Basic Small Business Checking	page 8
Basic Business Checking	Basic Small Business Checking	page 8
Select Business Checking	NOW Checking	page 8
Basic Business Checking with Interest	NOW Checking	page 8
Public Funds Interest Checking	NOW Checking	page 8
Non-Profit Interest Checking	NOW Checking	page 8
COLTAF Account	COLTAF Checking	page 9
Business Checking with Analysis	Commercial AA Checking	page 9
Premier Business Checking	Commercial AA Checking	page 9
Analyzed Business Cash Sweep	Commercial AA Checking ³	page 9
Business MMDA	Money Market	page 9
Public Funds Free Checking	Public Fund AA Checking ^{2,3}	Grandfathered
Public Funds MMDA	Public Fund Money Market	page 11
Public Funds with Interest	Public Fund NOW Checking	page 11

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RAISING STANDARDS TOGETHER