

COMMERCIAL BANKING ONLINE BANKING WITH INDEPENDENT BANK



We are excited to introduce you to our unique brand of financial services.

By now you have received a Conversion Kit in the mail containing details on account conversions, an FAQ (frequently asked questions with answers) and a Products and Services Guide (for reference).

This mailing provides additional information about our Online Banking (OLB) system. As you know, from May 31 - June 2, 2019, we are converting systems to the Independent Bank core processing system. Once complete, you can enjoy all the benefits available to customers, including the convenience and security of Online Banking.

OFFLINE MAY 31 - JUNE 2

As we complete the conversion process over the weekend, Online Banking will be unavailable for transactions. Beginning at 5:00 p.m. MT on Friday, May 31, 2019, you will no longer be able to access the Guaranty Bank and Trust system or input any transfers, Wires or ACH files. You will, however, have full access to the Independent Bank Online Banking system beginning Monday, June 3, 2019.

LOGGING IN

Please follow the enclosed First-Time Log In Instructions when you access our system for the first time. You will continue to use your existing Online Banking Login ID that you currently use, however, your Password will need to change. Subsequent logins may require a token.

BALANCE TRANSFERS

Future dated or recurring balance transfers (transfers that you make within the Online Banking system from one account to another) will automatically migrate to the new system.

REMOTE DEPOSIT CAPTURE

Your current Remote Deposit Capture (RDC) system will be unavailable (to make deposits) beginning Monday, May 27, 2019 at 4:00 p.m. MT. The new RDC interface is accessed through the Online Banking platform using your current login ID beginning June 3, 2019. At that time, you can continue using your current scanner to deposit checks after removing Guaranty Bank and Trust RDC drivers and installing new Independent Bank drivers on your computer. Reference ibtx.com/welcome for RDC driver install instructions. If you remove your Guaranty Bank RDC drivers prior to June 3, you will not be able to make deposits at Guaranty Bank and Trust. For questions, contact us at 833.635.9291, or email treasury.support@ibtx.com.

ibtx.com/welcome



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ALERTS

Any account, security, transactional or date alerts you have set up will NOT be automatically transferred to the new system. You will need to re-enter them after June 3, 2019 on the new system.

NOTIFICATIONS

Independent Bank does not mail Wire notifications; however, our email and fax notifications are more secure, and alert you when Wires are posted. Any existing notifications you have set up will convert to the new system. To receive new 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.

eSTATEMENTS

After June 3, 2019, any new Independent Bank statements will be available via eStatements within 24 hours of the cycle end date. You may wish to print or save any previous eStatements prior to May 31, 2019. Your final Guaranty Bank and Trust statement will be mailed to you shortly after conversion.

ACH, WIRES AND BILL PAY

Starting June 3, 2019, if your product suite includes ACH, Wires or Business Bill Pay, a token will be required at login. If you decide to use a soft token, email your unique Credential ID to treasury.support@ibtx.com. If you prefer, a physical hard token will be mailed to your address on file and instructions will be emailed to you prior to May 31, 2019.

If your product suite does not include ACH, Wires or Business Bill Pay, tokens are not required.

FINANCIAL MANAGEMENT SOFTWARE

If you use financial management software (like QuickBooks™) in conjunction with Online Banking, remember to redirect your software to the Independent Bank Group connection. Instructions for updating your Intuit® software can be found on ibtx.com/welcome.

QUESTIONS

Please email treasury.support@ibtx.com, call 833.635.9291, or use the “Contact Us” link at ibtx.com. A full library of training videos including Online Banking, and Wire and ACH training will be available online. Also, all communications related to this conversion have been posted on our website at ibtx.com/welcome.



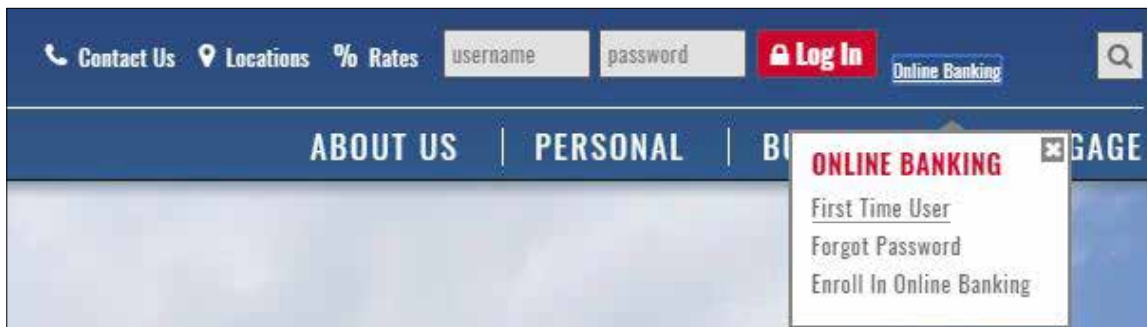
FIRST-TIME LOG IN INSTRUCTIONS

On or after June 3, 2019, please follow the below steps to log in to the Independent Bank Online Banking portal for the first time.


1. Go to: www.ibtx.com.



2. Click on **Online Banking** to the right of the Log In box, and select **First Time User** from the list.



3. Enter your current Online Banking Login ID and click **Submit**. (You will need to create a new password in Step 7.)




Independent Bank

Please submit your user name to reset your password.

Login ID


4. Select a method of delivery for your Secure Access Code. It can be sent by text message or phone call.



Independent Bank

Please select a method of delivery for your secure access code. Secure access code is valid for 15 minutes.

5. Enter the Secure Access Code you receive. Click **Submit**.




Independent Bank

Enter your Secure Access Code

Back

Submit

6. Verify your profile information and make any necessary changes. Any fields that have an asterisk (*) next to them are required. Click **Submit Profile**.



Independent Bank

Please review and update your profile

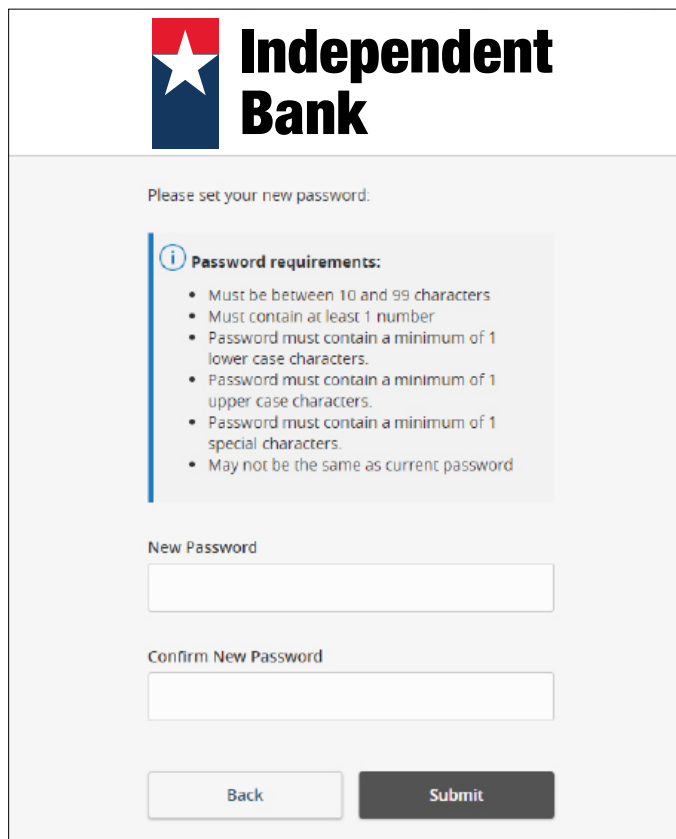
Prefix <input type="text"/>	First Name * TEST	Middle Name <input type="text"/>
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Last Name * USER	Suffix <input type="text"/>
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Email Address *
EMAIL@NOEMAIL.COM

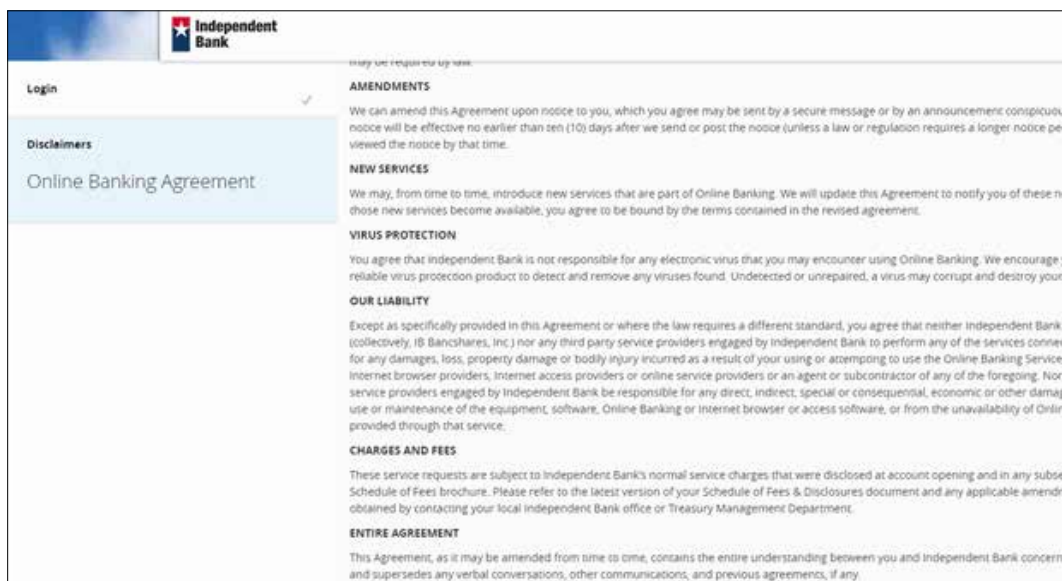
Address 1 *
123 ANY ST

7. Create a new password. Click **Submit**.



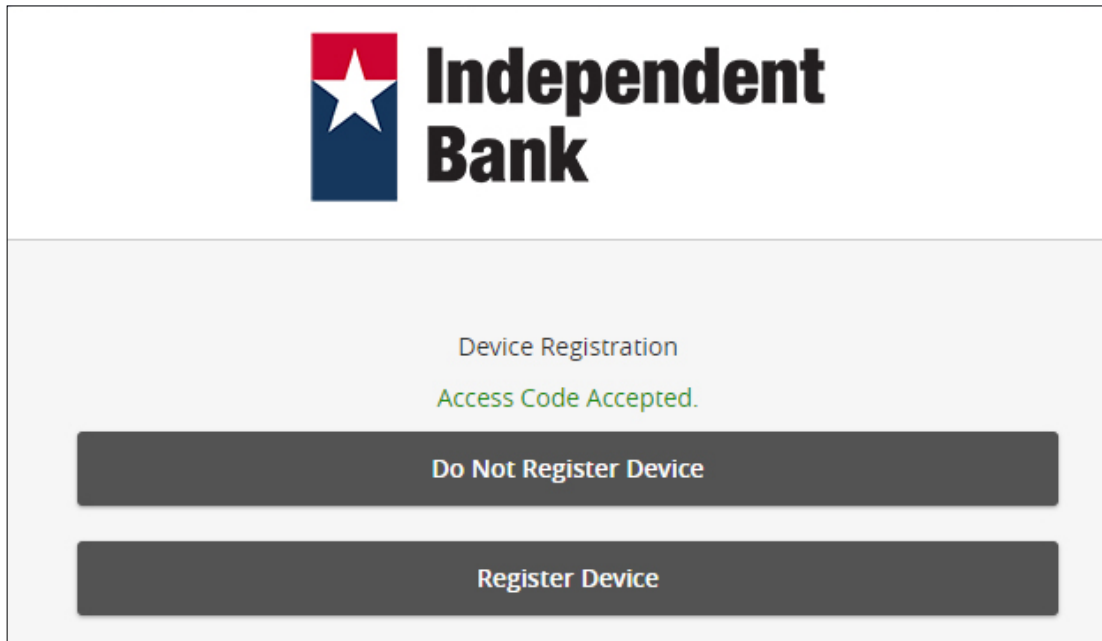
The screenshot shows the Independent Bank logo at the top left. Below it, the text reads "Please set your new password:". A blue information icon is followed by the heading "Password requirements:" and a bulleted list of requirements: "Must be between 10 and 99 characters", "Must contain at least 1 number", "Password must contain a minimum of 1 lower case characters.", "Password must contain a minimum of 1 upper case characters.", "Password must contain a minimum of 1 special characters.", and "May not be the same as current password". Below the list are two input fields: "New Password" and "Confirm New Password". At the bottom are two buttons: "Back" and "Submit".

8. You will then see the Online Banking Agreement. Once you have read the Agreement, clicking **I Accept** allows you to continue.

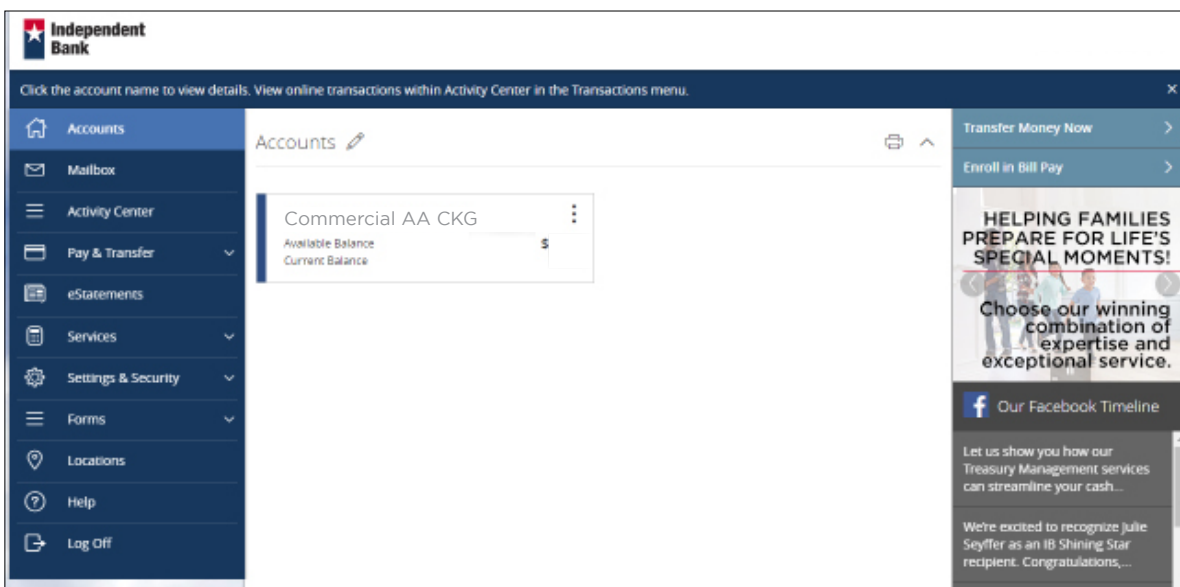


The screenshot shows the Independent Bank logo at the top left. Below it, there is a navigation menu with "Login", "Disclaimers", and "Online Banking Agreement" (which is highlighted). The main content area contains several sections: "AMENDMENTS", "NEW SERVICES", "VIRUS PROTECTION", "OUR LIABILITY", "CHARGES AND FEES", and "ENTIRE AGREEMENT". Each section contains a paragraph of text detailing the bank's policies and terms of service.

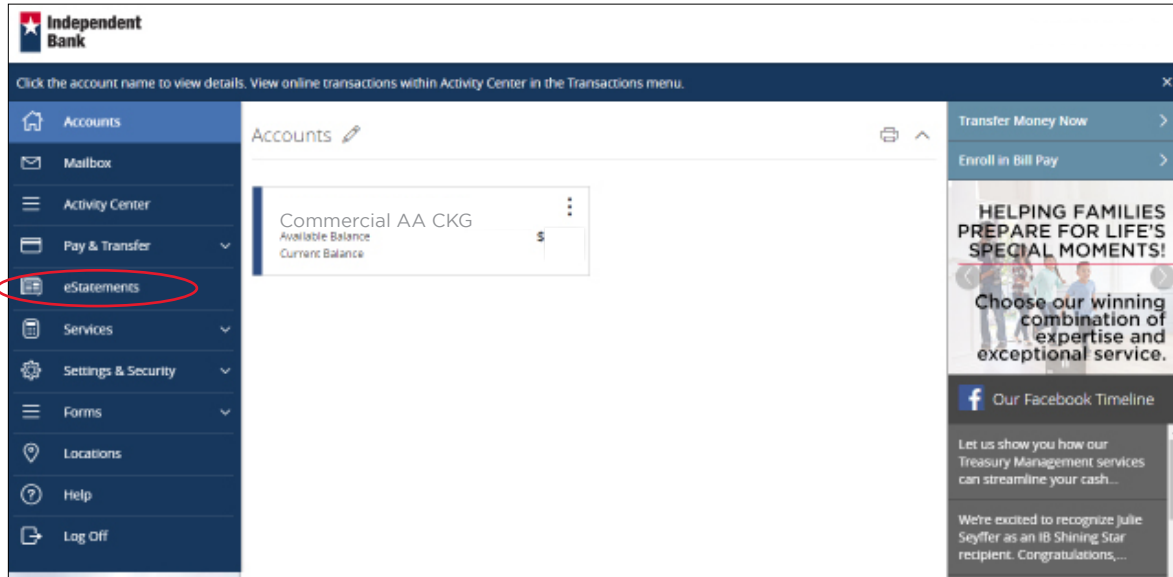
9. You will have the option to register your device. If you are using a public computer, you should select **Do Not Register Device**.



10. Once you have successfully logged in, you will see a screen similar to this that will show balances and masked account numbers for each account that has been added to your Online Banking profile.



We encourage you to enroll in eStatements by clicking on **eStatements** on the left side navigation menu and following the prompts.



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COMMERCIAL BANKING CONVERSION REFERENCE GUIDE

Since Guaranty Bank and Trust merged into Independent Bank, our team has been busy preparing to combine systems. We value your business and are committed to making this process as seamless as possible.

HELPFUL INFORMATION

Conversion of Systems	May 31 - June 2, 2019
The Latest	ibtx.com/welcome
Treasury Management	treasury.support@ibtx.com 833.635.9291
Independent Bank Customer Service	877.609.5500
Find an Independent Bank branch near you	ibtx.com/locations
Independent Bank Routing Number	111916326

FEATURES & BENEFITS

Our comprehensive suite of commercial products sets you up to streamline your business operations and increase productivity. We understand that you'll have questions and we are ready to support you with additional resources and training.



COMMERCIAL BANKING CHECKLIST AND IMPORTANT DATES

GENERAL INFORMATION

- ACTIVATE YOUR DEBIT CARD**
If you have a Guaranty Bank and Trust debit card, it will no longer be active after June 2, 2019. Follow the activation instructions that will be mailed to you with your new Independent Bank debit card. Begin using your new Independent Bank debit card on June 3, 2019.
- UPDATE ROUTING NUMBER**
Unless you were previously notified, your account number(s) will not change. However, Guaranty Bank and Trust's routing number will change to Independent Bank's routing number: 111916326. **Please notify all external providers to use the new Independent Bank routing number starting June 3, 2019. (i.e. ACH, Direct Deposit, Reimbursements, Wires, Financial Management Software, etc.)**
- ORDER CHECKS**
Existing Guaranty Bank and Trust checks and deposit slips will be honored until further notice. 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.

ONLINE BANKING INFORMATION

Your new Online Banking platform offers secure, easy-to-use solutions to make banking transactions convenient and seamless.

- VERIFY YOUR CONTACT INFORMATION IS CURRENT**
In preparation for your successful access of Online Banking, please verify that your phone number, mobile phone number (if applicable) and email address on file are up-to-date.
- LOG IN TO ONLINE BANKING**
On June 3, 2019 you will be able to log into Online Banking using your current Login ID; however, your Password will need to change. Please see the First-Time Log In Instructions enclosed. When you log in for the first time, you will be asked to register your device as an added layer of security.
- eSTATEMENTS**
After June 3, 2019, your Independent Bank eStatements will be available. You may wish to print or save any previous eStatements prior to May 31, 2019.
- ONLINE BANKING TRANSACTION HISTORY**
As part of the conversion to the new Online Banking system, we will be bringing over 90 days of online transaction history. If additional history is needed, please print or save the history prior to May 31, 2019.
- REDIRECT FINANCIAL MANAGEMENT SOFTWARE**
If you use financial management software (like QuickBooks™) in conjunction with Online Banking, remember to redirect your software to the Independent Bank Group connection. Instructions for updating your Intuit® software can be found on ibtx.com/welcome. Independent Bank does not support Bill Pay within Quicken® or QuickBooks.
- TOKEN ACCESS**
Starting June 3, 2019, if your product suite includes ACH, Wires or Business Bill Pay, a token will be required at login. If you decide to use a soft token, email your unique Credential ID to treasury.support@ibtx.com. If you prefer, a physical hard token will be mailed to your address on file and instructions will be emailed to you prior to May 31, 2019.
- REMOTE DEPOSIT CAPTURE**
Your current scanner used for depositing checks can still be used after after June 3, 2019, after removing Guaranty Bank and Trust RDC drivers and installing new Independent Bank drivers on your computer. Reference ibtx.com/welcome for RDC driver install instructions. Access for Remote Deposit Capture will be within your Online Banking login on the new system.
- DOWNLOAD INDEPENDENT BANK MOBILE APP**
Your Guaranty Bank and Trust mobile Apps will no longer function properly as of May 31, 2019. Download the Independent Bank mobile app on or after June 3, 2019 to check your balances, review account history, approve transactions and more. Available for Apple and Android™ mobile devices. Independent Bank does not support Text Banking.