

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 of the benefits available to customers, including the convenience and security of Online Banking.

VERIFY YOUR CONTACT INFORMATION IS CURRENT

In preparation to successfully log in June 3 and access all of the features available in Online Banking, please verify your contact information is up-to-date. Please call Customer Care at 877.609.5500 before May 31, 2019 if you need to change your phone number, physical address or email on file.

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 input any transfers. 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.

ONLINE BILL PAY

Access to view, create and/or update online bill payments will be unavailable beginning May 30, 2019 and will remain unavailable until Monday, June 3, 2019. Your current payees and recurring payments will transfer to the new system. Your payment history will be available June 4. Any payment inquiries can be directed to 877.609.5500.



Independent Bank does not support Bill Pay within Quicken® or QuickBooks™. If you use Quicken or QuickBooks, you will need to cancel any payments scheduled after May 31, 2019. You can reschedule them within Independent Bank Online Banking Bill Pay after June 3, 2019.



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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.

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.

FINANCIAL MANAGEMENT SOFTWARE

If you use financial management software (like Quicken) 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.

CONVENIENCE SERVICES

Visit ibtx.com to find out more about our Mobile Banking App and our Mobile Deposit feature. To deposit checks from your mobile device, you will need to enroll in Mobile Deposit after downloading the Independent Bank Mobile App from your App store.

QUESTIONS

Please email customercare@guarantybankco.com, call 877.609.5500, or use the “Contact Us” link at ibtx.com. Also, all communications related to this conversion have been posted on our website. Visit ibtx.com/welcome.



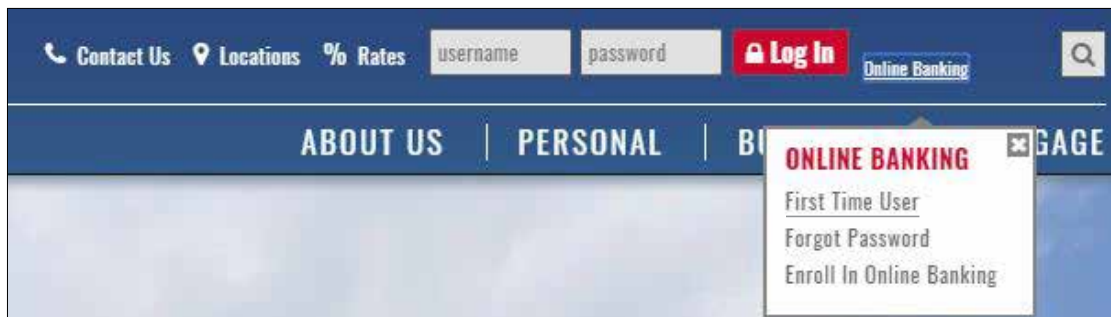
FIRST-TIME LOG IN INSTRUCTIONS

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**.



Enter your Secure Access Code

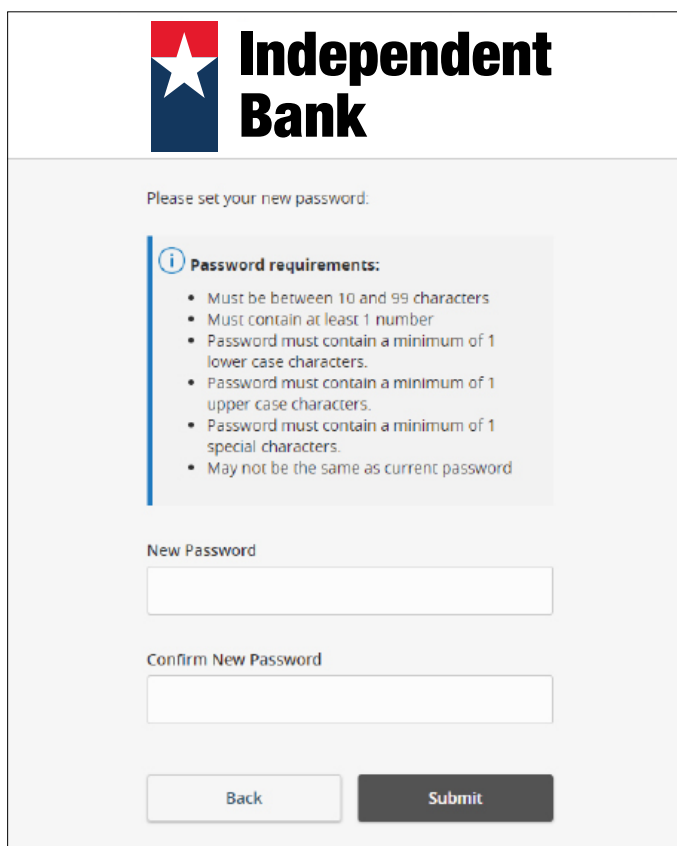
6. Verify your profile information and make any necessary changes. Any fields that have an asterisk (*) next to them are required. Click **Submit Profile**.



Please review and update your profile

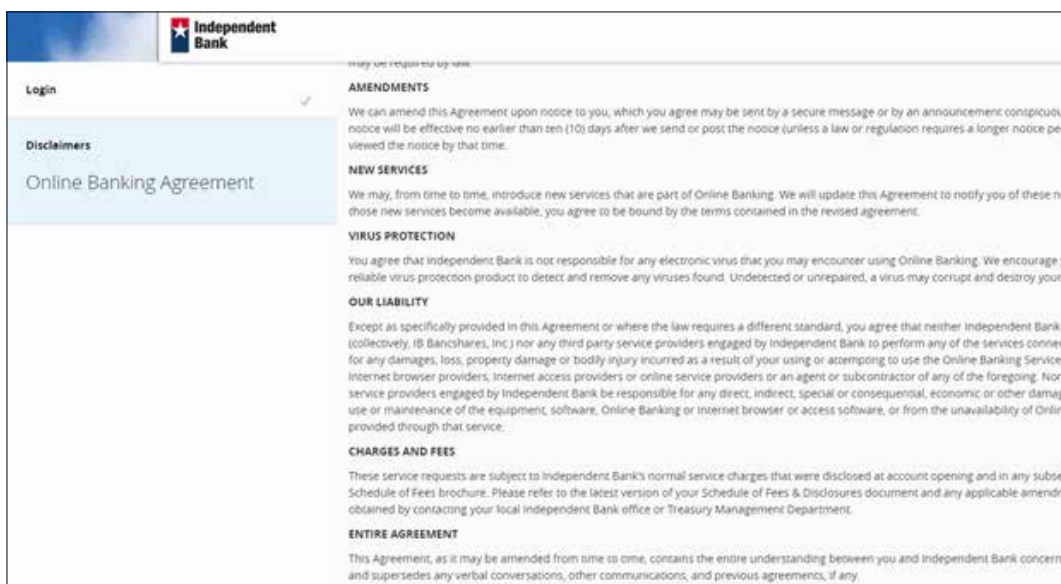
Prefix	First Name *	Middle Name
<input type="text" value=""/>	<input type="text" value="TEST"/>	<input type="text" value=""/>
Last Name *		Suffix
<input type="text" value="USER"/>		<input type="text" value=""/>
Email Address *		
<input type="text" value="EMAIL@NOEMAIL.COM"/>		
Address 1 *		
<input type="text" value="123 ANY ST"/>		

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



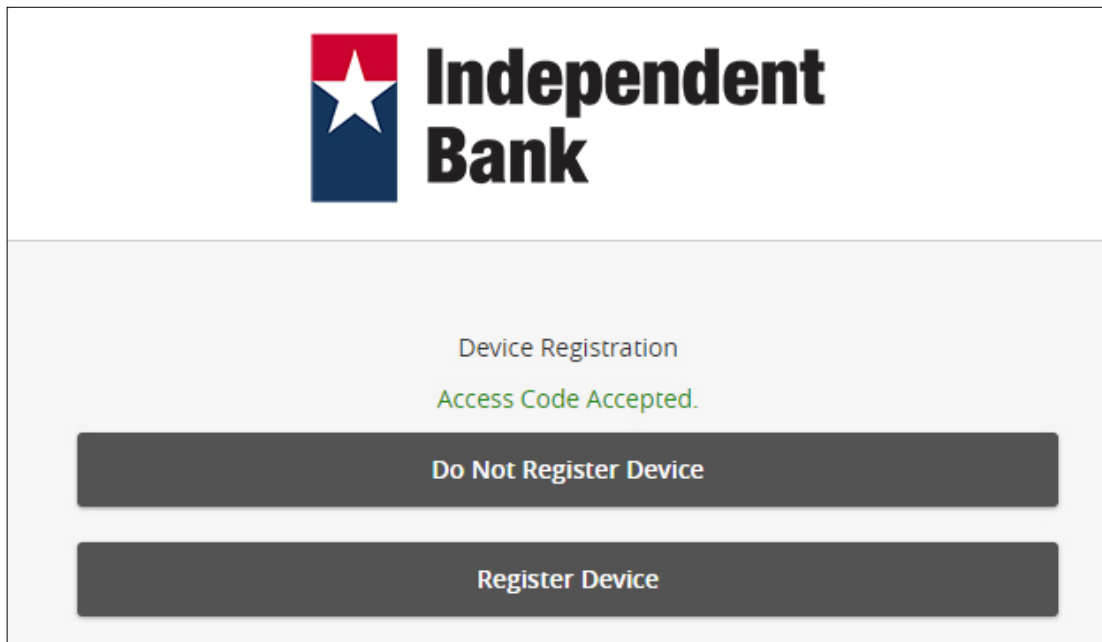
The screenshot shows the Independent Bank password creation interface. At the top left is the Independent Bank logo, featuring a red star on a blue background. To the right of the logo, the text "Independent Bank" is displayed in a large, bold, black font. Below the logo and name, the instruction "Please set your new password." is centered. A light gray box contains the "Password requirements:" section, which includes a list of five bullet points: "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.", and "Password must contain a minimum of 1 special characters." Below this list, there are two input fields: "New Password" and "Confirm New Password". At the bottom of the form, there are two buttons: a light gray "Back" button and a dark gray "Submit" button.

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

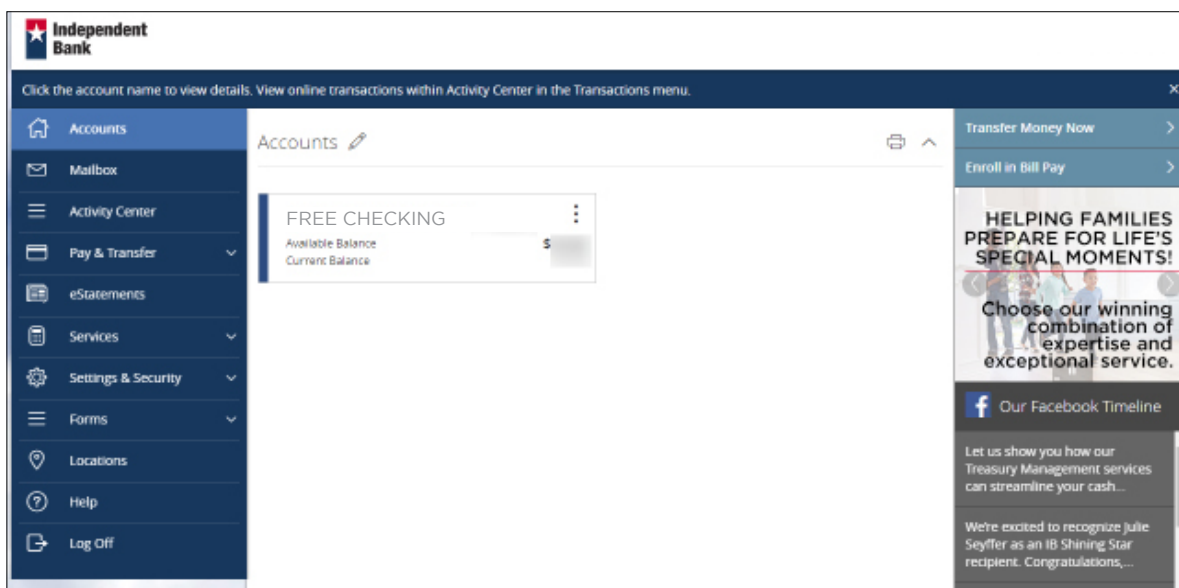


The screenshot displays the Online Banking Agreement page. On the left side, there is a navigation menu with three items: "Login", "Disclaimers", and "Online Banking Agreement". The "Online Banking Agreement" item is highlighted with a light blue background. The main content area on the right contains the text of the agreement, which is organized into several sections with bolded headings: "AMENDMENTS", "NEW SERVICES", "VIRUS PROTECTION", "OUR LIABILITY", "CHARGES AND FEES", and "ENTIRE AGREEMENT". Each section contains a paragraph of text explaining the terms and conditions of the agreement.

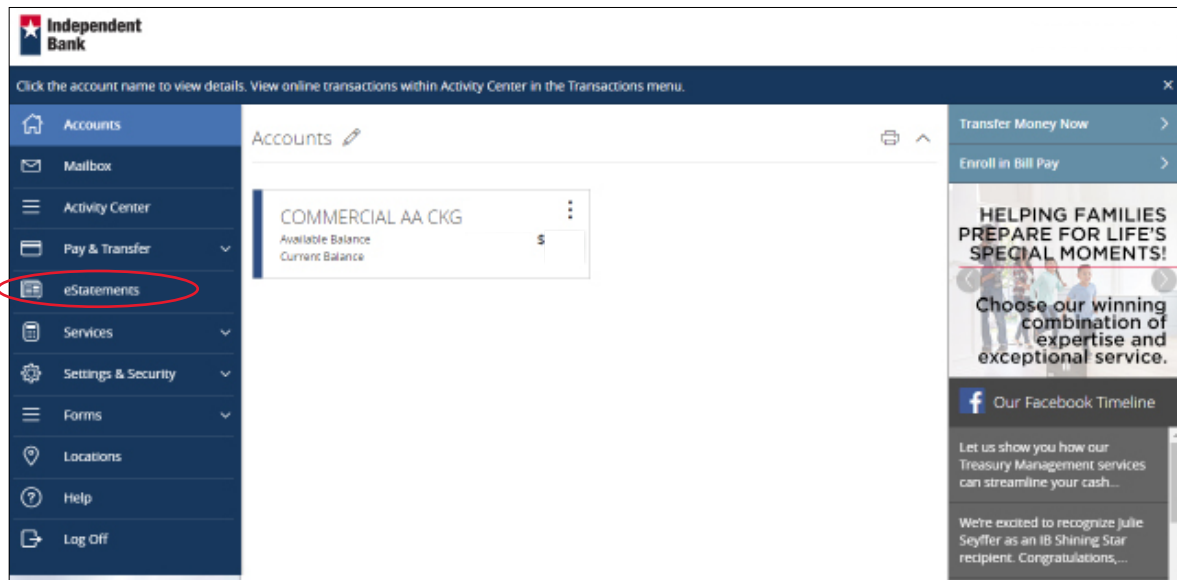
9. You will have the option to register your device. If you are using a public computer, you should select **Do Not Register Device**.



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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CONVERSION REFERENCE GUIDE

Since Guaranty Bank and Trust officially 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
Customer Service	877.609.5500
Find an Independent Bank branch near you	ibtx.com/locations
Telephone Banking (starting June 3, 2019)	800.397.6120
Independent Bank Routing Number	111916326

FEATURES & BENEFITS

Simplicity and convenience are coming your way. Below are some of the enhancements you will have access to in the new Online Banking system:

Online Banking

Your new Online Banking platform offers secure, easy-to-use solutions to make your banking transactions convenient and seamless. You can manage your accounts online, view transactions, receive eStatements, make loan payments, sign up for Online Bill Pay, and make person-to-person payments wherever and whenever you need.



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 being 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 routing number starting June 3, 2019.**
- ENROLL IN TELEPHONE BANKING**
If you use Telephone Banking, beginning June 3, 2019, call 800.397.6120 and use your existing Telephone Banking account number to log in. You will be prompted to set up your new Independent Bank Telephone Banking account.
- ORDER CHECKS**
Existing Guaranty Bank and Trust checks and deposit slips will be honored until further notice. To reorder checks for personal accounts, please contact Customer Care at 877.609.5500 or your local Independent Bank branch.

ONLINE BANKING INFORMATION

Your new Online Banking platform offers secure, easy-to-use solutions to make banking transactions convenient and seamless. See below for additional information that is more specific to Online Banking customers.

- VERIFY YOUR CONTACT INFORMATION IS CURRENT**
In preparation for your successful access of Online Banking, please verify that your phone number, physical address and email address on file are up-to-date.
- eSTATEMENTS**
After June 3, 2019, any new Independent Bank eStatements will be available. You may wish to print or save any previous eStatements prior to May 31, 2019.
- RE-ENTER ANY ACCOUNT OR DATE 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 on or after June 3, 2019 in the new system.
- REDIRECT FINANCIAL MANAGEMENT SOFTWARE**
If you use financial management software (like Quicken®) 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™.
- PRINT YOUR BILL PAY PAYEE LIST**
While all payees will transfer and should require no action on your part, we recommend you print your payee list prior to May 28, 2019 as a precaution.
- 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.
- 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.
- 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.