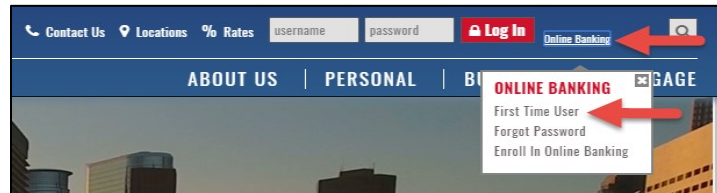
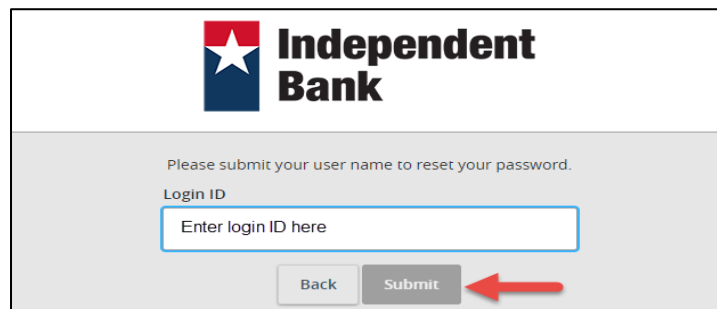


FIRST TIME LOGIN WITH TOKEN INSTRUCTIONS

Step 1: Go to www.ibtx.com and click on **Online Banking** and select **First Time User** from the list.



Step 2: Enter your Login ID and click **Submit**.



Step 3: You have been assigned a secure Verisign Token credential. You will be prompted to enter **2 sequential Verisign Token Codes** for your first login. Subsequent logins will only require 1 Token code.

Depending on your type of Token, follow the directions below:

Hard Token

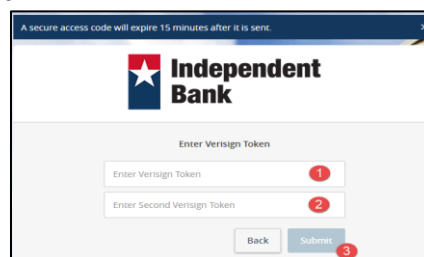


- Push the button on the device to get your first Token code.
- Enter the Token code in Box #1 on the OLB screen.
- Wait for the Token screen to go dark (about 25 seconds).
- Push the button on the device to get a SECOND Token code.
- Enter the SECOND Token code into Box #2 on the OLB screen as shown below.
- Click **Submit**.

Soft Token



- Open the VIP Access application on your mobile device.
- Enter the Token code in Box #1 on the OLB screen as shown below.
- Wait for the Token code to refresh, displaying a new Token code.
- Enter the new Token code in Box #2 on the OLB screen as shown below.
- Click **Submit**.





Step 4: 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

Last Name * Suffix

Home Phone * Work Phone

Back to Login Submit Profile

Step 5: Create a new password by following the password requirements shown on the screen. Click **Submit**.

Please set your new password:

Password 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.
- May not be the same as current password

New Password

Enter new password here

Confirm New Password

Enter new password here

Back Submit

Step 6: You will then see the Online Banking Agreement. Make sure to read through the agreement and click **I Accept** to continue.

YOUR AGREEMENT TO THESE TERMS AND CONDITIONS

Your acceptance of this Service Agreement confirms (1) your agreement to be bound by all the terms and conditions of this Agreement; and (2) your acknowledgement that you received and understand the terms of this Agreement.

I Do Not Accept I Accept

Once you have successfully logged in, you will see all accounts attached to your Online Banking profile, including balances and a masked account number.

Welcome to Independent Bank's Online Banking system. If you have any questions, please call Treasury Support at 833.635.9291 or email treasury.support@ibt.com.