

<<Date>>

<<Customer>> <<Address>> <<City>>, <<State>> <<ZIP>>

Dear <<Independent Bank Customer>>:

We are excited to announce the launch of our new online banking platform, TreasuryONE. This will include several technological upgrades that will enhance your banking experience. **These new enhancements will be available beginning May 24, 2021.**

New Enhancements:

- Access to a secure browser, and the use of tokens will no longer be necessary
- Upgraded Online Banking, with continued use of Remote Deposit (Remote Deposit will be upgraded at a later date)
- Expanded Mobile Banking capabilities, offering a true on-the-go commercial banking experience
- Updated passwords

We will be reaching out to you beginning April 26, 2021, for a hands-on walk through of these upgrades and enhancements. In preparation of this meeting, please have a computer administrator available to make any necessary updates during the installation process. We estimate that this walk through should take approximately 30-60 minutes to complete.

During the installation process, your User ID will remain the same, but your password will change. When you log in during your walk through, please use the password below. You will then be prompted to change your password.

Password: Password1234!

If you have any questions about your account or these new enhancements, please do not hesitate to contact us at 800.530.3719, Monday-Friday 8 am-5 pm (ET), or visit IndependentBank.com/TreasuryONE.

Sincerely,

Jaime Macumber

Jaime Macumber SVP, Treasury Management Independent Bank