

Welcome Guide

highpoint
COMMUNITY BANK

— WILL BE A PART OF —



INDEPENDENT
BANK

HIGHPOINT COMMUNITY BANK BECOMES INDEPENDENT BANK ON NOVEMBER 9, 2026

HELP IS ALWAYS CLOSE BY

*We know this transition can bring questions,
and we're here to make answers easy to find.*



Give Us a Call

Our Customer Connection Hub is ready to help with
your accounts, services, and transition questions.

800.355.0641

For TTY, dial 711

Available Monday - Friday: 8 am - 8 pm (ET)

Saturday: 8 am - 5 pm (ET)

Excluding federal holidays



Meet With a Banker Virtually

Connect face-to-face with a banker from wherever you
are. Visit IndependentBank.com and click the Talk to
a Banker button at the bottom of the screen.

Available Monday - Friday, 8 am - 8 pm,
and Saturday, 8 am - 5 pm (ET).



Chat With Us

Get answers and connect with our team through
live chat. Visit IndependentBank.com and click
the Chat Now button at the bottom of the screen.

Available Monday - Friday, 8 am - 8 pm,
and Saturday, 8 am - 5 pm (ET).



Schedule an Appointment

Choose a time that works for you and meet with a
banker virtually, over the phone, or in person.

Visit IndependentBank.com/Schedule



Prefer to Visit Us?

Your local branch team, including the familiar names
and faces you already know, will be here to support you
throughout the transition. Stop by whenever you have
questions or need assistance.

Visit IndependentBank.com/Highpoint to search common questions, use our integrated smart search, or connect
with a banker. Whether you need help understanding what's changing, logging in to ONE Wallet Digital Banking,
or checking your account balance, support is available online and from real people who are ready to help.



Independent Bank's Customer Connection Hub will remain available by phone during the
transition weekend to answer questions and provide support, but representatives will not
be able to access or make changes to your account until Monday, November 9, 2026.

MOVING FORWARD **TOGETHER**



On behalf of everyone at Independent Bank, welcome. We are honored to welcome Highpoint Community Bank customers and build on the strong relationships, personal service, and deep community commitment you have come to know and trust. We understand that your bank is more than a place to manage money—it is a trusted partner in the moments and decisions that matter most.

As we move forward together, our focus remains simple: putting people first. You can expect the same local care and familiar support, now backed by expanded resources, enhanced technology, and a broader range of financial solutions.

Please pay attention to the action items on pages 6 and 7 of this guide. They highlight important information and any steps you may need to take before, during, and after the transition to Independent Bank. We look forward to serving you, earning your trust, and helping you move forward with confidence.



Sincerely,

William B. (Brad) Kessel

President & CEO



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YOUR TRANSITION TO **INDEPENDENT BANK**

From Friday, November 6, 2026, through
Monday, November 9, 2026, your Highpoint Community Bank
accounts and services will transition to Independent Bank.

*This guide outlines what to expect, the important
dates to know, and any steps you'll need to take.*

Beginning Monday, November 9, 2026, you'll continue banking
with the familiar local team you know and trust, now with
expanded digital tools through ONE Wallet Digital Banking, more
ways to get support, and greater resources for what's ahead.

Be Independent 

TRANSITION **TIMELINE**

**Friday,
November 6**



4 pm (ET)

Highpoint Community Bank branches will close for transition weekend. Bill Pay will become unavailable in online and mobile banking. Your scheduled Bill Pay payments and automatic ACH payments will continue processing as scheduled. However, you will not be able to add, change, or cancel Bill Pay or ACH payments during the outage.

Independent Bank's Customer Connection Hub will remain available by phone for questions and support, but representatives will not be able to access or make changes to your account during the transition.

5 pm (ET)

Highpoint Community Bank online and mobile banking will become unavailable.

You will no longer be able to initiate transfers, make mobile deposits, or manage payments through Highpoint Community Bank Digital Banking.

**Saturday,
November 7**

through

**Sunday,
November 8**



Your funds will remain available, and your debit and credit cards will continue to work. Before Digital Banking becomes unavailable, review your balance and make sure sufficient funds are available for purchases, withdrawals, and payments during transition weekend.

Online banking, mobile banking, Bill Pay, and mobile deposit will remain unavailable while your accounts transition to Independent Bank.

Your scheduled Bill Pay payments and automatic ACH payments will continue processing as scheduled. However, you will not be able to add, change, or cancel Bill Pay or ACH payments during the outage.

Highpoint Community Bank branches will remain closed for transition weekend. Independent Bank's Customer Connection Hub will remain available by phone from 8 am – 5 pm (ET) on Saturday for questions and support.

**Monday,
November 9**



Your accounts and services will be available through Independent Bank, including online and mobile access through ONE Wallet Digital Banking. Your familiar branch teams will also reopen for regular business hours.

WE'RE TAKING CARE OF THE DETAILS

We're handling many of the details behind the scenes to make your transition as easy as possible.

Account Number	Unless you have been notified separately, your account number will remain the same.
Digital Banking	Unless you have been notified separately, use your current username and password. You'll be prompted to create a new password the first time you log in.
Checks	Unless you have been notified separately that your account number is changing, you may continue using your Highpoint Community Bank checks until they run out.
Direct Deposits	Unless you have been notified separately that your account number is changing, existing direct deposits, including payroll and government benefit deposits, will continue without interruption.
Automatic ACH Payments	Unless notified separately that your account number is changing, automatic payments authorized using your account and routing numbers will continue as usual. Debit card and loan payments are addressed separately.
Automatic Transfers	Existing scheduled transfers between your Highpoint Community Bank deposit accounts will transfer automatically and continue as scheduled. This includes overdraft protection transfers. External deposit account-to-deposit account transfers established through Highpoint Community Bank Digital Banking will not transfer. Beginning Monday, November 9, 2026, you will need to set them up again in ONE Wallet Digital Banking.
Bill Pay	Your existing payees and scheduled payments will transfer automatically.
Debit Card	If you currently have a Highpoint Community Bank debit card, we have ordered a new Independent Bank Debit Mastercard® for you. Please watch your mailbox for its arrival.
Credit Card	If you currently have a Highpoint Community Bank credit card, we have ordered a new Independent Bank credit card for you. Please watch your mailbox for its arrival.
Account History	At least one year of transaction history and statements will be available as part of the transition.
Loan Payments	If your loan payment is made through a direct automatic withdrawal from your Highpoint Community Bank account or an account at another financial institution, your payment arrangement will continue without interruption. If you use Highpoint Community Bank online banking to transfer funds from an external account to make your loan payment, you may need to update your payment instructions after conversion.

YOUR CHECKLIST BEFORE TRANSITION WEEKEND

COMPLETE THE STEPS BELOW THAT APPLY TO YOU
before Friday, November 6, 2026



Look For Your New Debit Card

It should arrive by **Tuesday, October 27, 2026**.
Activate it, select your PIN, and add it to your mobile wallet.
Keep it in a safe place, as **you may not use it before Monday, November 9, 2026**.



Make a List of Recurring Debit Card Payments

Review your recent account activity and note any subscriptions, memberships, or other payments linked to your Highpoint Community Bank debit card.



Save Additional Account History

At least one year of transaction history and statements will be available as part of the transition. If you need records older than one year, download and save them before **Friday, November 6, 2026**.



Look For Your New Credit Card

It should arrive by **Tuesday, October 27, 2026**.
Activate and begin using it when it arrives.



Contact Us if Either Card is Missing

If you have not received your new debit or credit card by Tuesday, October 27, 2026, call 800.355.0641 or visit your local branch.



Download the ONE Wallet Digital Banking App

Have it ready for your first login beginning Monday, November 9, 2026.



Prepare for the Weekend Outage

Before branches and the call center close at 4 pm (ET) and Digital Banking becomes unavailable at 5 pm (ET) on Friday, November 6, 2026, complete any time-sensitive deposits, transfers, or payment activity.



Review Your Available Balance

Make sure sufficient funds are available for purchases, withdrawals, and payments during transition weekend.

YOUR CHECKLIST AFTER TRANSITION WEEKEND

COMPLETE THE STEPS BELOW
on or after Monday, November 9, 2026



Begin Using Your New Debit Card

You may also begin using it through your mobile wallet.



Log in to ONE Wallet Digital Banking

Unless you have been notified separately, use your current username and password. You'll be prompted to create a new password and accept Independent Bank's Digital Banking Agreement.



Enroll in eStatements

Your Highpoint Community Bank eStatement enrollment will not transfer automatically, so beginning Monday, November 9, 2026, re-enroll in eStatements. A \$3 monthly paper statement fee on your ONE Account and Free Checking will apply if you are not enrolled in eStatements.



Review Your Accounts

Confirm your balances, recent transactions, account nicknames, and automatic transfers appear as expected.



Review Bill Pay

Confirm your payees and scheduled payments transferred correctly.



Set Up Your Account Alerts

Balance, deposit, debit card, withdrawal, and transaction alerts may not transfer.



Update Recurring Debit Card Payments

Contact each company on your list and provide your new Independent Bank Debit Mastercard® information.



Review Your Statements and Account History

At least one year of transaction history and statements will be available as part of the transition.



Reestablish External Transfers

External transfers established through Highpoint Community Bank Digital Banking will not transfer. You will need to set them up again in ONE Wallet Digital Banking.



Verify External-Transfer Loan Payments

If you previously transferred money from an external account through Highpoint Community Bank online banking to make a loan payment, please call 800.355.0641 or stop by your local branch to reestablish these payments.



Monitor Your Available Balance

Independent Bank processes most account activity in real-time, so make sure funds are available when making a purchase or payment.

ACCOUNT CHANGES

Highpoint Community Bank Account	Independent Bank Account
High Yield Checking ----- Advantage Checking ----- Employee Checking	ONE Account • Earn up to 5.00% APY,* which could add up to \$500** in interest annually when you use your Independent Bank Debit Mastercard® for everyday purchases • No monthly maintenance fee with eStatements¹ • Free ONE Wallet Digital Banking with Credit Score monitoring, Bill Pay, and person-to-person payments • Access to more than 32,000 fee-free MoneyPass® ATMs nationwide
Cash Management Personal Checking ----- Cash Management Personal Plus Checking	Relationship Money Market Account • Earn more as your balance grows with tiered interest rates • Receive a higher interest rate when paired with an eligible Independent Bank checking account • Avoid the \$12 monthly maintenance fee by maintaining a \$2,500 daily balance² • Access funds with an ATM card, ONE Wallet Digital Banking, and text banking
Free Checking	Free Checking • No minimum balance requirement • Free ONE Wallet Digital Banking • Free Independent Bank Debit Mastercard® with exclusive perks, protection, discounts, and savings • Access to more than 32,000 fee-free MoneyPass® ATMs nationwide Your Free Checking account will transition to Independent Bank Free Checking. Beginning November 9, 2026, this account will continue for existing account holders but will not be offered for new account openings.
IRA Statement Savings	No change to your current rate or terms.

ACCOUNT CHANGES

Highpoint Community Bank Account	Independent Bank Account
Holiday Savings ----- Statement Savings	Eagle/Swift Savings • Earn a competitive interest rate to help savings grow • No service fee while the primary account holder is younger than age 19⁴ • Access funds with an ATM card, ONE Wallet Digital Banking, and text banking • Access to more than 32,000 fee-free MoneyPass® ATMs nationwide
HSA Family ----- HSA Individual	Health Savings Account • Earn a competitive interest rate to help your balance grow • No minimum balance requirement or monthly service fee • Free Independent Bank Debit Mastercard® for qualified healthcare purchases • Unused funds roll over each year • Investment options are available to support long-term growth while keeping funds available for qualified medical expenses⁵
High Yield Savings	No change to your current rate or terms. <i>Your High Yield Savings Account will transition to Independent Bank. Beginning November 9, 2026, this account will continue for existing account holders but will not be offered for new account openings.</i>
Certificates of Deposit (CDs), including Kickstart CDs and IRAs	No change to your current rate or terms.

To Learn More, Visit
IndependentBank.com/Rates

*Annual Percentage Yield. Rate is based on monthly debit card purchase volume and is subject to change without notice. **The opportunity to earn up to \$500 annually is based on an average daily balance of \$10,000 and 46 or more qualifying debit card purchases each statement period. Balances over \$10,000.01 earn 0.10% APY. ¹A \$3 monthly fee will be assessed if paper statements are selected instead of eStatements. ²A \$12 monthly maintenance fee will be assessed if the \$2,500 daily balance requirement is not met. ³A \$12 quarterly maintenance fee will be assessed if the \$500 daily balance requirement is not met and the customer is not enrolled in combined account statements or eStatements. ⁴After the primary account holder turns 19, a \$12 quarterly fee applies when the account balance is less than \$500. ⁵Health Savings Accounts are subject to IRS requirements, limitations, and potential penalties. Customers should consult their tax advisor for guidance. Fees may reduce earnings. Other fees and restrictions may apply.

YOUR ACCOUNT IS MOVING TO **REAL-TIME PROCESSING**

Beginning Monday, November 9, 2026

INDEPENDENT BANK WILL PROCESS MOST ACCOUNT ACTIVITY IN REAL-TIME.

Deposits and withdrawals apply to your account as they are received, giving you a more up-to-date view of your available balance. Because transactions will post when presented, it is important to have sufficient funds available at the time a transaction is authorized or processed.

What is Changing



Today, there may be a delay between the time Highpoint Community Bank receives a transaction and when it posts to your account. This may give you time to make a deposit later in the day before the transaction is processed.

Beginning Monday, November 9, 2026, you should not expect to have until the end of the business day to deposit funds needed to cover a transaction. If the money is not available when a transaction posts, your account may become overdrawn and a fee may be assessed. A deposit made later that day may not prevent the fee.

Know Your Available Balance



Before making a purchase or payment, check your available balance and make sure it is enough to cover the transaction. Beginning Monday, November 9, 2026, you can monitor your balance and account activity and set up alerts for your accounts in ONE Wallet Digital Banking.

Keep in mind that some transactions may appear as pending before they officially post, and your available balance may already reflect those pending transactions.

PROTECT YOURSELF FROM UNEXPECTED OVERDRAFTS

On Monday, November 9, 2026

OD FEE REWIND WILL END, AND YOU WILL NO LONGER HAVE ADDITIONAL TIME TO RESTORE AN OVERDRAWN ACCOUNT AND AVOID CERTAIN OVERDRAFT FEES.

Independent Bank provides a range of solutions designed to minimize the risk of unexpected overdrafts. Most overdraft options can be updated with a quick call to 800.355.0641 or by stopping by your local branch.

OVERDRAFT OPTIONS TO FIT YOUR NEEDS

Overdraft Privilege

Overdraft coverage for checks and recurring payments, such as ACH transactions and Bill Pay, when funds are insufficient.¹

Overdraft Transfer Link

Automatically transfer available funds from another qualifying Independent Bank account when a shortfall occurs in your checking account.⁴

Overdraft Protection Personal Line of Credit

For consumer accounts, our Overdraft Protection Personal Line of Credit provides an extra layer of financial security. Subject to credit approval.

Extended Coverage

Extended Coverage allows you to authorize and pay overdrafts for ATM and everyday debit card transactions.²

Advanced Overdraft

Pay a \$10 monthly fee per account to receive refunds for up to two overdraft or returned-item fees per month, totaling up to \$68.³

Opportunity ONE

If you prefer a fee-free overdraft solution, Opportunity ONE is a checking account that does not charge overdraft fees.⁵

To Learn More, Visit
IndependentBank.com/Overdraft

¹The cost of Overdraft Privilege is \$34 per NSF or Overdraft, plus an additional \$6 per day after the fifth consecutive business day the account remains overdrawn. New accounts receive an introductory limit of \$100 for the first 30 calendar days. After that, eligible personal accounts may access up to \$600 in coverage. ²Business accounts automatically have Extended Coverage. ³Independent Bank Advanced Overdraft is only available for new ONE Accounts and is unavailable for Opportunity ONE Accounts and business checking accounts. ⁴Overdraft Transfer Link allows you to link one qualifying Independent Bank deposit account to another qualifying deposit account you own. If the protected account becomes overdrawn and funds are available in the linked account, the amount needed to return the protected account to \$0 will be transferred. If the linked account does not contain enough money to cover the entire overdraft, all available funds will be transferred and a \$34 overdraft fee will be assessed per item. ⁵If eStatements are not selected, a \$3/month fee will be assessed for paper statements.

STREAMLINE YOUR FINANCES WITH ONE WALLET DIGITAL BANKING

ONE WALLET

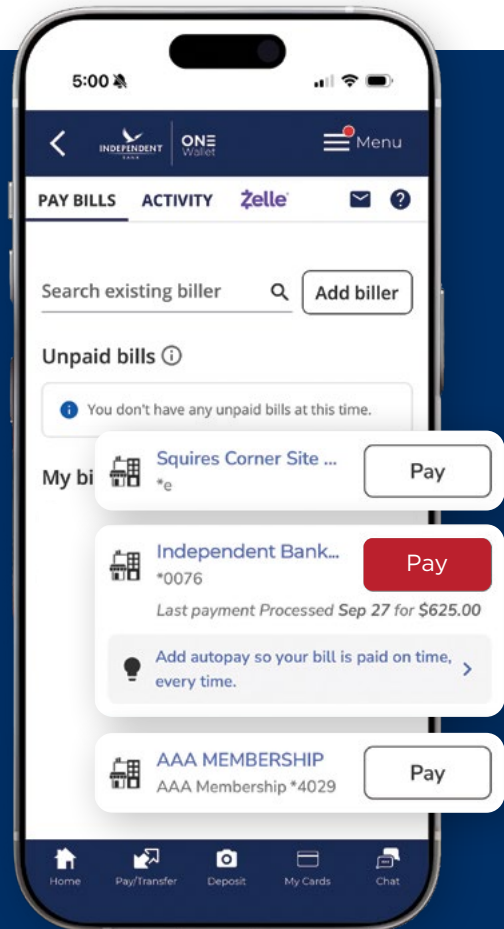
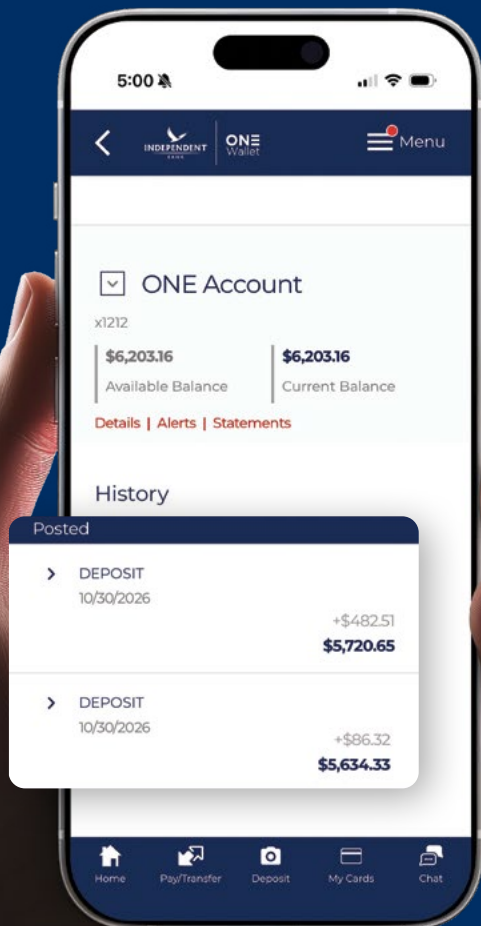
is our digital banking platform, giving you convenient access to your accounts through the app on your phone or tablet, or from your desktop computer.

MANAGE YOUR
ACCOUNTS

MOVE YOUR
MONEY

CONTROL
YOUR CARDS

ACCESS YOUR
CREDIT SCORE



Download the ONE Wallet Digital Banking App

so you are ready to access your Independent Bank accounts from your phone or tablet.

Search "IB ONE Wallet" in the App Store or Google Play Store.



**OR SIMPLY
SCAN THE CODE
to download!**

Learn more at IndependentBank.com/ONEWallet

GETTING STARTED WITH ONE WALLET DIGITAL BANKING

At 5 pm (ET) on Friday, November 6, 2026,

YOU WILL NO LONGER BE ABLE TO LOG IN TO HIGHPOINT
COMMUNITY BANK ONLINE OR MOBILE BANKING.

Beginning the morning of Monday, November 9, 2026,

YOU MAY ACCESS YOUR ACCOUNTS INSIDE ONE WALLET DIGITAL BANKING.

First-Time Login

- 1** **Open ONE Wallet on or after Monday, November 9, 2026.**
Open the ONE Wallet Digital Banking app or visit IndependentBank.com to log in.
- 2** **Use Your Current Online Banking Username**
Unless you have been notified separately, use your current username and password. You'll be prompted to create a new password and accept Independent Bank's Digital Banking Agreement at this time.
- 3** **Create a New Password**
During your initial login, you will be prompted to create a new password.
- 4** **Accept the Agreement**
Review and accept Independent Bank's Digital Banking Agreement to complete your login.
- 5** **Enroll in eStatements**
After logging in, select eServices, then Documents, and follow the prompts to enroll in eStatements.

What Will Transfer to ONE Wallet Digital Banking

- Your account nicknames
- Your scheduled Bill Pay payments
- At least one year of transaction history and statements will be available as part of the transition

What to Review After You Log In

After logging in to ONE Wallet Digital Banking, review your account activity and scheduled payments to ensure everything appears correctly.

What You Will Need to Reestablish

- **Account alerts:** Reset your preferred balance, deposit, debit card, withdrawal, and transaction alerts.
- **Recurring debit card payments:** Update subscriptions, memberships, and other recurring payments with your new card information.
- **eStatement enrollment:** Re-enroll to continue receiving your statements electronically.
- **External transfers:** Set up any transfers involving accounts at another financial institution again.

Need help? See the inside front cover for all the ways to connect with us.

DEBIT CARDS

Tuesday,
October 27



Your new Independent Bank Debit Mastercard® should arrive by Tuesday, October 27, 2026.

If you have not received your new debit card, call **800.355.0641** or visit your local branch.

Monday,
November 9



Follow the instructions included with your card to activate it and select your PIN. You may also add it to your mobile wallet, but you may not use your card **to make purchases or update recurring payments until Monday, November 9, 2026.**

Recurring payments linked to your Highpoint Community Bank debit card will not transfer automatically. Before transition weekend, review your recent account activity and make a list of subscriptions, memberships, and other payments charged to your debit card. Beginning Monday, November 9, 2026, contact each company to provide your new card information.

This does not apply to automatic payments that use your account and routing numbers, which will continue processing as usual.

Debit Cards at a Glance



HSA DEBIT



PERSONAL DEBIT

CREDIT CARDS

Tuesday,
October 27



Your new Independent Bank-branded credit card from Elan should arrive by Tuesday, October 27, 2026.

Your credit card number will remain the same, but your card's expiration date and security code will change. **You may activate and begin using your new card as soon as it arrives.** Recurring payments linked to your credit card will continue as usual.

If you have not received your new credit card, call **800.355.0641** or visit your local branch.

Monday,
November 9



Beginning Monday, November 9, 2026, your credit card balance and transaction history will automatically appear in ONE Wallet Digital Banking, allowing you to access your bank and credit card information with one login. You may also continue logging in directly through the Elan credit card platform using your existing credentials.

Your credit card terms, conditions, and interest rate will not change.

Credit Cards at a Glance



MORE ABOUT YOUR ACCOUNTS & SERVICES

Your Statements



At least one year of transaction history and statements will be available as part of the transition.

Your Highpoint Community Bank eStatement enrollment will not transfer automatically, so beginning Monday, November 9, 2026, a \$3 monthly paper statement fee on your ONE Account and Free Checking will apply if you are not enrolled in eStatements.

If you currently receive paper statements, a \$3 monthly paper statement fee on your ONE Account and Free Checking will apply if you are not enrolled in eStatements. Beginning Monday, November 9, 2026, you can enroll in eStatements by logging in to ONE Wallet Digital Banking and selecting eServices, then Documents. You may also call **800.355.0641**, or visit your local branch for assistance.

Bill Pay



At 4 pm (ET) on Friday, November 6, 2026, you will no longer be able to access Highpoint Community Bank Bill Pay.

Your scheduled Bill Pay payments and payee information will transfer to ONE Wallet Digital Banking and continue processing as scheduled. After logging in, review your previously scheduled payments to make sure everything appears as expected.

ATM Access



Beginning Monday, November 9, 2026, you can enjoy fee-free ATM access using your new Independent Bank Debit Mastercard® at Independent Bank ATMs across Michigan and more than 32,000 MoneyPass® ATMs nationwide.

Find an Independent Bank ATM at IndependentBank.com/Locations or a MoneyPass ATM at MoneyPass.com.

Safe Deposit Boxes



Your box number, size, and access will remain the same. The annual rent that applies to your box size beginning November 9, 2026, is shown below.

Highpoint Community Bank-specific safe deposit box discounts will not carry over after the transition to Independent Bank. Beginning Monday, November 9, 2026, any eligible discount will be based on Independent Bank's current safe deposit box discount options. Please contact your local banker before Saturday, November 7, 2026, if you believe your box requires special discount consideration.

BOX SIZE	2x5	2x10	3x5	4x5	5x5	3x10	4x10	5x10	10x10
ANNUAL RENT	\$35	\$35	\$45	\$35	\$50	\$70	\$55	\$75	\$140

Sizes in Inches

WHAT TO EXPECT WITH YOUR LOANS

What is Staying the Same



Unless you have been notified separately, your loan number will remain the same. Your contractual terms will not change as a result of this transition. This includes how your interest rate and scheduled payment amount are determined. Your regular payment due date will also remain the same.

Automatic Loan Payments



If your loan payment is made through a direct automatic withdrawal from your Highpoint Community Bank account or an account at another financial institution, your payment arrangement will continue without interruption. If you use Highpoint Community Bank online banking to transfer funds from an external account to make your loan payment, you may need to update your payment instructions after conversion.

Beginning Monday, November 9, 2026, your loan will automatically appear in ONE Wallet Digital Banking. Log in and verify your payment instructions before scheduling or submitting your next payment.

Making a Loan Payment



Beginning Monday, November 9, 2026, you can make your loan payment in several ways:

- Transfer funds from an Independent Bank account through ONE Wallet Digital Banking
- Use Bill Pay through ONE Wallet Digital Banking
- Use Express Loan Pay online or by calling 800.355.0641
- Visit any Independent Bank branch
- Mail your payment to:

Independent Bank
230 W. Main St.
Ionia, MI 48846



Scan the code
**TO LEARN MORE ABOUT
MAKING PAYMENTS**

WHAT TO EXPECT WITH YOUR LOANS

(continued)

Lines of Credit



If you have a Highpoint Community Bank Checking Line of Credit, Personal Line of Credit, or Home Equity Line of Credit, your current billing schedule will remain the same.

If your line of credit has a variable interest rate, the rate will continue to adjust when the Prime Rate changes in accordance with the terms of your existing agreement.

Unless you have been notified separately, your existing Home Equity Line of Credit account number will remain the same. Your credit limit, available balance, fees, and other servicing terms will not change as a result of the transition. Beginning **Monday, November 9, 2026**, your line of credit will automatically appear in ONE Wallet Digital Banking, where you can view your account and transfer available funds.

Mortgage Escrow Accounts



If your mortgage includes an escrow account for property taxes or homeowners insurance, your existing escrow arrangement will continue without interruption. No action is needed.

Questions About Your Loans?



For questions about your balance, payoff information, or billing cycle, call Independent Bank Loan Servicing at **800.355.0641** and select option 4, then option 5.



YOUR SECURITY

Protect Yourself During the Transition



Changes like this can sometimes lead to an increase in scam attempts. Stay alert for unexpected calls, emails, or texts asking for your banking information. If something seems suspicious, hang up and call us directly at **800.355.0641**.

We Will Never Ask You To



- Share your full password
- Provide a secure access code you did not request
- Transfer money to protect your account
- Send money to reverse fraud
- Provide remote access to your device

Stay Safe



- Verify unexpected calls using a trusted phone number
- Do not click unfamiliar links
- Review your account activity regularly
- Use unique passwords
- Report suspicious activity immediately to **800.355.0641**.

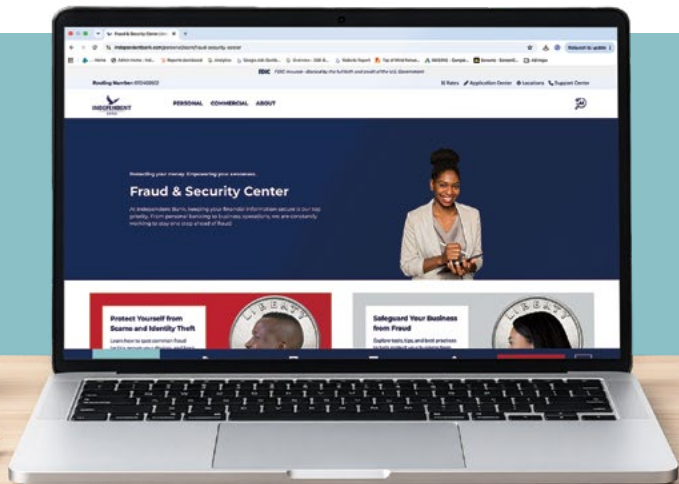
How We Will Contact You



Independent Bank may contact you with transition information, but we will not ask for confidential login information through an unsolicited call, email, or text.



Scan the code to learn more about our security



WHO WE ARE

MISSION, VISION & VALUES

Independent Bank exists to help individuals, families, and businesses achieve financial independence while strengthening the communities we proudly serve.



Mission

Inspiring financial independence today, with tomorrow in mind.



Values

Courage: *Stepping out of your comfort zone.*

Drive: *Striving to exceed expectations.*

Integrity: *Ensuring words and actions align.*

People-Focus: *Creating value for those we serve.*

Teamwork: *Working together to achieve goals.*



Over

160

*years of banking,
founded in 1864*

91%

*of employees are
proud to work here*

\$14.2M

*invested in affordable housing
partnerships since 2018*



Vision

*A future where people
approach their finances
with confidence, clarity,
and the determination
to succeed.*



COMMUNITY INVOLVEMENT

We are proud to strengthen our communities through partnerships, volunteerism, and support for local causes.

**PROVIDED
OVER \$1.23MM**

*in financial
support in 2025*



OVER 15,000
*employee volunteer
hours in 2025*

BE THE DIFFERENCE DAY

Our annual bank-wide day of service where our employees support meaningful causes throughout the communities we serve.

2025 STATS:

800+

*employees
volunteered*

\$98K

*donated to
nonprofits*

80

*community
projects completed*



AWARDS & RECOGNITION

We are honored to be recognized for our commitment to community impact and employee culture.



NEWSWEEK AMERICA'S GREATEST WORKPLACES

(2024 & 2025)

MICHIGAN BANKERS ASSOCIATION FINANCIAL LITERACY AWARD

(2019–2026)

GREAT PLACE TO WORK CERTIFIED

(2023–2026)

50/50 WOMEN ON BOARDS “3+” COMPANY

(2020–2026)



FORBES BEST-IN- STATE BANK

*(2018, 2019, 2023,
2024, 2025, 2026)*



QUESTIONS ALONG THE WAY? **WE'RE HERE TO HELP**



Merger Information and FAQs

IndependentBank.com/Highpoint

Customer Connection Hub

800.355.0641

For TTY, dial 711

Available Monday - Friday: 8 am - 8 pm (ET)

Saturday: 8 am - 5 pm (ET)

Excluding federal holidays

Connect With Us



Be Independent 