

TREASURY MANAGEMENT

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

800.530.3719

For TTY, dial 711

Available Monday - Friday: 8 am - 5 pm (ET)

Excluding federal holidays



Secure Messaging

Log in to TreasuryONE
Digital Banking
to communicate
securely with an
Independent Bank
Treasury Management
representative.



Schedule an Appointment

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



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 TreasuryONE Digital Banking, or checking your account balance, support is available online and from real people who are ready to help.

*Our support teams will be unavailable on Saturday, November 7, and Sunday, November 8, 2026,
while we complete the transition to Independent Bank. We'll be ready to assist you again
beginning Monday, November 9, 2026, during regular business hours.*

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 any action items throughout 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 TreasuryONE Digital Banking, more
ways to get support, and greater resources for what's ahead.

Be Independent 

TRANSITION **TIMELINE**

Monday,
October 19



Register for TreasuryONE Training

You will receive information and a link to register for TreasuryONE Digital Banking training.

Monday,
October 26

through

Friday,
October 30



Attend TreasuryONE Training

Attend an onsite or virtual training session to become familiar with TreasuryONE Digital Banking and prepare for the transition.

During training, you will learn how to navigate the system, review the information transferred from Highpoint Community Bank and prepare your TreasuryONE settings for launch.

Monday,
October 26

through

Sunday,
November 8



Preview and Prepare TreasuryONE Digital Banking

Beginning Monday morning, October 26, 2026, you may log in to TreasuryONE Digital Banking and begin preparing for the transition.

TreasuryONE will initially contain a snapshot of information transferred from Highpoint Community Bank. During this preview period, you can:

- Review your accounts, company users, and user permissions
- Review and update ACH and wire templates
- Review transaction limits
- Establish or update account alerts
- Configure controls and other system settings

Changes you make during the preview period will be saved and remain in place when TreasuryONE becomes fully available.

TreasuryONE will not display current balances or live transaction activity during this period. You will not be able to send money, initiate ACH or wire transactions, make payments, pay bills, send invoices or complete other financial transactions through TreasuryONE until Monday, November 9, 2026.

Continue using Highpoint Community Bank Digital Banking for your regular banking activity until it becomes unavailable at 5 pm (ET) on Friday, November 6, 2026.

TRANSITION **TIMELINE**

Friday,
November 6



4 pm (ET)

Highpoint Community Bank branches and the call center will close for transition weekend. Bill Pay will become unavailable inside online and mobile banking.

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

5 pm (ET)

Highpoint Community Bank online banking and mobile banking will become unavailable.

You will no longer be able to initiate transfers, make mobile or remote 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 and mobile banking will remain unavailable while your accounts transition to Independent Bank.

Automatic loan payments will continue processing as scheduled.

You will not be able to add, change, or cancel any ACH, wires, or Bill Pay payments during the outage.

Monday,
November 9



Begin Using TreasuryONE Digital Banking

Beginning Monday morning, TreasuryONE Digital Banking will become fully available with current account balances and transaction activity. You may begin initiating transactions, sending payments and managing your Treasury Management services through the system.

After logging in, confirm that your accounts, users, permissions, templates, limits, alerts and other settings appear as expected.

WE'RE TAKING CARE OF THE DETAILS

Treasury Service Pricing

Beginning January 2027, your existing Highpoint Community Bank Treasury pricing will be grandfathered into Independent Bank systems. Any future pricing changes will be disclosed at that time.

Treasury Service Billing

Highpoint Community Bank customers will not be billed for Treasury services in November or December 2026.

Account Number

Unless you have been notified separately, your account number will remain the same.

Digital Banking

Beginning Monday, October 26, 2026, you will have preview access to TreasuryONE Digital Banking. You can review transferred information and prepare your users, templates, alerts, and settings before the transition. Changes made during the preview period will be saved; however, live balances, current transaction activity, and transaction processing will not be available until Monday, November 9, 2026.

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.

Automatic 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 TreasuryONE Digital Banking.

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 the transition.

YOUR TRANSITION **CHECKLIST**

October 26



Log in to TreasuryONE during the preview period using the access instructions provided to your organization.



Schedule virtual or on-site training if your team would like help reviewing TreasuryONE.



Validate users, access levels, templates, limits, and other information that has mapped to Independent Bank.



Print and/or download all existing ACH and Wire template data.

TAKE ACTION
BEFORE FRIDAY
November 6



Confirm your business phone number, email address and mailing address are current.



Review authorized users and note any permissions or approval levels you may need to verify after transition.



Save statements, transaction history or reports you want readily available. At least one year of transaction history and statements will be available as part of the transition.



Review scheduled payments, transfers and account alerts.



Make note of account nicknames, payees, recurring transfers and settings you rely on.



Complete time-sensitive banking before the applicable cutoff times.



Confirm you received any new Independent Bank business debit cards that apply to your accounts.



Make sure all active users have logged into the system prior to Friday, November 6, 2026.

ACCOUNT CHANGES

Highpoint Community Bank Account	Independent Bank Account
AA Cash Management AA Cash Management Plus AA Interest Checking AAM Cash Management AAM Cash Management Plus AAM High Yield Municipality AAM Interest Checking AAM Regular Checking Business Elite Pinnacle Checking Impact Elite Checking	Business Flex Checking • Earn a competitive interest rate as your business balance grows • Deposit checks from your phone with free Mobile Deposit • Pay bills securely with free online Bill Pay, including one-time and recurring payments • Free Independent Bank Debit Mastercard® with exclusive perks, protection, discounts, and savings
AA Regular Checking Business Essential Impact Checking	Business ONE Checking • No monthly maintenance fee with a \$1,000 or more average daily balance or eStatements¹ • Free Mobile Deposit, so you can deposit checks on the go • Free Bill Pay to schedule one-time or recurring payments • Free Independent Bank Debit Mastercard® with exclusive perks, protection, discounts, and savings
Business Cash Management Business Cash Management Plus Impact Savings	Business Money Market • Earn higher interest rates as your account balance grows with tiered interest levels while keeping your funds readily available • Avoid the \$15 monthly service fee by maintaining a \$1,000 daily balance² • Enjoy unlimited in-person and ATM withdrawals for flexible access to your business funds • Free Independent Bank Debit Mastercard® with exclusive perks, protection, discounts, and savings

ACCOUNT CHANGES

Highpoint Community Bank Account	Independent Bank Account
Business Edge	Eagle Advantage Checking • Unlimited monthly transactions, giving your business flexibility to grow without counting transactions • Earnings credit may be used to offset the \$15 monthly service fee • Free Independent Bank Debit Mastercard® with exclusive perks, protection, discounts, and savings • Support from a dedicated Treasury representative to help identify solutions for your business
Business Statement Savings	EagleFlex Savings • Earn competitive, tiered interest rates—the more your business saves, the more it can earn while keeping funds easily accessible • Avoid the \$12 quarterly maintenance fee by maintaining a \$300 minimum daily balance or enrolling in eStatements³ • Enjoy unlimited in-person and ATM deposits and withdrawals for flexible access to your funds • Free Independent Bank Debit Mastercard® with exclusive perks, protection, discounts, and savings
Business High Yield Savings	No change to your current rate or terms. Your Business 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.
Certificates of Deposit (CDs) and IRAs	No change to your current rate or terms.
IOLTA	No change to your current rate or terms.

**To Learn More, Visit
IndependentBank.com/Rates**

¹ If eStatements are not selected or an average daily balance of \$1,000 or greater is not maintained, a \$10 monthly service fee will be assessed. The first 500 items processed each month are free; each additional item is \$0.50. Currency and coin deposits are free for the first \$25,000 deposited each month; amounts above \$25,000 are assessed \$1.50 per \$1,000 deposited. ² If the \$1,000 daily balance is not maintained, a \$15 monthly service fee will be assessed. ³ If a \$300 minimum daily balance is not maintained and the account is not enrolled in eStatements, a \$12 quarterly maintenance fee will be assessed. 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 TreasuryONE 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.

OVERDRAFT OPTIONS TO FIT YOUR NEEDS

Overdraft Privilege

Independent Bank business checking accounts include overdraft coverage for checks and recurring payments, including ACH transactions and Bill Pay payments, when sufficient funds are not available.¹

Extended Coverage

Extended Coverage allows Independent Bank to authorize and pay overdrafts for ATM withdrawals and everyday debit card transactions. Business accounts automatically include Extended Coverage.²

Overdraft Transfer Link

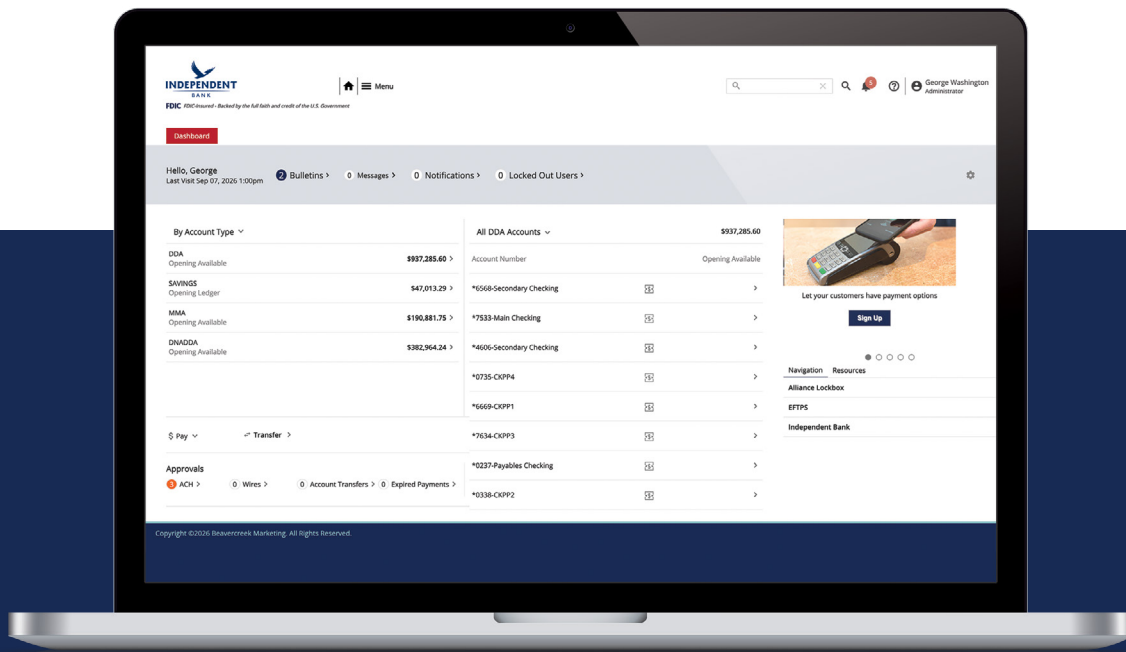
Link an eligible Independent Bank deposit account to your business checking account. If your checking account becomes overdrawn and funds are available in the linked account, funds will automatically transfer to help cover the shortfall.³

To Learn More, Visit
IndependentBank.com/BusinessOverdraft

¹Overdraft Privilege costs \$34 per NSF or Overdraft transaction. An additional \$6 fee is assessed each day beginning after the fifth consecutive business day the account remains overdrawn. New accounts receive an introductory \$100 limit for the first 30 calendar days. ²Business accounts automatically include Extended Coverage. ³Overdraft Transfer Link is available between qualifying Independent Bank deposit accounts owned by the same customer. When sufficient funds are available, the amount needed to return the protected account to \$0.00 will transfer from the linked account. If the linked account does not contain enough funds to cover the entire overdraft, all available funds will transfer and a \$34 overdraft fee will be assessed for each item. A \$7 Overdraft Transfer fee is assessed when Overdraft Transfer Link is used for a business account. This fee is charged when funds are transferred, up to once per day.

Treasury ONE

Digital Banking helps you streamline your business finances.



- **Manage accounts** with ease — view all your accounts, transactions, and history in one simple dashboard.
- **Initiate ACH transfers** effortlessly to streamline payments and collections for your business.
- **Send wire transfers securely**, whether domestic or international, with just a few clicks.
- **Protect against fraud** by reviewing and approving checks with Positive Pay for added accuracy.



Scan the code

TO LEARN MORE ABOUT TREASURYONE
IndependentBank.com/TreasuryONE

Treasury **ONE** STANDARD CUTOFF TIMES

Branch Transactions

Branch Closing Time

ACH Origination

4 pm (ET)

Domestic / International Wires

3 pm (ET)

Positive Pay Decisions

12 pm (ET)

Remote Deposit Capture

6:45 pm (ET)



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 then call **800.530.3719** 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.



Business Debit Card

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 then call **800.530.3719** or visit your local branch.

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



Business Credit Card

SIMPLIFY YOUR BUSINESS DEPOSITS WITH REMOTE DEPOSIT CAPTURE

*A new scanner will be provided for
Independent Bank Remote Deposit Capture.*

WHAT TO EXPECT

- Independent Bank will provide a new scanner that is compatible with our system.
- Once your new scanner is received and set up, you may dispose of your existing Highpoint Community Bank scanner.
- Virtual or on-site training will be available for Remote Deposit Capture customers.
- Use the preview/training period to confirm users and deposit workflows before go-live.



Scan the code
**TO LEARN MORE ABOUT
REMOTE DEPOSIT CAPTURE**

IndependentBank.com/RDC

BEFORE DISCARDING EQUIPMENT

Keep your existing Highpoint Community Bank Scanner until your new Independent Bank scanner has been received and successfully set up.



Protect Your **Business**

*Real-time Payment Control with **Positive Pay***

Before Using Positive Pay

Activate your TreasuryONE Digital Banking profile and confirm your accounts and user access. Independent Bank will load your outstanding check activity. Beginning Monday, November 9, 2026, import maps will be available so you can import your issued-check file.

- **Automated Transaction Matching**

Payments are automatically verified against your records.

- **Quick Payment Approval**

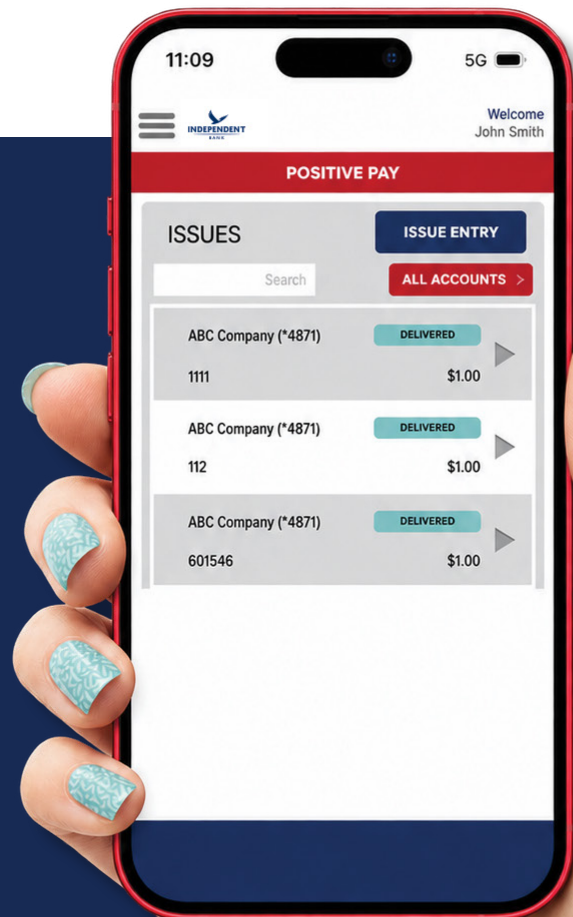
Review and approve flagged payments directly from your dashboard.

- **Secure ACH & Check Protection**

Prevent unauthorized withdrawals and check fraud.

- **Fraud Prevention**

Checks and ACH items presented both electronically and in a branch are reviewed against your approved items to prevent fraud.



Scan the code
**TO LEARN MORE
ABOUT POSITIVE PAY**

IndependentBank.com/PositivePay

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 Business ONE, Business Freedom, or EagleFlex Savings Account will apply if you are not enrolled in eStatements.

If you currently receive paper statements, a \$3 monthly paper statement fee on your Business ONE, Business Freedom, or EagleFlex Savings Account will apply if you are not enrolled in eStatements. Beginning Monday, November 9, 2026, you can enroll in eStatements by logging in to TreasuryONE Digital Banking, by calling **800.530.3719**, or by visiting your local branch for assistance.

Bill Pay



Your existing Bill Pay information will not transfer automatically. Before Highpoint Community Bank Bill Pay becomes unavailable, review and record your payees, payment templates, and scheduled or recurring payments.

You will need to enroll in Bill Pay and rebuild this information in TreasuryONE Digital Banking. Bill Pay setup is expected to be available during the TreasuryONE preview period; however, payments cannot be initiated through TreasuryONE until Monday, November 9, 2026.

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**.

Wire Transfers



During the TreasuryONE preview period, review your wire templates, authorized users, approval requirements, and transaction limits. Beginning Monday, November 9, 2026, you can initiate wire transfers through TreasuryONE Digital Banking.

Real-time rate lock is available for foreign currency wire transfers. Contact your banker for assistance or to learn more.

Lockbox Services



New to you through Independent Bank, Lockbox Services can help your business process mailed and electronic payments more efficiently.

Payments are directed to a secure, bank-managed location, where they are processed and deposited on your behalf. This can help accelerate funds availability, reduce manual processing, improve security, and simplify reconciliation through automated data capture and detailed reporting.

Contact your Treasury Management representative to learn whether Lockbox Services are right for your business. Learn more at **IndependentBank.com/Lockbox**.

MORE ABOUT YOUR **ACCOUNTS & SERVICES**

QuickBooks



Your current QuickBooks connection will not transfer. Beginning Monday, November 9, 2026, reconnect your Independent Bank accounts in QuickBooks to continue downloading account and transaction information.

Autobooks



Autobooks will transition to **IB Payments Center** beginning Monday, November 9, 2026. Your existing Autobooks information will not transfer.

Before transition weekend, save any records you wish to retain. Beginning Monday, November 9, 2026, you will need to set up your information and payment activity again in IB Payments Center.

Merchant Services



Your current merchant services and payment-processing systems will continue without interruption. No action is needed.

If you are interested in exploring additional payment-processing solutions, Independent Bank partners with Clover to offer flexible tools for accepting payments and managing your business. Learn more at IndependentBank.com/Clover.

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

Commercial Loans



Effective Monday, November 9, 2026, your Highpoint Community Bank commercial loan will transition to Independent Bank. Unless you have been notified separately, your loan number will remain the same. Your loan terms, interest rate, and scheduled payment amount will not change as a result of the transition.

If your payment is made through an 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 Digital Banking to transfer funds from an external account to make your loan payment, you may need to update your payment instructions after the transition. Additional information and instructions will be provided in a separate mailing.

As part of your ongoing commercial banking relationship, you may continue to be asked to provide financial information, just as you have provided it to Highpoint Community Bank. Your commercial lender will contact you directly regarding any information needed.

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 **800.530.3719**.

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 **800.530.3719**.

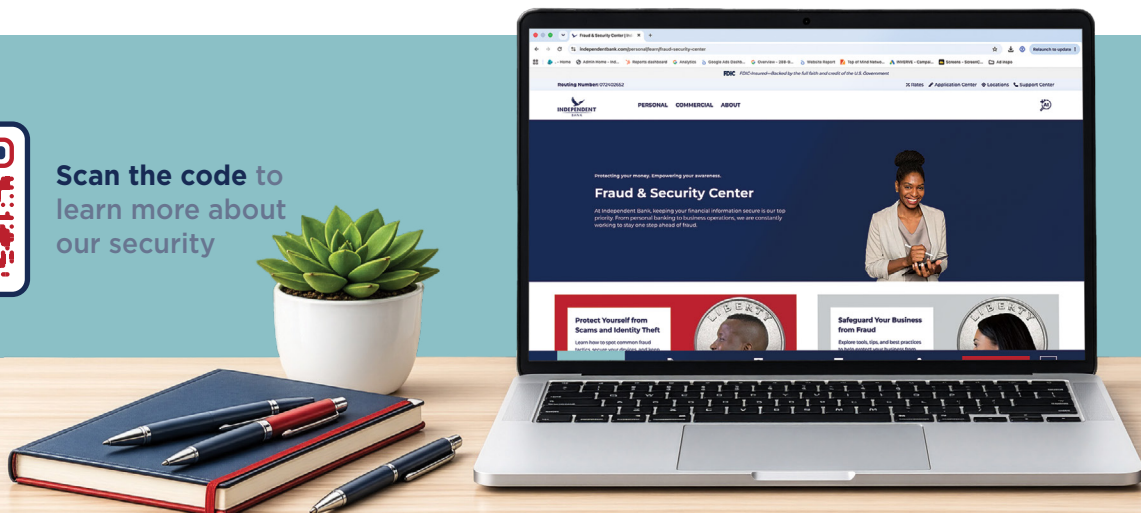
How We Will Contact You



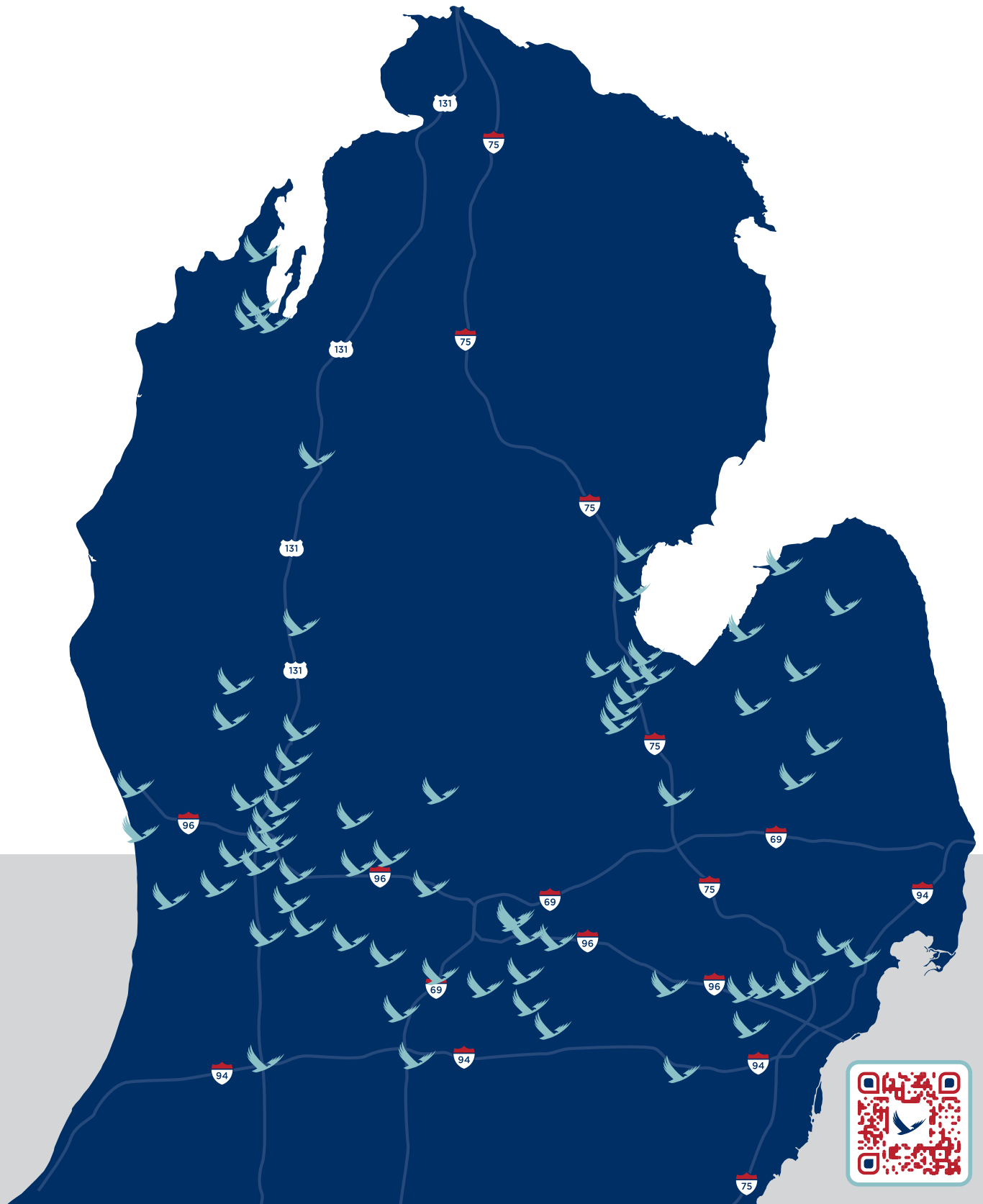
Independent Bank may contact you with transition information, but we will not ask for confidential login information through an unsolicited call, email, or text.



Scan the code to learn more about our security



OUR WINGSPAN



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.*



AWARDS & RECOGNITION

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



MOST AFFORDABLE HOUSING GRANTS APPROVED IN MI

(2019–2025)



FORBES BEST-IN- STATE BANK

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

**PIPER SANDLER
SM-ALL STAR
BANK**

(2024)

**MSHDA TOP
10 LENDER
AWARD**

(2017)



**COMMUNITY
BANKERS CUP**

(2024)

**MICHIGAN
BANKERS
ASSOCIATION
FINANCIAL
LITERACY
AWARD**

(2019–2026)

**GREAT PLACE TO
WORK CERTIFIED**

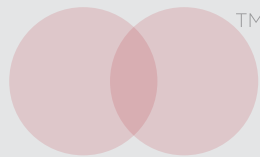
(2023–2026)

**NEWSWEEK AMERICA'S
GREATEST WORKPLACES**

(2024 & 2025)

**50/50 WOMEN
ON BOARDS “3+”
COMPANY**

(2020–2025)



**MASTERCARD®
CONSUMER
EXPERIENCE
AWARD**

(2025)

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

One of the most meaningful ways our team gives back is through Be the Difference Day, our annual bank-wide day of service. For 10 years and counting, our employees have come together to support causes that matter most in the communities we serve. Here's a look at the impact our team made in 2025:



800+

employees volunteered



80

community projects completed



\$98,000

donated to nonprofits

\$1MM+ *Donated to nonprofits*

over 10 years through Be the Difference Day





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



Transition Information and FAQs

IndependentBank.com/Highpoint

TreasuryONE Helpdesk

800.530.3719

For TTY, dial 711

Available Monday - Friday: 8 am - 5 pm (ET)

Excluding federal holidays

Connect With Us



Be Independent 