

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.