

WE ARE THRILLED TO LAUNCH

ONE Wallet BUSINESS

Be Independent 
BANK

WITH ONE WALLET BUSINESS,

our new and enhanced Online and Mobile Banking platform, you can enjoy all of these new enhancements and more:

- Now everything that you can do in Online Banking can also be done from our new **IB ONE Wallet mobile app**
- **Improved** Bill Pay service with faster payments
- Open new accounts or apply for loans in **just a few clicks**
- **Simpler and easier-to-read** transaction descriptions
- **Reset** your password quickly in the new mobile app
- **One click** access to your Independent Bank Credit Card, IB Wealth account, or CDARS accounts. *Coming soon!*
- **IB Card Controls App** allows you to turn your debit card on or off, restrict transactions by category or dollar amount, and easily set up purchase alerts. *Coming soon!*
- **ONE Wallet+**, formerly known as Personal Finance. ONE Wallet+ allows you to see all Independent Bank and non-Independent Bank accounts, loans, investments, credit cards, and more in one easy place. Creating budgets, track spending, setting goals, and watching your net worth grow has never been easier.

Please Note: In order to launch these new enhancements we will be closed May 22-23, 2021.

IMPORTANT DATES:

MAY 21

- Branches will close at 5 pm
- Online and mobile banking will be unavailable as of 5 pm

MAY 22-23

- Branches will be closed
- Online Banking and Mobile Banking will be unavailable

MAY 24

- ONE Wallet launches
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WHAT TO DO BEFORE MAY 24:

To be prepared for the enhancements launching on May 24, please make sure you complete the following things:

- Complete any necessary banking **before 5 pm on May 21.**
- **Visit IndependentBank.com/ONEWalletBusiness** for important information, including helpful videos, step-by-step tutorials that allow you to experience our new banking platform right now, common FAQs, a timeline of important dates, & more.
- **Our ATMs will remain available,** and you will be able to use your debit card for purchases. You will not be able to view or check your balance(s) during this time. We ask that you please check your balance prior to 5 pm on May 21.

Our Customer Experience Hub will also be available to **answer your questions at 800.355.0641** on Friday from 8 am-8 pm and Saturday-Sunday, from 8 am-6 pm (ET).

WHAT TO DO AFTER MAY 24:

- ❑ Download or upgrade our new mobile app, **IB ONE Wallet**
See directions below for both iPhone and Android users
- ❑ **Set up any desired account alerts**, as any previous alerts have not been converted to our new platform
- ❑ **Access IB Card Controls** via our IB ONE Wallet mobile app to manage your debit card and receive alerts. *Coming soon!*
- ❑ If you utilize **Bill Pay**, confirm that all of your payees and scheduled payments are correct
- ❑ Ensure all of your **contact information is up to date** via Online or Mobile Banking (email, phone number, address)

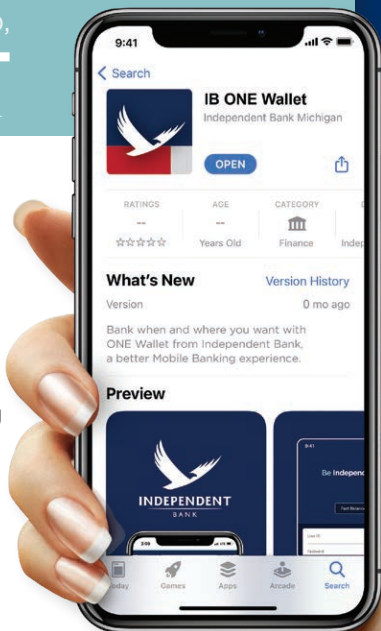
Download our new mobile app,
IB ONE WALLET
After May 24

IPHONE USERS:

- If you are an existing app user, you will be prompted to update your **Independent Bank mobile app**
- If you are not a current app user download the new app by searching “**IB ONE Wallet**” in the **App Store**

ANDROID USERS:

- You will need to download our new app, by searching “**IB ONE Wallet**” in the **Google Play Store**



WHAT'S NEW IN ONE WALLET BUSINESS

- **Mobile Banking** – Now everything that you can do in Online Banking can also be done in Mobile Banking — add new bill payments, view statements, transfer money to other IB customers, and more.
- **Bill Pay** – Never write a check again! Our new Bill Pay options are fast and efficient. Plus, you are now able to add payees right through our IB ONE Wallet app. Be sure to check out the videos on our website to learn everything that is new about our Bill Pay service.
- **Updated Transfer Options** – Transfers are now all located in one convenient location, also with more convenient options for making loan payments.
- **Business Mobile Deposit** – Deposit checks using IB ONE Wallet.
- **IB Card Controls** – Control your debit card through IB Card Controls, now available via the IB ONE Wallet app, so you are always up to date on your account information. *Coming soon!*
- **Account Statements** – Your next account statement will have a brand new look! Enjoy a more user-friendly statement arriving soon.
- **ONE Wallet+** – Introducing ONE Wallet+, a money management tool where you can see all of your accounts in one place, previously known as Personal Finance. This is easily accessible via Online and Mobile Banking.

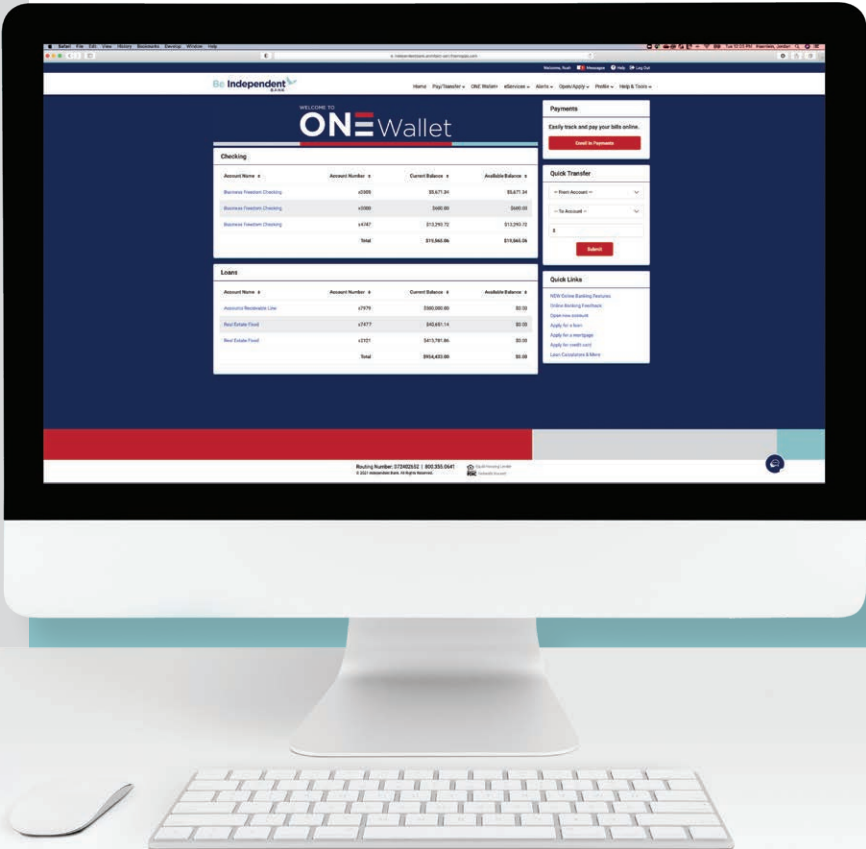
What's New in One Wallet Business Continued:

- **ONE Wallet** – With our new banking platform for both online and mobile, you will have instant access to your purchase history, can open additional accounts and apply for loans, access new alert capabilities, and receive alerts on your phone or via email.

1 Payments (Bill Pay)

2 Quick Transfers

3 Quick Links



- **ATMs** – For deposits to be considered the same business day they now must be made before 10 pm (ET). Any deposits made after 10 pm (ET) will now be applied the next business day.

- **Real-Time Transactions** – The debit and credit posting order will now be in real-time. When your transactions are completed, they will post to your account, without delay. This will make keeping track of your balance easier, as items will post immediately, and you will now have an updated and accurate balance to view.

Please note that today posting currently has a delay, and funds are not immediately deducted from your account. This will now happen immediately, so you will want to ensure all funds are available before completing a transaction or making a purchase. You no longer have until end of day to make a deposit to avoid being assessed an overdraft fee. If funds are not in your account at the time a transaction or check is posted, your account may be assessed an overdraft fee, even if you make a deposit before the end of the business day.



We can't wait to launch all of these exciting new banking enhancements! If you have questions, please contact your local branch, give us a call at 800.355.0641, Monday-Friday 8 am-8 pm and Saturday-Sunday 8 am-6 pm (ET), or visit IndependentBank.com/ONEWalletBusiness.



Scan the QR code to stay up to date on the latest information!

