

WE ARE THRILLED TO LAUNCH

ONE Wallet

At Independent Bank, we pride ourselves on offering our customers the best banking experience. We realize that ‘the best’ changes over time, which is why we are constantly working to provide the most up-to-date technology, products, and services to not only meet your financial needs and goals, but exceed them. This is just another way we are helping you to always **Be Independent.**

WITH ONE WALLET,

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
- Access to **Zelle®** is now available within Bill Pay in your online and mobile banking account. It's a fast, safe and easy way to send a gift of money to a family member, settle up this month's rent with your roommate or split the cost of girls night out.*
- 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
- **Instantly** transfer funds to other IB customers
- **One click** access to your Independent Bank Credit Card, IB Wealth account, or CDARS accounts. *Coming soon!*
- **Transfer** funds to and from accounts you own at other Financial Institutions
- **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+** allows you to see all your accounts, loans, investments, credit cards, and more in one easy place. Plus create budgets, track spending, and much more!

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

IMPORTANT DATES:

MAY 19

- SwiftPay will cease processing payments scheduled at 5 pm
- External Transfers in Online Banking will cease at 5 pm

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

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/ONEWallet](https://www.independentbank.com/ONEWallet)** 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.
- **You can use your debit card for purchases over the weekend, and our ATMs will also remain available.** 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.
- **Make note of your current External Transfers and SwiftPay Payments,** as they will not be imported into the new system, and will need to be reestablished after May 24.

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
- ❑ If you had any **External Transfers or SwiftPay Payments** scheduled, be sure to reestablish these within IB ONE Wallet
- ❑ 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**

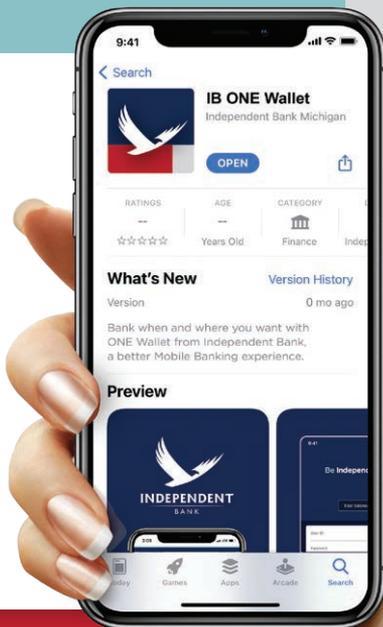
After May 24

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:

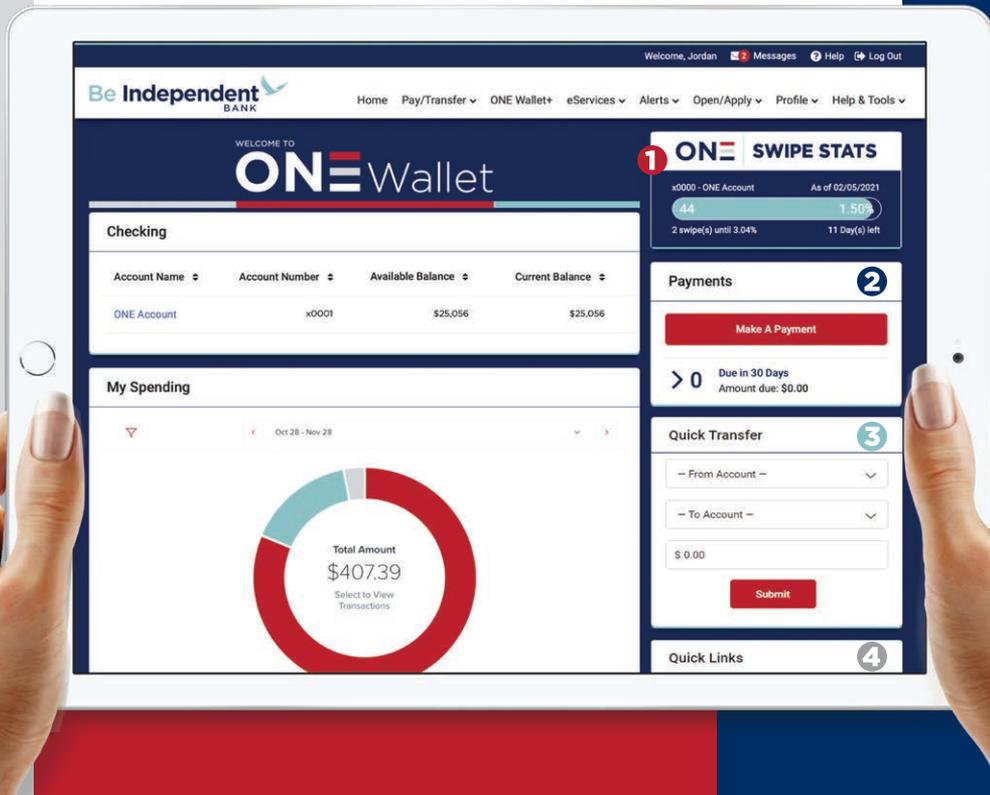
- You will need to download our new app, by searching “**IB ONE Wallet**” in the **Google Play Store**



WHAT'S NEW IN ONE WALLET

- **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, complete external transfers, access new alert capabilities, and receive alerts on your phone or via email.

- 1 One Account (Swipe) Activity
- 2 Payments (Bill Pay)
- 3 Quick Transfers
- 4 Quick Links



- **Mobile Banking** - Now everything that you can do in Online Banking can also be done in Mobile Banking — External Transfers, 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.
- **Transfer Funds to IB Customers** - You can now send money to any Independent Bank account — you do not need to be the account owner to do so. Send money to a coworker, family member, or friend. All you need is their account number.
- **External Transfers** - Now not only can you transfer funds to accounts at other Financial Institutions, but you can also receive transferred funds from other Financial Institutions into your accounts at Independent Bank! If you previously had External Transfers established, you will need to set these up again, as they will not be converted to the new platform.
- **Reintroducing Change It Up** - An easy way to save a little more! Enroll and every debit card purchase you make will be rounded up to the nearest dollar, with that extra change deposited right into your savings account. If you were previously enrolled in this program, your pre-selected contributions will now be rounded up to the nearest dollar as well.

Continued on next page

What's New in One Wallet Continued:

- **Zelle®** - is a fast, safe and easy way to send money to people you know and trust – from paying back a family member for a group gift or sending an allowance to the kids in college. Access *Zelle* through Bill Pay today! Customers who have previously used *Zelle* will need to reload all payees, as these will not transfer to ONE Wallet automatically.

- **Updated Transfer Options** - Transfers are now all located in one convenient location, also with more convenient options for making loan payments.

- **Club Checking Bundle** - Accessing all of your Club Checking Bundle benefits is now quick and easy via Online and Mobile Banking, as well as at IndependentBank.ClubChecking.com.

- **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!*

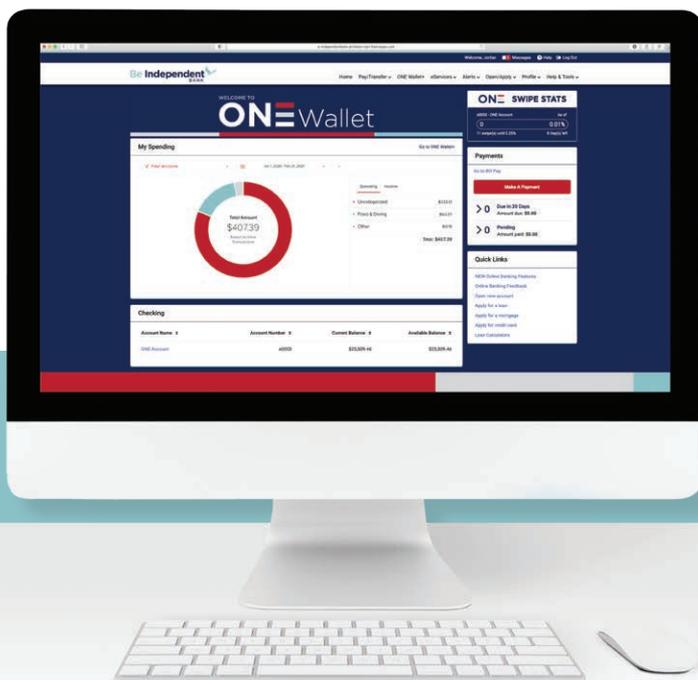
- **Account Statements** - Your next account statement will have a brand new look! Enjoy a more user-friendly statement arriving soon.

- **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.

- **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 Continued:



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

- And don't forget to check out our redesigned app with cool new features like this **SWIPE TRACKER!**



WHAT'S NEW

LOANS:

- **Mortgage and Installment Loans** - All account numbers will now have the note number added to the end of the account/loan number. For example: Account/Loan Number: 500/Note Number: 000001, will now be "5001."
- **Mortgage Escrow Analysis** - The timing of escrow analysis for mortgages will be changing based on when taxes are paid.
- **Loan Statements** - Your next loan statement will have a brand new look! Enjoy a more user-friendly statement arriving soon.
- **Loan Calculators & More** - We are continuously working to provide you with an enhanced banking experience. Whether you are looking to calculate auto payments, a mortgage loan, a home equity line of credit, or your business finances, we've got you covered. Check them out at IndependentBank.com/calculators.
- **Express Loan Pay** - SwiftPay is now Express Loan Pay. If you have a SwiftPay automatic monthly payment or future-dated payments scheduled, please take a moment to establish this again within Express Loan Pay beginning May 24, 2021, and please be sure to use your new loan account number. We also offer additional free methods of payment. For a full list, please visit IndependentBank.com/Express.
 - > Transfer funds from an Independent Bank account directly to your loan via Online Banking
 - > Use Bill Pay to make your loan payment from an Independent Bank checking account or establish automatic payments via Online Banking
 - > Send your loan payments by mail

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/OneWalletPersonal.

INDEPENDENT
BANK

zelle[®]

*Terms and conditions apply. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Copyright © 2020 First Financial. All rights reserved. In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled with Zelle. Must have a bank account in the U.S. to use Zelle.

Joint Account Owners must have their own Online Banking login.

