

WE ARE THRILLED TO LAUNCH

Treasury ONE

INDEPENDENT | BANK

With TreasuryONE,

our new Online and Mobile Banking platform, all of your banking services are now together in one safe, secure environment.

Enjoy All of These New Enhancements & More:

- **SecureBrowser** produces an isolated, safe Internet environment. With SecureBrowser, you can access all of your IB products and services, and even if your computer becomes compromised, all of your banking information will remain safe.
- **No more tokens** to carry with you wherever you go.
- **Simpler and easier** layout and functionality.
- **One** convenient location to access your online services, remote deposit capture, lockbox, sweep accounts, and more!
- **IB Treasury ONE mobile app** has all of the same capabilities as accessing Online Banking from your computer.

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

IMPORTANT DATES:

APRIL 26

- Our team will begin reaching out to customers to provide an overview of the new online system.

MAY 20

- Last day to originate ACH transactions from our current system.

MAY 21

- Business Online Banking and Independent Business Mobile will be unavailable after 5 pm.
- Last day for scheduled/recurring transactions to take place in the current systems.

MAY 24

- TreasuryONE 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:

- Respond to the Bank's request to schedule a training time with your entity.
- Complete any necessary banking **before 5 pm on May 21.**
- Visit **IndependentBank.com/TreasuryONE** 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.
- Save a copy of your existing templates for ACH, child support payments, taxes, wire transfers, and Positive Pay services to validate information in the new system.

Our TreasuryONE Helpdesk will also be available to **answer your questions at 800.530.3719** from 8 am to 5 pm, Monday-Friday.

WHAT TO DO AFTER MAY 24:

- ❑ To download, or reactivate **Secure Browser**, go to Independent.olbanking.com/corporate/. We will give you an activation key during your training. Please retain this information as it may be needed to reactivate SB.
- ❑ **Your company ID and User ID** will remain the same as they are today, but you will be provided with a new initial password, and be prompted to change your password upon your first log in.
- ❑ Download our new mobile app, **IB TreasuryONE**
- ❑ **Set up any desired recurring transfers**, as any previous scheduled transactions will not be converted to our new platform.
- ❑ If you utilize ACH, wire, or Bill Pay, confirm that all of your payees and templates are correct.

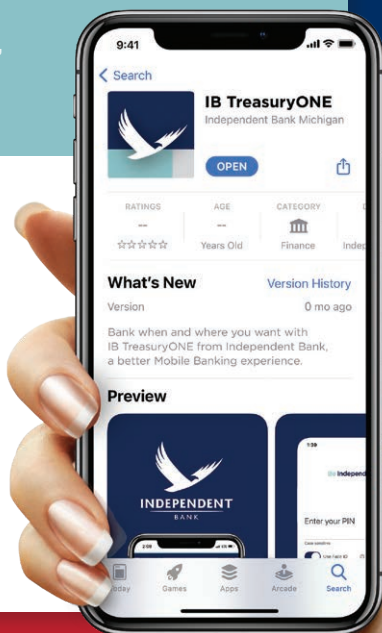
Download our new mobile app,
IB TreasuryONE
After May 24

IPHONE USERS:

- You will need to download our new app, by searching “IB TreasuryONE” in the **App Store**

ANDROID USERS:

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



WHAT'S NEW In TreasuryONE

- **Mobile Banking** – Now EVERYTHING that you can do in Online Banking can also be done in Mobile Banking — add new payments, manage Positive Pay, make deposits, view account history, and more.
- **Payments** – Never miss a payment deadline again! Our new mobile payment options are fast and efficient. Plus, you are now able to add and approve payments of all types right through our IB TreasuryONE app.
- **Updated Login Options** – IB TreasuryONE Mobile will now support biometric authentication. Log in using your face, fingerprint, or password.
- **Mobile Deposit** – Deposit checks using the IB Treasury ONE App
- **Account Statements** – Your next deposit account and account analysis statements will have a brand new look! Enjoy a more user-friendly statement arriving soon.

What Else is NEW:

- **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.
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- **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 any questions, **give us a call at 800.530.3719**, Monday-Friday 8 am-5 pm (ET) or visit IndependentBank.com/TreasuryONE.



Or scan the QR code to stay up to date on the latest information!



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