

FREQUENTLY ASKED QUESTIONS FOR ONE-TIME PAYMENTS THROUGH SWIFTPAY

Q: What is a One-Time payment?

A: This allows you to make a payment on your Independent Bank loan. Follow the easy steps indicated below.

Q: How do I make an online payment using the One-Time service?

A: There are four basic steps involved in using the One-Time service to make online payments:

- Enter your payment information: You will enter your loan number and how much you are paying.
- Enter your contact information: You will enter your name, address, phone, and e-mail address.
- Enter your payment method information: You will enter your bank account information.
- Review and submit: You will be given an opportunity to review everything you've entered and change anything if necessary. Then you will submit the payment and receive your confirmation reference ID.

You will be required to enter this information each time you make a payment using the One-Time service. We recommend that you enroll to avoid having to re-key this information each time you make a payment.

Q: How secure is my sensitive banking information and personal information? How can I know that this information will not be intercepted?

A: Independent Bank supports the most current security to ensure complete privacy and protection of your account information and transactions. The system will automatically sign you out after 20 minutes of inactivity.

Q: How do I know when a secure session has been created?

A: Most of the supported browsers will give you a message box stating when you are going into a secure session. For instance, in Internet Explorer, an icon appears that looks like a small padlock with the lock closed on the bottom right side of the browser window. Another indication that your browser is operating in secure mode can be found in the Web site address. The address will begin with 'http://' in standard, non-secure mode and with 'https://' in secure mode. The 's' in 'https' stands for secure.

If you need a newer version of Microsoft Internet Explorer, you can download it by going to: <http://www.microsoft.com/windows/ie/downloads/default.msp>

Q: Why are only some versions of browsers supported?

A: To help ensure that your confidential financial information is protected in transit, we encrypt all messages between your browser and the One-Time service. Some browser versions do not support the needed levels of encryption.

Q: What are my obligations to help secure my transactions with Independent Bank on the One-Time service?

A: You are responsible for not giving out your banking account information or bank routing information, or your loan account information. Furthermore, you need to make sure that you are using an appropriate browser. Also, you should close your browser immediately after you are finished transacting your payment(s). For more details, see the Terms and Conditions. Protect your computer(s) with firewalls, the latest virus protection software, current patches, recent security updates, and run scans frequently.