ELECTRONIC SERVICES GUIDE

Online Banking

With Independent Bank's **free**, personalized Online Banking center, you can:

- Pay a bill to any person in the U.S., Virgin Islands, or Puerto Rico

- Set up recurring payments and create stop payment requests

- Handle your common tasks and transactions from a single page

- Make payments on Independent Bank loans

- Transfer funds between Independent Bank accounts

- Set up email and text alerts, as well was real-time debit card alerts

- Customize your own apps for quick and easy access to your account information

- Update your phone number and address

- See the latest online banking news and announcements

To Enroll:

1. Visit IndependentBank.com and select "Online Banking" from the drop-down under "Log In To Your Account."

2. Select "Sign up."

3. Follow the prompts to select what type of account you are enrolling in Online Banking. Click the checkbox to indicate that you have read and agree to the terms of Independent Bank's Online Banking Agreement and Disclosure.

4. Click "Continue" and fill out your personal information (name, address, phone number, etc.), and follow the prompts to proceed with the completion of the enrollment process.

eStatements

Save paper while efficiently storing your financial transactions and ensuring account privacy.

- Maintain electronic records of your account to enhance security

- Cut clutter in your home mailbox

- Retrieve your statements from any Internet-equipped computer

- Review statements from a rolling 13-month period

To Enroll:

Log into your Online Banking account and click "Statements" from the Accounts menu.

Bill Pay

To Establish Bill Pay:

1. Log into Online Banking

2. Select the "Pay Bills" icon under "Money Center

3. Select "Get Started" and "Enroll Now"

4. Select the account you would like to enroll in Bill Pay, and the account you would like to set as your default account, and click "Enroll."

5. Continue to "Make Payments" and follow the instructions to establish a payment. You will need the payee's address and your account number with the payee.

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PeoplePay

PeoplePay gives you a fast, safe way to send and receive money as easily as you send and receive email or text messages. This secure electronic payment system offers you the ability to pay people without the hassle of writing checks or handling cash.

To Enroll:

1. After logging into Online Banking, click the "Pay People" icon in the Money Center.

2. Agree to the terms and conditions of this service by clicking the checkbox. The agreement and disclosure link will open our current Online Banking Agreement, which contains the terms and conditions of the PeoplePay service.

3. Click the "Enroll" button to proceed. You will then be directed to the next enrollment screen. This page will allow you to select which of your eligible deposit accounts you'd like to use with the PeoplePay service. Select your accounts and click "Enroll."

Mobile Banking

While you're on the go you can:

- Check your account balances
- View your transaction history
- Transfer funds between accounts
- Locate branches and ATMs

To Sign Up:

Download our **free** Independent Mobile^ app (available for both Apple & Android) and follow the instructions, or sign into Online Banking on your computer and choose the "Get Started" option from the Mobile Banking Center.

^An Independent Bank account, online banking, and a data plan are required for enrollment in Independent Mobile. Standard messaging and data rates may apply.

Classic Text

Check your balance for **free** from your cell phone or smartphone with Classic Text banking. With Classic Text, you can:

- Check your account balances
- Request a mini statement including the last five posted transactions (simply text "mini" to view the list of transactions)

An Independent Bank ATM or debit card and a text messaging plan are required for enrollment in free Classic Text. Standard messaging and data rates may apply.

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SnapCheck

Begin depositing checks through our Independent Mobile app by using SnapCheck* mobile deposit. All you need to get started is one of our personal checking or savings accounts and an iPhone, Android phone, or iPad with a functional camera.

To Enroll:

1. Sign up for online banking (if you haven't already).

2. Download our Independent Mobile app and set up mobile banking (if you haven't already).

3. Use the SnapCheck feature located in the Independent Mobile menu under "Check Deposit" or "Deposit."

4. Follow the easy instructions to deposit your check.

*Independent SnapCheck is subject to eligibility and deposits are not immediately available. For business customers, $0.50 per check deposited after two deposited per cycle. Visit IndependentBank.com to enroll and for eligible mobile devices, limitations, terms, conditions, fees and details. Message and data rates may apply.

Apple Pay®

As a valued debit or credit card member of Independent Bank, you can use Apple Pay for your everyday payments! With a single tap it's possible to make secure, mobile payments at over 220,000 locations.

Apple Pay is a mobile payment technology that allows you to make a purchase with an iPhone® 6, iPhone 6 Plus, or even a new iPad® using your personal debit or credit card. Plus, you're able to authenticate purchases with a thumbprint. It's easy to use Apple Pay. First, make sure you have the latest version of iOS 8. No other apps are needed. Then, add your credit card to Passbook® by taking its picture and following directions on your iPhone. Once your debit or credit card is verified, you're ready to shop.

Visit http://apple.com/apple-pay for more information.

To get started, you must be an Independent Bank customer with an ATM or debit card.

Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. Apple Pay is a trademark of Apple Inc. Other fees and restrictions may apply.

Samsung Pay®

As a valued debit or credit card member of Independent Bank, you can use Use Samsung Pay with your Independent Bank debit or credit card for a simple and secure way to pay with your Samsung device. Use Samsung Pay at your favorite places—almost anywhere you can swipe or tap your card. Transactions are authorized with your fingerprint, and a random token is used instead of your actual card details to keep your information safe. Securely load your cards for easy purchases.

For more information, visit http://www.samsung.com/us/support/owners/app/samsung-pay.

To get started, you must be an Independent Bank customer with an ATM or debit card.

Other fees and restrictions may apply.

Android Pay®

With Android Pay, simply unlock your phone, place it near a contactless terminal, and pay for your items. You don't even need to open the app! Android Pay uses a virtual account number, instead of your debit or credit card information, to keep your card details safe. You can even use Android Pay for in-app purchases, so there is no need to enter your payment and address information.

Visit Android.com/pay for details.

To get started, you must be an Independent Bank customer with an ATM or debit card.

Other fees and restrictions may apply.

Account/Card Alerts

Safeguarding your financial accounts against fraud is more important than ever. Luckily, there are steps you can take to keep your information safe. Sign up for **free** account and debit card alerts to stay up-to-date on your account(s).

Sign up for account alerts:

1. Log into Online Banking.

2. Select "Customer Service," and click "Manage Alerts" under Contact Options.

3. Choose the account(s) for which you would like to establish alerts.

4. Create alerts to manage and stay informed about your account and personal information.

Examples:

- Contact Information Changed
- New Statement Available
- Debit Card Transaction At or Above Designated Amount Processed
- Account Balance
- Check # Processed

Sign up for MasterCard Identity Theft Alerts:

1. Visit MasterCard.us/idtheftalerts to enroll in MasterCard Identity Theft alerts.

2. Select any or all of the personal information you would like monitored for free, including Social Security number, driver's license number, passport number, bank account information, email addresses, and medical information.

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