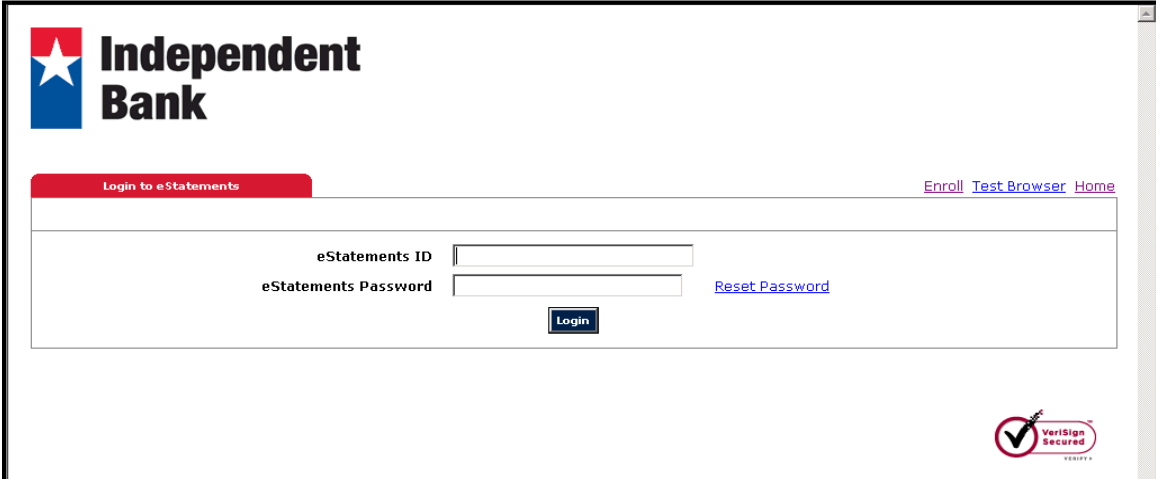


## Enrollment Instructions for eStatements

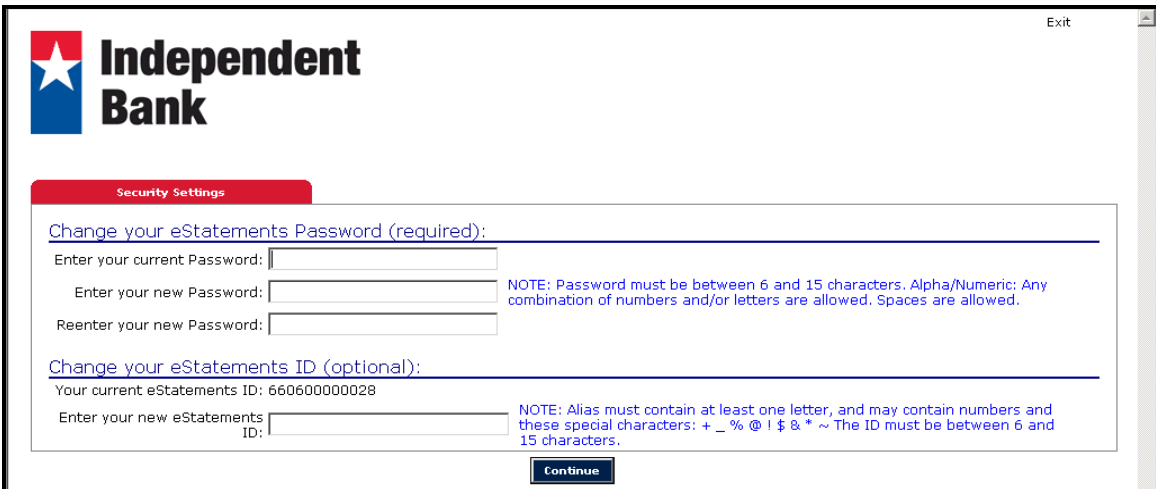
Please log in using the ID that was emailed to you from eStatements@independent-bank.com and your temporary password. **Please note: The login is not case-sensitive. Additionally, the "Reset Password" option is not functional until the entire eStatements set-up has been completed.**



The screenshot shows the Independent Bank eStatements login interface. At the top left is the Independent Bank logo. Below it, a red banner reads "Login to eStatements". To the right of the banner are links: "Enroll", "Test Browser", and "Home". The main login area contains two input fields: "eStatements ID" and "eStatements Password". Below the password field is a "Login" button. To the right of the password field is a link labeled "Reset Password". In the bottom right corner, there is a "VeriSign Secured" logo.

Using the "current" password (the one you received from the bank) and ID provided, please change the password (required) and ID (optional).


Hint: You might want to consider using the same login and password as you do for online banking.



The screenshot shows the Independent Bank eStatements Security Settings page. At the top left is the Independent Bank logo. Below it, a red banner reads "Security Settings". To the right of the banner is an "Exit" link. The page is divided into two sections. The first section is titled "Change your eStatements Password (required):" and contains three input fields: "Enter your current Password:", "Enter your new Password:", and "Reenter your new Password:". To the right of these fields is a note: "NOTE: Password must be between 6 and 15 characters. Alpha/Numeric; Any combination of numbers and/or letters are allowed. Spaces are allowed." The second section is titled "Change your eStatements ID (optional):" and contains two input fields: "Your current eStatements ID:" (pre-filled with "660600000028") and "Enter your new eStatements ID:". To the right of these fields is a note: "NOTE: Alias must contain at least one letter, and may contain numbers and these special characters: + \_ % @ ! \$ & \* ~ The ID must be between 6 and 15 characters." At the bottom center is a "Continue" button.

After you click “Continue,” the following screen will appear:

**Multi-factor Authentication Screen.** Click “Continue.”



**Independent  
Bank**

Exit

Security Settings

**New Security Feature!**

In order to make your online banking experience as secure as possible, we are introducing a new security feature that detects any uncharacteristic or unusual behavior involving your account. If anything out of the ordinary is detected we will verify your identity.

**How Does It Work?**

If we detect any unusual or uncharacteristic activity, we will ask you to answer your security questions to make sure that it's really you. This will most likely be a very rare occurrence.


**What Are The Next Steps?**

- Answer and verify three security questions;
- Continue banking, with an even higher level of security!

Continue

After you click “Continue,” the following screen will appear:

**Set-Up Challenge Questions.** Please select and answer the questions of your choice; then click “Submit.”



**Independent  
Bank**

Exit

Verification Questions (required):

From now on we will monitor your use pattern and if we suspect it is not you logging in we will ask you to answer a few verification questions. Please take a moment to select one question from each of the three drop-down menus. Answers are not case sensitive.

**Challenge Questions (required):**

Question One:

Select Question. . .

Answer:

Question Two:

Select Question. . .

Answer:

Question Three:

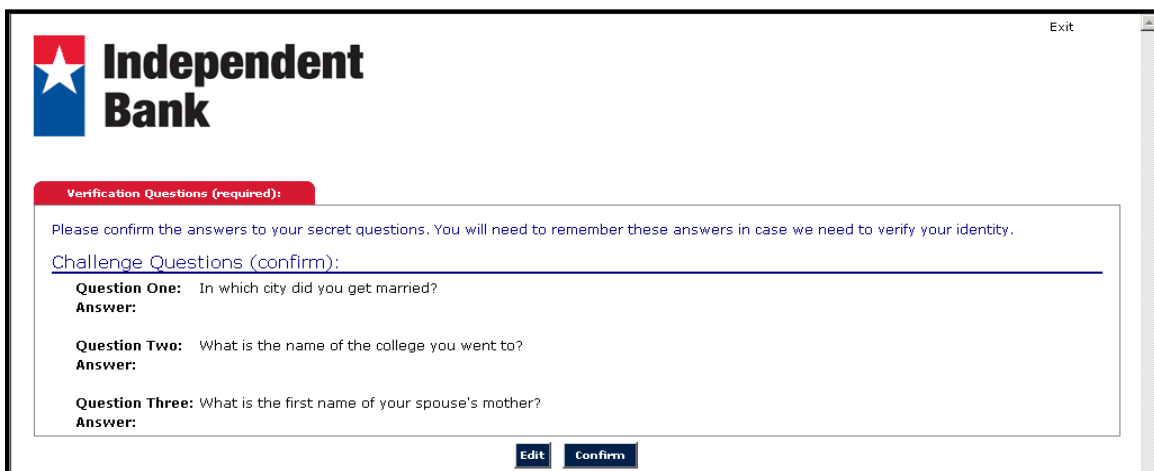
Select Question. . .

Answer:

Submit

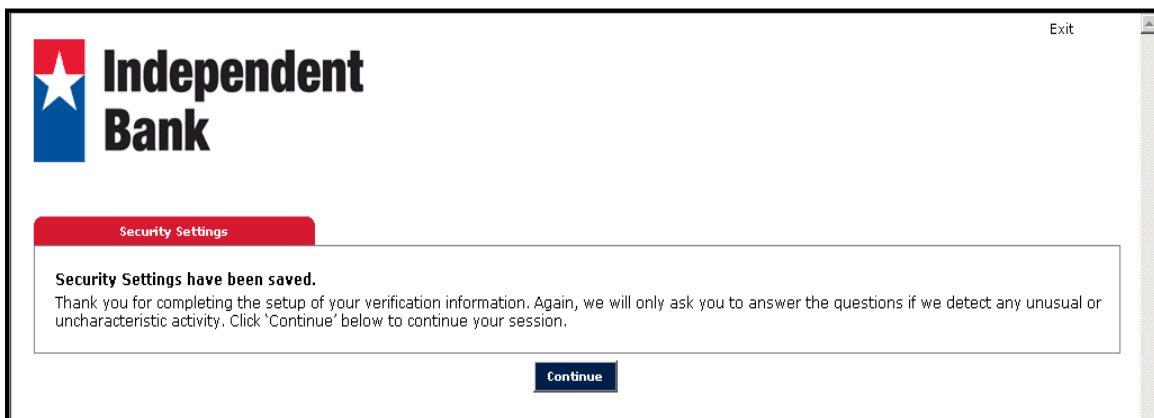
After you click “Submit,” the following screens will appear:

**Confirmation of Challenge Questions and Answers.** Click to “Edit” or “Confirm” the information you have input.



The screen displays the Independent Bank logo in the top left corner. In the top right corner, there is an "Exit" link. A red header bar contains the text "Verification Questions (required):". Below this, a message states: "Please confirm the answers to your secret questions. You will need to remember these answers in case we need to verify your identity." A blue link "Challenge Questions (confirm):" is positioned above a form area. The form contains three questions with their respective answers: "Question One: In which city did you get married?" with an "Answer:" field; "Question Two: What is the name of the college you went to?" with an "Answer:" field; and "Question Three: What is the first name of your spouse's mother?" with an "Answer:" field. At the bottom of the form area, there are two buttons: "Edit" and "Confirm".

**Security Settings Saved.** Click “Continue.”



The screen displays the Independent Bank logo in the top left corner. In the top right corner, there is an "Exit" link. A red header bar contains the text "Security Settings". Below this, a message states: "Security Settings have been saved. Thank you for completing the setup of your verification information. Again, we will only ask you to answer the questions if we detect any unusual or uncharacteristic activity. Click 'Continue' below to continue your session." At the bottom of the form area, there is a "Continue" button.

**Enter/Update Email Address Screen.** Please make sure email address on file is correct, then click “Submit.”



The screen displays the Independent Bank logo in the top left corner. In the top right corner, there is an "Exit" link. A red header bar contains the text "Email Address". Below this, a blue link "Enter/Update Email Address:" is positioned above a form area. The form contains a text input field with the value "smith@grandecom.net" and a label "Email address on file:". At the bottom of the form area, there is a "Submit" button.

### Security Phrase/Enrollment Passcode.

In order to complete this process, please verify the information in steps 1 and 2 below. Please enter a security phrase in step 3 that will be displayed in email notifications that will be sent to you from the bank. This will help you verify the authenticity of emails you receive from Independent Bank.

In step 4, click in the "Click here" link at the end of the sentence to obtain the password that will be used to verify your ability to read your eStatements.

The screenshot shows the 'Initenrollment' page of the Independent Bank website. The page has a header with the bank's logo and name, and a navigation bar with links: Options, Statements and Notices, Documents and Settings, Disclosures, Email Settings, Additional Recipients, and Reconciliation Wizard. The main content area is titled 'Initenrollment' and contains the following steps:

- Account(s) and Document Enrollment**  
All available documents for all active accounts. [Details](#)
- Please review the following email address. If not correct, please update it in the space shown.**  
Email address:
- Please enter a security phrase to be displayed on all valid emails sent from this site.**  
Security phrase:
- Please enter the enrollment passcode in the field immediately below. To see the passcode, [click here](#).**  
Enrollment passcode:
- Disclosure**

Enter the enrollment passcode in the space provided and continue to step 5.

### Electronic Statement Disclosure and Agreement.

Click "I agree to the listed terms" And "Enroll Now." This step will now conclude the enrollment process.

The screenshot shows the 'Electronic Statement Disclosure and Agreement' page. The page has a header with the bank's logo and name, and a navigation bar with links: Options, Statements and Notices, Documents and Settings, Disclosures, Email Settings, Additional Recipients, and Reconciliation Wizard. The main content area is titled 'Electronic Statement Disclosure and Agreement' and contains the following text:

Before you can enroll in or access our Electronic Statement Presentation services ("eStatement Services"), the Electronic Signatures in Global and National Commerce Act (ESIGN) and other laws and regulations require us to obtain your affirmative consent to electronic delivery of your periodic account statements and associated disclosures required under Federal and/or State laws or regulations (collectively "Statement(s)"). Please read this Electronic Statement Disclosure and Agreement (this "Disclosure") carefully and save or print a copy for your records.

☐ I agree to the listed terms. [Click here](#) to see a sample document.

**Enroll Now**

### Final Confirmation Screen.

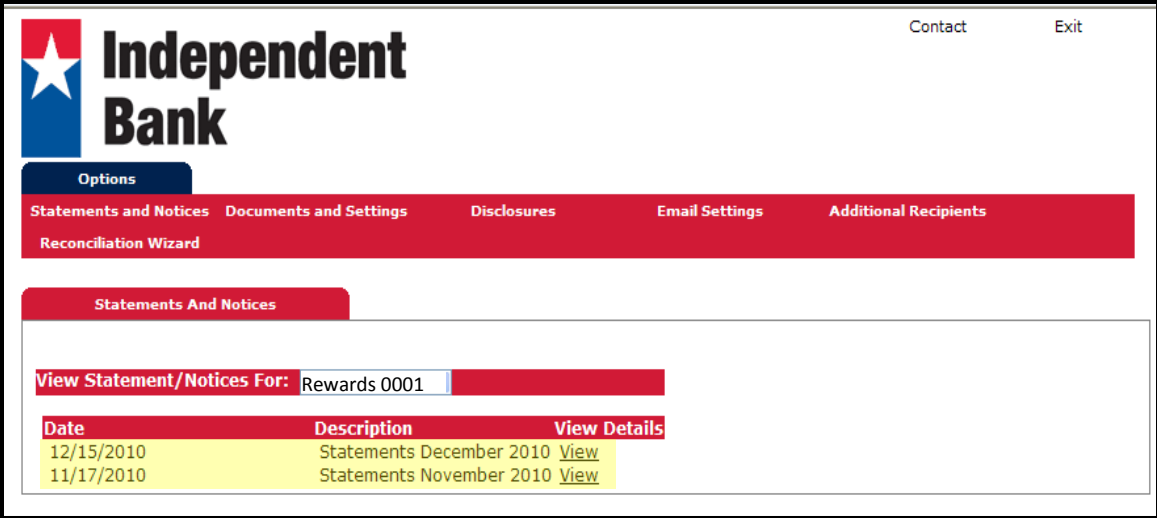
Please Note: Until the next statement cuts, every new enrollee will initially see this screen (with no documents available initially).

The screenshot shows the 'Final Confirmation Screen' of the Independent Bank website. The page has a header with the bank's logo and name, and a navigation bar with links: Options, Statements and Notices, Documents and Settings, Disclosures, Email Settings, Additional Recipients, and Reconciliation Wizard. The main content area is titled 'Statements And Notices' and contains the following text:

You have no documents available to view for this account.

**View Statement/Notices For:**

On future logins, immediately upon login (after your statement cuts), this is the screen that you will see so that you can access and view Independent Bank eStatements.



**Confirmation Email.**

Below please see the next email you will receive from Independent Bank:

Dear Valued Customer,

This message is automatically sent to Independent Bank customers who either enroll in eStatements or make a change to their eStatement profile.

If you are enrolling in eStatements, thank you for enrolling in Independent Bank’s eStatement service!

Please note: When you first enroll, you will not see any statements immediately. You will be able to view your first eStatement on the next statement cycle date.

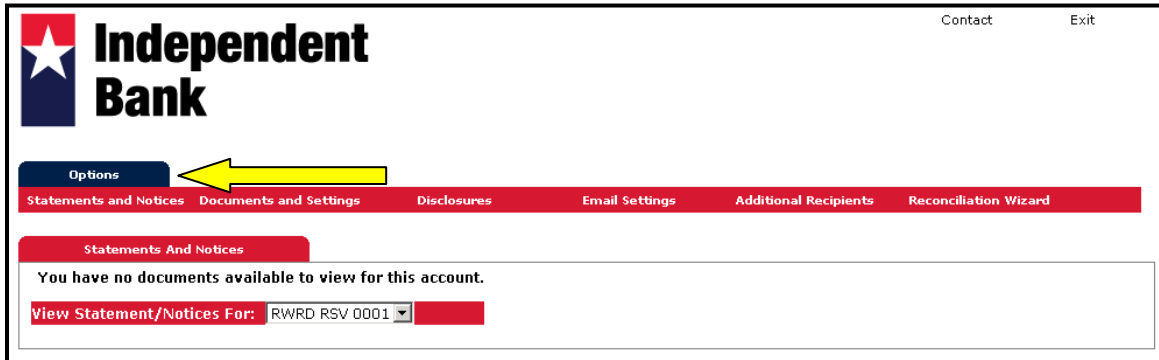
If you are updating or making a change to your enrollment profile, thank you for your input.

Please contact a Customer Service Representative at your local Independent Bank location or via secure email at “Contact Us” at independent-bank.com if you have any questions regarding the eStatement service or if you are not enrolled in Independent Bank’s eStatement service and believe that you have received this message in error.

Thank you for choosing Independent Bank!

## Explanation of eStatement Functionality Tabs

### Options Tab.



**Independent Bank** Contact Exit

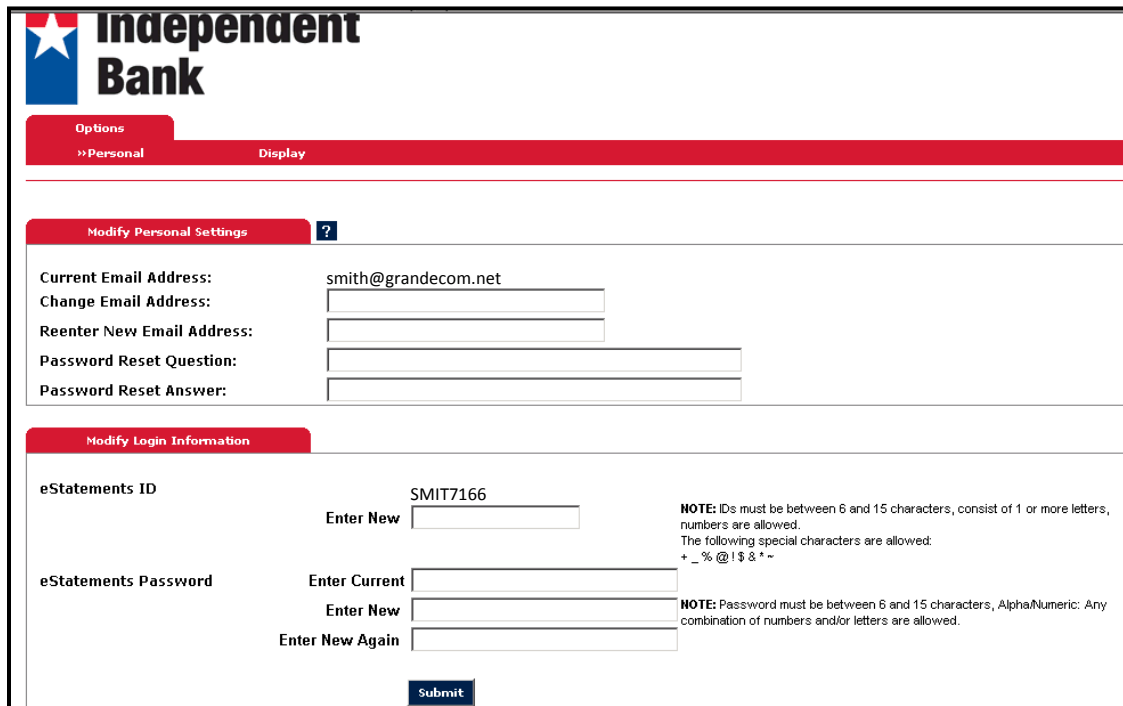
**Options** ← Statements and Notices Documents and Settings Disclosures Email Settings Additional Recipients Reconciliation Wizard

**Statements And Notices**

You have no documents available to view for this account.

View Statement/Notices For: RWRD RSV 0001

This function allows you to change an email address, set up a password reset question or change your login ID or password. **Please note:** Without entering a “Password Reset Question,” you will not be able to utilize the “Reset Password” on the initial login screen.



**Independent Bank**

**Options** »Personal Display

**Modify Personal Settings** ?

Current Email Address: smith@grandecom.net

Change Email Address:

Reenter New Email Address:

Password Reset Question:

Password Reset Answer:

**Modify Login Information**

**eStatements ID** SMIT7166

Enter New

**eStatements Password**


Enter Current

Enter New

Enter New Again

**NOTE:** IDs must be between 6 and 15 characters, consist of 1 or more letters, numbers are allowed.  
The following special characters are allowed:  
+ \_ % @ ! \$ & \* ~

**NOTE:** Password must be between 6 and 15 characters, AlphaNumeric: Any combination of numbers and/or letters are allowed.



# Independent Bank

Options
>>Personal
Display

Modify Personal Settings
?

Current Email Address: smith@grandecom.net  
Change Email Address:   
Reenter New Email Address:   
Password Reset Question: What is my mother's middle name?  
Password Reset Answer:

Modify Login Information

eStatements ID SMIT7166  
Enter New

NOTE: IDs must be between 6 and 15 characters, consist of 1 or more letters, numbers are allowed.  
The following special characters are allowed:  
+ \_ % @ ! \$ & \* ~

eStatements Password  
Enter Current   
Enter New   
Enter New Again

NOTE: Password must be between 6 and 15 characters, Alpha/Numeric. Any combination of numbers and/or letters are allowed.


Click "Submit" after all changes are complete. This banner will then appear above the "Modify Personal Settings" tab.

Information Message:
Your Personal Question/Answer has been created.

You will now be able to reset your own password from the login page.

## Documents and Settings Tab.

At the present time, eStatements are the only documents that are being delivered electronically.



# Independent Bank

Contact
Exit

Options
Statements and Notices
Documents and Settings
Disclosures
Email Settings
Additional Recipients
Reconciliation Wizard

Document and Settings

**Instructions:** Below is a list of accounts and document types that are available for enrollment in electronic delivery. You may place a check next to any document you wish to enroll or place a check next to any account(s) in which you wish to enroll all documents. No selections will be saved until you elect to save your settings by pressing the appropriate button shown on this page.

☒ **Enroll All Available Accounts and Document Types**


**Enroll Accounts**

☒ RWRD RSV 0001

Save Settings Refresh

## Disclosures Tab.

You may view or print the Disclosure Agreement from this tab.

**Independent Bank**

ContactExit

Options

Statements and NoticesDocuments and SettingsDisclosuresEmail SettingsAdditional RecipientsReconciliation Wizard

Disclosures

**Independent Bank**  
Electronic Statement Disclosure and Agreement


Before you can enroll in or access our Electronic Statement Presentment services ("eStatement Services"), the Electronic Signatures in Global and National Commerce Act (ESIGN) and other laws and regulations require us to obtain your affirmative consent to electronic delivery of your periodic account statements and associated disclosures required under Federal and/or State laws or regulations (collectively "Statement(s)"). Please read this Electronic Statement Disclosure and Agreement (this "Disclosure") carefully and save or print a copy for your records.

**Your Consent Is Required**

You must consent to electronic delivery of your Statements in order to continue enrolling in our eStatement Services. If you do not want to receive your Statements electronically, you should exit this screen by selecting "I Do Not Agree" at the bottom of the page and the enrollment process will be discontinued. If you do not consent to receiving your Statements electronically, our eStatement Services will not be available to you. If, after reading this Disclosure, you wish to consent to electronic delivery of your Statements and enroll in our eStatement services, please click on "I Agree" where indicated below.

## Email Settings Tab.

Using this screen, you may update your email address and change your security phrase.

**Independent Bank**

ContactExit

Options

Statements and NoticesDocuments and SettingsDisclosuresEmail SettingsAdditional RecipientsReconciliation Wizard

Email Settings

All documents will be sent to the following email address:

All authentic emails will contain the following security phrase:

The security phrase is intended to assure our customers that any emailed documents asking for private information have indeed originated from the ESI Website. If the security phrase does not appear within any document reporting to come from ESI do not submit any sensitive information such as User Id or Password. Please report any suspicious emails to ESI Support Personnel as soon as possible. These measures are being taken to protect our customers from a fraudulent Internet scanning method known as 'Phishing'. Phishing is a term used to describe the act of sending an email to a user falsely claiming to be a legitimate enterprise in hopes of scamming the user into surrendering sensitive information that will be used for identity theft.

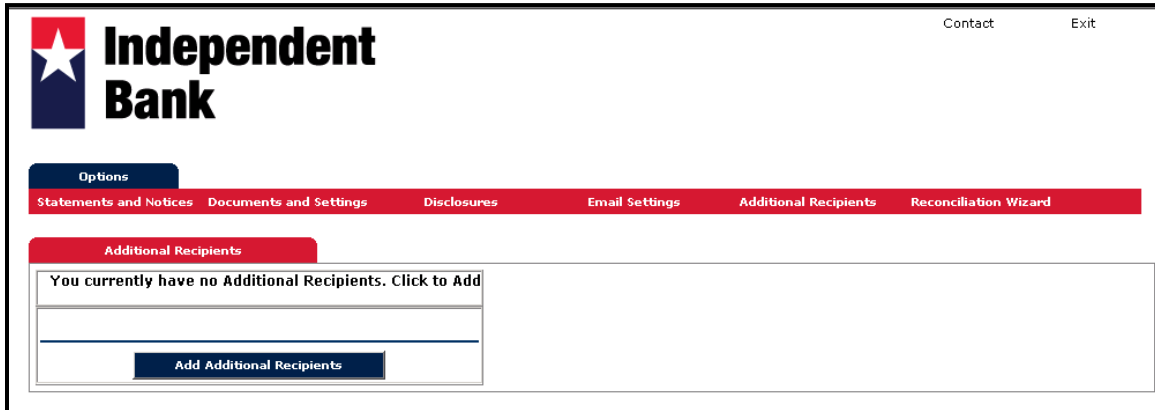
[Save Settings](#)



## Additional Recipients

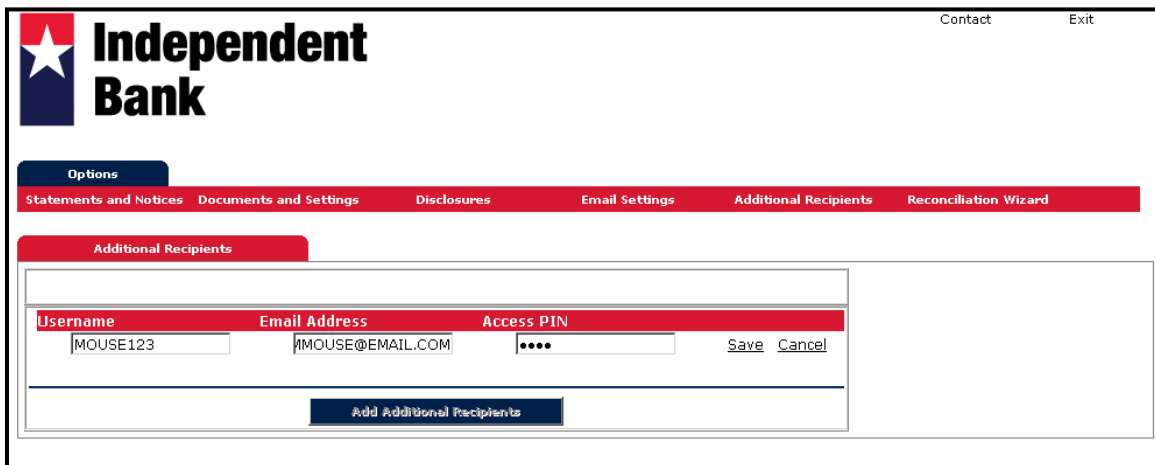
This screen allows you to add up to 3 additional recipients to your eStatements account. Example: This may pertain to a business who wants their accountant, accounting administrative assistant and CFO to be able to access their eStatements. **Please Note: The changes made on this screen will become effective on the next business day (not immediately).**

Click “Add Additional Recipients” to add other parties you want to have access to your eStatements.



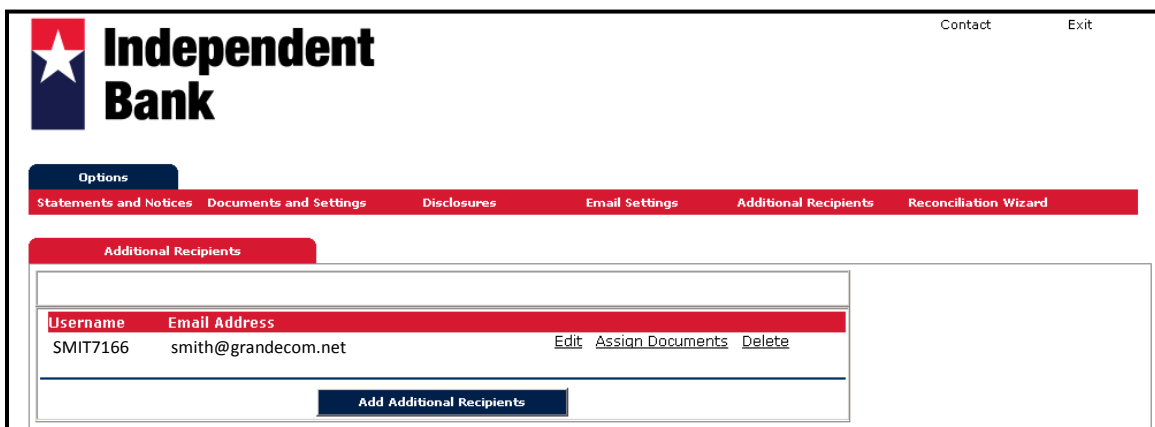
The screenshot shows the Independent Bank eStatements interface. At the top left is the Independent Bank logo. To the right are links for "Contact" and "Exit". Below the logo is a navigation bar with "Options" highlighted. A red menu bar contains the following items: "Statements and Notices", "Documents and Settings", "Disclosures", "Email Settings", "Additional Recipients" (which is highlighted), and "Reconciliation Wizard". Below this, a sub-header "Additional Recipients" is shown. The main content area contains the text "You currently have no Additional Recipients. Click to Add" above a large empty box. At the bottom of this box is a blue button labeled "Add Additional Recipients".

The following screen will appear. Type in a user name, email address and Access PIN (password). Click “Save.”



This screenshot shows the same Independent Bank eStatements interface, but with the form for adding a recipient. The navigation bar and red menu bar are identical. The sub-header "Additional Recipients" is present. The main content area features a form with three input fields: "Username" (containing "MOUSE123"), "Email Address" (containing "MOUSE@EMAIL.COM"), and "Access PIN" (containing four dots). To the right of these fields are "Save" and "Cancel" links. Below the form is a blue button labeled "Add Additional Recipients".

The following screen will appear. To add more recipients, click “Add Additional Recipients.”




This screenshot shows the Independent Bank eStatements interface with one recipient added. The navigation bar and red menu bar are identical. The sub-header "Additional Recipients" is present. The main content area features a table with the following data:

Username	Email Address	
SMIT7166	smith@grandecom.net	<a href="#">Edit</a> <a href="#">Assign Documents</a> <a href="#">Delete</a>

Below the table is a blue button labeled "Add Additional Recipients".

You may also assign documents to the new user by clicking “Assign Documents.” You may specify which documents the additional recipient has access to by clicking the “Enroll All Available Accounts and Documents Types” or by placing a check mark by the applicable account. Click “Save Settings.”



**Independent Bank**

ContactExit

Options


Statements and NoticesDocuments and SettingsDisclosuresEmail SettingsAdditional RecipientsReconciliation Wizard

Document and Settings for EDEN8740

**Instructions:** Below is a list of accounts and document types that are available for enrollment in electronic delivery. You may place a check next to any document you wish to enroll or place a check next to any account(s) in which you wish to enroll all documents. No selections will be saved until you elect to save your settings by pressing the appropriate button shown on this page.

☒ **Enroll All Available Accounts and Document Types**

**Enroll Accounts**



☐ RWRD RSV 0001


Save Settings

Refresh

Go Back

**Reconciliation Wizard.**

This is a simplified account reconciliation tool to assist you in balancing your statement.



**Independent Bank**

ContactExit

Options

Statements and NoticesDocuments and SettingsDisclosuresEmail SettingsAdditional RecipientsReconciliation Wizard

Reconciliation Wizard - Step #1: Starting Balance


Enter balance from the latest statement:

\$

Next Step

**Resetting Password From Login Screen.**

Provide your eStatements ID, the email address on file for this login, and a personalized email subject. Click “Submit.”



**Independent Bank**

Password Self Reset?

Please provide the following information:

eStatements ID:

E-mail Address On File:


E-mail Subject:

[what's this](#)

Submit

Cancel

The following screen will appear:



**Independent  
Bank**

Information Message:

Thank you. You will receive an e-mail shortly with instructions on how to reset your Password.

Exit

The following email is a sample of what you will receive:

From:

eStatements@independent-bank.com

To:

Jane Smith


Cc:

Subject:

BUNGEE JUMPER

You have requested that your eStatements Password be restored. To confirm this request, please [click here](#).  
This link will be valid for 2 hours.

Click on the “Click here” link in the email. The following screen will appear. Type in your eStatements ID and answer the question. Click “Submit.”



**Independent  
Bank**

Password Self Reset Confirmation

?

Please provide the following information:

eStatements ID:

What is my grandson's middle name?

Submit

\*Please note that all fields are required.

Change your password and click “Submit.”



**Independent  
Bank**

Password Self Reset

?

Please provide the following information:

Please enter a new Password:

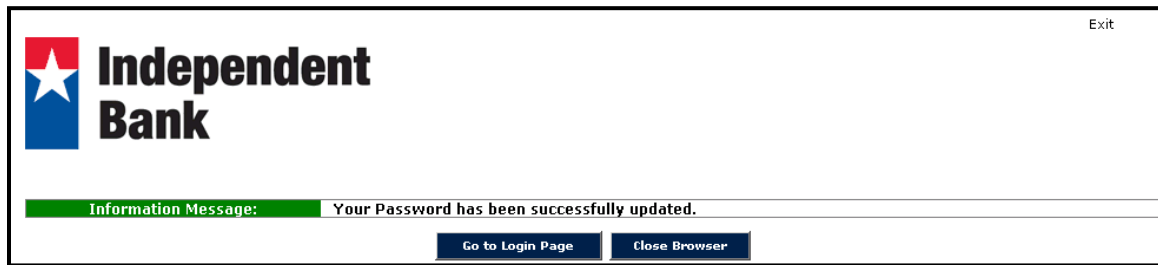
NOTE: Password must be between 6 and 15 characters, Alpha/Numeric: Any combination of numbers and/or letters are allowed.

Reenter your Password:

Submit

\*Please note that all fields are required.

The following confirmation screen will appear:



Thank you for using eStatements. If you have any questions, please contact your local Independent Bank.