

1. Navigate to www.ifinancial.com and select **Enroll in Online Banking and Additional Logins**.
2. From the dropdown menu, select **Already Enrolled? Setup your password here**.

3. Enter your **Login ID**, provided by your bank representative or system administrator.
4. Click **Submit**.

5. Select a method of delivery. Secure Access Codes will be sent via **Phone** call or **Text-SMS** message.

Choose a delivery method you can readily access. Add code delivery options in Security Preferences under SETTINGS. ×

INDEPENDENT
FINANCIAL

Please select a method of delivery for your secure access code. Secure access code is valid for 15 minutes.

5 I have a Secure Access Code

Phone to : (XXX) XXX-9008

Text-SMS : (XXX) XXX-9008

Back

6. Enter your 6 digit **Secure Access Code**.
Note: Do not share this code with anyone. Independent Financial will never ask for this code.
7. Click **Submit**.

A secure access code will expire 15 minutes after it is sent. ×

INDEPENDENT
FINANCIAL

Enter your Secure Access Code

6

Back **Submit** **7**

8. Review your personal information and click **Submit Profile**.

Please review and update your profile

Prefix (optional) First Name

Middle Name (optional)

Last Name Suffix (optional)

Email Address

Address 1

Address 2 (optional)

Country

Phone Country
United States

Home Phone Work Phone (optional)

Back to Login **Submit Profile** 8

9. Create a password and re-enter to confirm.

10. Click **Submit**.

INDEPENDENT
FINANCIAL

Please set your new password:

Password Requirements:

- Must be between 10 and 99 characters
- Must contain at least 1 number
- Password must contain a minimum of 1 lower case characters.
- Password must contain a minimum of 1 upper case characters.
- Password must contain a minimum of 1 special characters.
- May not be the same as current password

New Password


9

Confirm New Password

Back Submit 10

11. Review the Online Banking Agreement and click I Accept.

Login



INDEPENDENT
FINANCIAL

ONLINE BANKING AGREEMENT

If you use Online Banking or Mobile Banking, you are consenting to the terms of this Agreement.

Welcome to Independent Bank's Online Banking Service!

INTRODUCTION

This Online Banking Agreement and Disclosure (the "Agreement") describes how you can use Online Banking and Mobile Banking to obtain information about your account, to transfer funds between your accounts, and to request certain other bank services. It also contains the terms and conditions governing Online Banking and Mobile Banking.

These terms and conditions are in addition to those that apply to any accounts you have with us or any other service you obtain from us.

DEFINITIONS

As used in this agreement, the following words have the meanings given below:

- "Bank" and "banks" refers to the account holder(s) (including any business) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account.
- "Customer" means any natural person who uses a deposit account primarily for personal, family or household purposes.
- "We," "us," "ours," "Independent Bank," or "Bank" refers to Independent Bank.
- "Online banking" means our service that allows you to make payments, transfer funds, access accounts, obtain information and perform other permitted transactions over the Internet by use of a personal computer and modem and/or other means we authorize or allow.
- "Mobile banking" means our service that allows you to make payments, transfer funds, access accounts, obtain information and perform other permitted transactions by use of an application installed on a mobile device.
- "Business Day" means Monday through Friday, except banking holidays.
- "ACE" means Automated Clearing House.

SECURITY & PROTECTING YOUR ACCOUNT

Independent Bank is strongly committed to protecting the security and confidentiality of our customer account information. Independent Bank uses state-of-the-art technology in the ongoing development of its Online Banking Service to ensure this security.

What we do

- You can only access Online Banking with certain browsers that have a high security standard.
- You can only access Mobile Banking by downloading the IB Mobile application from the Apple Store or Google Play Store to a device that meets the minimum requirements listed.
- Your full account numbers are not displayed.
- You must have a valid Login ID and Password to sign in.
- If no action is taken for 10 minutes, you will be automatically logged off Online Banking.

What you need to do

- The Online Banking service can be supported by the minimum requirement of 128 bit SSL. Recommended browsers are as follows:

<ul style="list-style-type: none"> • Chrome 12 • Microsoft Edge - Current version previous version • Firefox - Current version and two prior versions 	<ul style="list-style-type: none"> • Chrome - Current version and two prior versions • Safari - Current version and two prior versions
--	--
- Mac OS X 10.10

<ul style="list-style-type: none"> • Operating System <ul style="list-style-type: none"> • iOS 12 or 13 or higher • Camera Space for Mobile Deposit <ul style="list-style-type: none"> • Auto Focus • 8 megapixels or higher • Connectivity <ul style="list-style-type: none"> • 5G • 4G LTE • Wi-Fi • Display Resolution <ul style="list-style-type: none"> • 1080x2000 pixels • Location Services <ul style="list-style-type: none"> • Native mapping app access 	<ul style="list-style-type: none"> • iOS 12 or 13 or higher • Auto Focus • 8 megapixels or higher • 5G • 4G LTE • Wi-Fi • 1080x2000 pixels • Native mapping app access
--	--

The Mobile Banking application can be supported on devices that meet the following minimum requirements:

- Do not give out your identifying information, such as your passwords, to any other person. The Bank may rely on your Online Banking Login ID to identify you when providing banking services to you.
- Never leave your account information displayed in an area accessible by others.
- Never leave your PC unattended while using Online Banking.
- Always exit the system by clicking on "Log Off" after using Online or Mobile Banking.
- If you believe that your password may have been lost or stolen, or that someone has accessed your account without your permission, or if you suspect any fraudulent activity on your account, please notify the Bank immediately.

Independent Bank
Attn: Online Banking
P.O. Box 2008
Mankato, MN 56001

If you think your statement is wrong or if you need more information about a transfer listed on the statement, contact us as soon as possible. As stated above, we must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared, and you must:

- a. Tell us your name and account number.
- b. Describe the transfer or other error you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- c. Tell us the dollar amount of the suspected error.

If you tell us verbally, we require that you complete an affidavit within ten business days specifying the above and/or any additional information we may request.

We will tell you the results of our investigation within ten business days (20 business days if you initiated the transaction from outside the United States) and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if you initiated the transaction from outside the United States) to investigate your complaint or question. If we decide to do this, we will provisionally re-credit your account within ten business days (20 business days if you initiated the transaction from outside the United States) for the amount you think is in error, so that you will have the use of your money during the time it takes us to complete our investigation.

If you are a new customer, for electronic funds transfers occurring during the first 30 days after the first deposit is made to your account, the applicable time periods for action by us are up to 30 business days (instead of ten) and 90 calendar days (instead of 45).

If we determine that there is no error, we will send you an explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

OUR ABILITY TO TERMINATE SERVICES

You are responsible for complying with all the terms of this Agreement and with the terms of the agreements governing the accounts to or from which transfers are made using Online Banking. We can terminate your electronic banking privileges under this Agreement without notice to you if you do not comply with any of the agreements governing your account(s) or if any such account is not maintained in good standing.

We can also terminate the Service if we believe that an actual or potential unauthorized use of your Login ID and Password or account may be occurring.

Independent Bank reserves the right to terminate your access to the Online Banking Service or any portion of it in its sole discretion, without notice and without limitation, except as may be required by law.

AMENDMENTS

We can amend this Agreement upon notice to you, which you agree may be sent by a secure message or by an announcement conspicuously displayed directly within the site. Any notice will be effective no earlier than ten (10) days after we send or post the notice (unless a law or regulation requires a longer notice period), whether or not you have retrieved or viewed the notice by that time.

NEW SERVICES

We may, from time to time, introduce new services that are part of Online Banking. We will update this Agreement to notify you of these new services. By using Online Banking after those new services become available, you agree to be bound by the terms contained in the revised agreement.

YOUR PROTECTION

You agree that Independent Bank is not responsible for any electronic virus that you may encounter using Online Banking. We encourage you to routinely scan your computer using any reliable virus protection product to detect and remove any viruses found. Undetected or unrecognized, a virus may corrupt and destroy your programs, files and even your hardware.

OUR LIABILITY

Except as specifically provided in the Agreement or where the law requires a different standard, you agree that neither Independent Bank nor any of its parents, subsidiaries or affiliates (collectively, "Independent Bank, Inc.") nor any third party service providers engaged by Independent Bank to perform any of the services connected with Online Banking shall be responsible for any damages, loss, property damage or bodily injury incurred as a result of your using or attempting to use the Online Banking Service, whether caused by the equipment, software, internet browser, provider, internet access providers or online service providers or an agent or subcontractor of any of the foregoing. In small Independent Bank or any third party service providers engaged by Independent Bank be responsible for any direct, indirect, special or consequential, economic or other damages arising in any way out of the installation, use or maintenance of the equipment, software, Online Banking or internet browser or access software, or from the availability of Online Banking or for any errors in information provided through that service.

CHARGES AND FEES

These service requests are subject to Independent Bank's normal service charges that were disclosed at account opening and in any subsequent additions of or amendments to your Schedule of Fees brochure. Please refer to the latest version of your Schedule of Fees & Disclosures document and any applicable amendments. Copies of the Schedule of Fees can be obtained by contacting your local Independent Bank office or Treasury Management Department.

ENTIRE AGREEMENT

This Agreement, as it may be amended from time to time, contains the entire understanding between you and Independent Bank concerning the Online and Mobile Banking Service, and supersedes any verbal conversations, other communications, and previous agreements, if any.

YOUR AGREEMENT TO THESE TERMS AND CONDITIONS

Your acceptance of this Service Agreement confirms (1) your agreement to be bound by all the terms and conditions of this Agreement, and (2) your acknowledgment that you reviewed and understood the terms of this Agreement.

11