

LEGEND BANK
WELCOME TO THE FAMILY
LEGEND BANK
Information for Independent Bank Whitewright Customers

June 28, 2019

Dear customer:

Welcome to the Legend Bank family. We look forward to serving your banking needs and we are excited to welcome you as a new Legend Bank customer.

Action Required
Information about your new Legend Bank account(s) is included with this letter.

We are making the transition as easy as possible, but some action is required.

On July 29, 2019, your account(s) will transition to Legend Bank and this letter provides you with details regarding this transition and any action required on your part. We are committed to making this transition as seamless as possible, so please let us know how we can provide you with assistance.

Account(s) Transition

To make the transition to your new Legend Bank account as easy as possible, we are happy to share with you that **your account number will remain the same with Legend Bank as it is currently with Independent Bank**. We have carefully reviewed your current account(s) and we are transitioning you to a Legend Bank account with similar benefits and features. Please review the Account Conversion Guide enclosed with this letter for your new Legend Bank accounts.

We have included your account disclosures and terms, conditions, rates and fee information in the Account Disclosure Packet with this letter. These important details will provide you with what you need to know regarding your new Legend Bank accounts.

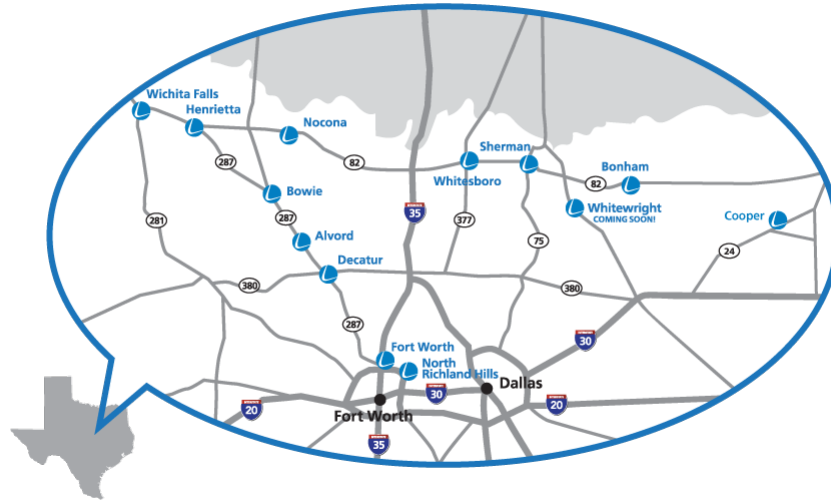
Other Important Account(s) Transition Details

- **Easy Switch** – Our goal is to make the transition to Legend Bank as easy as possible for you, especially for your direct deposits, auto-debits and recurring payments to your new Legend Bank accounts! To help you easily switch from your Independent Bank account(s) to your new ones at Legend Bank, we'll utilize our new ClickSWITCH tool. This resource is designed to make the transition as smooth as possible. We'll provide you with information on how it works soon. You can learn more about it on our website: www.legend-bank.com.

- **New Debit Card** – Great news! You will earn reward points for all your debit card purchases with your new Legend Bank Visa® debit card. Since we have Visa debit cards, rather than MasterCard®, we will issue you a new card. You will receive this card closer to the transition in July. You will have plenty of time to update any automatic, recurring charges that you have set-up on your current debit card so that your monthly transactions won't be disrupted.
- **New Checks** – You will receive new Legend Bank checks to use with your new Legend Bank checking account in a separate mailing. **You can begin using your new checks on Monday, July 29. Your current Independent Bank checks will no longer be valid beginning Tuesday, October 29, 2019 so we recommend you make the transition to your new Legend Bank checks quickly.** You will receive more information when you receive your new checks in the mail.
- **Online Banking & Bill Pay** – As a part of this transition, you will need to enroll in the Legend Bank online banking and bill pay system. We apologize for this inconvenience, but we are committed to working with you to make this as easy as possible. We will provide you with specific instructions on how to do this in a letter later in July. In the meantime, we recommend that you do the following to prepare for the transition:
 - **Online Banking**
 - **Account History** - Download and save or print your electronic statements and transaction history. This information will not transfer over to our online banking system, so we recommend that you save or print your account activity and statements for your records. We suggest saving at least six months of history; however, please save as much history as you feel you will need for your personal records and documentation.
 - **Transfers** – if you have established automatic transfers on your account through online banking, unfortunately, these will not carry over and you will need to set these up again, once you enroll in the Legend Bank online banking system.
 - **Online Bill Pay** – Download and save or print your payment history and bill information. You will need to establish your billers in the Legend Bank online bill pay system to continue making your payments online.

We apologize for the inconvenience associated with setting up your new online banking and bill pay account as well as your transfers.

Legend Bank may be a new name to you, but we have been serving communities in many parts of North Central Texas since our founding in 1890. Our branch network now has 12 locations in the Texas cities of Alvord, Bonham, Bowie (our main office location), Cooper, Decatur, Fort Worth, Henrietta, Nocona, North Richland Hills, Sherman, Whitesboro, and Wichita Falls.



All of us at Legend Bank are dedicated to making this transition as seamless as possible for you. If you would like more information or have questions, please visit our website at www.legend-bank.com and click on the banner “Information for Whitewright Independent Bank Customers”, call us at 800-873-5604. It’s our privilege to serve you.

Sincerely,

A handwritten signature in black ink that reads "Mickey Faulconer". The signature is stylized and includes a long horizontal line extending to the right.

Mickey Faulconer
President and CEO
Legend Bank

Account Conversion Guide

Personal Checking & Savings Quick Reference Guide

We have included your account disclosures and terms, conditions, rates and fee information in the Account Disclosure Packet with this letter. These important details will provide you with what you need to know regarding your new Legend Bank accounts. You can find specific account information in the Truth in Savings Disclosure for each of your new Legend Bank accounts in the enclosed Disclosure Packet. Please find your new Legend Bank account name below to locate your appropriate disclosure.

Account Classification	Account Type	If This is Your Independent Bank Account:	Your New Legend Bank Account Will Be:
Personal	Checking	Free Checking	Home-Free
Personal	Checking	Interim Checking	Home-Free
Personal	Checking	Personal Checking	Home-Free
Personal	Checking	Now Checking	Interest Bearing Individual
Personal	Checking	Platinum Checking	Senior Interest Checking
Personal	Checking	Free Rewards Checking	Ultimate Checking
Personal	Checking	Free Rewards CHKGRSV	Ultimate Checking with Saver
Personal	Savings	Savings	Regular Savings
Personal	Savings	RealSaver Saving	Regular Savings
Personal / Business	Checking	Index Fund	Money Fund
Personal / Business	Checking	Money Market	Money Fund
Business	Checking	Basic Small Business	Basic Business Checking
Business	Checking	Free Small Business AA	Basic Business Checking
Business	Checking	Commercial AA Checking	Performance Business Checking
Business	Checking	Small Business Checking	Preferred Business Checking
Public Funds	Checking	Public Fund Now Account	Public Funds Interest
Public Funds	Checking	Public Fund IF SP	Public Funds Money Fund
Public Funds	Checking	Public Fund MM	Public Funds Money Fund
Public Funds	Checking	Public Fund AA Checking	Public Funds Treasury Management
Public Funds	Savings	Public Funds Savings	Public Funds Savings

CDs and IRA Customers: If you have a CD or IRA with Independent Bank, you will receive account information at renewal.

Safe Deposit Box Customers: Your safe deposit box number and size will not change. Please see “Schedule of Fees” enclosed in the Disclosure Packet for fee information.