

**Together,  
We're  
Banking  
Forward**



# Welcome to SouthState

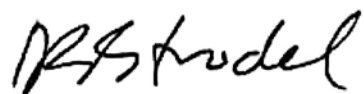
We are pleased to announce that SouthState Bank and Independent Financial are now one company, bringing together two of the country's strongest and most well-respected banks. With a continued commitment to our customers and communities, our great bankers and local decision makers are excited to introduce you soon to SouthState.

Enhanced Online and Mobile Banking technology, innovative Treasury Management capabilities and expanded account and loan options are among the many new services you can expect. You will also be able to bank with us at more than 340 branches and ATMs across an eight-state region, which includes communities throughout Texas, Colorado and the Southeast.

The transition to SouthState's operating systems will begin on Friday, May 23, continuing throughout the Memorial Day weekend holiday. We will begin serving you as SouthState on Tuesday, May 27, and new branch signage installations will be completed this summer.

As we prepare for our system migration, we are working hard to ensure a smooth conversion for our business and personal customers alike. If you have questions or would like to learn more about our services and what drives our unique culture, we invite you to visit [SouthStateBank.com/IndependentFinancial](http://SouthStateBank.com/IndependentFinancial).

Thank you for your continued business and partnership. We look forward to helping you reach your financial goals for years to come.



**Dan Strodel**

Group President – Texas & Colorado



# Commercial Banking & Treasury Management

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# Account Services, Statements & Loans



## On Friday Evening, May 23, 2025

The bank operating system conversion and transition to SouthState begins. For now, you can continue banking as you do today.

This includes:

- Using Independent Financial's Business Online Banking and Mobile App
- Making purchases with your Independent Financial Debit Mastercard<sup>®1</sup>
- Writing checks and making deposits
- Submitting loan payments

## Business Debit Cards

Keep using your Independent Financial Debit Mastercard<sup>®1</sup>. A few months after the system conversion, we will send you a new SouthState Visa<sup>®2</sup> Debit Card. Additional information will be provided closer to your card reissue.

After **Friday, May 23**, if your Independent Financial Debit Mastercard<sup>®</sup> is lost or stolen, notify us right away by calling **(800) 277-2175**, and we will send you a new SouthState Visa<sup>®</sup> Debit Card.

## Debit Card Protection

Protecting our customers is our top priority. We constantly monitor debit card transactions for suspicious activity and will notify you if any unusual activity is detected.

## Checks

**Continue using your existing Independent Financial checks and deposit slips until your supply is depleted.**

Orders placed on or after **Tuesday, May 27**, will be fulfilled with SouthState checks. If you need assistance with your reorder or require a specialized check design, contact your banker for assistance.

### How to Order Checks Beginning May 27

**Phone Banking** Available 24/7 at **(800) 763-0555**

**In Branch** Speak with a banker

**Customer Care** Call us at **(800) 277-2175**

If you prefer to order checks elsewhere after system conversion, be sure to provide the vendor with the SouthState routing number: **063114030**.

## Direct Deposits & Automatic Drafts

Direct deposits and automatic drafts will continue without interruption. However, as a best practice, beginning **Tuesday, May 27**, we encourage you to provide the SouthState routing number (**063114030**) to businesses and/or government entities that send you direct deposits or draft payments from your account.

## Loan Payments & Statements

Your loan statement billing and payment due dates will remain the same. Loan payments automatically drafted from your account will continue as they do today unless you are notified otherwise. Other loan payment methods can be found on page 104 of the supplemental *Account Information & Details* booklet. If your loan has a variable interest rate, refer to billing notices and statements (where applicable) for any rate changes.

Beginning **Tuesday, May 27**, you can enroll in eStatements for your loan through SouthState Online and Mobile Banking. Treasury Navigator<sup>®</sup> for Commercial users will automatically have access to view statements for loans and will also receive paper statements.

## SmartPay

Beginning **Friday, May 23**, loan payments from accounts at other banks **can no longer be made** through the SmartPay link on Independent Financial's website. **Any payments scheduled after this date should be made another way.** Payment information and history will NOT convert to SouthState.

Payments can be scheduled directly through the **SouthState Online Loan Payment System** beginning **Tuesday, May 27**, without logging in to SouthState Online or Mobile Banking. You can either register as a user or make a payment as a guest. Additional information on this and other payment methods can be found on page 104 of the supplemental *Account Information & Details* booklet.

## Statements – Checking & Savings

Your last Independent Financial deposit account statement will include account activity through **Friday, May 23**. This statement will be printed and mailed to you. **If you normally receive eStatements, your last Independent Financial statement will be a paper statement.** Your delivery preference will resume with your first SouthState statement.

Your first SouthState statement will include transactions dated May 24 and after. If you receive combined statements, you will continue to do so.

1. Mastercard and the Mastercard brand mark are registered trademarks of Mastercard International Incorporated.  
2. VISA is a registered trademark of Visa International Service Association and used under license.

# Treasury & Online Services



## Conversion Checklist

To help ensure a smooth transition to SouthState, be sure the following tasks are completed as soon as possible:

- Review and accept the SouthState Treasury Management Master Service Agreement (Agreement) by signing the Treasury Management Services Request and Agreement (TMS-1).  
The Agreement and TMS-1 and security procedures for ACH origination and wire transfers have been sent to a designated authorized account signer via DocuSign.
- If you received an email from us instructing you to download the SouthState Treasury Navigator® for Commercial Secure Browser, be sure to complete this step.  
All SouthState Treasury Navigator® for Commercial users must download the secure browser to access accounts and complete payments.
- Verify your email address is up to date through Independent Financial Online Banking or by calling Independent Financial Customer Care at (800) 460-6634. Future communications will be emailed to the address on file.

## Treasury Navigator®

Treasury Navigator® is SouthState's robust, secure Treasury Management platform offering intuitive online functionality to help you oversee and control all business transactions and funds online and through a convenient mobile app.

### Conversion to Treasury Navigator®

Independent Financial clients with Treasury services will transition to SouthState's Treasury Navigator® during the system conversion, which begins the evening of **Friday, May 23**.

On **Tuesday, May 27**, you will have access to your accounts and services through Treasury Navigator®. Based on your current services, you will access either **Treasury Navigator® for Commercial** through Treasury Navigator® Secure Browser or **Treasury Navigator® for Business** from the SouthStateBank.com home page. Refer to previous and upcoming email communications regarding your Treasury Navigator® login experience. Login credentials will be sent to you in advance.

For additional information, visit [SouthStateBank.com/Independent/Treasury](https://SouthStateBank.com/Independent/Treasury). If you need support, contact your banker or Treasury Sales Officer.

Treasury Navigator® for Commercial offers you the convenience of secure online and mobile access to your business accounts through the Treasury Navigator® Secure Browser and Mobile App. With **single sign-on capability**, you can access multiple services through your desktop, laptop or tablet, including Remote Deposit Capture, BillPay, ACH, Positive Pay, Wire Transfers and Lockbox.

**NOTE: For customers transitioning to Treasury Navigator® for Commercial, each designated user will be required to download the Treasury Navigator® Secure Browser to their desktop and/or laptop. Visit [SouthStateBank.com/Independent/Treasury](https://SouthStateBank.com/Independent/Treasury) for Secure Browser download instructions.**



## Treasury Navigator® Mobile App

Available in the App Store®<sup>3</sup> or Google Play,<sup>TM4</sup> the Treasury Navigator® Mobile App gives you the convenience of managing your accounts and performing various transactions on the go. You can download and access the mobile app beginning **Tuesday, May 27**, using the Treasury Navigator® credentials provided to you.



3. App Store is a registered service mark of Apple Inc.  
4. Google Play is a trademark of Google LLC.



## Account Analysis

Account Analysis Statements can be viewed in Treasury Navigator® for Commercial on the seventh (7th) business day of the month, and charges (if any) will be debited from your account on the seventh (7th) business day of the following month. **May 2025 charges will be waived, and charges for June 2025 will be billed on July 10.**

April 2025 Account Analysis statements will be available for download from Independent Financial's Business Online Banking on **May 19**. Charges for April 2025 will be billed on **May 21**.

## Account Transfers

Account transfers are available through Treasury Navigator® 24/7 but are processed during normal banking hours. The cutoff time for same-day credit on account transfers is **8 p.m. CT | 7 p.m. MT**.

**Account transfer templates will NOT convert** and should be re-established in Treasury Navigator® beginning **Tuesday, May 27**. Be sure to save and/or print your existing account transfer templates for reference.

## ACH

### Authorization Process

Beginning **Tuesday, May 27**, ACH batches and files can be originated and approved through Treasury Navigator® and the Treasury Navigator® Mobile App with a cutoff time of **6:45 p.m. CT | 5:45 p.m. MT**. Existing ACH limits and templates will convert. Treasury Navigator® for Business users will need to manually key batches. Treasury Navigator® for Commercial supports the following file types: Nacha, EDI 820, ISO, CSV, XML and fixed-width text.

### Credits & Debits

ACH credits submitted through Treasury Navigator® will have a **default lead time of two business days for the effective date**. To send credits with a lead time of one business day, be sure to change the default effective date and submit your ACH activity one business day prior to the effective date.

For standard ACH services (not Same Day ACH), future-dated **credits** will be extracted from Treasury Navigator® and sent to the Federal Reserve Bank two business days prior to the effective date, or on the date of submission. Future-dated **debits** will be extracted and sent to the Federal Reserve Bank one business day prior to the effective date.

### ACH Fraud Monitoring

If an ACH batch or file contains detail or activity outside your normal behavior, you may receive a call from us requesting verification of your submission. Batches will be held until we receive confirmation.

### Future-dated Transactions

Future-dated transactions can be scheduled and submitted in Treasury Navigator® up to 30 calendar days in advance.

### Origination Processing – Same Day ACH

For customers who are able to submit Same Day ACH files, the deadline for Same Day ACH processing through Treasury Navigator® is **12:30 p.m. CT | 11:30 a.m. MT**.

## Payment History

**ACH payment history will NOT convert** to Treasury Navigator®. **We encourage you to download and save your payment history before the system conversion begins on Friday, May 23**. Up to 18 months of payment history will accumulate.

## Prefunding

Sweep account balances are included in your available funds for ACH origination. If you are required to prefund your outgoing ACH credits and sufficient funds are NOT available at the time you initiate your ACH activity, the Treasury Navigator® system will allow submission of the ACH files and the balance check will occur in the ACH system. You will not receive an online reject message if funds are not available. The ACH System will continue to check your available account balance until the settlement date. If funds are not available by the settlement date, the entries will not be processed. If you prefer to cancel these ACH entries PRIOR to the effective date and issue funds via an alternate method, contact Treasury Management Support to ensure the original ACH payments are not sent when funds become available.

## Recurring Payments

Recurring ACH batches will NOT convert and must be re-established in Treasury Navigator® on **Tuesday, May 27**.

## Returns/Notifications of Change (NOC)

When there are Returns/NOCs that need to be reviewed, Treasury Navigator® for Commercial users will receive two reports — *Nacha Notification of Change* and *Nacha Return*. Treasury Navigator® for Business users will receive a single report titled *ACH Return Item Notice/NOC Notice*. An email will be sent notifying you to log in to Treasury Navigator® to access the report(s) and view the items.

## Reversals

Treasury Navigator® for Commercial allows for reversals of single items and batches up to five (5) days after the payment date.

## BAI2 Files

The BAI2 file process is being updated to streamline reporting and reconciliations. Refer to communications emailed to you regarding this change. For additional details, visit [SouthStateBank.com/Independent/Treasury](https://SouthStateBank.com/Independent/Treasury).

## BillPay

Beginning **Tuesday, May 27**, new bill payments can be initiated through **BillPay within Treasury Navigator®**. **All payees and payments will convert to the Treasury Navigator® BillPay system**, including recurring payments. Please be aware not all electronic bills (eBills) will convert.

Once system conversion is complete, **be sure to verify your BillPay payee information and payment dates in Treasury Navigator®**. If you have any questions, contact Treasury Management Support.

## BillPay History

**Six (6) months of online bill payment history** will be available within BillPay through Treasury Navigator®. **We encourage you to view and download, save or print any additional history, payee and payment information you may need to reference before the system conversion begins on Friday, May 23**.

## Loan Payments & Statements

Beginning **Tuesday, May 27**, loan payments in Treasury Navigator® for Commercial will display the amount applied to principal and interest.

Loan statements, with the exception of SBA 7(a), PPP and USDA loans, will be accessible through Treasury Navigator®. Email notifications are NOT sent when new statements become available.

## Lockbox

Lockbox services and reports will remain active and will be accessible through single sign-on from the Treasury Navigator® for Commercial dashboard.

## Merchant Services

Merchant Services through TSYS®<sup>5</sup> will not be impacted, including funding to your account, so no action is required on your part. If you require terminal or merchant assistance, please contact TSYS® customer support. The SouthState Merchant Services and Treasury Management teams can assist you with all other services.

**TSYS 24/7 Customer Support**  
(800) 654-9256 | [CustomerSupport@TSYS.com](mailto:CustomerSupport@TSYS.com)  
**Partner Center** | [TSYSPartnerCenter.Force.com](https://TSYSPartnerCenter.Force.com)  
**Vital Support** | [VitalPOS.com/Partners](https://VitalPOS.com/Partners)



## Positive Pay

Positive Pay will be accessible through Treasury Navigator® for Commercial in the **Control & Recon** tab beginning **Tuesday, May 27**. ACH Authorizations and Check Issue files from Independent Financial Online Banking will convert to Treasury Navigator®.

ACH and Check Positive Pay exception notifications are distributed by **7 a.m. CT | 6 a.m. MT** followed by a reminder notification at **10 a.m. CT | 9 a.m. MT** for ACH Positive Pay and **1 p.m. CT | 12 p.m. MT** for Check Positive Pay. You will only receive a notification if you have outstanding exception items requiring a decision. **The decision deadline for both ACH and Check Positive Pay decisions is 3:30 p.m. CT | 2:30 p.m. MT. ACH Positive Pay decisions not made by the deadline will be returned**, which is the Treasury Navigator® default. Check Positive Pay decisions not made by the deadline will be paid or returned based on your preferred default payment disposition.

The **deadline to upload a Check Positive Pay issue file** for same day processing will be extended to **10:55 p.m. CT | 9:55 p.m. MT**.

Payee names on Positive Pay issue files cannot exceed 40 characters. Files uploaded with Payee names more than 40 characters will fail. Files must be in one of the following formats: CSV, fixed-width text or XML.

ACH and Check Positive Pay exception decisions are retained in Treasury Navigator® for up to 18 months. Decision history will begin building on **Tuesday, May 27**.

## Quicken®/QuickBooks®<sup>6</sup>

If you use Independent Financial Online Banking for Direct Connect access to Quicken or QuickBooks, we recommend you perform a final transaction download **before 4 p.m. CT | 3 p.m. MT on Friday, May 23**.

Your Independent Financial Online Banking profile will convert to SouthState Online Banking for Direct Connect access to Quicken/QuickBooks. SouthState Treasury Navigator® also supports Direct Connect through Quicken/QuickBooks. See the Personal Banking/Small Business section of this booklet for information regarding SouthState Online and Mobile Banking.

On **Tuesday, May 27**, you will need to update your financial institution by disconnecting from Independent Financial and connecting to SouthState.

**IMPORTANT: To ensure the full transfer of your financial information stored in Quicken/QuickBooks, you MUST update your financial institution to SouthState the first time you connect. Contact Treasury Management Support if you need assistance connecting to Quicken/QuickBooks.**

## Remote Deposit Capture (RDC) & Mobile Deposits<sup>7</sup>

Existing RDC and mobile deposit limits will convert to Treasury Navigator® for Commercial during system conversion and can be accessed on **Tuesday, May 27**.

Mobile deposit limits will convert to Treasury Navigator® for Business during system conversion and can be accessed on **Tuesday, May 27**.

Beginning **Tuesday, May 27**, checks can be deposited using the Treasury Navigator® Mobile App. Generally, both RDC and mobile deposits received and accepted prior to **8 p.m. CT | 7 p.m. MT** are processed on the business day of receipt and acceptance. If you exceed your daily deposit limit, you must contact Treasury Management Support for assistance.

RDC deposits made prior to **8 p.m. CT | 7 p.m. MT** will memo post to accounts throughout the day as they are made. 100% of funding on scanned items will be available the next day. RDC deposits must be performed in the USA.

6. Quicken and QuickBooks are trademarks and service marks of Intuit, Inc., registered in the United States and other countries.  
7. Internet service provider and/or message data rates may apply.

## Statement History

In June, you will be able to begin viewing past statements in Treasury Navigator®. We will work as quickly as possible to make your statements available to you. We will load 2025 statements over a 90-day period after the transition. Be sure to download and save your current statement history before the system conversion begins on **Friday, May 23**.

No transaction history prior to May 27, nor the associated paid check images, will be migrated to Treasury Navigator®.

## Wires

Wire transfer requests **must be completed online or in a branch** and cannot be accepted by phone or email. Beginning **Tuesday, May 27**, wire transfers can be originated through Treasury Navigator®. Existing wire transfer limits and templates will convert to Treasury Navigator®. **Future-dated wire transfers will NOT convert and must be entered again.**

Instructions for existing incoming wire transfers should continue without interruption. Beginning **Tuesday, May 27**, be sure to include the SouthState ABA/routing number in your incoming wire transfer instructions for net-new wire transfers: **063114030**. Acceptable wire file formats include EDI 820, ISO, CSV, XML and fixed-width text. There is no transaction limit for incoming wires.

SouthState can receive wire transfers in euros, British pound sterling and Canadian dollars. Visit **SouthStateBank.com/Independent/Treasury** for wire instructions for these types of currencies.

Templates in Treasury Navigator® for Commercial include free-form, semi-repetitive/repetitive and import. Treasury Navigator® for Business users must manually key wire details.

For security purposes, we may contact you to verify your request. Wires will be held until confirmation has been received. It is critical for you to respond to us before the end of the day.

## Business Wire Cutoff Times

**INCOMING**  
5:30 p.m. CT | 4:30 p.m. MT

**DOMESTIC OUTGOING**    **INTERNATIONAL OUTGOING**  
5 p.m. CT | 4 p.m. MT    4 p.m. CT | 3 p.m. MT

## Stop Payments

Existing Independent Financial stop payments will convert to SouthState with the current expiration date on file and remain active for six (6) months, but **they will NOT be visible in Treasury Navigator®**. New stop payments placed on or after **Tuesday, May 27**, will be in effect for six (6) months unless you request to renew the stop payment before the end of the six-month period. See the supplemental *Account Information & Details* booklet for more information.

## Callbacks

If you are set up for single control and are accustomed to receiving callbacks on wire transfers, please be aware callbacks will only be performed on suspicious wires flagged by our system with a potential fraud alert.

## Foreign Currency Wire Transfers

Real time FX wire capability is available through Treasury Navigator® for Commercial. Beginning **Tuesday, May 27**, you can initiate and approve international wires in US dollars and a majority of foreign currencies, eliminating the need to contact exchange desks for daily rates and execute transactions.

## Notifications & Details Report

Email notification details are sent to users when an outgoing wire status changes and as wire cutoff times approach. Wire Notifications are also sent through Treasury Navigator® for Commercial as Wire Alerts. A Wire Details Report providing a cumulative overview of all incoming and outgoing wires for the current day is available.

## Payment History

**Wire payment history will NOT convert to Treasury Navigator®, so be sure to download and save your payment history before the system conversion begins on Friday, May 23.** Up to 18 months of payment history will accumulate in Treasury Navigator®.







## Conversion Weekend Preparation – Account Access & Services

During the bank operating system conversion, **Friday, May 23 – Monday, May 26**, some services will be temporarily unavailable. Based on your current Treasury Services, additional actions may be required leading into the conversion weekend.

**Treasury Management Support**  
(833) 635-9291  
Treasury.Support@IFinancial.com

**Hours of Support**  
Monday Friday  
8 a.m. 6:30 p.m. CT  
7 a.m. 5:30 p.m. MT

Treasury Management Support is available to assist you with any questions about the transition of your business accounts to Treasury Navigator®.

Visit [SouthStateBank.com/IndependentFinancial](https://SouthStateBank.com/IndependentFinancial) for updates and details.

### Account Transfers

Account transfers should be completed before **7 p.m. CT | 6 p.m. MT on Friday, May 23**, in order to be processed on schedule.

### ACH & Check Positive Pay Exceptions

Due to the system change over the weekend, Treasury Support will contact you on **Sunday, May 25**, or **Monday, May 26**, to manually decision any Check and ACH Positive Pay exception items presented after you decision your items on **Friday, May 23**. Online decisioning will resume on **Tuesday, May 27**, through Treasury Navigator®. If you are not available, ACH exceptions will be marked for Return and Check exceptions decisions will be based on your company's default settings for Check Positive Pay.

### ACH Payments

You may continue to submit ACH payments through Independent Financial Online Banking through **Friday, May 23**; however, please note that credit batches with an effective date after **Wednesday, May 28**, will not be processed. Debit batches with an effective date after **Tuesday, May 27**, will not be processed.

### BillPay

Beginning **Friday, May 23, at 4 p.m. CT | 3 p.m. MT**, no new online or mobile bill payments can be initiated in Independent Financial Online Banking. However, any previously scheduled BillPay transactions will be paid as scheduled. New online and mobile payments can be created on **Tuesday, May 27**, within Treasury Navigator®.

### Check Positive Pay

Check issue files should be uploaded to Independent Financial Business Online Banking before **7 p.m. CT | 6 p.m. MT on Friday, May 23**, in order to be processed on schedule.

### Online & Mobile Banking

On **Friday, May 23, at 7 p.m. CT | 6 p.m. MT**, access to Independent Financial Online Banking and Mobile App will be disabled.

Access to Treasury Navigator® will be available by **May 27**.

### Wires

Wire transfer requests must be submitted in Independent Financial Business Online Banking by **4:30 p.m. CT | 3:30 p.m. MT on Friday, May 23**, to be processed on schedule. As a reminder, future-dated wire transfers will NOT convert to SouthState.

# Personal Banking & Small Business

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# Account Services, Statements & Loans



## On Friday Evening, May 23, 2025

The bank operating system conversion and transition to SouthState begins. For now, you can continue banking as you do today.

This includes:

- Using Independent Financial's Online Banking and Mobile App
- Making purchases with your Independent Financial Debit Mastercard®
- Writing checks and making deposits
- Submitting loan payments

# Branch & ATM Locations

Expanded banking services throughout Alabama, Colorado, Florida, Georgia, North Carolina, South Carolina, Texas and Virginia.



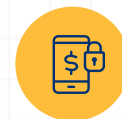
## 340+

Banking Locations



## 385+

ATMs



## Online & Mobile Banking

24/7



## Checks

You can use your Independent Financial checks and deposit slips until your supply is depleted. Orders placed on or after **Tuesday, May 27**, will be fulfilled with SouthState checks. NOTE: You will need to provide a starting number for your new check order, as your previous order history will not be available. For assistance with personalization requests, contact your banker, SouthState Customer Care, or send a secure message or CHAT through SouthState Online or Mobile Banking.

### How to Order Checks Beginning May 27

**Online & Mobile Banking** Log in to SouthState Online Banking or the SouthState Mobile App. Select **Menu > Account Services > Reorder Checks**.

**Phone Banking** Call **(800) 763-0555** and follow the prompts.

**In Branch** Speak with a banker at your local branch.

**Customer Care** Call **(800) 277-2175** and speak with one of our representatives.

If you prefer to order checks elsewhere after the completion of the system conversion, be sure to provide the vendor with the SouthState routing number: **063114030**.

## Credit Cards

Continue to use your Independent Financial Credit Card as you do today. Beginning **Wednesday, May 28**, you can view your credit card balance and credit limit in SouthState Online and Mobile Banking. When you select your **Credit Card**, you will be **redirected to MyAccountAccess.com**.

Once redirected, you will be able to view your account details if you have already created an account in **MyAccountAccess.com**. No additional login will be required.

Later this year, you will receive a new SouthState Credit Card. While **your account number will remain the same**, your card will have a **new three-digit code and expiration date**, which should be updated with billing companies once you receive your new card.

## Debit Cards

Keep using your Independent Financial Debit Mastercard<sup>®9</sup> for purchases and ATM withdrawals.

A few months after the system conversion is complete, we will send you a new SouthState Visa<sup>®10</sup> Debit Card. Additional information will be provided closer to your card reissue.

After **Friday, May 23**, if your Independent Financial Debit Mastercard<sup>®</sup> is lost or stolen before you receive your new card, notify us right away by calling SouthState Customer Care at **(800) 277-2175**, and we will send you a new SouthState Visa<sup>®</sup> Debit Card. If you need an immediate replacement for your *personal debit card*, ask your banker for details on a temporary digital card.<sup>11</sup>

### Debit Card Controls – NEW

Available through SouthState Online Banking and the Mobile App, Debit Card Controls allow you to turn your card on or off, report your card lost or stolen, activate a new card, set specific purchase controls, engage in real time alerts and notify us of your travel plans.

This feature will be available with your existing Mastercard Debit Card beginning **Tuesday, May 27**.

### Debit Card Protection

Protecting our customers is our top priority. We constantly monitor debit card transactions for suspicious activity and will notify you if any unusual activity is detected.

## Direct Deposits & Automatic Drafts

Direct deposits and automatic drafts will continue without interruption. However, as a best practice, **beginning Tuesday, May 27**, we encourage you to provide the SouthState routing number (**063114030**) to businesses and/or government entities that send you direct deposits or draft payments from your account.

## Statements – Checking & Savings

Your last Independent Financial deposit account statement will include account activity through **Friday, May 23**. This statement will be printed and mailed to you.

**If you normally receive eStatements, your last Independent Financial statement will be a paper statement.** Your delivery preference will resume with your first SouthState statement.

Your first SouthState statement will include transactions dated May 24 and after. Future statements will be delivered according to current statement schedules. If you receive combined statements, those will continue without interruption.

## Loan Payments & Statements

Your loan statement billing and payment due dates will remain the same. If your payment is automatically drafted today, we will continue to draft your payment, unless you are notified otherwise.

As of **Friday, May 23**, mailed payments should be sent to:  
SouthState Bank, N.A.  
P.O. Box 118068  
Charleston, SC 29423-9910

Beginning **Tuesday, May 27**, regular payments, as well as principal only, escrow only and late charge loan payments, can be made on the **Loan Payment** page in SouthState Online and Mobile Banking. Payments can also be made in person at your local branch, through the CHAT feature in Online Banking or by calling Customer Care at **(800) 277-2175**.

**If you make loan payments through BillPay or a third-party bill payment system, be sure to provide them with the updated mailing address.**

Beginning **Tuesday, May 27**, you can sign up to receive eStatements for your loan through Online Banking. Note: Line of Credit statements will only be mailed if there is an account balance or transaction activity during the billing cycle.

### SmartPay

Beginning **Friday, May 23**, loan payments from accounts at other banks **can no longer be made** through the SmartPay link on Independent Financial's website. **Any payments scheduled after this date should be made another way.** Payment information and history will NOT convert to SouthState.

Payments can be scheduled directly through the **SouthState Online Loan Payment System** beginning **Tuesday, May 27**, without logging in to SouthState Online or Mobile Banking. You can either register as a user or make a payment as a guest. Additional information on this and other payment methods can be found on page 104 of the supplemental *Account Information & Details* booklet.



<sup>9</sup> Mastercard and the Mastercard brand mark are registered trademarks of Mastercard International Incorporated.  
<sup>10</sup> Visa<sup>®</sup> is a registered trademark and service mark of Visa International Service Association, and is used by SouthState Bank, N.A. pursuant to license from Visa U.S.A. Inc.  
<sup>11</sup> Requires use of mobile digital wallet. Subject to applicable terms and conditions.

# Online & Mobile Services



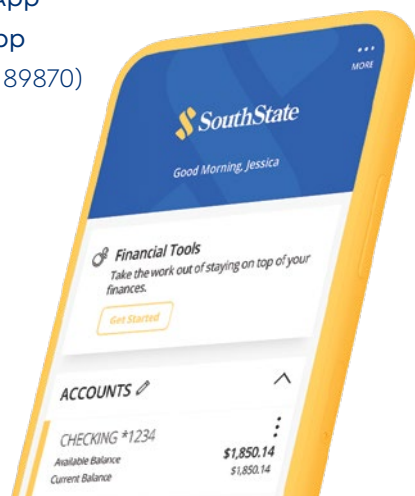
## Banking On the Go

Securely pay bills, send money and manage your accounts anytime, anywhere.

- Pay bills with BillPay or send money using Zelle<sup>®12</sup>.
- Manage your debit card with Debit Card Controls.
- Deposit checks in a snap with Mobile Deposits.
- Set up Account Alerts and stay on top of finances.
- Switch direct deposits to your account.
- Access eStatements and tax documents.
- Link your accounts from other financial institutions.

Mobile Banking can be accessed through:

- SouthState Mobile App
- SouthState iPad<sup>®</sup> App
- Text Banking<sup>13</sup> (Text 89870)



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13. Message and data rates may apply. App Store is a registered trademark of Apple Inc. | iPad is a registered trademark of Apple Inc. Google Play is a trademark of Google LLC.

## Online & Mobile Banking

Independent Financial Personal & Small Business Online Banking customers will transition to SouthState Online and Mobile Banking during system conversion. Beginning **Tuesday, May 27**, you can access your accounts online at **SouthStateBank.com** or through the SouthState Mobile App.

Be sure you have the latest version of Google Chrome, Microsoft Edge or Safari installed to ensure you are able to access Online Banking.

### Login

Please carefully review the following information to assist you with logging in to SouthState Online or Mobile Banking for the first time.

**If you have not logged in to Independent Financial Online Banking in the last 12 months, you will need to enroll in SouthState Online or Mobile Banking beginning Tuesday, May 27.**

Visit **SouthStateBank.com/Independent/PersonalSmallBiz** for enrollment instructions.

### Username

**Use your current Independent Financial Online Banking Username as your Login ID to log in to SouthState Online and Mobile Banking.** Unsure of your current Username? Locate it at the top of the main screen of Independent Financial Online and Mobile Banking, above your accounts.

Face ID and Touch ID/Fingerprint ID cannot be used for your initial login to SouthState Online and Mobile Banking. If you do not know your **current Independent Financial Username**, select the **Forgot/Reset Login ID** link on the login screen when logging in to SouthState Online and Mobile Banking for the first time on or after **Tuesday, May 27**.

### Secure Access Code

When logging in for the first time, you will be prompted to verify your identity by receiving a Secure Access Code (SAC) via email, phone call or text/SMS message (89870). **To avoid being locked out, DO NOT EXIT the Online or Mobile Banking screen while retrieving your SAC, and do not select Forgot Password.** Once you receive your six-digit SAC, enter it in the login screen to access your accounts.

It is important that your contact information is current so you can receive your SAC via email, phone or text notification for SouthState Online Banking access. To verify or update your information, contact Independent Financial Customer Care at **(800) 460-6634** or update your phone number and/or email address using the **Address Change** form in Independent Financial Online Banking (under **Forms > Address Change**).

### Password

Once you've completed the SAC process, you will be prompted to create a **new password** and agree to the SouthState Online and Mobile Banking Agreement. Your new password must be a minimum of eight (8) characters with one (1) uppercase letter, one (1) number and one (1) special character. You will be given the option to **Remember My Device** to bypass the SAC process for future logins from your device.

For additional support and alternate login options (available after your initial login), visit **SouthStateBank.com/Independent/PersonalSmallBiz**.





## Alerts

Your Independent Financial alerts **will NOT convert** to SouthState. Beginning **Tuesday, May 27**, new alerts can be created in SouthState Online and Mobile Banking. Account alerts will be sent via email or text, and real-time security alerts can be set up as push notifications. Visit [SouthStateBank.com/Independent/PersonalSmallBiz](https://SouthStateBank.com/Independent/PersonalSmallBiz) for setup instructions.

## BillPay

If you have used Independent Financial Online BillPay in the last 12 months, your payees and payments will convert to SouthState BillPay. Once system conversion is complete, be sure to verify your payee information and payment dates in SouthState BillPay.

Beginning **Tuesday, May 27**, current Independent Financial Online BillPay users can set up new bills and modify existing payments through SouthState Online or Mobile Banking, and new users can enroll a primary account in BillPay. When scheduling payments, be sure you have sufficient funds in your account, as payments are initiated on the date scheduled regardless of your account balance. Note: Payments to individuals are mailed as checks.

SouthState also offers same-day and next-day payments. See the supplemental *Account Information & Details* booklet for fees.

## BillPay History

Approximately six (6) months of online bill payment history will be available in SouthState BillPay. We encourage you to print and/or save older history, payees and payments you may need before the system conversion begins on **Friday, May 23**.

## eBills

**Not all eBills will convert to SouthState BillPay.** Please be sure to review your BillPay information upon logging in to SouthState Online or Mobile Banking for the first time on or after **May 27** to determine if you need to enroll a biller in eBills. For assistance, visit [SouthStateBank.com/Independent/PersonalSmallBiz](https://SouthStateBank.com/Independent/PersonalSmallBiz).

## Check Images & Account History

Your 2025 deposit and loan transaction history will be available in SouthState Online and Mobile Banking; however, this information may not be available the first time you log in. Deposit transaction history will continue to accumulate up to 18 months, and loan transaction history for the life of the loan.

SouthState Online and Mobile Banking offers access to up to 32 months of statement history. In June, you will be able to begin viewing past statements in SouthState Online and Mobile Banking. 2025 statements and up to 90 days of check and deposit images will be available in September.

**If you need access to additional account history, be sure to download this information before the system conversion begins on Friday, May 23.**

## eStatements

If you currently receive eStatements from Independent Financial, you will continue to receive eStatements from SouthState.

When new eStatements are ready in SouthState Online and Mobile Banking, a notification will be emailed from [YourStatement@SouthStateBank.com](mailto:YourStatement@SouthStateBank.com).

Be sure your email address on file is correct. If your email is returned invalid, you will be automatically converted to paper statements. Additionally, you must log in to SouthState Online or Mobile Banking at least **once every six months** to continue receiving eStatements.

If you would like to sign up to receive eStatements or **enroll additional accounts** in eStatements, you can update your preferences in SouthState Online Banking beginning **Tuesday, May 27**.

**Even if you are currently enrolled in eStatements, your final statement from Independent Financial will be printed and mailed to the address on file.**

## Financial Tools – NEW

**Get insights into your full financial picture with our easy-to-use tools.**

Financial Tools are robust money management resources available through SouthState Online and Mobile Banking. With Financial Tools, you can easily and securely view all your accounts, including those from other financial institutions, in a single snapshot. Simple charts and graphs help give you powerful insights to better manage your money.

- Monitor spending habits through categorized transactions.
- Create a budget to plan for expenses.
- Track debts and make a plan to pay them off.

To learn more, visit [SouthStateBank.com/Independent/PersonalSmallBiz](https://SouthStateBank.com/Independent/PersonalSmallBiz).

## Mobile Deposits<sup>14</sup>

Beginning **Tuesday, May 27**, checks can be deposited through the SouthState Mobile App. Funds are generally available the next business day if submitted by **8 p.m. CT | 7 p.m. MT** unless a hold is placed on the deposit. Deposits submitted after **8 p.m. CT | 7 p.m. MT**, during the weekend or on a federal holiday are generally available on the second business day after the deposit is submitted.

For more information, see the **Mobile Deposit Capture** section of the **Online and Mobile Banking Agreement** upon your initial login to SouthState Online and Mobile Banking.

## Phone Banking

Beginning **Tuesday, May 27**, you will have 24/7 account access through SouthState Phone Banking. You can review your account information, check your balance, review recent transactions, reorder checks and much more.

### Setting Up Phone Banking

- Call **(800) 763-0555** and enter your account number followed by #.
- When asked for your personal identification number (PIN), enter the last four digits of your Social Security or tax ID number.
- You will be prompted to change and verify your new 4-digit PIN.
- Continue to follow the prompts to access your accounts.

For additional information, visit [SouthStateBank.com/Independent/PersonalSmallBiz](https://SouthStateBank.com/Independent/PersonalSmallBiz).

## Quicken®/QuickBooks®<sup>15</sup>

We recommend you perform a final transaction download **on Friday, May 23, before 4 p.m. CT | 3 p.m. MT**. On **Tuesday, May 27**, you will need to update your financial institution by disconnecting from Independent Financial and connecting to SouthState. This applies to both Web Connect and Direct Connect.

Visit [SouthStateBank.com/Independent/PersonalSmallBiz](https://SouthStateBank.com/Independent/PersonalSmallBiz) for detailed instructions.

**IMPORTANT: To ensure the full transfer of your financial information stored in Quicken/QuickBooks, you MUST update your financial institution to SouthState the first time you connect.**

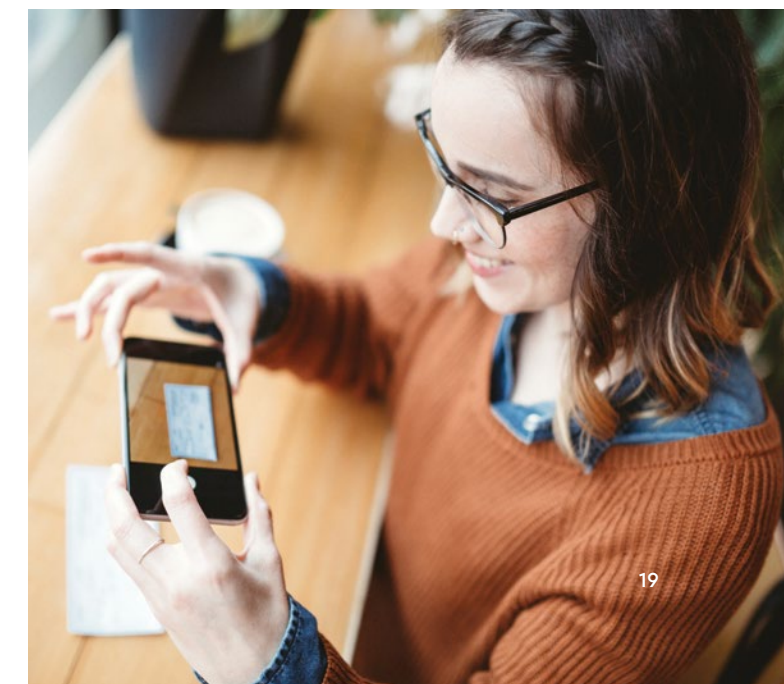
## Secure Message

While secure messages are available in SouthState Online and Mobile Banking, your **Independent Financial Online Banking secure message history will NOT convert.**

## Text Banking<sup>16</sup>

Text Banking is a convenient, on-the-go resource for account information at your fingertips. SouthState Online and Mobile Banking customers can enroll their preferred mobile number to receive instant account balances and recent transactions by texting **89870**. For enrollment information and a list of commands, visit [SouthStateBank.com/Independent/PersonalSmallBiz](https://SouthStateBank.com/Independent/PersonalSmallBiz).

14. Internet service provider and/or message and data rates may apply.  
15. Quicken® and QuickBooks® are trademarks and service marks of Intuit, Inc., registered in the United States and other countries.  
16. Message and data rates may apply.





## Transfers

### Internal Account Transfers

Internal transfers previously scheduled through Independent Financial Online Banking **will continue without interruption**. Beginning **Tuesday, May 27**, you can set up and manage new internal transfers within SouthState Online and Mobile Banking. If you need to make changes to a previously scheduled transfer, call Customer Care at **(800) 277-2175**.

Same-day internal transfers are available within SouthState Online and Mobile Banking. The **cutoff time for same-day account credit is 8 p.m. CT | 7 p.m. MT**. Transfers scheduled after the cutoff will remain as pending until they are processed the following business day. Transfers that fall on a Saturday, Sunday or bank holiday will be processed the following business day.

If your account has insufficient funds when a scheduled transfer is set to process, the system will automatically make two additional attempts over consecutive days to complete the transaction. Overdraft protection funds are NOT available for transfers.

### Bank to Bank External Transfers

Existing external transfers scheduled through Independent Financial Online Banking will convert to SouthState Online and Mobile Banking.

New Bank to Bank Transfers can be set up in Online and Mobile Banking beginning **Tuesday, May 27**. With this feature, you can transfer funds between your checking and savings accounts at SouthState and accounts in your name at another financial institution. To send money to another person, choose Zelle® as your payment method.

For additional information, visit [SouthStateBank.com/Independent/PersonalSmallBiz](https://www.southstatebank.com/Independent/PersonalSmallBiz) and reference the Bank to Bank External Transfers section of the Online and Mobile Banking Agreement.

## Wires

Wire transfer requests **must be completed online or in a branch** and cannot be accepted by phone or email. For security purposes, we may contact you to verify your wire transfer instructions. It is critical you **respond to us by end of day** to ensure your wire is not delayed.

SouthState Online and Mobile Banking offers the convenience of online wire transfers, both domestic and international. If you do not have wire access, beginning **Tuesday, May 27**, you can request this service by calling SouthState Customer Care at **(800) 277-2175** or visiting your local branch.

### Personal Wire Cutoff Times

#### INCOMING

5:30 p.m. CT | 4:30 p.m. MT

#### DOMESTIC OUTGOING

5 p.m. CT | 4 p.m. MT

#### INTERNATIONAL OUTGOING

3 p.m. CT | 2 p.m. MT

## Zelle®<sup>17</sup>

If you previously enrolled in Zelle®, your profile, accounts, contacts and transaction history **will NOT convert** to SouthState. Please print and/or save any transaction history you wish to keep for your records before the system conversion begins on **Friday, May 23**. Beginning **Tuesday, May 27**, you will be able to enroll in Zelle through SouthState Online and Mobile Banking. Visit [SouthStateBank.com/Independent/PersonalSmallBiz](https://www.southstatebank.com/Independent/PersonalSmallBiz) for instructions.

Please be aware Zelle® payments are available for your immediate withdrawal; however, until the payment is no longer pending, it has not been finalized and the funds are not available to pay transactions presented for payment.



## Conversion Weekend Preparation – Account Access & Services

During the bank operating system conversion, **Friday, May 23 – Monday, May 26**, some services will be temporarily unavailable, and you will have limited access to your accounts.

Please visit [SouthStateBank.com/IndependentFinancial](https://www.southstatebank.com/IndependentFinancial) for updates and details.

## ATMs

Traveling to the Southeast? You can now make free withdrawals from SouthState ATMs across Alabama, Florida, Georgia, North Carolina, South Carolina and Virginia. Visit [SouthStateBank.com/Locations](https://www.southstatebank.com/Locations) to find an ATM near you.

Withdrawals made after **Friday, May 23**, at non-Independent Financial and non-SouthState Bank ATMs, including those within the MoneyPass ATM network, will be assessed a \$3 Foreign ATM fee (unless account disclosure indicates otherwise). A fee from the ATM owner (including MoneyPass ATMs) may also be charged.

On **Tuesday, May 27**, you can begin depositing checks and cash at any SouthState ATM that accepts deposits. Visit [SouthStateBank.com/Locations](https://www.southstatebank.com/Locations) to find a deposit-taking ATM near you.

## BillPay

Beginning **Friday, May 23, at 4 p.m. CT | 3 p.m. MT**, no new online or mobile bill payments can be initiated in Independent Financial Online Banking. However, any previously scheduled BillPay transactions will be paid as scheduled. New online and mobile payments can be created on **Tuesday, May 27**, once you have successfully logged in to SouthState Online and Mobile Banking.

### CUSTOMER CARE SUPPORT (800) 277-2175

Whether you need help with Online and Mobile Banking, have questions about your accounts or need general assistance, our Customer Care team is here to support you through the transition to SouthState.

**Monday – Friday**  
6 a.m. – 7 p.m. CT  
5 a.m. – 6 p.m. MT

**Saturday**  
7 a.m. – 4 p.m. CT  
6 a.m. – 3 p.m. MT

### CHAT (ONLINE/MOBILE BANKING)

Available in Online & Mobile Banking on **Tuesday, May 27**

### ONLINE BANKING

[SouthStateBank.com](https://www.southstatebank.com) or the SouthState Mobile App

### PHONE BANKING

(800) 763-0555

### HELPFUL INFORMATION

[SouthStateBank.com/IndependentFinancial](https://www.southstatebank.com/IndependentFinancial)

## Branches

Independent Financial branches will be open during normal business hours **Friday, May 23**, and will reopen **Tuesday, May 27**. To view a complete list of branch locations and hours, visit [SouthStateBank.com/Locations](https://www.southstatebank.com/Locations). If you need assistance over the conversion weekend, contact SouthState Customer Care at **(800) 277-2175**.

## Debit Cards & Checks

You can use your Independent Financial Debit Mastercard® and checks during conversion weekend. Debit card transactions performed during this time will display in your account after the system conversion is complete.

## Online, Mobile & Phone Banking

On **Friday, May 23, at 7 p.m. CT | 6 p.m. MT**, access to Independent Financial Online Banking and Mobile App will be disabled. Independent Financial Phone Banking will have limited functionality beginning **Friday evening, May 23**. Access to SouthState Online, Mobile and Phone Banking will be available by **Tuesday, May 27**.

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