

TIB – The Independent BankersBank
First Touch
SEC-008-11
July 27, 2011

Please be advised that effective with rate locks of August 1st and forward, the incentive for the “First Touch” program will be 10 basis points. That’s \$250 on a \$250,000 loan for taking a little extra care on the packaging of the loan.

As always, thank you for your business!!!