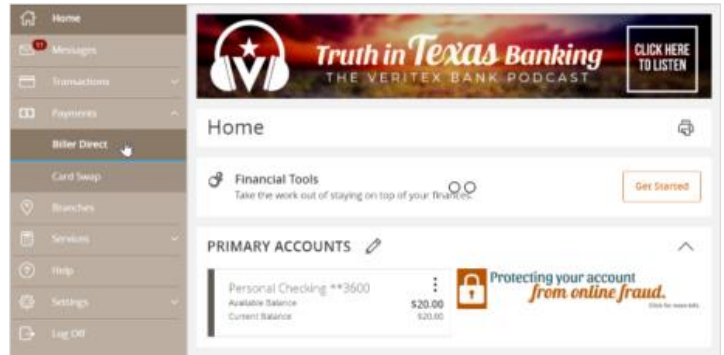


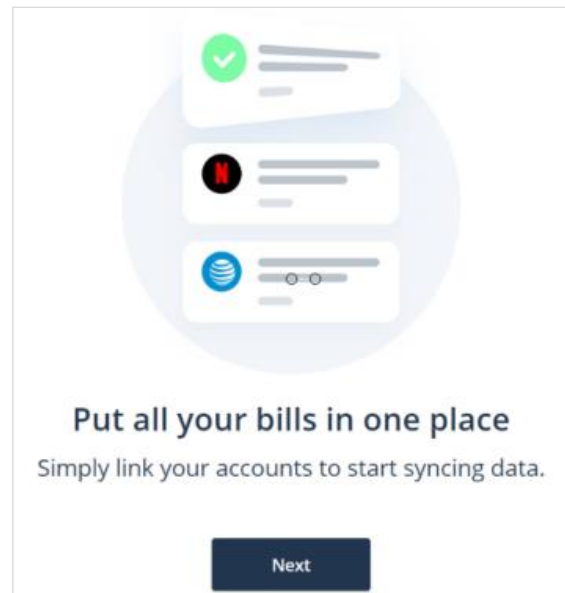
Biller Direct is a new service that is intended for quick and easy recurring bill payments. This new service offers conveniences such as the ability to make a payment instantly using your Veritex Community Bank CheckCard.

Biller Direct also allows you to conveniently view real-time status of your payees' payments and account balances. It is available on both the mobile app and the website.

1. On the Home Page, click the 'Payments' menu and then 'Biller Direct'.

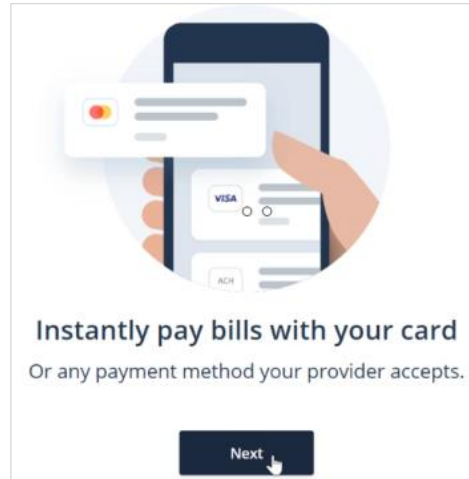


2. Click the 'Next' prompt to get started.

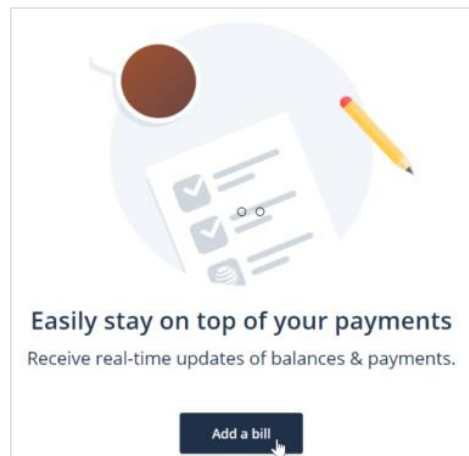


Questions? Call our customer support.
Phone: 833-VERITEX (833-837-4839) or 469-443-9912

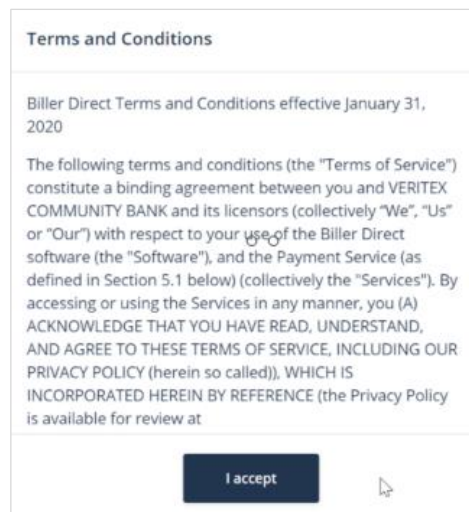
3. Click 'Next' to continue.



4. Click 'Add a Bill'.



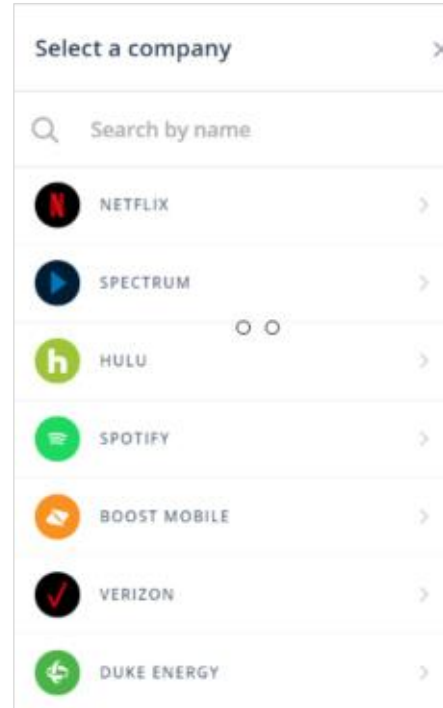
5. Read the 'Billers Direct Terms & Conditions' and click 'I accept' when done.



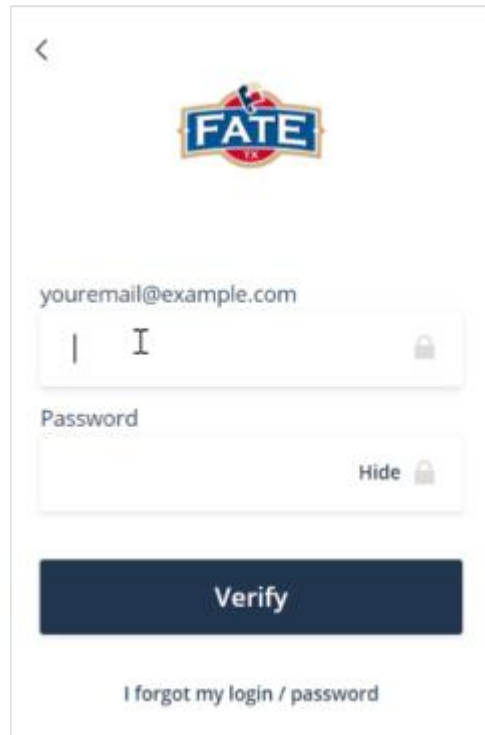
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6. Select the company you wish to pay. If the company does not appear on the screen, enter the name in the 'Search by name' field.

Note: If you are unable to locate the biller you are searching for, send a secure message to the bank containing the details for assistance.

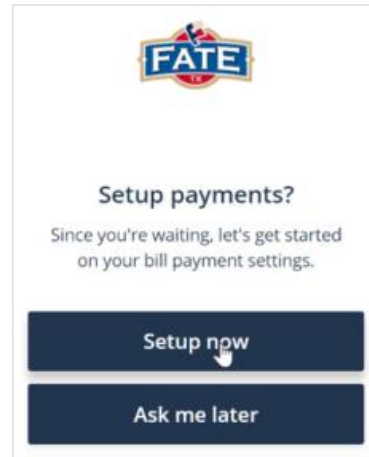


7. Select the company and enter your login credentials. Click 'Verify' when done.

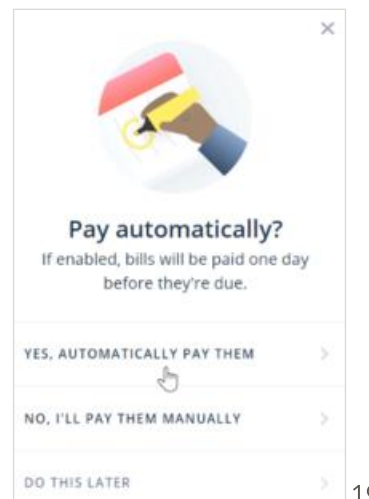


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8. Select 'Setup Now' to setup payments.



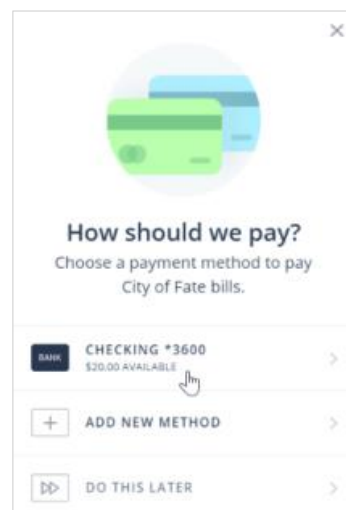
9. You may choose to automatically pay the bill or pay it manually for most billers.



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10. Choose a payment method to pay your bill by your debit card, credit card or checking account.

Note: Your eligible checking account will be added by default.



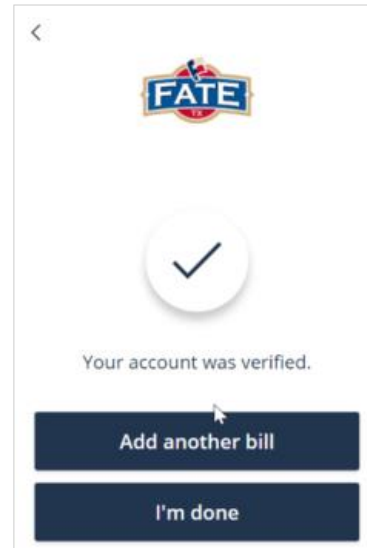
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11. Select your preferred method of notification.



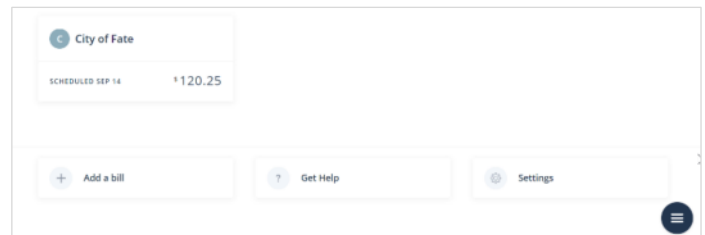
12. Once your account is verified, you may add another bill or select I'm done.

Note: Selecting I'm done will take you back to the home page of Biller Direct.



13. Scroll down to find the company you just added.

Note: You will notice the bill may say "syncing". This process could take up to 24 hours.



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