

FOR IMMEDIATE RELEASE

Independent Financial Expanding Middle Market Banking Teams in Texas and Colorado Markets

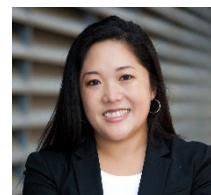
MCKINNEY, TX (July 12, 2022) – Independent Financial has added new associates to its Middle Market Banking team in both the Texas and Colorado markets as the financial services company expands to meet the financial and banking needs of its business clients.

The new Middle Market Bankers are Christina “Crissy” Rivera, Jennifer Baggs Kamacioglu, Matthew Opheim, and Jeff Gulczynski.

Last year, Independent Financial announced plans to double its growing Middle Market portfolio over the next five years, with a focus on working with clients of annual revenues between \$20 million and \$1 billion.

Independent Financial, ranked by *Forbes* as the country’s 6th best publicly traded bank, operates as a financial services company with locations throughout Texas and in the Colorado Front Range region.

Rivera is based in Houston and has more than 20 years of experience in banking, including commercial lending, middle market lending, and commercial real estate. She previously worked at several major banks where she developed and maintained portfolios of industrial and commercial clients. She is a graduate of the University of Houston and the University of St. Thomas with degrees in accounting and business.



Kamacioglu will serve clients in Fort Worth and is an experienced relationship manager and strategist, having worked in various roles of client relationship development at several major banks. She previously worked in business development, middle market lending, market growth, and acquisition of new client relationships. She is a graduate of Hillsdale College with a degree in accounting.



Opheim is a relationship manager at Independent Financial in Denver, Colorado. He is responsible for new business generation in the middle market. Opheim has over 25 years of banking experience and expertise in commercial lending and treasury management, and other specialized banking solutions that help middle market companies optimize their capital structure, enhance cash flows and reduce risk. Previously, he served as head of business development in corporate and



commercial banking for another commercial bank. Opheim is a graduate of the University of Iowa.

Gulczynski has over 20 years of finance and banking experience including large corporate and middle market commercial banking. He is based in Dallas and is focused on expanding the Texas middle market client book and working with various product partners throughout the bank. Prior to joining Independent Financial, he spent nearly 10 years with another commercial bank. Jeff earned a bachelor's degree in Finance from the University of Houston.



“We are excited to add Crissy, Jennifer, Matt and Jeff to our Middle Market banking team,” said Tiffany Cason, Executive VP and Head of Middle Market Banking for Independent Financial. “They bring strong track records and experience with assisting Middle Market customers, and this adds depth to an already strong team serving this important segment.”

About Independent Financial

Independent Financial is a relationship-driven financial services company headquartered in McKinney, Texas, that provides a wide range of banking products and services tailored to meet the needs of businesses, professionals, and individuals. Independent Financial operates in four regions (the Dallas/Ft. Worth Metroplex, Central Texas, and Greater Houston regions in Texas, and the Colorado Front Range region). For more information, visit ifinancial.com. (Independent Financial is a trademark of Independent Bank, a subsidiary of Independent Bank Group, Inc. Member FDIC, Equal Housing Lender. NASDAQ: IBTX).

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