

Independent Bank Schedule of Fees for Business Checking/Savings Accounts July 1, 2008

	Business Freedom Checking*	Community Freedom Checking*	EagleAdvantage Plus*	EagleAdvantage*
Minimum balance to avoid monthly maintenance fee	None	None	None	None
Monthly maintenance fee	None	None	None	\$10.00
Per item fee ¹	First 500 items – FREE, then \$0.40 per item over 500	First 500 items – FREE, then \$0.40 per item over 500	\$0.15	\$0.15
Currency/coin deposited per month	First \$10,000 free, then \$1.50 per \$1,000 of currency/coin	First \$10,000 free, then \$1.50 per \$1,000 of currency/coin	First \$10,000 free, then \$1.50 per \$1,000 of currency/coin	\$0.50 per \$1,000
Earnings Credit ²	n/a	n/a	n/a	rate varies
Interest	n/a	n/a	variable rate on daily collected balance	n/a

¹Business Freedom Checking and Community Freedom Checking – the first 500 items (debits paid, items deposited, ACH transactions) processed each month are free, then only 40 cents per item over 500 (not including ATM or POS transactions). EagleAdvantage Plus and Eagle Advantage – includes all items (debits paid, items deposited, and ACH transactions processed and excludes ATM or POS transactions).

²The EagleAdvantage account offers an earnings credit on the average collected balance in the account. The earnings credit will be applied to offset your account's monthly fees. Calculation: Ave. collected bal. x earnings credit / # days in the year x # days in the cycle.

*Customer purchases checks. Minimum opening deposit is \$50. Accounts closed within 60 days of opening are subject to a \$10 fee. Member FDIC.

	EagleFlex Savings	EagleFlex Combined Savings	Business Money Market	EagleAdvantage Money Market
Minimum to Open	\$50.00	\$50.00	\$50.00	\$50.00
Minimum balance to avoid monthly maintenance fee	\$100.00	\$0.00	\$1,000	\$0.00
Monthly maintenance fee	\$6 quarterly	\$0.00	\$10.00	\$0.00
Member FDIC				

Independent Bank Schedule of Services and Fees for Business July 1, 2008

Account reconciliation (per 1/2 hour)	\$25.00	Returned (per item).....	\$30.00
Account research minimum (1-3 items)	\$5.00	Paid (per item)	\$30.00
Each additional item over three	\$1.50	After 5th consecutive day overdrawn (per day).....	\$5.00
ATM:		Overdraft sweep or manual telephone transfer (per item) ...	\$3.00
Foreign ATM withdrawal/inquiry.....	\$1.50	Rejected check (not purchased at Independent Bank).....	\$5.00
ATM/Debit Card replacement.....	\$5.00	Return deposited item.....	\$7.50
Cash Handling (discretionary):		Stop payment.....	\$30.00
Currency and coin deposited	\$0.50 – \$1.50	Escheat.....	\$50.00
Currency sold, per strap.....	\$0.05	Garnishments/levies	\$50.00
Coin sold, per roll.....	\$0.05	Signature guarantee (per)	\$5.00
Checks:		Returned mail.....	\$2.00
Official check.....	\$6.00	Safe Deposit Boxes.....	\$15.00 – \$140.00
Money order	\$4.00	Wire transfers:	
Traveler's Checks (per \$100)	\$1.50	Incoming (customer).....	\$10.00
Collection servicing fee.....	\$25.00	Incoming (non-customer)	\$30.00
Deposit Accounts:		Outgoing (customer)	\$20.00
Check printing..... depends on check style ordered		Outgoing International plus cable fees.....	\$50.00
Non-sufficient funds/overdraft			