

Independent Bank Schedule of Services and Fees

July 1, 2008

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

Deposit Account Fees

July 1, 2008

	Balance Required to Avoid Monthly Maintenance Fee	Monthly Maintenance Fee [^]
Freedom Checking	\$0	\$0.00
Liberty Checking.....	\$0	\$0.00
Vista 50	\$0	\$0.00
Horizons Club	\$5,000	\$5.95*
Peak Performance	\$1,000	\$8.00
Health Savings Account	\$0	\$0.00
Eagle Savings.....	\$100	\$6.00**
Holiday Savers	\$0	\$0.00
Money Market Account.....	\$1,000	\$10.00
Excel Money Market	\$0	\$0.00

Ask about our Eagle Direct Deposit Savings and Eagle Combined Savings

[^]Monthly maintenance fees are incurred only when the minimum balance requirement is not met.

*If total relationship balance falls below \$5,000.

**This fee is assessed quarterly. This account is free to customers under age 18.

Accounts closed within 60 days of opening are subject to a \$10 fee.

Checking accounts that fall below \$100 and have no activity for 60 days will be converted to an Unlimited Interest Checking account. The Unlimited Interest Checking account has a \$4.00 monthly maintenance fee, no minimum balance requirement and no per check fees. Deposit accounts with a balance of \$2.00 or less and no customer-initiated activity for 12 months (inactive) will be assessed a service charge equal to the balance and will be closed without prior notice.

Member FDIC



Independent Bank