

## Independent Bank Schedule of Fees for Business Checking/Savings Accounts August 17, 2009

	Business Freedom Checking*	Community Freedom Checking*	EagleAdvantage Plus*	EagleAdvantage*	EagleAdvantage NOW*
Minimum balance to avoid monthly maintenance fee	None	None	None	None	None
Monthly maintenance fee	None	None	None	\$10.00	None
Per item fee <sup>1</sup>	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	\$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	First \$10,000 free, then \$1.50 per \$1,000 of currency/coin
Earnings Credit <sup>2</sup>	n/a	n/a	n/a	rate varies	n/a
Interest	n/a	n/a	variable rate on daily collected balance	n/a	Variable rate on daily collected balance Rate and corresponding APY not to exceed .50%

<sup>1</sup>Business 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, EagleAdvantage NOW and Eagle Advantage – includes all items (debits paid, items deposited, and ACH transactions processed and excludes ATM or POS transactions).

<sup>2</sup>The 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.

+Unlimited FDIC insurance coverage through 12/31/09. Minimum opening deposit is \$10,000. Customer purchases checks.

	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

## Independent Bank Schedule of Services and Fees for Business August 17, 2009

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.....	\$25.00 – \$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			



# Independent Bank

Member FDIC