

Independent Bank Schedule of Fees for Business Checking/Savings Accounts February 15, 2010

	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 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	\$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 ²	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%

	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

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, EagleAdvantage NOW 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.

⁺Unlimited FDIC insurance coverage through 6/30/2010. Minimum opening deposit is \$10,000. Customer purchases checks.

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.

Independent Bank Schedule of Services and Fees for Business February 15, 2010

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	Check images provided with paper statement	
Currency sold, per strap.....	\$0.05	(effective 4/15/2010)	\$5.00
Coin sold, per roll.....	\$0.05	Check images by request (10/page)	\$1.50/page–1st page free
Checks:		Escheat	\$50.00
Official check.....	\$6.00	Garnishments/levies	\$50.00
Money order	\$4.00	Signature guarantee (per)	\$5.00
Traveler's Checks (per \$100)	\$1.50	Returned mail.....	\$2.00
Collection servicing fee.....	\$25.00	Safe Deposit Boxes.....	\$25.00 – \$140.00
Deposit Accounts:		Wire transfers:	
Check printing.....	depends on check style ordered	Incoming (customer)	\$10.00
Non-sufficient funds/overdraft		Incoming (non-customer)	\$30.00
		Outgoing (customer)	\$20.00
		Outgoing International plus cable fees.....	\$50.00



Independent Bank

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