

## Independent Bank Schedule of Fees for Business Checking/Savings Accounts October 31, 2011

	Business Freedom* and Community Freedom* Checking	EagleAdvantage Plus*	EagleAdvantage*	BusinessFlex Checking*	EagleAdvantage NOW*
Minimum daily balance to avoid monthly maintenance fee	None	None	n/a	n/a	None
Monthly maintenance fee	None	None	\$10.00	\$10.00	None
Per item fee <sup>1</sup>	First 500 items – FREE, then \$0.40 per item over 500	\$0.15	\$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	\$0.50 per \$1,000	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
Earnings Credit <sup>2</sup>	n/a	n/a	rate varies	n/a	n/a
Interest	n/a	Variable rate on daily collected balance	n/a	Variable rate on daily collected balance	Variable rate on daily collected balance

	EagleFlex Savings	EagleFlex Combined Savings	Business Money Market	EagleAdvantage Money Market
Minimum to Open	\$50.00	\$50.00	\$50.00	\$50.00
Minimum daily 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

<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, Eagle Advantage and BusinessFlex Checking – 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.

\*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 October 31, 2011

Account reconciliation (per 1/2 hour).....	\$25.00	Returned (per item) .....	\$32.00
Account research minimum (1-3 items) .....	\$5.00	Paid (per item).....	\$32.00
Each additional item over three .....	\$1.50	After 5th consecutive day overdrawn (per day).....	\$6.00
ATM:		Overdraft sweep or manual telephone transfer (per item).....	\$3.00
Foreign ATM withdrawal/inquiry.....	\$2.00	Return deposited item .....	\$10.00
ATM/Debit Card replacement .....	\$5.00	Stop payment.....	\$32.00
Cash Handling (discretionary):		Check images provided with paper statement.....	\$5.00
Currency and coin deposited .....	\$0.50 – \$1.50	Check images by request (10/page).....	\$1.50/page–1st page free
Currency sold, per strap.....	\$0.05	Escheat.....	\$50.00
Coin sold, per roll .....	\$0.05	Garnishments/levies .....	\$50.00
Checks:		Signature guarantee (per) .....	\$5.00
Official check .....	\$6.00	Returned mail.....	\$6.00
Money order .....	\$4.00	Safe Deposit Boxes.....	\$25.00 – \$140.00
Traveler's Checks (per \$100) .....	\$1.50	Wire transfers:	
Collection servicing fee.....	\$25.00	Incoming (customer).....	\$12.00
Deposit Accounts:		Incoming (non-customer).....	\$30.00
Check printing .....	depends on check style ordered	Outgoing (customer) .....	\$25.00
Non-sufficient funds/overdraft		Outgoing International plus cable fees.....	\$50.00



**Independent Bank**

Member FDIC

Rev. 10/11