

Independent Bank Schedule of Services and Fees October 31, 2011

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	\$2.00
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)	\$32.00
Paid (per item)	\$32.00
After 5th consecutive day overdrawn (per day)	\$6.00
Overdraft sweep or manual telephone transfer (per item)	\$3.00
Return deposited item	\$10.00
Stop payment	\$32.00
Check images provided with paper statement	\$2.00
Check images by request (10/page)	\$1.50/page—1st page free
Escheat	\$50.00
Garnishments/levies	\$50.00
Loan coupon book re-order	\$5.00
Returned mail	\$6.00
Safe Deposit Boxes	\$25.00—\$140.00
Wire transfers:	
Incoming (customer)	\$12.00
Incoming (non-customer)	\$30.00
Outgoing (customer)	\$25.00
Outgoing International plus cable fees	\$50.00

Deposit Account Fees October 31, 2011

	Minimum daily balance required to avoid monthly maintenance fee	Monthly maintenance fee [^]
Freedom Checking	\$0	\$0.00
Liberty Checking	\$0	\$0.00
Eagle-at-Work	\$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	\$10,000	\$10.00

Ask about our Eagle Direct Deposit Savings and Eagle Combined Savings

[^]Monthly maintenance fees are incurred only when the minimum daily 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 \$5.00 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.



Independent Bank
Member FDIC