



Greetings, Horizons Club members!

Since our last newsletter, Horizons Club members have explored the Canadian Rockies and have traveled together to Boston and Cape Cod. Members visited spectacular sights such as the Columbia Icefields in Canada and experienced the history of our country with an all-day guided tour of Boston and the Freedom Trail.

Looking ahead to 2012, Horizons Club members will tour historic New Orleans, cruise the Hawaiian islands and travel to the Smoky Mountains. Not only can you make new friends along the way, traveling with the Horizons Club offers you a unique and fun way to experience the local culture, history and beauty of the destination you choose.

I am excited to announce an updated look for the newsletter that will be introduced in 2012. In addition, your local Horizons Club bulletin board will feature a new design and quarterly notes from directors that will also be available on the Horizons Club section of the website for travelers on the go.

The holidays are the perfect time to plan get-togethers with friends. The directors have scheduled a variety of holiday parties and day trips from which you can choose. Be sure to check the schedule for your area!

What you'll find inside

In addition to the latest news from Horizons Club directors, you'll find updated information about trips, events and more:

- Canadian Rockies snapshots as well as New England trip photos and stories.
- A Horizons Club certificate of deposit (CD) special, just for you.
- Events and trip schedules, including information about our Hawaiian Cruise planned for 2012!

Remember to visit our Facebook page at www.Facebook.com/HorizonsClub. Connect with other members, share your trip photos and get highlights of upcoming trips!

On behalf of Independent Bank, thank you for your continued membership.

Best!
Brian Talbot
Senior Vice President

Events in the Mitt

November 11 – Scrapbooking & Stamping Show, Birch Run Expo Center

November 17–19 – Grand Rapids International Wine & Food Festival, DeVos Place

December 7 – Art, Book & Gift Fair
Oakland University, Rochester

What's inside..

Calendar of events

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Financial tools and vacation packages available:
www.independentbank.com

Your New England Adventure stories

In September, 42 Horizons Club members enjoyed the seven-night Splendor of Fall Colors East Coast Adventure that was packed full of tours and sight-seeing. Members experienced the beauty of Niagara Falls and the history of the Freedom Trail. The group toured Quincy Marketplace in Boston, the Mayflower II in Plymouth, Hyannis on Cape Cod and Martha's Vineyard.

Making new friends was one of the highlights of the trip, as well as the chance to open clam and lobster shells at the clam bake!

Here are comments from members about their experience:

"We met some wonderful people and enjoyed the sites. We particularly enjoyed Boston and the history there. Visiting Cape Cod and Martha's Vineyard was a dream come true – places we had only heard of and never thought we'd see. It was a great trip!"

– Duane and Marilyn

"This was my first bus trip! I had a great time and I look forward to doing it again. Two more state magnets are on my refrigerator!"

– Joyce

"I loved all the places we visited, and I enjoyed all the wonderful people on the

bus! The most memorable part of the trip was walking on the beach in the dark with Vickie and Sue looking for stones."

– Barb

"I really enjoyed all the places that we visited on this trip. The ones that stand out the most are the visits to the Plantation, the Mayflower II and the gingerbread houses at Martha's Vineyard."

– Priscilla

"A good trip made great by the wonderful fellow travelers that shared the adventure. Thanks to all!"

– Ron and Kay

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NE

Northeast Michigan/Bay Area with Brenda Runyan

Below you will find the details on two great trips we're offering for 2012; Amtrak to Boston and then to Pigeon Forge and the Smoky Mountains. Both are wonderful trips and I hope you'll join us. Don't forget the Hawaiian Cruise is October 25–November 4, 2012. We only have a few cabins left, so please let me know if you'd like to join us on this amazing excursion.

Remember to mark your calendar and join us for our annual holiday party in Bay City December 6. I am looking forward to seeing you soon!

Brenda Runyan
Horizons Club Director



We had a great time at the Ogemaw Luncheon! A customer won the "Best Dressed Mardi Gras" costume contest.

Trips and Events 2011–2012

DECEMBER

December 6 – Holiday Party, First Presbyterian Church in Bay City

MAY

May 16–22 – Amtrak to Boston Trip

JUNE

June 10–16 – Pigeon Forge and Smoky Mountains Show Trip

OCTOBER

October 25–November 4 – Hawaiian Cruise

Featured Trip 2012

Amtrak to Boston Trip

Join us for this exciting trip as we travel by train to Boston! Trip highlights include:

- One night in Cleveland.
- Three nights in Boston and one night in Pennsylvania.
- Six breakfasts and three dinners.
- See "Come Fly Away" at the Cleveland Playhouse.
- Salem Witch Museum tour.
- Visit to the Faneuil Hall Marketplace.
- Kennebunkport Trolley tour.
- Leisure time in Kennebunkport.
- Tour of Newport, RI.
- Explore Breakers Mansion.

Save the date

December 6, Holiday Party

Our holiday party will be at the First Presbyterian Church in Bay City. It is located at 805 Center Ave. in Bay City. Lunch will be served at noon. Just ask your local Horizons Club coordinator to add your name to the RSVP list or call me to reserve your seat.

■ Newport's famous Cliffwalk.

Cost per person: \$1,499 based on double occupancy

Deposit: \$100 due at time of registration

Final balance due by April 12, 2012

Trip dates: May 16–22, 2012

Pigeon Forge and Smoky Mountains Show Trip

We're heading to the Smokies to welcome spring and take in the shows. Trip highlights include:

- Six nights lodging, including four consecutive nights in the Smoky Mountains.
- 10 meals: six breakfasts and four dinners.
- Guided tour of the Great Smoky Mountains National Park.
- Enjoy four evening shows: Smoky

Mountain Opry Show, The Cirque DeChine Show, The Smith Family Show and the Hatfield-McCoy Dinner Show.

■ Two morning shows: Patty Waszak Show and Country Jamboree Breakfast Variety Show.

■ Free time in historic downtown Gatlinburg.

Cost per person: \$615; double occupancy

Deposit: \$75 due at registration

Final balance due by April 4, 2012

Trip dates: June 10–16, 2012

Contact your local Independent Bank Horizons Club coordinator for a complete itinerary, or call Brenda Runyan at 989.728.2081 (e-mail brunyan@ibcp.com) for additional details.

Follow Independent Bank on



Facebook and Twitter

facebook.com/IndependentBank

twitter.com/IndependentBank

www.Facebook.com/HorizonsClub

- Connect with other members.
- Find out what trips still have room.
- See highlights of upcoming trips and RSVP.



Thumb Area/Detroit Metro with Chris Vroman

What great adventures we have had this past year!

We started out with a Caribbean cruise in February, explored the awesome Canadian Rockies in August, headed to Comerica Park to cheer on the Detroit Tigers and then to Traverse City for our Fall Color Tour. As you can see from the photos, we also had a fabulous time at our Hawaiian Luau.

It has been a great joy to see so many of you join us on our adventures and attend our getaways this year. I hope to see many more of you next year. Have a wonderful holiday season!

Chris Vroman
Horizons Club Director



Trips and Events 2011-2012

NOVEMBER

November 29 – Donny and Marie, A Broadway Christmas at the Fox Theatre, Detroit (sold out)

DECEMBER

December 1 – Annual Holiday Party at the BASCC, Birmingham

December 2 – Holiday Open House, Shelby Township Office

December 7 – Annual Holiday Party, Bad Axe

December 9 – Holiday Open House, Livonia Office

December 12 – Annual Holiday Party, Mayville

MARCH

St. Patrick Luncheon

APRIL

Annual Easter Luncheon/Hunt

MAY

May 20-26 – Cape Cod and Plymouth Trip

OCTOBER

October 25-November 4 – Hawaiian Cruise

Holiday Parties and Open Houses

Please join us for one of the following annual holiday celebrations. You'll enjoy a great meal, special music, crafts, games and prizes and maybe even a visit from Santa!

December 1, Holiday Party at the Birmingham BASCC Center

Join us December 1 at the Birmingham BASCC Center at 2121 Midvale Ave. in Birmingham for our annual party. Enjoy a wonderful meal, music, games and prizes. We'll be collecting toys for needy kids if you would like to bring a toy, however, it's not required. The meal will be provided. We hope to see you there!

December 2, Holiday Open House at the Shelby Township Office

Join us from 2-4 pm on December 2 for an open house at the Shelby Township banking office. Enjoy light refreshments, make a card and enter our drawing for a surprise!

Wednesday December 7, Holiday Party at the Bad Axe Senior Center

Please bring a salad or dessert to pass and a \$10 gift if you would like to participate in the gift exchange. Men should bring a man's gift and women bring a woman's gift. The Bad Axe Senior Center is located on Nugent Road.

December 9, Holiday Open House at the Livonia Office

Join us from 2-4 pm on December 9 for an open house at our Livonia banking office and enter our drawing. Light refreshments will be served.

Monday December 12, Holiday Party at the Mayville Methodist Church

Please bring a salad or dessert to pass and a \$10 gift if you would like to participate in the gift exchange. Men should bring a man's gift and women bring a woman's gift. The Mayville Methodist Church is located on M-24 in Mayville.

Keeping updated

Please make sure you check our Horizons Club boards in your local office for any upcoming trips and events. Our newsletter only comes out every three months but the Horizons Club boards are updated each month with new information.

Contact your local Independent Bank Horizons Club coordinator for a complete itinerary, or call Chris Vroman at 810.688.3096, Ext. 121 (e-mail cvroman@ibcp.com) for additional details.



Grand Rapids/Lakeshore with Ruth Decker

The Splendor of Fall Colors Tour to Boston and Cape Cod was beautiful and packed with fun. The cover story includes insights from members who traveled with us on this awesome adventure.

The fall season brings Horizons Club events such as the Ladies Craft Luncheon. We invite you to join us and spend a relaxing afternoon enjoying lunch and making a glass etching. It's a great way to spend a day and make a special holiday gift. Please check the calendar below to see an overview of upcoming events and trips for 2012.

I'm looking forward to seeing you!

Ruth Decker
Horizons Club Director



Trips and Events 2011-2012

NOVEMBER

November 9, 11:00 am – Craft/Luncheon, Crazy Horse Saloon

DECEMBER

December 14, 12:00 pm – Holiday Party at the American Legion, Cedar Springs

FEBRUARY

February 14 – Sweetheart's Casino Day

MARCH

Euchre Tournament

APRIL

Branson Trip (Date TBA)

JUNE

Charity Island (Overnight trip)

AUGUST

Annual Picnic

SEPTEMBER

Detroit Tigers Game

OCTOBER

Bob Evans Festival – Columbus, Ohio
(3-day trip)

October 25–November 4 – Hawaiian Cruise

NOVEMBER

Craft/ Luncheon

DECEMBER

Holiday Party

While Ruth Decker recovers from a broken hip, please direct all Lakeshore/Grand Rapids area Horizons Club trip and event questions to Kelly Adame at 616.794.6110.

Feel free to send cards to Ruth:

Ruth Decker
Independent Bank
7389 S. Croton Hardy Dr.
Newaygo, MI 49337



Save the date

November 9, Ladies Luncheon and Craft

Invite your friends to join us for a day out! We'll enjoy lunch and make a beautiful craft. On November 9, we have arranged for a private area at Crazy Horse Saloon to host our craft luncheon. The Saloon is located at 4601 14 Mile Road in Rockford. Lunch is on your own and begins at 11 am. We'll be creating a glass etching (cost is \$12 for the craft). Please contact your local Horizons Club coordinator to make a reservation.

December 14, Holiday Party

You're invited to celebrate the holiday season with us on Wednesday, December 14, starting at noon. We are hosting one holiday party this year at the American Legion Glen Hill Post 287 at 80 S. Main St. in Cedar Springs. Lunch will be served and entertainment will be provided. This is a member's only party and we are asking that you RSVP by December 1. Please call any Independent Bank office to make your reservation.

February 14, Sweetheart Casino Day

Plans are in the works for a Casino Day Trip on Valentine's Day on February 14, 2012. Ask your local Horizons Club coordinator for details after November 1.

Contact your local Independent Bank Horizons Club coordinator for a complete itinerary, or call Kelly Adame 616.794.6110 (e-mail kadame@ibcp.com) for additional details.

It's the holiday countdown! We have been busy planning our holiday party and hope you'll join us for an afternoon of good friends, delicious food and entertainment on December 6 at the Steele Street Hall (formerly the KC Hall) in Ionia.

There are some unique trips and events planned for 2012, including a historic trip to New Orleans at the end of April.

Be sure to stop by your local banking office and sign up for the Thanksgiving drawing that will be held on Friday, November 18. We wish you a joyous holiday season and hope to see you soon.

Linda Fox
Kelly Adame
Horizons Club Directors

Trips and Events 2011-2012

NOVEMBER

November 18 – Turkey Drawing

DECEMBER

December 6, 2-4 pm – Holiday Party, Steele Street Hall (formerly K.C. Hall) Ionia

APRIL

April 24, 1-4 pm – Customer Appreciation Luncheon, Steele Street Hall (formerly K.C. Hall) Ionia

April 28-May 6 – New Orleans Trip

MAY

May – Detroit Tigers Game (Date TBA)

JUNE

June 12, 11-1 pm – Summer Picnic, Shied Park, Saranac

OCTOBER

October 25-November 4 – Hawaiian Cruise

Featured trip

New Orleans

Come, explore historic New Orleans with us! Trip highlights include:

- Eight nights lodging including four consecutive nights in the New Orleans area.
- Louisiana Plantation tour.
- Relaxing Riverboat Cruise on the Mississippi River.
- Visit to the National World War II Museum.
- Guided tour of New Orleans and much more!

Cost: \$799 per member and \$824 for non-members.

The pickup location will be at the Meijer parking lot at 2750 S. State Road in Ionia.

Trip dates: April 28-May 6

Contact your local Independent Bank Horizons Club coordinator for a complete itinerary, or call Linda Fox at 616.527.5820, Ext. 11861 (e-mail lmfox@ibcp.com) or Kelly Adame 616.794.6110 (e-mail kadame@ibcp.com) for additional details.

Aloha, Hawaii 2012!

Hawaiian Cruise with two nights pre-cruise hotel stay
October 25 – November 4, 2012

Tour highlights include:

- Two pre-night stays in Hawaii.
- Seven-day Hawaiian cruise.
- All meals and entertainment aboard the ship.
- Round trip airfare.
- Bus pickup/drop-off from several locations throughout Michigan.
- Excursion to Pearl Harbor before heading home.
- Other surprises.

Cost per person: Inside Cabin – \$2,565 per person; double occupancy

Balcony Cabin – \$3,120 per person; based on double occupancy

Price is based on a fixed passage cost and does not include a possible fuel surcharge both with the airline and cruise line. Reserve your place with a \$500 deposit. This trip is being offered statewide and space is limited! Sign up today!





Mid-Southern Michigan with Colleen Michels

I am so excited to be your new Horizons Club director! I have been busy working on trips and events for the coming year. Watch for more information to come in the winter issue of our newsletter.

We had a great group of members attend our October Glen Miller Orchestra Event. An evening of music from the golden age of big bands was enjoyed by all.

As you make your holiday plans, please remember to mark your calendars for our annual holiday celebrations on December 7 for the Leslie Area and December 14 for our friends in Battle Creek. Additional information will be available at your local Independent Bank office soon!

Colleen Michels
Horizons Club Director

Trips and Events 2011-2012

DECEMBER

December 7 – Leslie Area Holiday Party
December 14 – Battle Creek Area Holiday Party

Contact your local Independent Bank Horizons Club coordinator for a complete itinerary or call Colleen Michels at 517.655.5965 (e-mail cmichels@ibcp.com) for additional details.

OCTOBER

October 25–November 4 – Hawaiian Cruise

Important change to U.S. Savings Bonds

Planning to buy a savings bond?

Paper savings bonds will no longer be sold at financial institutions after December 31, 2011. But they're not going away – electronic savings bonds can be purchased online through Treasury Direct. If you already have paper savings bonds, existing paper bonds are still valid and will earn interest for 30 years from the issue date or until redeemed. You can continue to cash savings bonds at Independent Bank. To learn more, visit www.treasurydirect.gov or ask your local banking office for additional information.



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"The sunrise over the ocean on Sunday morning before we left Yarmouth was my worship service. Breathtaking!"

– Mary

"This trip was exciting and fun. A lot of laughs, a lot of new friends and a new adventure that's unforgettable!"

– Anna

"A couple of things are off our bucket list; a great trip, great fun and a good group!"

– C. and J.

"My favorite place was the old cemetery in Boston. It was amazing that I was able to see the burial place of Paul Revere and Ethan Hale!"

– Maxine

"Awesome, enjoy, relax!"

– Barb

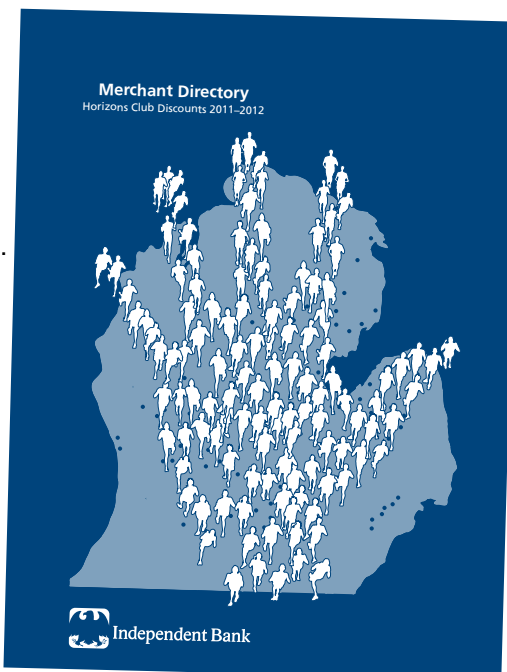
"We especially enjoyed seeing the historical beginnings of our country, the Mayflower II, Plymouth Plantation and Boston. So many of us were strangers in the beginning but are leaving as new friends! "

– Patricia and Ralph

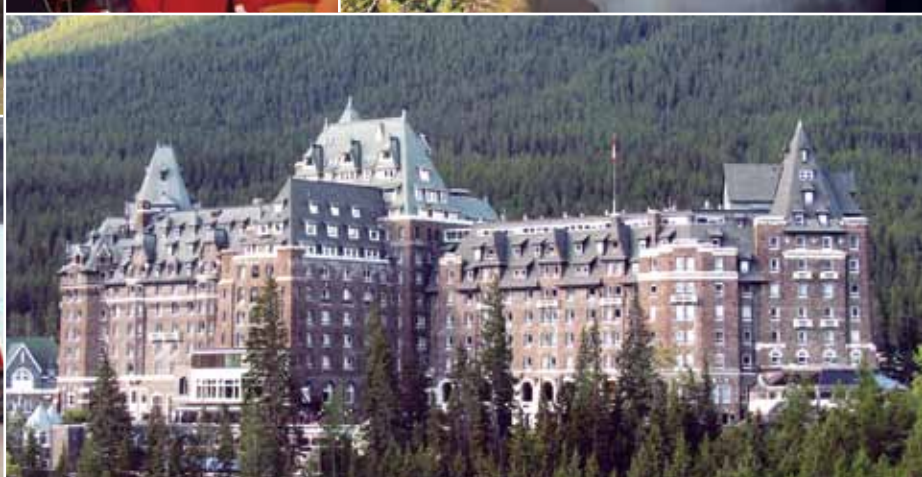
The Horizons Club Merchant Directory is packed with savings for members!

Check your Horizons Club Merchant Directory to find great offers and discounts for club members.

Tip: keep it in your glove box so that you can be ready to take advantage of special offers as you travel throughout Michigan!



Snapshots Canadian Rockies



It was the best sight-seeing trip we have ever taken! We started in Vancouver and boarded a train for an overnight trip to Jasper. On the train we saw the awesome Pyramid Falls and Mt. Robson, which is the highest peak in the Rockies. We were lucky enough to see the top, which is only possible a few days each year. We went to the Columbia Ice Fields and took a ride out on the glacier, enjoyed the view and drank from the glacier water. When we visited Lake Louise and took a gondola up the mountain, a grizzly bear looked for food below our ride! Lake Moraine was the bluest of the lakes. At Lake Maligne, we took a cruise to Spirit Island and enjoyed seeing more glaciers. Yoho National Park was beautiful and we even saw a few bears along the road. One of the highlights was the rafting tour we took down the Athabasca River. It was so much fun, and yes, everyone got a little wet!

– Chris Vroman


Make your home work for you!

If you are at least age 62 and own your home, you may be able to receive cash from your equity with a reverse mortgage from Independent Bank.

Call today to speak with a reverse mortgage specialist at 800.285.3111.



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 Equal housing lender. Normal credit standards and restrictions apply. Property insurance and taxes required. Member FDIC.

Park it.

A short-term CD is just the spot for your savings.

Take advantage of a CD offer exclusively for Horizons Club members. Get a .05% add-on to any of our current rates!

Offer begins November 4 and ends November 25, 2011.

18 month rate example

Example:

On a 18 month CD, if the stated rate is 0.89% with a 0.90%

*APY, your rate would be 0.94% with a 0.95% *APY.

Promotion not to be combined with other specials.



Independent Bank

*APY, Annual Percentage Yield effective as of November 4, 2011. Minimum opening requirement is \$1,000. Penalties may be imposed for early withdrawal, after renewal rate is subject to change. Member FDIC.

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