



Greetings, Horizons Club members!

As you'll see throughout this special edition of our newsletter, the Western Caribbean Cruise was amazing. Members enjoyed perfect weather, clear blue skies and calm waters. Each port offered new adventures and experiences. Check out the cruise pictures on www.facebook.com/HorizonsClub and in this newsletter.

On upcoming trips, Horizons Club members will be exploring the Canadian Rockies Highlights by Train; touring the Island of Coudres; experiencing the charm of the South in Savannah, Jekyll Island and Beaufort; and traveling together to Cape Cod and Boston.

The directors have full schedules of summer picnics and day trips to choose from. Interested in going to a Detroit Tigers game this summer? Be sure to check the schedule for your area. Traveling with us is a fun,

hassle-free way to see a game. We take care of the arrangements and you enjoy the experience!

Events in the Mitt

May 21–22 – East Lansing Art Festival, East Lansing

June 9–12 – Waterfront Film Festival, Saugatuck

June 18–19 – Summer Solstice Art Show, Charlevoix

What you'll find inside

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

- Western Caribbean Cruise trip snapshots and stories.
- Information about banking online while traveling.
- A Horizons Club certificate of deposit (CD) special, just for you.
- Events and trip schedules, including information about our Hawaii Cruise planned for 2012!

On behalf of Independent Bank, I would like to thank you for your continued membership.

Regards,
Brian Talbot
Senior Vice President

What's inside..

Calendar of events

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Your Western Caribbean Cruise stories

In February, Horizons Club members escaped the Michigan winter and enjoyed a seven-day Western Caribbean cruise aboard the Carnival Liberty. Ports included Cozumel, Mexico; Grand Cayman, Cayman Island; and Ocho Rios, Jamaica. We explored new places, made new friends, swam with the dolphins and savored the tropical weather and views!

Members share their stories and comments with us.

"We had a great time on the cruise. Our swim with the dolphins excursion was extra special!"

– Doug and Donna

"We had a lot of fun with friends, met new people, had great food and enjoyed great entertainment!"

– Paul and Elaine

"It was the best vacation I've ever had."

– Penny

"We loved Cozumel – our favorite part was when we rented a jeep and went on our own island tour. We were able to stop and enjoy the beautiful beaches. It was

gorgeous there! We also enjoyed the ship and we made a lot of new friends!"

– John and Diana and Larry

"My favorite part was the Mayan Ruins. I am a history nut, so anything that old is very interesting to me. I enjoyed seeing sights that were hundreds of years old."

– Donna and Duane Mather

"We loved the ship, we loved the people, we loved the wait staff, we loved everyone – the food was great! I just can't think of anything that wasn't great!"

– Donna and Duane Mather



Northeast Michigan/Bay Area with Brenda Runyan

We now have two busses going to Savannah! The first bus will be departing from West Branch and the second bus will be departing from Bay City. If you would like to join us for this fabulous trip or want more information, please contact me.

Thank you all who cruised the Western Caribbean with us. We enjoyed amazing food and great entertainment – mostly from our Horizons Club members! The weather was perfect with temperatures in the 80s, clear blue skies and calm waters. The ports we visited – Cozumel, Grand Cayman and Jamaica – were amazing. In Jamaica, I was adventurous and did the zip line! Also, we climbed the Dunns River Falls, which was an awesome climb.

I hope to see you at our picnics, luaus and luncheons!

Brenda Runyan
Horizons Club Director

Trips and Events 2011

JUNE

North Region / June 22 – Gaylord Customer Appreciation Luncheon, St. Mary's Knights of Columbus Hall

JULY

Bay Region / July 26 – Luau at Auburn Park

AUGUST

North Region / August 10 – Horizons Club and IFIS Luau at Chipps-A-Water Park, Mt. Pleasant

August 24 – Picnic at Ogemaw Fairground

SEPTEMBER

North Region / September 14 – Customer Appreciation Luncheon, Rogers City Senior and Community Center

OCTOBER

October 15–23 – Savannah, Jekyll Island and Beaufort

DECEMBER

Bay Region / December 7 – Holiday Party, First Presbyterian Church, Bay City

Save the date

June 22, Gaylord Customer Appreciation Luncheon

St. Mary's Knights of Columbus Hall
Lunch will be served at noon.

Join us for our annual appreciation luncheon and an afternoon of entertainment, fun and games. The theme is Mardi Gras and a prize will be awarded for the best costume. Please bring your favorite dessert to be judged and enjoyed by all for the dessert contest. RSVP with your office coordinator by June 17.

July 26, Luau at Auburn Park

Let's luau! We'll provide the burgers, hot dogs, beverages, entertainment, fun and games. Please bring your favorite salad or dessert to share! A prize will be awarded for the best luau outfit! Please RSVP with your Horizons Club coordinator by July 14. The luau begins at 5 pm.

August 10, Horizons Club and IFIS Luau in Mt. Pleasant

Chipps-A-Water Park

We'll provide the burgers, hot dogs, beverages, fun and games! Please bring your favorite salad or dessert to share. A prize will be awarded for the best dressed luau outfit! Please RSVP with your Horizons Club coordinator by August 4. The festivities begin at 5:30 pm.

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.

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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 an awesome trip! The Western Caribbean Cruise in February helped us make the most of winter. Back in Michigan, we welcomed spring with the Euchre tournament and Easter egg hunt and luncheon.

I hope to see you at our upcoming events. Check the calendar for unique day trips, as well as information on our Hawaiian Cruise in 2012. There's more to come!

Chris Vroman
Horizons Club Director

Trips and Events 2011

MAY

- May 20 – Meet and Greet Networking Day, Troy Main office
- May 20 – Horizons Club Open House, Shelby Township office

JUNE

- June 13 – Horizons Club Open House, Troy North office
- June 22 – Frederick Meijer Gardens, Grand Rapids

JULY

- July 11 – Detroit Zoo, Detroit

AUGUST

- August 10–16 – Canadian Rockies Trip
Trip now full. Thanks for signing up!
- August 24 – Annual Picnic, Sebewaing
- August 31 – Detroit Tigers Baseball Game, Detroit



Looking Ahead 2012

October 25 – November 4, 2012
Seven-day Hawaiian Cruise with two-night pre-stay and Pearl Harbor excursion. Space is limited, so sign up today!

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.

Save the date

May 20, Troy Main Meet and Greet

Mix and mingle at the Troy Main office located at 201 W. Big Beaver in Troy from 9–11 am. Enjoy light refreshments as you visit with experts from the Horizons Club, commercial lending, investments, IRA, treasury management and mortgage. Anyone who stops by can enter our drawing!

May 20, Shelby Township Horizons Club Open House

Interested in learning more about what the Horizons Club can offer? Join us at the Shelby Township office located at 49785 Van Dyke Ave. from 11 am–2 pm. Enjoy light snacks while learning about the club and its benefits. Everyone who attends can sign up for our drawing. Bring a friend!

June 13, Troy Meet and Greet Ice Cream Social

Join us for our first Horizons Club Ice Cream Social at the Troy North office located at 5950 Rochester Road, Troy from 11 am–3 pm. Meet experts from Horizons Club, mortgage, treasury management, IFIS and lending.

June 22, Fredrick Meijer Gardens

Experience the beautiful surroundings at Frederick Meijer Gardens in Grand Rapids. We'll take a tram ride through the gardens, enjoy an inside guided tour and have time to explore on your own. We'll see the 15 ton American Horse bronze sculpture that Leonardo da Vinci was first commissioned to sculpt. We'll also tour the Sculpture Park, Lena Meijer Conservatory, Carnivorous Plant House, Amphitheater Gardens and much more. The cost is \$53 and includes a ticket into the gardens, tram ride, guided tour, motorcoach transportation, games, prizes and snacks on the bus. There is a café at the gardens where you can purchase lunch. The bus will leave from Caro and Lapeer if needed. Space is limited, so please sign up today!

July 11, Detroit Zoo

Enjoy a day at the zoo with friends or bring your grandchildren! Children four years old and older can participate in this adventure. Pickup locations include Caro and Troy. Trip cost is \$38 for adults and \$29 for children and includes a ticket to the zoo, motorcoach transportation, games, prizes, snacks and a few surprises on the bus.

August 24, Annual Picnic

Our Horizons Club Picnic will be at the Sebewaing Park starting at noon. Please bring a salad or dessert and sign up with your Horizons Club coordinator today.

August 31, Detroit Tigers Game

Cheer on the Detroit Tigers at an afternoon game against Kansas City Royals. The bus will leave from Caro at 10 am with a pickup in Troy. Cost is \$54 and includes your ticket to the game, a hot dog and a drink, motorcoach transportation, games, prizes and snacks on the bus.



Grand Rapids/Lakeshore with Ruth Decker

Are you ready to fill up your calendar? We have so many events planned for you this season! There will be day trips, luncheons and a picnic.

In the fall, we're taking a spectacular color tour to Cape Cod and Boston. If you haven't been to the East Coast, this is an opportunity for you to view landmarks and learn about early American history.

Looking forward to seeing you soon!

Ruth Decker
Horizons Club Director

Trips and Events 2011

JUNE

June 21 – Saugatuck Adventure

JULY

July 28 – Detroit Tigers Baseball Game, Detroit

AUGUST

August 17 – Annual Picnic at Long Lake Park

SEPTEMBER

September 19–26 – Splendor of Fall Colors
Boston and Cape Cod Trip

OCTOBER

October 13 – Mystery Trip

NOVEMBER

November – Craft/Luncheon (Date TBA)

DECEMBER

December 14 – Holiday Party

Featured trips

Cape Cod and Boston

Join us for "Splendor of Fall Colors" East Coast Adventure. We'll see some of America's most breath-taking scenery and learn about the history of our country. Trip highlights include:

- Motorcoach transportation.
- Seven night's deluxe accommodations.
- Meals: daily breakfasts and three dinners including a clam bake.
- Niagara Falls stop.
- Admissions and attractions include professionally guided all-day tour of Boston and Freedom Trail, one-hour narrated tour aboard the Plymouth Rock Trolley, admission to the Plymouth Plantation and Mayflower II, all-day guided tour of Cape Cod, ferry to Martha's Vineyard with guided tour.
- We will be crossing an international border into Canada and are required to carry an enhanced drivers license or valid passport. Insurance available upon request.

Cost per person: \$1,199; double occupancy

Trip dates: September 19–26

A deposit of \$100 per person confirms your reservation. Reservations are required by July 1 with final payment due August 8. Ask for the complete itinerary at your local Independent Bank office.

Saugatuck Adventure

Kick off summer with an adventure to the Saugatuck/Douglas area. The trip includes a one and a half-hour cruise aboard an old fashioned stern-wheeler on the Kalamazoo River, lunch at The Butler, shopping in Saugatuck and a dune ride. You can choose from three different menu selections for lunch. Pickup times and locations include Plumb's Supermarket in Newaygo at 7:15 am, Tractor Supply in Cedar Springs at 7:45 am and the Star theater on Alpine in Grand Rapids at 8:15 am. The cost is \$75 for members; \$80 for non-members. Contact your Horizons Club coordinator to make a reservation.

Detroit Tigers Game

On July 28 we're heading to Comerica Park to see the Tigers take on the Angels for an afternoon game. The cost is \$80 for members; \$85 for non-members and includes a deluxe motorcoach ride to Detroit; coffee and sweet rolls en-route; choice seats at the game; and \$5 fun money. We'll be stopping at Cracker Barrel in Brighton on the way home for dinner. Dinner is on your own. A complete itinerary is available at your local Independent Bank office.

Save the date

August 17, Annual Picnic

Join us for a summer celebration! The picnic will be held at Long Lake Park starting at 12:00 pm. The park is located at 13747 Krauskopf NE, Sparta, three miles west of Cedar Springs on M-57. It will be an old fashioned picnic with good food, friends and games. Please bring a dish to pass and your own table service. The Horizons Club will furnish the meat, rolls, coffee and punch. Please RSVP with your Horizons Club coordinator.

October 13, Mystery Trip

We've been busy developing clues for our next Mystery day trip. Mark your calendars and stay tuned for more details.

Contact your local Independent Bank Horizons Club coordinator for a complete itinerary or call Ruth Decker at 231.652.1641 (e-mail rdecker@ibcp.com) for additional details.

We had an awesome time with those of you who traveled with us on the Western Caribbean Cruise! We're planning more trips and other unique events for the remainder of this year, just for you.

In June, we'll travel to the Canadian Island of Coudres. Just one of the many activities on this trip includes whale watching. To sign up or learn more about this amazing trip, contact us or your local Horizons Club coordinator.

Kelly Adame
Linda Fox
Horizons Club Directors

Trips and Events 2011

JUNE

June 18–24 – Island of Coudres Trip

JULY

July 19 – Casino Trip to Four Winds

SEPTEMBER

September 27 – Fall Picnic at Helen DeVore Park, Lyons

OCTOBER

October 11–13 – Traverse City Fall Color Tour

NOVEMBER

Turkey Drawing

DECEMBER

December 6, 2–4 pm – Holiday Party, Steele Street Hall, Ionia

Featured trips

Island of Coudres Trip

Explore the Island of Coudres, the Charlevoix Region of Quebec, Canada with us! Trip highlights include:

- Motorcoach transportation.
- Six nights lodging including three nights

on the Island of Coudres.

- Guided tour of Quebec City.
- Guided tour of the beautiful Island of Coudres.
- Whale watching on the peaceful waters of Bay St. Catherine.
- Gaming at the Casino De Charlevoix and Casino De Montreal.
- 11 meals: six breakfasts, one lunch and four dinners.

Cost per person: \$795

Trip dates: June 18–24

Traverse City Color Tour

Join us as we enjoy the beautiful fall colors of Northern Michigan. Trip highlights include:

- Wine tasting at three Traverse City wineries.
- Old Mission Point Lighthouse tour.
- Dinner at Old Mission Tavern, known as the art gallery restaurant.
- Sleeping Bear Dunes National Park tour.
- Shopping at Cherry Republic, the world's largest exclusive retailer of cherry products.
- Free time to explore the Village of Leland.

- Very cherry dinner buffet at Cottage Café with many cherry themed dishes.

Cost: \$259 per member and \$279 for non-members. The pickup location will be at the Corner Landing in Ionia.

Trip dates: October 11–13

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:

- 2 pre-night stays in Hawaii.
- 7 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 – \$2,490 per person; double occupancy
Balcony Cabin – \$2,950 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 \$250 deposit. This trip is being offered statewide and space is limited! Sign up today!



Mid-Southern Michigan with Nicole Kasper

We had such a fabulous time with the members who traveled with us to the Western Caribbean in February. We are already planning our next cruise to Hawaii! Look for details in this newsletter and call me to reserve your space as soon as you can, as we do have a limited number of rooms.

We are looking forward to spending time with you at our summer events, and we have many great things planned. Please note the times of these events since they have changed from the previous year.

See you soon!

Nicole Kasper
Horizons Club Director

Trips and Events 2011

JUNE

June 22, 6 pm – Lansing Area Summer Picnic, Russell Park Pavilion

AUGUST

August 10, 6 pm – Battle Creek Area Summer Picnic (Location TBA)

Contact your local Independent Bank Horizons Club coordinator for a complete itinerary or call Nicole Kasper at 269.965.9363 (e-mail nkasper@ibcp.com) for additional details.

Save the date

Leslie Area Summer Picnic
Russell Park Pavilion
298 N. Main St., Leslie
June 22, 6:00 pm

Battle Creek Area Summer Picnic
August 10, 6:00 pm
Location TBD



John and Deb at dinner. They look so nice!



This is an entertainer who was part of the Dunns River Falls tour. He could limbo all the way under this limbo stick – it was amazing to watch!



A group boards the fan boat to view alligators. We saw three of them, it was so cool.

Independent Bank travels with you online!

Retirees are busier than ever. Traveling, developing new interests, working out and spending time with family and friends. Members who are on-the-go can see trip listings online or download the newsletter at www.independentbank.com/horizonsclub.

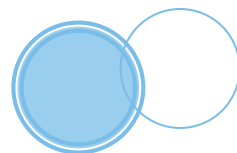
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Snapshots

Western Caribbean Cruise



This February, Horizons Club members experienced the Western Caribbean and all it has to offer!
Visit www.Faceook.com/HorizonsClub to see more photos!


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.

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

Offer begins May 2 and ends May 27, 2011.

9 month rate example

Example:

On a 9 month CD, if the stated rate is 0.90% with a 0.91%

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Promotion not to be combined with other specials.



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