

**Checking**

	Free checking	Select checking / Select Plus checking	Premier checking	Opportunity checking	Health savings account
Minimum average daily balance to avoid service fee	n/a	n/a	\$5,000 combined balances or \$25,000 or more with IBWM	n/a	n/a
Service fee	None	None	\$15 / month	\$10 / month	n/a

**Savings**

	Eagle savings / Swift! savings	Holiday Savers	Money market account	Excel money market account
Minimum daily balance to avoid service fee	\$300 or eStatement enrollment or combined statements	Ending account balance of \$100	\$1,000	\$10,000
Service fee	\$12 / quarter	\$12 (at annual disbursement)	\$12 / month	\$15 / month

Account reconciliation (per ½ hour).....	\$25.00
Account research minimum (1-3 pages).....	\$5.00
Each additional page over three (per ½ hour).....	\$1.50
<b>ATM / Debit card:</b>	
Foreign ATM transactions.....	\$2.00
ATM/Debit card replacement.....	\$5.00
<b>Debit card international fees:</b>	
2% of international transaction amount if no currency conversion	
3% of international transaction amount if currency conversion	
<b>Checks:</b>	
Official check.....	\$6.00
Money Order.....	\$4.00
Collection servicing fee.....	\$25.00
<b>Deposit accounts:</b>	
Check printing.....	Depends on check style ordered
<b>Non-sufficient funds/overdraft^:</b>	
\$5.00 courtesy threshold/fees capped at five per day	
Returned (per item).....	\$34.00
Paid (paid item).....	\$34.00
After 5 <sup>th</sup> consecutive business day overdrawn (per day).....	\$6.00
Overdraft sweep or manual telephone transfer (per item).....	\$7.00
Return deposited items.....	\$15.00
Automatic re-deposit of return deposited items.....	\$5.00
Stop payment.....	\$34.00
Check images provided with paper statement.....	\$5.00
Check images by request (5 checks/page).....	\$1.50/pg-1 <sup>st</sup> pg free
Excess transactions fee (per month)*.....	\$15.00
Account inactivity fee**.....	\$5.00
Charge off account collection fee.....	\$30.00
Escheat.....	\$50.00
Garnishment/Levies.....	\$100.00
Loan coupon book re-order.....	\$5.00
Verification of deposit (if requested for a non-IB loan).....	\$5.00
Returned mail (per statement cycle).....	\$7.00
<b>Safe deposit boxes.....</b>	
Late payment fee (per month).....	\$10.00
Replacement key fee.....	\$10.00
Drilled box fee.....	Min \$250.00
<b>Wire transfers:</b>	
Incoming (customer).....	\$15.00
Returned incoming wire***.....	\$15.00
Outgoing (customer).....	\$25.00
Outgoing international plus cable fees (customer).....	\$60.00
Early international service message request****.....	\$50.00

**Additional Product Information:**

Free services available:

- Debit card\*\*\*\*\* (available with checking / money market accounts) / ATM (available with savings accounts)
- Online Banking
- Mobile Banking
- Bill Pay (available with checking accounts)
- People Pay (available with checking accounts)
- SnapCheck

Member FDIC

Select checking:

- Free checks at account opening.
- To qualify for product, account must have a direct deposit transaction each statement cycle of \$100 or more and enrollment in eStatements.
- Customer may choose one of two options. To receive the selected option, the account must have a direct deposit transaction each statement cycle of \$100 or more and enrollment in eStatements.
  - 2 free overdraft transfers, or
  - 4 free foreign ATM transactions per statement cycle
- ATM fees charged at time of service and refunded at end of statement cycle. \$2 Independent Bank foreign ATM fee refunded or \$7 Independent Bank transfer fee refunded. Maximum \$8 refund for ATM option or \$14 refund for transfer option per statement cycle. If option requirements are not met, selected option will not be received for free.
- Overdraft transfers funding Select checking account.

Select Plus checking:

- Free checks at account opening.
- To qualify for product, account must have a direct deposit transaction each statement cycle of \$100 or more, enrollment in eStatements, and customer must have an Independent Bank mortgage account or mortgage application in process.
- 4 free foreign ATM transactions. ATM fees charged at time of service and refunded at the end of statement cycle. \$2 Independent Bank foreign ATM fee refunded and \$3 of ATM owner fee refunded, maximum refund of \$20 per statement cycle.
- 2 free overdraft transfers per statement cycle

Premier checking:

- Free checks at account opening and discounted check reorders
- Free overdraft transfers. Overdraft transfers funding Premier checking account.
- 4 free foreign ATM transactions. ATM fees charged at time of service and refunded at the end of statement cycle. \$2 Independent Bank foreign ATM fee refunded and \$3 of ATM owner fee refunded, maximum refund of \$20 per statement cycle.
- IBWM = Independent Bank Wealth Management

Eagle savings / Swift! Savings:

- This account is free if primary account owner is under the age of 18. Accounts with primary account owner under the age of 18, 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.

Accounts closed with 60 calendar days of opening are subject to a \$10 fee.

^ Fees apply to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable.

\* Excess transaction fee charged if limited transactions for specific accounts exceed guidelines described in account disclosures. Savings – Preauthorized, automatic or telephone transfers to another account and/or to third parties are limited to 6 per monthly cycle with no transfers by check, draft, debit card or similar order. Money Market – The number of checks, telephone transfers, online transfers and preauthorized electronic transfers to third parties (including Point of Sale) is limited to 6 each monthly statement cycle.

\*\* Account inactivity fee is assessed each month if there is no customer-initiated activity on checking accounts for 6 months, savings and money markets for 12 months, and the account balance is less than \$500. Fee is waived on Eagle savings accounts (if primary account holder is under 18) and on Health savings accounts.

\*\*\* Fee deducted from amount of wire being returned to originating bank.

\*\*\*\* Service message requested before normal settlement time of 3 business days.

\*\*\*\*\* PIN-only transactions allowed for Opportunity checking accounts.