

CURRENT DEPOSIT RATES¹

Annual Percentage Yield (APY) accurate as of February 16, 2010



Independent Bank

CHECKING AND SAVINGS ACCOUNTS

ACCOUNT TYPE	MINIMUM TO OPEN	BALANCE TIERS	INTEREST RATE	APY ²
REWARDS CHECKING To earn rewards: 8 Debit card transactions; 1 ACH Direct Deposit or Automatic Debit	\$100	Less than \$25,001 \$25,001 and above	3.94% 1.00%	4.01% 1.00%
REALSaver ACCOUNT	\$150	Less than \$25,001 \$25,001 and above	2.47% 1.00%	2.50% 1.00%
REGULAR NOW	\$1,500	\$500 or more Less than \$500	0.10% 0.00%	0.10% 0.00%
IOLTA (Interest on Lawyer Trust Account)	\$1,500	\$500 or more Less than \$500	1.00% 0.00%	1.00% 0.00%
MONEY MARKET	\$2,500	\$500 or more Less than \$500	0.80% 0.00%	0.80% 0.00%
INDEX FUND ACCOUNT	\$25,000	\$100,000 or more More than \$49,999.99 but less than \$100,000 More than \$24,999.99 but less than \$50,000 \$24,999.99 or less	1.19% 1.04% 0.90% 0.80%	1.20% 1.04% 0.90% 0.80%
PLATINUM CLUB ACCOUNT For those 55 and older	\$1,500	\$500 or more Less than \$500	0.80% 0.00%	0.80% 0.00%
SAVINGS	\$150	\$50 or more Less than \$50	0.30% 0.00%	0.30% 0.00%

CERTIFICATE OF DEPOSIT MINIMUM BALANCE: \$1,000

TERM	INTEREST RATE	APY ³
30 Day	0.40%	0.40%
90 Day	0.60%	0.60%
180 Day	0.80%	0.80%
1 Year	1.24%	1.25%
2 Year	1.99%	2.00%
3 Year	2.28%	2.30%
5 Year	2.48%	2.50%
11 Month	1.44%	1.45%

CERTIFICATE OF DEPOSIT MINIMUM BALANCE: \$100,000

TERM	INTEREST RATE	APY ³
30 Day	0.40%	0.40%
90 Day	0.60%	0.60%
180 Day	0.80%	0.80%
1 Year	1.24%	1.25%
2 Year	1.99%	2.00%
3 Year	2.28%	2.30%
5 Year	2.48%	2.50%
11 Month	1.44%	1.45%

IRA CD MINIMUM BALANCE: \$1,000

TERM	INTEREST RATE	APY ³
1 Year	1.24%	1.25%
18 Month	1.74%	1.75%
3 Year	2.28%	2.30%

IRA CD MINIMUM BALANCE: \$100,000

TERM	INTEREST RATE	APY ³
1 Year	1.24%	1.25%
18 Month	1.74%	1.75%
3 Year	2.28%	2.30%

- Rates are subject to change. Call your branch to confirm rates. Other terms and conditions may apply.
- Annual Percentage Yield (APY) on variable accounts are for comparison only and may change after the account is opened. Fees may reduce earnings.
- Annual Percentage Yield (APY) assumes reinvestment of principal and interest at the original rate for one year. There is a penalty for early withdrawal on CDs. Other terms and conditions may apply.