

CURRENT DEPOSIT RATES¹

Annual Percentage Yield (APY) accurate as of January 30, 2012



Independent Bank

CHECKING AND SAVINGS ACCOUNTS

ACCOUNT TYPE	MINIMUM TO OPEN	BALANCE TIERS	INTEREST RATE	APY ²
REWARDS CHECKING To earn rewards: clear 8 debit card purchase transactions and 1 ACH Direct Deposit or Auto Debit; receive eStatements	\$100	Less than \$25,001 \$25,001 and above If monthly qualifications are not met	2.35% 1.00% 0.20%	2.38% 1.00% 0.20%
REALSaver ACCOUNT	\$150	Less than \$25,001 \$25,001 and above If monthly qualifications are not met	1.50% 1.00% 0.20%	1.51% 1.00% 0.20%
NOW CHECKING	\$1,500	\$500 or more Less than \$500	0.05% 0.00%	0.05% 0.00%
IOLTA (Interest on Lawyer Trust Account)	\$1,500		1.00%	1.00%
MONEY MARKET	\$2,500	\$500 or more Less than \$500	0.20% 0.00%	0.20% 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	0.55% 0.45% 0.35% 0.25%	0.55% 0.45% 0.35% 0.25%
PLATINUM CLUB ACCOUNT For those 55 and older	\$1,500	\$500 or more Less than \$500	0.30% 0.00%	0.30% 0.00%
SAVINGS	\$150	\$50 or more Less than \$50	0.15% 0.00%	0.15% 0.00%

CERTIFICATE OF DEPOSIT MINIMUM BALANCE: \$1,000

TERM	INTEREST RATE	APY ³
30 Day	0.10%	0.10%
90 Day	0.20%	0.20%
180 Day	0.30%	0.30%
1 Year	0.60%	0.60%
2 Year	0.90%	0.90%
3 Year	1.19%	1.20%
5 Year	1.79%	1.80%
15 Month	0.70%	0.70%

CERTIFICATE OF DEPOSIT MINIMUM BALANCE: \$100,000

TERM	INTEREST RATE	APY ³
30 Day	0.10%	0.10%
90 Day	0.20%	0.20%
180 Day	0.30%	0.30%
1 Year	0.60%	0.60%
2 Year	0.90%	0.90%
3 Year	1.19%	1.20%
5 Year	1.79%	1.80%
15 Month	0.70%	0.70%

IRA CD MINIMUM BALANCE: \$250

TERM	INTEREST RATE	APY ³
1 Year	0.60%	0.60%
18 Month	0.90%	0.90%
3 Year	1.19%	1.20%

IRA CD MINIMUM BALANCE: \$100,000

TERM	INTEREST RATE	APY ³
1 Year	0.60%	0.60%
18 Month	0.90%	0.90%
3 Year	1.19%	1.20%

- 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.