

TRANSACTION ACCOUNT GUARANTEE PROGRAM



IMPORTANT FDIC INSURANCE INFORMATION

The standard insurance amount is now \$250,000 per depositor.

TRANSACTION ACCOUNT GUARANTEE PROGRAM

Independent Bank is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through December 31, 2010, all noninterest-bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the account.

This program is also extended to IOLTA accounts and NOW accounts which the Bank has committed to pay interest of .25% or less through December 31, 2010. Coverage under the Transaction Account Guarantee Program is in addition to and separate from the coverage available under the FDIC's general deposit insurance rules, which provides up to \$250,000 per depositor for all deposit account categories.

