

SCHEDULE OF FEES



GENERAL

Account closing (within 30 days).....	\$25.00
Cashier's checks:	
Customer	\$3.00
Non-customer	\$10.00
Collection items:	
Incoming	\$15.00
Outgoing	\$15.00
Customer balance inquiry	first two free and \$2.00 each thereafter
Non-sufficient funds per item:	
Overdraft item fee	
Bounce paid item fee.....	\$27.00
NSF paid item fee	\$27.00
NSF returned item fee.....	\$27.00
Research.....	\$25.00 per hour (\$25.00 minimum)
Research copies	\$2.00 each
Returned checks deposited	\$5.00
Safe deposit box (annual rental):	
Rental rates	vary by location
Drilling fee.....	\$125.00
Lost key	\$15.00
Snapshot statement	\$3.00
Special statements.....	\$5.00
Statement reconciliation.....	\$25.00 per hour (\$25.00 minimum)
Stop payment (6 months).....	\$25.00
Tax levy/garnishment	\$50 plus attorney fees
Telephone transfers.....	\$2.00
Traveler's checks (per \$100.00)	\$1.00
Visa® Debit Card or ATM replacement card	\$5.00
Visa® Debit Card or ATM replacement PIN	\$3.00
Withdrawal fee at ATM other than Independent Bank.....	\$1.25
Inquiry fee at ATM other than Independent Bank.....	\$0.50

Wire transfers:

Incoming	no charge
Outgoing	\$20.00

BUSINESS*

Account maintenance	\$12.00 monthly
Change order:	
Rolls of coin	\$0.10 each**
Straps of currency	\$0.25 each**
CD-ROM statement	\$15.00
Check deposited	\$0.10 each
Check deposited and returned	\$5.00 each
Check paid	\$0.15 each
Earning credit	at the bank's discretion and tied to the average Fed Funds rate of the previous month
FDIC insurance	at the bank's discretion
Night depository:	
Lock bags	\$20.00 each
Zipper bags	one free and \$5.00 each thereafter
Special check handling	\$25.00
Visa® Business Debit Card replacement card	\$5.00

*Fees may be applied through Business Account Analysis or charged directly to account.

**Additional fees may apply to cash intensive businesses.

