

BUSINESS CHECKING ACCOUNT PRODUCT GRID

	FREE Small Business Checking	Small Business Checking	NOW ² Checking	Analyzed Business Checking	Money Market	Index Fund
What is the Minimum Amount to Open?	\$100.00	\$100.00	\$1,500.00	\$500.00	\$2,500.00	\$25,000.00
What is My Minimum Daily Balance to Avoid a Service Charge?	N/A	\$3,000.00	\$1,500.00	Balances can offset service charges. Please refer to schedule of fees.	\$2,500.00	No minimum balance requirement, only reduction in interest rate.
What is My Monthly Service Charge?	N/A	\$12.00	\$10.00	Balances can offset service charges. Please refer to schedule of fees.	\$10.00	None. However, the interest rate drops to a lower rate if the balance falls below \$25,000.00.
Is There a Limit on the Number of Transactions Per Month?	150 transactions ¹ per month (\$.25 per transaction above 150).	250 transactions ¹ per month (\$.50 per transaction above 250).	Unlimited	Unlimited	6 per month. \$10.00 each-excess transaction fee.	6 per month. \$10.00 each-excess transaction fee.
Do I Earn Interest?	No	No	Yes, on balances \$500.00 or over.	No	Yes, on balances \$500.00 or over.	Yes, higher balances earn more interest.
What Other Benefits Do I Receive?	Free Independent Teller – 24-Hour Telephone Banking • Free Independent Online Banking ³ • Free Notary Service • Bank-by-Mail • Night Deposit					

SAVINGS ACCOUNT PRODUCT GRID

	Regular and Business Savings	REALSaver	Certificates of Deposit	IRAs/SEPs
What is the Minimum Amount to Open?	\$150.00	\$150.00	\$1,000.00	\$250.00
What is My Minimum Daily Balance to Avoid a Service Charge?	\$250.00 ⁴	N/A	N/A	N/A
What is My Service Charge?	\$5.00 per quarter	None	None	None
Are Withdrawals Allowed?	6 per quarter; Over 6 per quarter are \$2.00 each.	2 per month; Over 2 per month are \$2.00 each.	No. Penalties will apply for early withdrawals.	No. Penalties will apply for early withdrawals.
Do I Earn Interest?	Yes	Yes, balances up to \$25,000.99 earn more interest when qualifications are met.	Yes	Yes
What Are My Available Terms?	N/A	N/A	From 30 days to 5 years.	12 months, 18 months, 36 months
What Other Benefits Do I Receive?	Free Independent Teller – 24-Hour Telephone Banking • Free Independent Online Banking ³ Free Notary Service • Bank-by-Mail • Night Deposit • Direct Deposit • Automatic Transfers			

¹ Transactions include all paid debits and deposited items (i.e. checks written and paid, checks deposited and other miscellaneous debits and credits).

² Available to qualified businesses. ³ Businesses may incur additional charges. ⁴ Effective November 1, 2009.



Effective September 21, 2009

Member FDIC  Equal Housing Lender

PERSONAL CHECKING ACCOUNT PRODUCT GRID

	FREE Rewards Checking	FREE Checking	Personal Checking	NOW Checking	Platinum Club	Money Market	Index Fund
What is the Minimum Amount to Open?	\$100.00	\$100.00	\$100.00	\$1,500.00	\$1,500.00	\$2,500.00	\$25,000.00
What is My Minimum Daily Balance to Avoid a Service Charge?	N/A	N/A	\$500.00	\$1,500.00	\$1,500.00	\$2,500.00	N/A
What is My Monthly Service Charge?	N/A	N/A	\$10.00	\$10.00	\$10.00	\$10.00	N/A
How Many Checks May I Write?	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	6 per month. \$10.00 each-excess transaction fee.	6 per month. \$10.00 each-excess transaction fee.
Do I Earn Interest?	Yes, balances up to \$25,000.99 earn more interest when qualifications are met.	No	No	Yes, on balances \$500.00 or over.	Yes, on balances \$500.00 or over.	Yes, on balances \$500.00 or over.	Yes, higher balances earn more interest.
Is There a Debit Card/ATM Card Fee?	Initial card - no fee	Initial card - no fee	Initial card - no fee	Initial card - no fee	Initial card - no fee	N/A	N/A
How Many Debit Card Transactions Do I Receive?	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	N/A
Are There Any Age Restrictions?	None	None	None	None	55 or better	None	None
Are There Any Monthly Qualification Requirements?	To earn rewards: 8 debit card purchase transactions; 1 ACH Direct Deposit or Auto-Debit; eStatements (when available)	N/A	N/A	N/A	N/A	N/A	N/A
Do I Receive Images with My Statement?	No	No	Yes	Yes	Yes	Yes	Yes
What Are the Standard Benefits I Receive?	Free Independent Teller – 24-Hour Telephone Banking • Free Independent Online Banking • Free Notary Service • Bank-by-Mail • Free Online Bill Pay • Direct Deposit						
What Other Benefits Do I Receive?	<ul style="list-style-type: none"> • Unlimited check writing • No monthly service charge • No minimum balance requirement • Free Visa® debit card¹ • Direct Deposit or ACH-Auto Debit • Free ATMs nationwide² • REALSaver account availability 	<ul style="list-style-type: none"> • Unlimited check writing • No monthly service charge • No minimum balance requirement • Free ATM card and/or Visa® debit card¹ • No fee cash withdrawals at Independent Bank ATMs • Free starter checks 	<ul style="list-style-type: none"> • Unlimited check writing • Free ATM card and/or Visa® debit card¹ • No fee cash withdrawals at Independent Bank ATMs 	<ul style="list-style-type: none"> • Unlimited check writing • Free ATM card and/or Visa® debit card¹ • No fee cash withdrawals at Independent Bank ATMs 	<ul style="list-style-type: none"> • Free unlimited platinum club checks • No fee for cashier's checks • No fee for traveler's checks • Unlimited check writing • Free ATM card and/or Visa® debit card¹ • No fee cash withdrawals at Independent Bank ATMs • Free small safe deposit box 		

¹ Subject to bank approval.

² When you meet the minimum qualifications, you automatically get unlimited ATM fee refunds at all ATMs nationwide.