

Proposed Fee Schedule - General Fund Bank Account
(This proposed fee schedule does not include the fee for currency or coin deposits.)

Provide a price schedule for all services and include any one-time charges or set-up fees.

BBVA Compass

Independent Bank

	Service	Unit Basis	Unit Bank Charge	Est number of units	Est total fees	Explanatory Notes if Possible	Unit Bank Charge	Est number of units	Est total fees	Explanatory Notes if Possible
1	Monthly Account Maintenance Fees									
	Master Account Maintenance Fee	Per account	10.00		0.00				0.00	
	ZBA Accounts Maintenance Fee	Per account	17.50		0.00				0.00	
	Money Market Account Maintenance Fee	Per account			0.00				0.00	
	Interest Bearing Accounts Maintenance Fee	Per account	10.00	1.00	10.00			1.00	0.00	
	Non-interest Bearing Account Maint. Fee	Per account	10.00		0.00				0.00	
	FDIC Assessment	Per account	0.12%		0.00				0.00	
	Negative Collected Balance Fee	Per account	7.25%		0.00				0.00	
2	Sweep Account Fees				0.00				0.00	
	Monthly Maintenance (Base) Fee*	Per month			0.00				0.00	
	Master Account	Per account			0.00				0.00	
	Swept Accounts	Per account			0.00				0.00	
	Sweep Reporting	Per account			0.00				0.00	
					0.00				0.00	
3	On-Line Reporting				0.00				0.00	
	Set up fee	One Time			0.00				0.00	
	One Time Software Fee Required	One Time			0.00				0.00	
	Monthly Maintenance (Base) Fee*	Monthly			0.00				0.00	
	Cost per account	Per account/overall	62.50	1.00	62.50	first account		1.00	0.00	
	Cost per additional accounts	Per account/overall	10.00		0.00	each addit acct			0.00	
	Balance Reporting Module	Per account/overall			0.00				0.00	
	Additional Accounts	Per account/overall			0.00				0.00	
	Daily Balance Reporting	Per account/overall			0.00				0.00	
	Transactions	Per item			0.00				0.00	
	Detail Daily Reporting	Per account/overall			0.00				0.00	
	Previous day Reporting				0.00				0.00	
	Intra-day Reporting	Per item			0.00				0.00	
	ACH Module	Per account/overall	17.50	1.00	17.50		20.00	1.00	20.00	
						No monthly maint fee for EDI reporting. 2.00 per day when an EDI transactions is received. .50 per EDI transaction reported.				
	EDI Reporting Module	Per account/overall			0.00		15.00		0.00	
	Reconciliation Module	Per account/overall			0.00				0.00	
	Stop Pay Module	Per account/overall			0.00				0.00	
	Sweep Module	Per account/overall			0.00				0.00	
	Wire Transfer Module	Per account/overall	17.50	1.00	17.50		25.00	1.00	25.00	
	Addenda	Per item			0.00				0.00	
	Internal Transfer Module	Per account/overall			0.00				0.00	
	Detail item fee (all modules)	Per item			0.00				0.00	
	Addenda Received	Per item			0.00				0.00	
					0.00				0.00	
4	Deposits - Include and list branch fees if different				0.00				0.00	
	Deposit	Per item	0.40	55.00	22.00	per deposit		55.00	0.00	

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Independent Bank

Service	Unit Basis	BBVA Compass			Explanatory Notes if Possible	Independent Bank			Explanatory Notes if Possible
		Unit Bank Charge	Est number of units	Est total fees		Unit Bank Charge	Est number of units	Est total fees	
Electronic Credits Posted **		0.40	4.00	1.60			4.00	0.00	
On-us Deposits	Per item	0.07		0.00				0.00	
Local City Clearing	Per item	0.075	1000.00	75.00				0.00	
Local RCPC	Per item	0.075		0.00				0.00	
11th District City	Per item	0.075		0.00				0.00	
11th District RCPC	Per item	0.075		0.00				0.00	
In District Country	Per item	0.075		0.00				0.00	
Cash Deposits - Coin Rolls	Per item			0.00	coin deposits are charged by the bag not by the roll. A full bag of coin is charged at 1.87 per bag whether oin is rolled or loose.			0.00	
Currency Straps	Per item			0.00	currency deposits are charged at .15 per \$100 and are not chared on a per strap basis			0.00	
National FRB	Per item			0.00				0.00	
Commercial Check Cashing	Per item			0.00	District employees can cash checks for free. Fee for commercial non account holders is \$7.			0.00	
Debits Posted	Per item	0.09		0.00		0.10	1000.00	100.00	
Deposit Corrections	Per item	1.25		0.00				0.00	
Encoding Charge	Per item			0.00				0.00	
Night Deposit charge	Per item	0.40		0.00				0.00	
Rejected items	Per item			0.00		5.00		0.00	
Return Items	Per item	5.00	13.00	65.00		5.00	13.00	65.00	
Advice	Per item			0.00				0.00	
NSF Paid	Per item	38.00		0.00		27.00		0.00	
Immediate Verification	Per item			0.00	A declared value receipt is provided at time of deposit. Deposit adjustments and corrections are made as needed.			0.00	
				0.00				0.00	
5 Checks Paid				0.00				0.00	
Checks and Other Debits	Per item	0.09	1500.00	135.00		0.10	1500.00	150.00	
Special Signature Requirement	Per account			0.00				0.00	
Special Signature Items	Per item			0.00				0.00	
Payroll Cards		25.00		0.00	25 maintenance per month			0.00	
Card origination		2.50		0.00	one time issuance fee			0.00	Pricing can be
Credits		0.25		0.00				0.00	provided
Notification				0.00				0.00	if requested.
Transmission				0.00	see ACH services			0.00	
Corrections				0.00	see ACH services			0.00	
				0.00				0.00	

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	Service	Unit Basis	Unit Bank Charge	Est number of units	Est total fees	Explanatory Notes if Possible	Unit Bank Charge	Est number of units	Est total fees	Explanatory Notes if Possible
6	ACH Processing				0.00				0.00	
	Set Up Fees	One time			0.00				0.00	
	Monthly Maintenance (Base) Fee*	Per Month	17.50	1.00	17.50		20.00	1.00	20.00	
	Origination of file	Per file			0.00	6.25/file for 1-5; 5/file for files 6-10; 3.75/file for files 11+			0.00	
	Entries	Per item			0.00				0.00	
	Debits two day	Per item	0.75		0.00				0.00	
	Credits two day	Per item	0.75		0.00				0.00	
	ACH Return Items	Per item	2.50		0.00		5.00		0.00	
	ACH Items - On-us	Per item			0.00				0.00	
	Out of District	Per item			0.00				0.00	
	Deletions or Reversal Charges	Per item	2.50		0.00				0.00	
	Transmission - on disk or tape	Per file			0.00				0.00	
	- via transmission	Per file			0.00				0.00	
	Notification	Per item/file	2.50		0.00				0.00	
					0.00				0.00	
7	Returned Items	Per item			0.00				0.00	
	Reclear	Per item	3.50		0.00		5.00		0.00	
	Buybacks	Per item			0.00				0.00	
	Telephone notification	Per item			0.00				0.00	
	Alternative Address	Per item			0.00				0.00	
					0.00				0.00	
8	Positive Pay				0.00				0.00	
	Monthly Maintenance (Base) Fee*	Per month	35.00	1.00	35.00	per account per month	20.00	1.00	20.00	
	Per item charge	Per item	0.025		0.00				0.00	
	Notification Charges	Per item	0.175	7.00	1.23			7.00	0.00	
	Reporting	Per month			0.00				0.00	
	Image	Per item	0.025	1500.00	37.50			1500.00	0.00	
	CD Image - Item	Per item			0.00		15.00		0.00	
	Transmission	Per item			0.00	uploaded via online reporting system			0.00	
					0.00				0.00	
9	Reconciliation				0.00				0.00	
	Monthly Maintenance (Base) Fee*	Per Month			0.00				0.00	
	Monthly Sort & List Maintenance	Per month			0.00				0.00	
	Serial Sort and List	Per item			0.00				0.00	
	Partial Recon Monthly Maintenance		32.50		0.00				0.00	
	Partial Recon without positive pay	Per item	0.03		0.00				0.00	
	Partial Recon with positive pay	Per item	0.03		0.00				0.00	
	Full Recon Monthly Maintenance		40.00		0.00				0.00	
	Full Recon without positive pay	Per item	0.035		0.00				0.00	
	Full Recon with positive pay	Per item	0.035		0.00				0.00	
	Deposit Reconciliation - Partial	Per item	0.035		0.00	27.50 monthly maintenance			0.00	
	Transmissions	Per	7.50		0.00				0.00	
	Credits received	Per item			0.00				0.00	
	Debits received	Per item			0.00				0.00	
	Addenda	Per item			0.00				0.00	
					0.00				0.00	

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	Service	Unit Basis	Unit Bank Charge	Est number of units	Est total fees	Explanatory Notes if Possible	Unit Bank Charge	Est number of units	Est total fees	Explanatory Notes if Possible
10	Safekeeping				0.00	See exhibits			0.00	
	Monthly Maintenance (Base) Fee*				0.00				0.00	
	Asset Maintenance	Per item			0.00				0.00	
	Clearing Fees				0.00				0.00	
	FRB	Per item			0.00				0.00	
	Safekeeping Fees				0.00				0.00	
	FRB	Per item			0.00				0.00	
	Income Collection to DDA				0.00				0.00	
	Coupons	Per item			0.00				0.00	
	Maturities	Per item			0.00				0.00	
					0.00				0.00	
11	Stop Pays				0.00				0.00	
	Monthly Maintenance (Base) Fee*	Per item			0.00				0.00	
	Automated	Per item	8.50	6.00	51.00		25.00	6.00	150.00	
	Manual	Per item	16.00		0.00		25.00		0.00	
	Confirmations	Per item			0.00				0.00	
	Renewals	Per item	8.50		0.00		25.00		0.00	
					0.00				0.00	
12	Wire Transfers				0.00				0.00	
	Monthly Maintenance*	Per month	17.50	1.00	17.50		25.00	1.00	25.00	
	Incoming - domestic	Per item	6.25	9.00	56.25			9.00	0.00	
	Outgoing - repetitive - phone	Per item	9.50		0.00		10.00		0.00	
	- repetitive - automated	Per item	4.50	4.00	18.00		10.00	4.00	40.00	
	- non-repetitive - phone	Per item	10.00		0.00		10.00		0.00	
	- non-repetitive - automated	Per item	5.00		0.00		5.00		0.00	
	Internal transfers	Per item	2.25		0.00				0.00	
	Phone or Fax Advice	Per item	7.625		0.00				0.00	
	Access Charges				0.00				0.00	
					0.00				0.00	
13	Inter-Account Transfers				0.00				0.00	
	Transfer with PC	Per item	1.50	25.00	37.50			25.00	0.00	
	Transfer with telephone	Per item	4.00		0.00		2.00		0.00	
					0.00				0.00	
					0.00				0.00	
14	Overdraft Charges	Charge or cap			0.00	WSJ Prime Rate + 4.00%	27.00		0.00	
					0.00				0.00	
15	Optical Imaging				0.00				0.00	
	Software and Setup	One time			0.00				0.00	
	Monthly Maintenance (Base) Fee*	Per month			0.00				0.00	
	Per item Fee	Per item			0.00				0.00	
	CD Charges	First CD		1.00	0.00		15.00	1.00	15.00	
	Additional CD	Additional CDs		1.00	0.00				0.00	
					0.00				0.00	
16	Vault Services				0.00				0.00	
	Vault Deposit	Per item	0.14		0.00	per \$100			0.00	
	Coin	Per item	2.25		0.00	full coin bag	0.10		0.00	
	Mixed	Per item	4.50		0.00	mixed coin bag			0.00	
	Locked bag	Per item	2.00		0.00		20.00		0.00	
	Strapped	Per item	0.40		0.00		0.25		0.00	
	Change order	Per item	3.50		0.00				0.00	

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	Service	Unit Basis	Unit Bank Charge	Est number of units	Est total fees	Explanatory Notes if Possible	Unit Bank Charge	Est number of units	Est total fees	Explanatory Notes if Possible
17	Drop bag processing	Per item	2.00		0.00				0.00	
	Lockbox				0.00				0.00	
					0.00				0.00	
	Monthly Maintenance	Per account			0.00	negotiated at time of request for service	180.00		0.00	
	Processing	Per item			0.00		0.35		0.00	
	Transmission	Per item			0.00		0.25		0.00	
18	Special Handling	Per item			0.00		0.15		0.00	
					0.00				0.00	
	Collateral Restriction Fees	<i>(note basis)</i>			0.00				0.00	
	Excess Collateral Fees	<i>(note basis)</i>	0.15%		0.00				0.00	
19	Security Pledging and Releasing	<i>(note basis)</i>			0.00				0.00	
					0.00				0.00	
	Bank Supplies				0.00	see transisiton incentive payment			0.00	
	Bank Bags	Per item			0.00		20.00		0.00	
	Deposit Slips	Per item			0.00		vendor pricing			
	Extra Statement	Per item			0.00		5.00		0.00	
	Photocopies	Per item			0.00		2.00		0.00	
	Cashier Checks	Per item			0.00		3.00		0.00	
	Check Printing	Per item			0.00		vendor pricing			
	Total Schedule Fees					677.58		Total Schedule Fees		630.00

Remote Dep Online Maint	30.00
ACH Ret/NOCRpt	7.50
Bank Stmt	7.50
*CD ROM Services	
*Compass View Statement Items with check truncation	25.00
*Additional account maintenance	7.50
*Per CD ROM	12.50
*Per Item Imaged (.025*1500)	37.50
ACH Input Fee (6.25*4)	25.00
ACH Authorization Services Monthly Maint	7.50
Enhanced ACH Authorization Services Monthly Maint	12.50
Deposit Supervisory Fee ((.0012*(30/365))*\$4,911,415)	484.41
Total Additional Fees	656.91
Grand Total Fees	1334.49

Informational Reporting	
Online stop pymts	234.00
Scanner monthly maint	20.00
Cash Mgmt	45.00
Total Additional Fees	299.00
Grand Total Fees	929.00