



***We are excited to join forces with
Independent Bank and continue serving
the Northern Michigan area together!***

We realize how important the emphasis on local service is to you, which is why partnering with a like-minded community bank like Independent Bank, headquartered in Grand Rapids, was so important to us. Independent Bank has an excellent reputation for doing business that is focused on customers, community, and employees—just like Traverse City State Bank.

We hope you'll welcome the new products and services offered to you by the same staff you've known and worked with for years. It has been a privilege to serve you and we look forward to continuing to do so as we join the Independent Bank Team.

Sincerely,

A handwritten signature in black ink that reads "Constance Deneweth". The signature is fluid and cursive.

Constance Deneweth

Past CEO - Traverse City State Bank

Market President - Independent Bank



Welcome to Independent Bank!

Welcome to Independent Bank! On behalf of all Independent Bank employees, we are happy to welcome you as our financial partner. We are excited to serve the Northern Michigan market and to deliver financial products and services to help meet your goals. As a full-service bank, we look forward to offering options, tools, and services to make every aspect of banking easier and more convenient for you.

At the close of business on Friday, June 15, 2018, Traverse City State Bank's systems will transition to Independent Bank. During the weekend of June 16-17, 2018, we will migrate your accounts to the Independent Bank system and change all signage at the banking offices.

This booklet will provide you with important information and resources to help make the conversion to Independent Bank as seamless as possible.

Please watch for the Red "Action Step" bars throughout this booklet. These bars will highlight key information and next steps as you become an Independent Bank customer. As your first action step, and as a small token of our appreciation, we hope you will enjoy the silicone wallet found at the back of this booklet. You can easily adhere it to the back of your cell phone for added banking convenience.

At Independent Bank, we greatly value our customers and our communities. We see ourselves as more than just your bankers, but also your friends and neighbors. We are committed to providing exceptional service and value to our customers, our stockholders, and our communities.

Once again, we welcome you to Independent Bank!

Sincerely,

A handwritten signature in black ink that reads "William B. Kessel". The signature is fluid and cursive.

William B. Kessel

President & CEO - Independent Bank



INDEPENDENT BANK

WHO WE ARE

For over 150 years, we've worked hard to earn the business, and the trust, of our communities. Our customers have been our focus since the day we opened our doors and doing whatever it takes to meet their needs has always been our top priority.

OUR MISSION

Working together to make a positive difference in the lives of our customers, shareholders, associates, and the communities we serve.

OUR VISION

To be the best and therefore, the most admired and trusted community bank in our market. To be known for our exceptional service. To serve our customers and help them achieve their financial goals.

OUR VALUES

- Trust
- Accountability
- Exceptional Service
- Customer Focus
- Teamwork

INSIDE

Timeline	4
Things You Need to Know	6
Account Numbers	6
Personal and Business Checks	6
Direct Deposits & Automatic Payments	6
ATM & Debit Cards	7
Online Banking	7
Mobile Banking	8
Telephone Banking	9
Credit Cards	9
Safe Deposit Boxes	9
Traverse City State Bank Prepaid Cards	9
Overdraft Coverage Options	9
Loans	9
Personal Bank Accounts	10
Certificates of Deposit (CDs)	11
Business Bank Accounts	12
Contact US	14
Contact Information	14
Social Media	14
Locations	15
IB at a Glance	16

Our bankers are here to help! Stop by one of our banking locations or give us a call.

- **Local Branch Line** - 231.995.5500; normal business hours
- **Customer Service** - 800.355.0641; Monday-Friday 8 am-8 pm or Saturday-Sunday 8 am-6 pm *NEW Extended Customer Service Hours!
- **24-Hour Telephone Banking** - 888.300.3193

TIMELINE

*Use this timeline, as well as other information in this booklet, to help you plan for your banking needs before, during, and after the weekend of **June 16-17, 2018**, when your accounts and services transfer to Independent Bank.*



What you can expect during the pre-conversion period which runs through Friday, June 15, 2018

Week of May 14, 2018	TCSB ATMs will begin converting to Independent Bank ATMs. Your TCSB ATM or debit card will still be accepted free of charge.
Week of May 28, 2018	New Independent Bank credit card(s), ATM, and debit card(s) arrive. You will receive a new PIN prior to receiving your new debit card(s). You can activate your new card(s) upon receipt , and begin using your new card(s) on Friday, June 15, 2018 at noon. Activation instructions will be included with your debit card.
Week of June 11, 2018	TCSB Personal and Business bill pay will be unavailable as of 8 am on Monday, June 11, 2018 . Any scheduled bill payments for the week of June 11-17, 2018 will process as normal. Please see "Bill Pay" on page 8 for payment information after June 17, 2018 .
Friday, June 15, 2018	At noon , TCSB ATM and debit cards will be deactivated. Begin using your new Independent Bank ATM and debit card(s). Activation instructions will be included with your card. At 5 pm , TCSB Personal Online and Mobile Banking will change to read-only mode; Business Online and Mobile Banking will be deactivated. Download or print your TCSB statements and account history for your records prior to this time. At 5 pm , TCSB offices will close.

What you can expect during conversion weekend, June 16-17, 2018

Saturday and Sunday, June 16-17, 2018	All TCSB offices will be closed. Use your Independent Bank ATM and debit card(s); TCSB cards have all been deactivated. All TCSB deposit accounts, personal loans, commercial loans, and Home Equity/2nd mortgages serviced by TCSB will be converted to Independent Bank accounts.
------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

What you can expect after conversion, beginning Monday, June 18, 2018

Monday, June 18, 2018	TCSB offices open as Independent Bank offices with normal hours of business. At 7 am , access to Independent Bank Personal and Business Online and Mobile Banking will be available. At 7 am , TCSB Personal Online and Mobile Banking will be deactivated. Remove the TCSB mobile app(s) from your mobile device. Download the Independent Mobile app(s) after logging into Independent Bank Online Banking. At 7 am , Independent Bank Telephone Banking will be available at 888.300.3193.
Monday, July 2, 2018	All mortgages serviced by Midwest Loan Services will be converted to Independent Bank.

THINGS YOU NEED TO KNOW

To help ensure a smooth transition, we have included important information below. If you have questions, please visit one of our local branches, call our local branch line at **231.995.5500** during normal business hours, or call our Customer Service team at **800.355.0641**, during our newly extended customer service hours, Monday-Friday 8 am-8 pm or Saturday-Sunday 8 am-6 pm.

To receive important conversion and account information, please ensure your phone number, email, and mailing address are up to date. You can conveniently update your contact information at any of our Northern Michigan banking locations or by calling 231.995.5500.

ACCOUNT NUMBERS

The majority of account numbers will remain unchanged. **You will be notified directly by mail if any of your account numbers are changing.**

PERSONAL AND BUSINESS CHECKS

Both personal and business customers can continue using existing Traverse City State Bank checks and deposit tickets.

Once you deplete your supply, please visit a banking location to order your new Independent Bank checks or place an order online at Ordermychecks.com.

Please Note: You will need to use the Independent Bank routing number, 072402652, not the routing number on your existing Traverse City State Bank checks.

If you receive a notification that your account number is changing, please follow the instructions included.

DIRECT DEPOSITS & AUTOMATIC PAYMENTS

The bank routing number for your account(s) will change to the **Independent Bank routing number 072402652 on June 18, 2018**. Independent Bank will continue to honor the direct deposits and automatic payments presented with the Traverse City State Bank routing number for a short period of time.

Beginning on Monday, June 18, 2018, we will monitor all direct deposit and automatic payment transactions, and notify senders that the routing number has changed. Some companies may require that the change notification comes directly from you. If any companies do not respond to our notification of change request, Independent Bank may contact you requesting that you contact the company directly.

On or after June 18, 2018, please confirm with all your direct deposit sources, as well as any recipients of automatic payments, that they have updated their records with the **Independent Bank routing number 072402652**.

If you receive notification that your account number is changing, Independent Bank will attempt to update this information on your behalf with any sources of direct deposits and recipients of automatic payments. However, you should also check that they have updated their records to reflect your new account number.

Look familiar?

We are excited to offer this special card for our Northern Michigan customers!



ATM & DEBIT CARDS

If you have a Traverse City State Bank ATM or debit card, you will automatically receive a new card the **week of May 28, 2018** for your personal and/or business account(s). You will also be receiving a new PIN prior to receiving your new card(s).

Activate your new Independent Bank ATM or debit card(s) upon receipt and begin using your new card(s) beginning at **noon on Friday, June 15, 2018** for any transactions going forward. Traverse City State Bank ATM and debit cards will be deactivated at this time.

Destroy your Traverse City State Bank ATM or debit card(s) after Friday, June 15, 2018 at noon.

Update any automatic or recurring transactions you were paying with your Traverse City State Bank debit card to your new Independent Bank card number.

Important Notes about ATM & Debit Cards:

- Your Independent Bank ATM or debit card limits are included in your card activation instructions you received in the mail with your new card(s).
- If you would like to change your PIN, please call 888.300.3193 or visit an Independent Bank ATM. You may also change your PIN at any Independent Bank office **on or after June 18, 2018** with proper ID.
- There is no fee to use an Independent Bank ATM across Michigan. To locate one of our 83 ATMs, please visit IndependentBank.com/find-a-location or the Independent Mobile app.

ONLINE BANKING

Personal Online Banking

If you currently use Online Banking at Traverse City State Bank, you will automatically have access to Online Banking at Independent Bank **on or after June 18, 2018**. If you don't currently have Online Banking, sign up to easily access your accounts online after the conversion by visiting IndependentBank.com.

Important Notes about the Personal Online Banking Conversion:

- Traverse City State Bank Online Banking access will be read-only beginning at **5 pm on Friday, June 15, 2018**.
- Access to Independent Bank Online Banking will begin at **7 am on Monday, June 18, 2018**.
- Go to IndependentBank.com, from the LOG IN TO YOUR ACCOUNT drop-down menu, select "Online Banking."
- Traverse City State Bank Online Banking will be deactivated at **7 am on Monday, June 18, 2018**.

Successful access of Independent Bank Online Banking will require an updated phone number. Please update this information prior to **Monday, June 18, 2018**.

Your User ID will remain the same, and your temporary password will be the last 6 digits of your Social Security number.

Upon your first login, you will be required to change your password and agree to Independent Bank's terms and conditions.

Upon your second login, you may be prompted to change your User ID if it does not comply with Independent Bank's policies, or if more than one customer has selected the same User ID, in which case you will receive a notification by mail.

Any recurring or scheduled transfers currently established between your Traverse City State Bank accounts will need to be re-established in Independent Bank Online Banking.

Any POP Money payees and payments previously established with Traverse City State Bank will **not** transfer to Independent Bank. If you would like to participate in person-to-person payments going forward, you must re-enroll within Independent Bank's Online Banking.

If you are enrolled in eStatements, or would like to enroll, you must enroll within Independent Bank Online Banking.

Sign Up for eStatements, eNotices, and eTax Forms in Online Banking

How to enroll:

1. Log into Personal Online Banking.
2. Under Accounts, click the drop-down and select Online Documents.
3. Click Continue to add Online Documents.
4. Select which documents you would like to receive online, and for which accounts you would like to enroll.

Business Online Banking

If you currently use Business Online Banking at Traverse City State Bank, you will automatically have access to Online Banking at Independent Bank on **June 18, 2018**. Not all business customers will be transitioning to the same online banking platform; therefore, each business will receive individualized instructions and further information by mail.

If you don't currently have Business Online Banking, sign up to easily access your account(s) online after the conversion by visiting IndependentBank.com

Important Notes about the Business Online Banking Conversion:

Business customers who are transitioning to Independent Bank's Business Online Banking will receive log-in credentials and preview mode access in May. Please use this time to review your online users and template information. Preview mode will be available until **Friday, June 8, 2018**. At that time, preview mode will be suspended so that any final updates may be performed and payees for bill pay will be added to the system.

Prior to the Business Online Banking conversion, you will need to print your ACH, wire, and bill pay templates so that you may verify the information in the new system.

As of **5 pm on Friday, June 15, 2018**, you will no longer be able to access Traverse City State Bank Business Online Banking.

Access to Independent Bank's Online Banking will begin at **7 am Monday, June 18, 2018**. Go to IndependentBank.com, from the LOG IN TO YOUR ACCOUNT drop-down menu, select "Online Banking."

If you are enrolled in eStatements, or would like to enroll, you must enroll within Online Banking.

Sign Up for eStatements and eNotices in Online Banking

How to enroll:

1. Log into Online Banking.
2. Under Reports, click Statements & Documents under Online Documents.
3. Then click View and Maintain Document Preferences to enroll in eNotices.

To find eNotices once enrolled:

1. Log into Online Banking.
2. Under Reports, click Statements & Documents under Online Documents.
3. Select the Notice option.

For assistance with Business Online Banking or Treasury Management tools, please contact our support team at **800.530.3719**, Monday-Friday 8 am-5 pm.

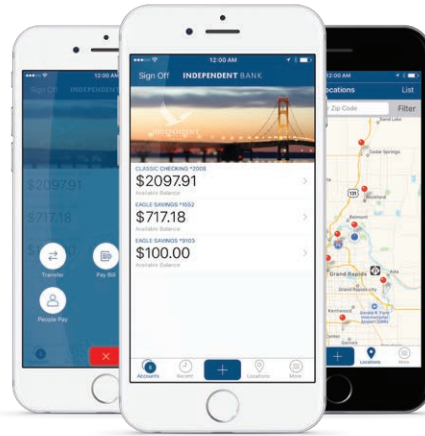
Bill Pay

Traverse City State Bank bill pay will be unavailable as of **8 am on Monday, June 11, 2018**, after which you will not have access to view or change bill payments until you log in to Independent Bank Online Banking on **Monday, June 18, 2018**. Any existing bill payments scheduled for the **week of June 11-17, 2018** will process; however, any reoccurring or scheduled **payments between June 18-21, 2018 may be delayed**.

To avoid a delayed or late payment, we recommend rescheduling payments scheduled for **June 18-21, 2018** to the week prior to ensure timely delivery.

Bill payee information and automatic payments will automatically transfer to Independent Bank on **June 18, 2018**.

Automatic bill payments currently established with a savings or money market account at Traverse City State Bank will not transfer, and will need to be reestablished with Independent Bank.



MOBILE BANKING

Traverse City State Bank Mobile Banking will be read-only beginning at **5 pm on Friday, June 15, 2018**.

If you currently use Mobile Banking, remove the Traverse City State Bank Mobile app from your mobile device on **Monday, June 18, 2018**.

To enroll in Independent Bank's Mobile Banking, you must log into Online Banking before logging in to Mobile Banking. **Please Note:** Your User ID and password for Mobile Banking will be the same as they are for Online Banking.

For personal customers, download the Independent Mobile app after **7 am on Monday, June 18, 2018**.



Search "Independent Bank" in the App Store or Google Play Store on your mobile device, and download the Independent Mobile app.

For business customers, you will receive further communication by mail regarding our Independent Business Mobile app, as well as individualized usage instructions.

TELEPHONE BANKING

Independent Bank offers a free 24-hour telephone banking line for up-to-date account information at **888.300.3193**. You can conveniently access checking, savings, certificates of deposit, and loan account information.

When calling about an account for the first time, you will be prompted for a telephone banking PIN. Enter the last four digits of the primary account holder's Social Security Number. You will then be asked to establish a password that will enable you to receive information and perform transactions.

CREDIT CARDS

Both personal and business credit card customers will be receiving newly designed Independent Bank credit cards the **week of May 28, 2018**. Your credit card product will remain the same. Please visit your local banking office for more information on our new credit cards coming soon!

- All credit card customers will be receiving a letter prior to receiving their new Independent Bank credit card with important card information.

Activate your new Independent Bank credit card(s) upon receipt, and destroy your Traverse City State Bank personal and/or business credit card(s).

SAFE DEPOSIT BOXES

If you currently have a safe deposit box, rest assured that your personal items will remain safely in your designated box, just as they have before. **Your safe deposit box will not be affected by this conversion.**

Safe deposit pricing will be updated upon annual renewal. You will receive a renewal notice when it is time to renew your box with additional information.

TRAVERSE CITY STATE BANK PREPAID CARDS

Traverse City State Bank prepaid card products will continue to process transactions as normal until the expiration date indicated on the card. However, if you have a Traverse City State Bank reloadable gift card, it will no longer be reloadable at banking offices **after Friday, June 15, 2018**. To reload a balance onto one of these cards, please visit gocardservices.com or call 866.261.7741.

OVERDRAFT COVERAGE OPTIONS

Independent Bank offers Overdraft Coverage on our checking accounts in an effort to protect your account from unexpected overdrafts. We provide options including Overdraft Protection and Overdraft Privilege. These services can also be used together for extra protection. The choice is yours.

SERVICE	COST
Overdraft Protection Link to Another Deposit Account you have at Independent Bank ¹	\$7 fee per day if transfer is needed
Overdraft Protection Line of Credit ^{1, 2, 3}	Subject to interest and annual fee
Overdraft Privilege	\$34 Overdraft Fee per item. ^{4, 5}

¹Call us at 800.355.0641 or stop by a branch to sign up or apply for these services. ²Subject to credit approval. ³Available only on consumer accounts. ⁴Daily fees may apply. ⁵\$6 daily fee begins after 5th consecutive day overdrawn.

Overdraft Protection

Overdraft Protection services apply to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account or line of credit at Independent Bank for a finance charge. Please note that overdraft lines of credit are subject to credit approval. If you are currently set up for overdraft sweeps with Traverse City State Bank, this service will automatically transfer to Independent Bank.

Overdraft Privilege

Overdraft Privilege allows you to overdraw your checking account up to a disclosed limit in order to pay a transaction. Even if you have Overdraft Protection, Overdraft Privilege is still available for secondary coverage if the other protection source is exhausted. Overdraft Privilege does not cost you anything if you do not use it. This is a new service that will be available to Traverse City State Bank customers. Watch your mailbox for additional information regarding Overdraft Privilege.

LOANS

If you currently have a loan with Traverse City State Bank, terms and rates will remain the same. Further communication and next steps regarding your loan will be mailed separately.

For questions regarding your loans, please contact Loan Servicing. Call **800.662.0102**, Monday-Friday 8:30 am-5 pm **OR** email LoanServicing@ibcp.com.



PERSONAL BANK ACCOUNTS

*The following pages outline how your existing Traverse City State Bank personal accounts will convert to Independent Bank accounts on **Monday, June 18, 2018.***



Personal Checking Accounts

OLD TCSB ACCOUNT	NEW IB ACCOUNT	IB ACCOUNT FEATURES	IB CARD TYPE
RELATIONSHIP CHECKING	FREE CHECKING	No minimum balance or monthly service charge	Enhanced
RELATIONSHIP INTEREST CHECKING	PREMIER CHECKING	\$25,000 with IB Wealth Management OR \$5,000 combined balances OR \$15 fee*	World
		Tiered Interest	
		4 free foreign ATM transactions**	
		Unlimited free overdraft transfers [†]	
		Discounted check reorders	
VIP CHECKING	PREMIER CHECKING	\$25,000 with IB Wealth Management OR \$5,000 combined balances OR \$15 fee*	World
		Tiered Interest	
		4 free foreign ATM transactions**	
		Unlimited free overdraft transfers [†]	
		Discounted check reorders	
		\$5 off safe deposit box rental	

Personal Savings Accounts

OLD TCSB ACCOUNT	NEW IB ACCOUNT	IB ACCOUNT FEATURES	IB CARD TYPE
SPROUT SAVINGS	SWIFT SAVINGS	No minimum balance or service charge if the primary account holder is under 18 OR \$12/quarter service charge	ATM
COMMUNITY STATEMENT SAVINGS	EAGLE SAVINGS	No minimum balance or service charge with a minimum daily balance of \$300 or combined account statements OR \$12/quarter service charge	ATM
HOLIDAY CLUB	HOLIDAY SAVERS	No minimum balance or service charge if ending balance is at minimum \$100 OR \$12 service charge when we distribute your funds	—
RELATIONSHIP MONEY MARKET	MONEY MARKET	No minimum balance or service charge with a minimum daily balance of \$1,000 OR \$12/month service charge	ATM
		Tiered interest rate based on account balance	
VIP MONEY MARKET	EXCEL MONEY MARKET	No minimum balance or service charge with a minimum daily balance of \$10,000 OR \$15/month service charge	ATM
		Tiered interest rate based on account balance	
MONEY MARKET IRA	MONEY MARKET IRA	Tiered interest rate based on account balance	—

* Extended coverage is not available on the debit card, and Overdraft Privilege is not offered on Opportunity Checking. The debit card attached to Opportunity Checking will allow PIN-based transactions only. Please note, this supersedes the information found in the Electronic Funds Transfer Agreement and Disclosure referring to debit card transactions. Any items resulting in an overdraft will be returned unpaid, and a fee will be applied to the account due to non-sufficient funds (NSF).

** ATM fees charged at time of service and refunded at end of statement cycle. \$2 Independent Bank foreign ATM fee refunded and up to \$3 of ATM owner fee refunded. Maximum refund of \$20 per statement cycle.

† Overdraft transfers funding Premier Checking account.

CERTIFICATES OF DEPOSIT (CDS)

No action is needed. All TCSB CDs will be transferred into Independent Bank CDs with the same rate and term.

BUSINESS BANK ACCOUNTS

*The following pages outline how your existing Traverse City State Bank business accounts will convert to Independent Bank accounts on **Monday, June 18, 2018.***



Business Checking Accounts

OLD TCSB ACCOUNT	NEW IB ACCOUNT	IB ACCOUNT FEATURES	IB CARD TYPE
BUSINESS CHECKING	BUSINESS FREEDOM CHECKING	No minimum balance or service charge* with a minimum daily** balance of \$1000+ or with eStatements OR \$2/month service charge	Business debit card
SOLE PROPRIETOR CHECKING		First 250 checks/paid debits, deposits/credits, and deposited items Free each month, then \$0.40 per additional item	
NON-PROFIT CHECKING	COMMUNITY FREEDOM CHECKING	First \$10,000 of currency/coin deposited monthly Free each month, then \$1.50 per \$1,000	
PUBLIC FUND CHECKING		\$12/month service charge but earnings credit can offset fees [†]	
REWARDS BUSINESS CHECKING	EAGLE ADVANTAGE CHECKING	Checks paid/debits: \$0.20 per item Deposits/credits: \$0.40 per item Deposited items: \$0.12 per item \$0.50 per \$1,000 currency/coin deposited	Business debit card
BUSINESS INTEREST CHECKING	BUSINESS FLEX CHECKING	\$12/month service charge Checks paid/debits: \$0.20 per item Deposits/credits: \$0.40 per item Deposited items: \$0.12 per item First \$10,000 of currency/coin deposited monthly Free each month, then \$1.50 per \$1,000	Business debit card
PUBLIC FUND INTEREST CHECKING	EAGLE ADVANTAGE PLUS CHECKING	No minimum balance or service charge with an average daily** balance of \$25,000+ OR \$12/month service charge Checks paid/debits: \$0.20 per item Deposits/credits: \$0.40 per item Deposited items: \$0.12 per item First \$10,000 of currency/coin deposited monthly Free each month, then \$1.50 per \$1,000	Business debit card
IOLTA	IOLTA	First \$10,000 of currency/coin deposited monthly Free each month, then \$1.50 per \$1,000	Business debit card

Business Savings Accounts

OLD TCSB ACCOUNT	NEW IB ACCOUNT	IB ACCOUNT FEATURES	IB CARD TYPE
BUSINESS STATEMENT SAVINGS	EAGLE FLEX SAVINGS	No minimum balance or service charge with a minimum daily balance of \$300+ or combined account statements OR \$12/quarter service charge	ATM
CORPORATE MONEY MARKET	EAGLE ADVANTAGE MONEY MARKET	No minimum balance or service charge with a minimum daily balance of \$10,000+ OR \$15/month service charge Tiered Interest	ATM

Note: Please refer to our schedule of service(s) and fees for complete information. Some restrictions apply.

- * Organizations that operate to make a profit, such as corporations, partnerships, associations, business trusts, or other organizations are ineligible for the Eagle Advantage Plus checking account.
- ** The average daily balance is calculated by adding the principal in the account for each day of the cycle and dividing that by the number of days in the cycle.
- † The earnings credit varies and is based on the investable balance in the account. It is applied to offset the account's monthly activities fee. Earnings credit is subject to change at any time.
- ‡ Business online banking carries a fee if Treasury Management services that are managed through business online banking are added.



CONTACT US

CONTACT INFORMATION

- **Local Branch Line: 231.995.5500**
Normal business hours
- **Customer Service: 800.355.0641**
Monday-Friday from 8 am-8 pm and
Saturday-Sunday from 8 am-6 pm
- **24-hour Telephone Banking:**
888.300.3193
- **For lost or stolen ATM/debit cards call:**
888.300.3193 at any time, 24/7
- **TDD/TTY: 800.575.5534**
(Deaf & Hard of Hearing Customers)
Representatives are available
Monday-Friday from 8:30 am-5 pm

SOCIAL MEDIA

Follow us on social media and on our Independent Bank Blog. Stay up-to-date on everything banking, as well as community events near you. We frequently post articles on the most current financial tips and trends that will keep you informed on banking safely and more conveniently. You will also find our updated holiday hours, Independent Bank career opportunities, as well as promotions and campaigns we are hosting.

Connect with us:

-  | **Facebook:** [Facebook.com/IndependentBank](https://www.facebook.com/IndependentBank)
-  | **Twitter:** [Twitter.com/IndependentBank](https://www.twitter.com/IndependentBank)
-  | **LinkedIn:** [LinkedIn.com/company/Independent-Bank](https://www.linkedin.com/company/Independent-Bank)
-  | **YouTube:** [Independent Bank](https://www.youtube.com/IndependentBank)
- Blog:** [IndependentBank.com/blog](https://www.IndependentBank.com/blog)

LOCATIONS



Auburn.....	989.662.4403
Bad Axe.....	989.269.6471
Bay City	
N. Euclid Ave.....	989.684.6021
Washington Ave.....	989.892.3511
Belding.....	616.794.0600
Bellevue.....	269.763.9424
Beverly Hills.....	248.647.5900
Big Rapids.....	231.796.5865
Bloomfield Hills.....	248.737.4242
Bridgeport.....	989.777.1661
Caro.....	989.673.5656
Carson City.....	989.584.3118
Caseville.....	989.856.2225
Cass City.....	989.872.2105
Cedar Springs.....	616.696.0050
Charlotte.....	517.543.4994
Clio.....	810.687.6710
Comstock Park.....	616.784.6654
East Lansing.....	517.203.3800
Eaton Rapids.....	517.663.4108
Essexville.....	989.893.4563
Farmington Hills.....	248.539.4600

Grand Rapids	
Cascade Road.....	616.949.2189
East Beltline Ave.....	616.363.1207
Monroe Center.....	616.458.7045
Plainfield Ave.....	616.447.0900
Howard City.....	231.937.4374
Ionia	
S. Dexter St.....	616.527.7500
W. Main St.....	616.527.2400
S. State St.....	616.527.6760
Lapeer.....	810.245.8908
Leslie.....	517.589.8222
Livonia.....	734.591.4400
Marlette.....	989.635.3541
Mason.....	517.244.9361
Mt. Pleasant	
E. Broadway St.....	989.772.9405
CMU.....	989.774.1078
Muskegon.....	231.830.3999
Newaygo.....	231.652.1665
North Branch	
4046 Huron St.....	810.688.3051
3765 Huron St.*.....	810.688.4727

Okemos.....	517.381.0817
Olivet.....	269.749.2231
Pigeon.....	989.453.2900
Pinconning.....	989.879.2747
Pleasant Lake.....	517.769.2200
Portland.....	517.647.7547
Potterville.....	517.645.7607
Rockford.....	616.866.4471
Saginaw	
Bay Road.....	989.799.0070
N. Center Road.....	989.799.1673
SVSU.....	989.797.4634
State St.....	989.799.0720
Sand Lake.....	616.636.8881
Saranac.....	616.642.9406
Sebewaing.....	989.883.3310
Shelby Township.....	586.731.6130
Sparta.....	616.887.8277
Standish.....	989.846.4595
Suttons Bay.....	231.995.5565
Troy	
W. Big Beaver Road.....	248.689.1200
Rochester Road.....	248.828.3737

Traverse City	
Eastern Sky Drive.....	231.995.5540
S. Garfield Ave.....	231.995.5575
W. Grandview Pkwy.....	231.995.5508
Walker.....	616.735.2293
White Cloud.....	231.689.6608
Williamsburg.....	231.995.8090
Williamston.....	517.655.2168

<input type="checkbox"/> Ann Arbor.....	734.545.7124
<input type="checkbox"/> Brighton.....	810.224.5880
<input type="checkbox"/> Cadillac.....	231.924.7156
<input type="checkbox"/> Dearborn.....	313.446.8670
<input type="checkbox"/> Grosse Pointe Woods.....	313.626.2626
<input type="checkbox"/> Kalamazoo.....	269.569.7237
<input type="checkbox"/> Lansing/West Road.....	517.324.7400
<input type="checkbox"/> Traverse City.....	231.778.1050
<input type="checkbox"/> Troy.....	248.918.5690
<input type="checkbox"/> Akron OH^.....	234.815.1501
<input type="checkbox"/> Columbus OH^.....	614.907.7243

*Drive-up only. ^Not Shown.

CALL US 24/7 at 888.300.3193

IB AT A GLANCE

In 1864 – more than 150 years ago – we started out as First National Bank of Ionia. Since then, we’ve maintained our local roots while growing across the state. During those 150 years, many things have changed, but our greatest achievements are rooted in the things that haven’t. We’re invested in our communities today just as we were in 1864, and we’re your friends and neighbors, not just your bankers.

- 1864**
First National Bank of Ionia was founded as one of the National Bank Act’s first charters. It had \$50,000 in deposits.
- 1973**
Independent Bank Corporation formed, but stayed inactive until it acquired First Security Bank on June 1, 1974.
- 1985**
Independent Bank joined the NASDAQ stock index.
- 1993**
Independent Bank entered the market in the Thumb region of Michigan.
- 1999**
Offices were added in the Bay City, Saginaw, and Mount Pleasant areas.
- 2004**
Metro Detroit offices were added.
- 2007**
Independent Bank completed the unification of four affiliated Michigan banks into one.
- 2018**
Independent Bank Corporation acquired Traverse City State Bank (TCSB)

Giving Back



\$60,000 donated to **12** local non-profit organizations in 2015.



\$60,000 donated to **12** local schools in 2016.



\$80,000 donated to **16** local non-profit organizations in 2017.



In 2016, we launched our annual Making a Difference Day, a company-wide day of giving, in which we close our offices for a full day so that all of our employees have the opportunity to volunteer together at various non-profit organizations in our communities.