



Membership Dues Policy

The Independent Bankers Association of Texas membership dues for banks (effective January 1, 2007):

Current Assets*

Up to \$9 million	\$495.00
\$10 to 49 million	\$550.00 + \$16.00/million over \$10 million
\$50 to 99 million	\$1,275.00 + \$10.50/million over \$50 million
\$100 to 499 million	\$2,040.00 + \$8.25/million over \$100 million
\$500 to 999 million	\$5,560.00 + \$3.85/million over \$500 million
\$1 billion and over	\$8,780.00 + \$1.65/million over \$1 billion

Note: Multi bank holding companies will receive a 10% discount for each bank in the holding company. This applies when all banks in the holding company are IBAT members.

***Asset figures used to determine dues are based on current assets on the FDIC Website at the time of the dues billing as follows:**

Billing Quarter:

1st quarter (February)

2nd quarter (May)

3rd quarter (August)

4th quarter (November)

Magazine Subscriptions:

The number of subscriptions to the *The Texas Independent Banker* magazine is determined by the asset size of the bank. Banks with assets:

Less than \$20 MM	receive one magazine
\$21 – 50 MM	receive two magazines
\$51 – 100 MM	receive three magazines
over \$100 MM	receive four magazines

Legal Benefits:

One of the benefits of IBAT membership is access to our Deputy General Counsel on all general banking legal questions and regulatory bank compliance matters. Comments received are not intended as legal, accounting or other professional advice. If such advice is required, you should consult with your own professional advisor.