



Schedule of Service Charges

Effective May 15, 2023

DESCRIPTION	FEE
Checking or Savings Account Fees	
Closed account during first 90 days	\$40.00
Inactivity fees for checking (Monthly fee for accounts with balances of less than \$300.00 with no transactions generated for 6 months or more)	\$5.00
Inactivity fees for money market (Monthly fee for accounts with balances of less than \$500.00 with no transactions generated for 6 months or more)	\$5.00
Inactivity fees for savings (Monthly fee for accounts with balances of less than \$500.00 with no transactions generated for 18 months or more)	\$5.00
IRA transfer to another trustee	\$ 50.00
Libby® eChecking Basics paper statement (No charge for paperless statement / e-statement)	\$ 5.00
Lost passbook replacement	\$ 25.00
Statement reconciliation and statement / check requests (3 months or more, minimum one hour charge)	\$25.00/hour
Business Account Fees	
Cash deposits over \$5,000 (Free up to \$5,000)	\$ 0.15 fee per \$100 deposited
Checking statement fee	\$ 5.00/monthly
Privately owned or leased ATM fee (Fee is waived if daily minimum combined business account balance is \$50,000 or more)	\$ 25.00/monthly
Domestic Debit Card / ATM Fees	
Debit card replacement	\$10.00
Expedited shipping fee	\$ 50.00
ATM transaction outside of the PLUS/MoneyPass® networks	\$3.00 each
Debit Card / ATM Limits	
\$500 daily ATM withdrawal limit	
\$2,000 daily debit card purchase limit	
International Debit Card / ATM Fees	
Multi currency	1% of transaction amount
Single currency	1% of transaction amount
Teller Services Fees	
Loose coin counting (Free up to \$250 per day)	If over \$250, 1% of total counted
Money order	\$1.50 each
Cashier's check	\$2.00 each
Rolled coin (for more than 5 rolls)	\$ 0.10 per roll
Temporary check fee	\$ 1.00 each



Other Fees	
Escheatment processing	\$ 100.00
Foreign check collection fee	\$ 30.00/check
Immigration letter	\$ 20.00
Legal proceedings & process	\$ 150.00
Record research (plus \$0.50 cent per item photocopied)	\$ 50.00/hour
Stop payment (ACH debit or check)	\$ 35.00
Verification of deposit (waived for Liberty Bank loans)	\$ 10.00
Wire transfers - domestic incoming	\$ 10.00
Wire transfers - domestic outgoing	\$25.00
Wire transfers - foreign outgoing	\$50.00
Wire transfers - foreign incoming	\$ 20.00



SAFE DEPOSIT BOXES		
Size	Annual Rate WITH Automatic ACH Payment	Annual Rate WITHOUT Automatic ACH Payment
2" x 5"	\$ 35.00	\$ 55.00
3" x 5"	\$ 45.00	\$ 65.00
5" x 5"	\$ 70.00	\$ 90.00
3" x 10"	\$ 75.00	\$ 95.00
5" x 10"	\$ 90.00	\$ 110.00
10" x 10"	\$ 145.00	\$ 165.00
Box Drilling	\$ 250.00	
Box Inventory	\$ 100.00	
Key Deposit / Replacement	\$ 20.00	
Late Fee	\$ 10.00	

The contents of Safe Deposit Boxes held at Liberty Bank for Savings facilities are not insured by the FDIC, Liberty Bank for Savings, any other government agency, private agency or company.