

<b>FREE Services to our Liberty Clients</b>	
FREE Account Alerts	FREE Night Deposit
FREE ATM Transactions*	FREE Notary Service
FREE Basic Bill Pay	FREE Online Banking
FREE Cashier's Check	FREE Photo Copy
FREE Coin Counting (up to \$500)	FREE Teller Services
FREE eStatements	FREE Transfer between Accounts
FREE Mobile Banking	FREE Visa Debit Card®
FREE Mobile Deposit	

Liberty Bank also offers many additional services to help make your banking experience more convenient and affordable.

Here is a list of those value added services:

**Checking or Savings Account**

Return Mail Fee (Monthly)	\$ 5.00
Closed account during first 90 days	\$ 75.00
Copy of account statement or cancelled check <i>(No charge if done through Online Banking)</i>	\$ 5.00
Cut-off statements for less than full statement cycle <i>(No charge if done through Online Banking)</i>	\$ 5.00
Inactivity fees for checking <i>(Monthly fee for accounts with balances of less than \$300.00 with no transactions generated for 6 months or more)</i>	\$ 10.00
Inactivity fees for money market <i>(Monthly fee for accounts with balances of less than \$500.00 with no transactions generated for 6 months or more)</i>	\$ 10.00
Inactivity fees for savings <i>(Monthly fee for accounts with balances of less than \$500.00 with no transactions generated for 18 months or more)</i>	\$ 10.00
IRA transfer to another trustee	\$ 50.00
Libby eChecking Basics paper statement <i>(No charge for paperless statement - e-statement)</i>	\$ 5.00
Lost passbook replacement	\$ 25.00
Statement reconciliation, per hour	\$ 30.00

**Business Account Fees**

Cash deposits free up to \$5,000. Over \$5,000, a \$ 0.15 fee per \$100 deposited	
Checking Statement Fee (Monthly)	\$ 5.00
Privately Owned or Leased ATM Fee (Monthly) <i>(Fee is waived if daily minimum combined business account balance is \$50,000 or more)</i>	\$ 25.00

**Debit Card Transactions**

Debit Card replacement	\$ 5.00
Expedited Shipping Fee	\$ 50.00

**VISA International Transaction Fees for ATM & POS Transactions**

Multi Currency	1% of the transaction amount
Single Currency	1% of the transaction amount

**Teller Services**

Loose coin counting (if over \$500.00)	1% of Total Amount Counted
Money orders (per money order)	\$ 1.50
Rolled coin per roll (for more than 5 rolls)	\$ 0.10
Temporary Check Fee (per check)	\$ 1.00

## Other Services

Checks cashed or deposited – returned unpaid (per check)	\$ 10.00
Escheatment Processing	\$100.00
Foreign check collection fee for each check	\$ 30.00
Immigration letter	\$ 20.00
Legal proceedings & process	\$150.00
Lost checks - charge for transferring to new account	\$ 10.00
Overdraft and Return Item Fees - (Per Item, Maximum three charges per day, regardless of the number of items paid or returned)	\$ 30.00
Consecutive Day Overdraft Fee - (If account remains overdrawn for five consecutive business days, a fee will be charged on the sixth business day and will be charged each day your account remains overdrawn, up to the tenth business day.)	\$ 5.00
Record research (per hour charge) plus \$0.50 cent per item photocopy	\$ 50.00
Stop payment (ACH debit or check)	\$ 35.00
Verification of deposit (waived for Liberty Bank loans)	\$ 10.00
Wire Transfers	
Domestic Incoming	\$ 10.00
Domestic outgoing	\$ 35.00
Foreign outgoing	\$ 60.00
Foreign incoming	\$ 20.00

**\*FREE Access to ATMs in the  
MoneyPass® Network**

**Member  
FDIC**

## Safe Deposit Boxes

Size	Annual Rate <b>WITH</b> Automatic ACH Payment	Annual Rate <b>WITHOUT</b> 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		\$ 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.**