

**Liberty Savings Bank
Business Fee Schedule
Effective February 1, 2018**



VISA® Check Card/ATM Usage Information:

- Liberty Savings Bank ATM & AllPoint transactions - Free
- Non-Liberty Savings Bank ATM transactions - \$3.00*
- International ATM transactions - \$5.00*

Note: Debit/ATM Cards are deactivated after 6 months without usage

Common Fees:

| | |
|---|--|
| Account Activity Printout | \$ 5.00 per page |
| Account Charge Off | \$ 50.00 |
| Account Research/Statement Balancing | \$ 20.00 per half hour(half hour min.) |
| Cashier's Check | \$ 10.00 |
| Cash/Coin | \$.25 per strap or roll |
| Commercial Night Drop Bags | \$ 25.00 each |
| Counter Checks | \$ 2.00 per check |
| Continuous Overdraft Fee | \$ 36.00 |
| Deposit Bags | \$ 3.00 each |
| Dormant Account Fee for Checking/MMDA Accounts <i>(Account balance less than \$10,000 and inactivity for 6 months)</i> | \$ 15.00 per month |
| Dormant Account Fee for Savings Accounts <i>(Account balance less than \$10,000 and inactivity for 12 months)</i> | \$ 15.00 per month |
| Early Account Closure Fee <i>(Account closed within 180 days of opening)</i> | \$ 50.00 |
| Escheat Fee | \$ 50.00 |
| Foreign Items Processing | \$ 30.00 + correspondent bank fees |
| IRA Closeout/Transfer | \$ 50.00 |
| Legal Fees/Garnishment | \$150.00 |
| Non-Sufficient Funds/Overdraft | \$ 37.00 per item |
| Non-Collected Funds Fee | \$ 35.00 per day |
| On-Us Check Cashing <i>(Non-customer cashing check drawn on Liberty Savings Bank account)</i> | \$ 15.00 |
| Photocopies of Account Statement | \$ 5.00 per statement |
| Photocopies of Checks | \$ 5.00 each |
| Photocopy | \$ 0.50 per page |
| Replacement Debit/ATM Card | \$ 10.00 |
| Returned ACH Origination | \$ 12.00 per occurrence |
| Returned Deposit Exception Processing | \$ 50.00 per month |
| Returned Deposit Item | \$ 12.00 per occurrence |
| Returned Mail Processing | \$ 10.00 per occurrence |
| Rushed Debit Card | \$ 60.00 |
| Savings Overdraft Solution (S.O.S.) Transfer** | \$ 10.00 per transfer |
| Special Handling Fee | \$ 25.00 |
| Stop Payment | \$ 37.00 |
| Verification of Deposit/Credit | \$ 15.00 |
| Wire – Incoming Domestic | \$ 15.00 |
| Wire – Incoming Foreign | \$ 15.00 + correspondent bank fees |
| Wire – Outgoing Domestic | \$ 30.00 |
| Wire – Outgoing Foreign | \$ 45.00 + correspondent bank fees |

* Checking account service package features may impact ATM fees.

** A \$10.00 fee will be assessed for each S.O.S. transfer. This fee will be charged against the personal checking account. If there are not sufficient funds available in your debited savings account to cover all items presented and the transfer fee, the item(s) will be returned, and applicable non-sufficient/unavailable funds fees will be applied against the personal checking account.

Continuous Overdraft Fee: If your account remains negative for more than seven consecutive days, it will be charged a one-time \$36.00 fee on the eighth day.

Non-Collected Funds Fee: From time to time, a portion or all of your current balance may not be available in your account. This may be from deposited checks placed on hold, pending debit card transactions or for other reasons. If you write a check or attempt to clear other items against these unavailable funds, you will be charged \$25.00 for every day the attempt is made until the funds become available.

Business Value Checking

| | |
|--|------------------|
| • Maintenance Fee (per month) | \$ 5.00 |
| • First 25 Items | Free |
| • Items in excess of 25 during account cycle | \$ 0.25 per item |
| • Basic Business Online Banking | Free |
| • Online Bill Pay | \$12.00 |

Business Advantage Checking

| | |
|---|--|
| • Maintenance Fee | \$10.00 per month – waived with \$2,500 minimum daily bal) |
| • First 250 Items | Free |
| • Items in excess of 250 during account cycle | \$ 0.25 per item |
| • Basic Business Online Banking | Free |
| • Online Bill Pay | Free |

Checking for Non-Profit Organizations

| | |
|---------------------------------|---------|
| • Maintenance Fee (per month) | N/A |
| • Transaction Fees | N/A |
| • Basic Business Online Banking | Free |
| • Online Bill Pay | \$12.00 |

Business Checking with Interest

| | |
|---------------------------------|----------|
| • Maintenance Fee (per month) | \$ 15.00 |
| • Per Deposit Ticket | \$ 0.60 |
| • Per Item Deposited | \$ 0.12 |
| • Per Withdrawal Item | \$ 0.17 |
| • Basic Business Online Banking | Free |
| • Online Bill Pay | Free |

Commercial Checking – Earnings Credit

| | |
|---------------------------------|----------|
| • Maintenance Fee (per month) | \$ 15.00 |
| • Per Deposit Ticket | \$ 0.60 |
| • Per Item Deposited | \$ 0.12 |
| • Per Withdrawal Item | \$ 0.17 |
| • Basic Business Online Banking | Free |
| • Online Bill Pay | Free |

Additional Online Services

| | |
|--|---------|
| • ACH Origination (per item) ¹ | \$ 0.10 |
| • Business Online Banking (Level 2) ² (per month) | \$24.95 |
| • Business Online Banking (Level 3) ² (per month) | \$49.95 |
| • Merchant Deposit ³ | |
| Single Feed Processing (per month) | \$30.00 |
| Multi-Feed Processing (per month) | \$50.00 |
| Additional Single Feed Scanner/Location (per month) | \$20.00 |
| Additional Multi-Feed Scanner/Location (per month) | \$30.00 |

1. ACH origination services not available with Business Value Checking or Checking for Non-Profit Organizations. Business Online Banking Level 2 or Level 3 required. Subject to bank underwriting and approval.
2. Not available with Business Value Checking or Checking for Non-Profit Organizations.
3. Merchant Deposit services not available with Business Value Checking or Checking for Non-Profit Organizations. Business Online Banking Level 2 or Level 3 required. Subject to bank underwriting and approval.



Equal Housing Lender

Member FDIC