

**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 items(s) will be returned, and applicable non-sufficient/unavailable funds fees will be applied against the personal checking account.

\*\*\*Fees may apply to Overdrafts created by check, in person withdrawal, ATM withdrawal or other electronic means.

**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 \$35.00 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) <sup>1</sup>	\$ 0.10
• Business Online Banking (Level 2) <sup>2</sup> (per month)	\$24.95
• Business Online Banking (Level 3) <sup>2</sup> (per month)	\$49.95
• Merchant Deposit <sup>3</sup>	
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.



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