

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



MasterCard Debit Card®/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 12 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
Continuous Overdraft Fee	\$ 36.00
Counter Checks	\$ 2.00 per check
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 item
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 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.

***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.



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