Liberty Savings Bank  
Fee Schedule  
12/1/2020

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 with no usage and balance inquiries are not considered activity.

### 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  
- Continuous Overdraft Fee**: $36.00  
- Counter Checks: $2.00 per check  
- Deposit Bags: $3.00 each  
- Dormant Account Fee for Checking/MMDA Accounts: $15.00 per month  
- Dormant Account Fee for Savings Accounts: $15.00 per month  
- Early Account Closure Fee: $50.00  
- Escheat Fee: $50.00  
- Foreign Items Processing: $30.00 + correspondent bank fees $  
- IRA Closeout/Transfer: 50.00  
- Legal Fees/Garnishment: $150.00  
- Large Cash Withdrawal ($20,000 or more): $300.00  
- Non-Sufficient Funds/Overdraft: $37.00 per item  
- Non-Collected Funds Fee**: $35.00 per day  
- On-Us Check Cashing: $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.  

Equal Housing Lender  
Member FDIC