



Personal Fee Schedule

2026

Visa® Check Card (Liberty Visa Debit Card)/ATM Usage:

- Liberty Savings Bank ATM & AllPoint transactions – Free
- Non-Liberty Savings Bank/Non Allpoint ATM transactions - \$3.00
- International ATM transactions - \$5.00

Note: Debit Cards are deactivated after 12 months with no usage and balance

Inquiries are not considered activity.

Common Fees:

Account Activity Printout	\$ 5.00 per statement
Account Research/Statement Balancing	\$ 20.00 per half hour (half hour min.)
Cashier's Check	\$ 10.00
Deposit Bags	\$ 3.00 each
Dormant Account Fee for Checking/MMDA Accounts (Account balances less than \$ 10,000 and inactivity for 6 months)	\$ 15.00 per month
Dormant Account Fee for Savings Accounts (Account balance less than \$10,000 and inactivity for 12 months)	\$15.00 per month
Early Account Closure Fee (Account closed within 180 days of opening)	\$ 50.00
Escheat Fee	\$ 50.00
IRA Closeout/Transfer	\$ 50.00
Legal Fees/Garnishment	\$ 150.00 flat fee
Overdraft Fee*	\$ 37.00 per item (max limit of 3/day)
On-Us Check Cashing (Non-Customer cashing check drawn on Liberty Savings Bank account)	\$ 5.00
Replacement Debit Card	\$ 10.00
Returned Mail Processing (monthly statement only)	\$ 10.00 per month
Rushed Debit Card	\$ 60.00
Safe Deposit Box Drilling (due at time of drilling)	Locksmith charge
Savings Overdraft Solution (S.O.S.) Transfer **	\$ 10.00 per transfer
Special Handling Fee	\$ 25.00 + applicable 3 rd party charges
Stop Payment Fee	\$ 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 International Business US Dollars	\$70.00
Wire – Outgoing International Consumer US Dollars	\$80.00
Wire – Outgoing International Business Foreign Currency	\$50.00
Wire – Outgoing International Consumer Foreign Currency	\$60.00

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

An item may be presented for payment more than one time. We may charge you overdraft fees for each resubmission of an item or re-presentation of a check, which means you may incur multiple overdraft fees if an item is returned more than one time. The maximum overdraft charges per day will be limited to 3 items and anything under \$25 will not be charged an overdraft fee.

**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 overdraft fees will be applied against the personal checking account.