

## Schedule of Fees and Charges

EFFECTIVE 9/20/2019

Account Closing Fee*	\$25.00
Account Research Fee (per hour)	30.00
Cashier's Check (Customers) (per check)	6.00
Counter Checks (4 in a sheet) (per sheet)	4.00
Deposit Item Return (per item)	15.00
Dormant Account Fee** (per month)	5.00
Excessive Savings/MMA Withdrawal (per item)****	15.00
Fax incoming/outgoing (local) (per page)	3.00
Fee for using a Non-LNB ATM***	2.50
Foreign Collection Item (per item)	30.00
Foreign Currency Exchange Fee*****	30.00
Garnishments (per item)	75.00
Gift Card	5.00
Money Order (Customers) (per order)	5.00
Night Deposit Locked Bag (each)	20.00
Overdraft/NSF Fee (per item)	35.00
Replacement Card Fee (per card)	7.00
Statement /Check copies (per copy)	4.00
Stop Payment (per item)	30.00
Telephone Transfer Fee (each transfer)	5.00
Two Signatures Required (per month)	3.00
Undeliverable Mail (per month)	3.00
Wire Transfer (incoming)	15.00
Wire Transfer (outgoing)	30.00
Wire Transfer (international) *****	75.00
Zipper Bags (each)	10.00

### DISCLAIMERS

Interest computed by the daily balance method for the statement cycle. The daily balance method applies to a daily periodic rate based on the principal in the account each day. Interest is credited and compounded monthly. Interest begins to accrue on the business day non-cash items (i.e. checks) are deposited into the account. Account fees may affect earnings. Interest rate and APYs are subject to change. Ask for a fee schedule for information that may pertain to these accounts.

\* Account close-out fee applies if account is closed within six months of opening.

\*\* Accounts are considered "dormant" after 1 year of no activity. When an account becomes "dormant," interest is forfeited.

\*\*\* Fee will be waived if the Non-LNB ATM is in the MoneyPass Network.

\*\*\*\* \$15 per item for transactions over 6. Up to six transactions per month without fee (includes preauthorized and telephone transfers. ATM and teller transactions are unlimited.

\*\*\*\*\* In addition to \$30.00 bank fee there will be a fee for currency type and Country. Please see Customer Service Representative.

\*\*\*\*\* Additional fees may apply.

## Branch Locations

### Ada Office

118 South Main Street  
Ada, Ohio 45810  
(419) 634-5015

### Bellefontaine N. Office

1120 North Main Street  
Bellefontaine, Ohio 43311  
(937) 592-5688

### Bellefontaine S. Office

1454 South Main Street  
Bellefontaine, Ohio 43311  
(937) 593-9694

### Kenton Office

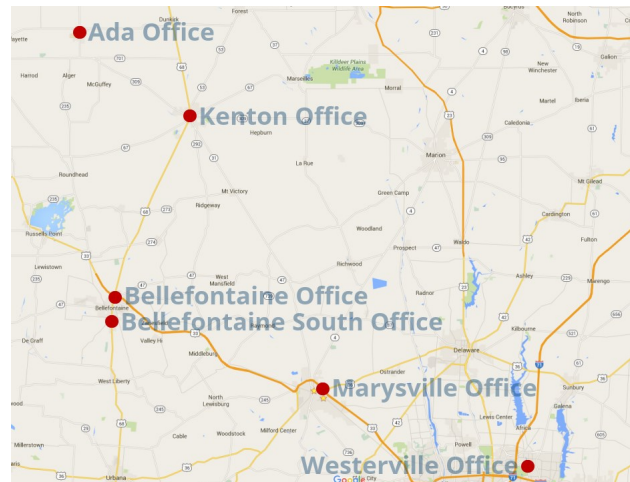
100 East Franklin Street  
Kenton, Ohio 43326  
(419) 673-1217

### Marysville Office

160 Coleman's Crossing Blvd.  
Marysville, Ohio 43040  
(937) 642-0467

### Westerville Office

33 South Cleveland Ave.  
Westerville, Ohio 43081  
(614) 948-7102



# BUSINESS SERVICES



Giving you more  
for your money.



## Checking Solutions that meet your Business Needs

	Small Business Checking	Business Checking	Business Interest Checking
<b>Minimum Opening Balance</b>	\$100.00	\$100.00	\$100.00
<b>Monthly Maintenance Fee</b>	N/A	\$20.00	\$20.00
<b>Minimum Balance to Avoid Monthly Maintenance Fee</b>	N/A	\$5,000	\$5,000
<b>Free Items/Transactions Per Month</b> <small>Based on Combined Items excluding Currency Services*</small>	200	400	150
<b>Activity Cost</b>	\$.30 for each item/transaction over 200	\$.30 for each item/transaction over 400	\$.30 for each item/transaction over 150
<b>Earns Interest</b>	N/A	N/A	Yes
<b>Statements</b>	Free e-statements	Free e-statements	Free e-statements

\* Additional Currency Service Fees may apply.

**For Business Analysis Pricing, please contact our Cash Management Department at 419-673-1217.**



[www.MyLiberty.bank](http://www.MyLiberty.bank)

## Cash Management Services

### ACH Origination

Originate credits and debits for payments such as payroll, vendor payments and taxes through the Automated Clearing House via Liberty Express Cash Management.

### Positive Pay

Reduce the risk of check fraud with Positive Pay from Liberty National Bank. Approve or reject for payment any check/ACH debit presented that is not on your issuance file via Positive Pay on Liberty Express Cash Management. ACH debits to your account can be blocked or filtered to accept or reject ACH items.

### Merchant Card Services

#### Visa/MasterCard/Discover Point of Sale

Merchant Services are Point of Sale Services allowing businesses to accept Credit and Debit Card Transactions.

- Our Business Customers can expand their sales by taking credit and debit cards
- Both Visa and MasterCard capture are available.

### Remote Deposit Capture

- Allows customers to make Check and Money Order (NON-Cash) deposits from their business or home office.
- Deposits are processed by LNB and transmitted to the Federal Reserve.
- ACH Deposits made today are in the customer's account the next business day.

Additional Cash Management Fees May Apply. For more information, please contact our Cash Management Department at 419-673-1217.



Liberty National Bank is an Equal Housing Lender. Member FDIC. Certain restrictions may apply.