

Fees and Charges

EFFECTIVE 6/1/2018

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 over 6)	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)	50.00
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" as follows:

- Checking—No activity for 1 year.
- Savings—No activity for 1 year.

When an account becomes "dormant interest is forfeited. (Updated 9/2/14.)

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

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

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

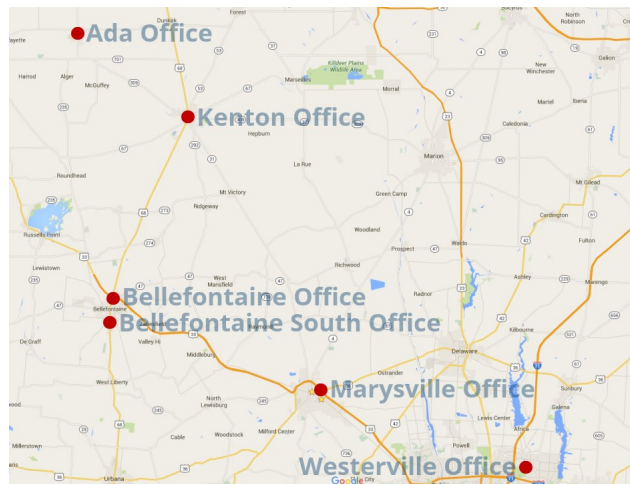
100 East Franklin Street
Kenton, Ohio 43326
(419) 673-1217

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



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Here for you... Saving Accounts for Every Lifestyle

It's never too early (or too late) to begin saving. At Liberty National Bank, we understand that individual savers have unique needs. That's why we offer a variety of savings accounts.

Whether you are looking for a competitive account to "park" short-term liquid funds, need a competitive rate on a certificate of deposit, or want to help a special youngster get started with a savings program, Liberty National Bank has the savings products you need.

Our wide variety of savings accounts are even more valuable when paired with "companion service" such as Liberty National Bank's Liberty Express online banking. Our Liberty Express service lets you transfer funds quickly and easily between your savings and checking accounts, and even inquire about your balance 24 hours a day, all from the comfort of your home or office computer.

Ask a helpful Liberty National Bank associate to help you select the right account. We'll be here for you.

Which account is right for you? Here is an introduction to various Liberty National Bank savings accounts. Ask a helpful Liberty National Bank Associate to help you select the right account for you.

You can **Expect the Best®** from Liberty National Bank.

INVESTMENT SAVINGS

Whether you're saving for a rainy day or a sunny vacation, Liberty National Bank's investment savings account is the "basic" savings account you need.

Start your account with as little as \$25.00 and you'll begin enjoying a savings rate that is compounded monthly.

You'll receive a complete statement every six months (or a consolidated statement monthly when you hold a Liberty National Bank checking account).

INVESTMENT SAVINGS — JUST THE FACTS

- \$25.00 minimum opening deposit
- Maintenance fee waived if account holder is under 18 years of age, or when balance is over \$300
- \$3.00 monthly maintenance fee on balances under \$300
- FDIC insured
- Interest rates are subject to change. Please call any Liberty National Bank office to inquire about the current rate on our Investment Savings account.
- Up to six transactions per month (includes preauthorized, online and telephone transfers. ATM and teller transactions are unlimited.)
- If the monthly transactions exceed six, then there is a \$15 per transaction fee.

MONEY MARKET

A Liberty National Bank money market account offers the liquidity of a checking account with a competitive rate. Our money market accounts are FDIC insured, providing peace of mind during times of market volatility.

MONEY MARKET — JUST THE FACTS

- \$2,500 minimum opening deposit
- Interest rate based on account balance (daily balance method used to compute interest)
- \$10.00 monthly maintenance fee on balances under \$2,500
- Up to six transactions per month (includes preauthorized, online and telephone transfers. ATM and teller transactions are unlimited.)
- If the monthly transactions exceed six, then there is a \$15 per transaction fee.
- FDIC insured

COMPLEMENT YOUR SAVINGS PROGRAM

Liberty National Bank offers competitive yields on investment products that complement traditional savings accounts. We offer competitive yields and a variety of terms on certificates of deposit. Like our savings accounts, all certificates of deposit enjoy FDIC protection.

START SAVING TODAY

Stop by any Liberty National Bank office today and watch your money begin to grow. Visit any of our convenient banking locations.



www.MyLiberty.bank



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