



Personal Deposit Account Schedule of Fees and Charges

Charge Title	Details of Charge	Charge
Certificate of Deposit Early Withdrawal Penalty	Terms of 1 year or less Terms of more than 1 year Jumbo CDs – All terms	\$25.00 plus 1% ¹ \$25.00 plus 3% ¹ 100% (of interest earned to date)
Checking Printing/Cover	Price varies depending on number of checks ordered and style selected	Varies
Collection Service	Incoming/Outgoing - per item	\$25.00
Counter Check	Per check	\$0.50
Foreign Check Collection Services	Check amount \$300 USD minimum Price varies based on country of origin – per item Additional \$5.50 per check fee for immediate credit	Varies
Legal Notice	Levies, Garnishments, Tax Warrants	\$50.00
Lost Bank Article	Passbook ATM or Debit - per card Certificate (Fee does not apply to CD Accounts opened online)	\$10.00 \$10.00 \$10.00
Monthly Maintenance Service Charge – Liberty BankSmart Account	Per month (Waived if any account owner is 26 and under or 65 and over)	\$3.95
Monthly Maintenance Service Charge – Interest Checking Account	Per month (Waived if the daily account balance does not fall below \$100 during the statement period)	\$5.00
Monthly Maintenance Service Charge – Overdraft Savings Account	Per month (Waived if minimum daily balance of \$100 is maintained or if the primary account owner is 18 years and under or 65 or over)	\$3.00
Money Order	Per check	\$3.00
Official Check	Per check	\$5.00
Overdraft Item (Insufficient Funds Charge – Paid) ²	Check, POS, Electronic or Recurring ACH - Paid	\$35.00
Paper Statement Fee	Printed copy of your paper statement or transaction history in branch or by mail (Account owners age 65 or over, Individual Development Accounts, Health Savings Accounts, IRA Money Market Fund, and Lease Security - Tenant are exempt)	\$2.00
Research Request	1 hr. minimum and \$10.00 deposit required	\$20.00/hr.
Returned Check	Per Deposited Item	\$15.00
Sheriff Execution	Per item	\$8.00
Stop Payment Order	Check & ACH	\$25.00
Wire Transfer	Outgoing – Domestic Outgoing - Foreign Incoming - Domestic & Foreign	\$20.00 \$45.00 \$10.00
ATM AND DEBIT CARD		
Cross Border Assessment Fee	Per Transaction (International transactions with MasterCard Debit Card or ATM Card)	3% of transaction amount
Non-U.S. ATM Withdrawal	Price varies based on country of origin (The withdrawal amount plus foreign bank fees will appear as one transaction, conversion fees may apply)	varies
Non-Liberty ATM ³	Non-Liberty Bank ATM - per transaction, inquiry, transfer or withdrawal (other Banks may charge non-customers an ATM surcharge)	\$1.50
Point of Sale POS Withdrawal ³	Per Transaction	\$0.35

¹ Applies to amounts withdrawn only.

² Maximum of 5 fees per day for paid overdraft items. Fee is waived if transaction causes your account to be overdrawn by \$5.00 or less. Will not charge fees for overdrafts caused by ATM withdrawals or one-time debit card transactions if you have not opted-in and your transaction will be declined. See Important Information About Overdrafts and Overdraft Fees.

³ This fee applies to the Overdraft Savings Account.