



Schedule of Service Fees

NSF Item Fee - Paid or Returned (per item)\$25.00

Consumer Overdraft Fee - Every five (5) consecutive business days
 Any account in an overdrawn condition for 5 consecutive business days will be assessed a \$25.00 fee and a continuous overdraft fee on each subsequent fifth business day the account remains overdrawn.

Commercial Overdraft Fee - Daily
 Overdraft between \$0.00 and \$2,500.....\$6.00
 Overdraft between \$2,501 and \$10,000.....\$8.00
 Overdraft between \$10,001 or greater.....\$10.00

There is no limit to the number of per item NSF fees that may be charged on an individual item. And there is no limit to the number of Overdraft fees that may be charged.

Stop Payment Order Fee.....\$25.00

ACH Revoke Authorization.....\$25.00

ATM / Debit Card Fee

First Card.....Free
 Replacement Card Fee.....\$7.50
 Fee for ATM we do not own or operate.....\$2.00
 Liberty National Bank ATMs.....Free

Returned Check Charge.....\$10.00

Reclear Fee\$2.50
 All returned items will be processed twice for reclear unless otherwise requested by the customer.

Dormant/Inactive Charge (monthly fee).....\$5.00
 If balance is below \$1,000

Paper Statement Fee

Statement of account activity.....\$2.95

Returned Mail Fee.....\$5.00

Teller Services

Zipper Bags.....\$3.50
 Night Deposit Lock Bags.....\$35.00
 Official Checks\$5.00
 Prepaid Gift Cards.....\$5.00

Retail Online Banking Service

Online Banking.....Free
Mobile Banking.....Free
Zelle (Email Address, Mobile Phone).....Free
Bill Pay.....Free
Mobile Deposit.....Free
 * Rush Delivery\$14.95
 * Same Day Payment\$9.95

Safe Deposit Boxes (Annual fee)

Safe Deposit Size 3 x 5.....\$20.00
 Safe Deposit Size 4 x 5.....\$25.00
 Safe Deposit Size 5 x 5.....\$30.00
 Safe Deposit Size 3 x 10.....\$40.00
 Safe Deposit Size 4 x 10.....\$45.00
 Safe Deposit Size 5 x 10.....\$50.00
 Safe Deposit Size 10 x 10.....\$75.00
 Safe Deposit Size 16 x 10.....\$100.00
 Safe Deposit Box Access Maintenance\$300.00

Unclaimed Property Fee.....\$25.00

Research / Reconciliation (per hour).....\$25.00
 (minimum one hour)

Garnishments and Leviesup to \$100 + Attorney Fees

Wire Transfers

Domestic Incoming wire fee.....\$10.00
 Domestic Outgoing wire fee.....\$20.00
 International Incoming wire fee.....\$25.00
 International Outgoing wire fee.....\$50.00
 (additional charges may apply)
 Wire Trace, Recall or Return.....\$25.00

Foreign Currency Exchange.....\$20.00

Notary Services.....Free

Check Printing

Fee depends on style of checks ordered.....At cost
 Temporary Checks (4 per page).....\$2.00/page

(additional charges may apply)

Business Online Banking Service

Essential Online Banking.....Free
Bill Pay.....Free
Mobile Banking.....Free
Mobile Capture.....Free

Add any of the following for a flat monthly fee of \$25.00

- ACH Origination (Limits for ACH & Wires -TBD)
- Positive Pay
- Wire Origination
- Remote Deposit Capture
 - °Additional monthly per scanner rental fee.....\$20.00
 - Or
 - °Purchase (Panini multi feed - At cost) or have your own compatible scanner, additional monthly service fee per scanner\$10.00

First Tokens Issued.....Free
Replacement Tokens per token.....\$25.00

There may be other fees applicable within Bill Pay / Zelle as utilized.

Effective May 1, 2024