



## 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 Non-Liberty National ATM.....\$2.00

Liberty National Bank ATMs.....Free

**Returned Check Charge**.....\$12.00

**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.....\$3.00

**Returned Mail Fee**.....\$5.00

### Teller Services

Zipper Bags.....\$5.00

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

Mobile Deposit.....Free

Bill Pay .....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

Safe Deposit Box Late Fee Monthly Charge.....\$5.00

**Unclaimed Property Fee**.....\$25.00

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

**Garnishments and Levies** .....up to \$100 + Attorney Fees

**VOD (Verification of Deposit)**.....No Charge

### Wire Transfers

Domestic Incoming wire fee.....\$0.00

Domestic Outgoing wire fee.....\$25.00

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**.....\$35.00

**Notary Services (Customers Only)**.....Free

### Check Printing

Fee depends on style of checks ordered.....At cost  
(additional charges may apply)

Temporary Checks (4 per page).....\$2.00/page

### 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

•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 Date - Dec. 1, 2025