



**Personal Fee Schedule
Nov 2022**

Visa®Check Card (Liberty Visa Debit Card)/ATM Usage:

- Liberty Savings Bank ATM & AllPoint transactions – Free
 - Non-Liberty Savings Bank/Non Allpoint ATM transactions - \$3.00*
 - International ATM transactions - \$5.00*
- Note: Debit/ATM Cards are deactivated after 12 months with no usage and balance
Inquiries are not considered activity.

Common Fees:

Account Activity Printout / Duplicate Statement	\$ 5.00 per statement
Account Research/Statement Balancing	\$ 20.00 per half hour (half hour min.)
Cashier's Check	\$ 10.00
Counter Checks	\$ 2.00
Deposit Bags	\$ 3.00 each
Dormant Account Fee for Checking/MMDA Accounts <i>(Account balances less than \$ 10,000 and inactivity for 6 months)</i>	\$ 15.00 per month
Dormant Account Fee for Savings Accounts <i>(Account balance less than \$10,000 and inactivity for 12 months)</i>	\$ 15.00 per month
Early Account Closure Fee <i>(Account closed within 180 days of opening)</i>	\$ 50.00
Escheat Fee	\$ 50.00 (where applicable)
IRA Closeout/Transfer	\$ 50.00
Legal Fees/Garnishment	\$150.00 flat fee
Overdraft Fee**	\$ 37.00 per item (max limit of 5/day)
On-Us Check Cashing <i>(Non-Customer cashing check drawn on Liberty Savings Bank account)</i>	\$ 15.00
Replacement Debit/ATM Card	\$ 10.00
Returned Mail Processing (monthly statement only)	\$ 10.00 per month
Rushed Debit Card	\$ 60.00
Safe Deposit Box Drilling (due at time of drilling)	Locksmith charge
Savings Overdraft Solution (S.O.S.) Transfer ***	\$ 10.00 per transfer
Special Handling Fee	\$ 25.00 + applicable 3 rd party charges
Stop Payment Fee	\$ 37.00
Verification of Deposit/Credit	\$ 15.00
Wire – Incoming Domestic	\$ 15.00
Wire – Incoming Foreign	\$ 15.00 + correspondent bank fees
Wire – Outgoing Domestic	\$ 30.00
Wire – Outgoing Foreign	\$ 45.00 + correspondent bank fees

*Checking account service package features may impact ATM fees.

**Overdraft Fee: Overdraft refers to any item that makes your account go negative, sometimes referred to as NSF (Non-Sufficient Funds) in documentation. Fees may apply to Overdrafts created by check, in person withdrawal, ATM withdrawal, ACH or other electronic means. An item may be presented for payment more than one time. We may charge you overdraft fees for each resubmission of an item or re-presentation of a check, which means you may incur multiple overdraft fees if an item is returned more than one time. The maximum overdraft charges per day will be limited to 5 items

***A \$10.00 fee will be assessed for each S.O.S. transfer. If there are not sufficient funds available in your linked savings account to cover all items presented plus the transfer fee, the funds will not transfer. Instead, the item(s) will be returned, and applicable overdraft fees will be applied against the personal checking account.



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