



FIRSTLIBERTY
BANK

Member
FDIC



Personal Checking PDF

2017-05-30 -- 12:27 am

	Premier Checking	Freedom Checking	Free Checking
Minimum Opening Deposit	\$50.00	\$50.00	\$50.00
Monthly Service Charge	\$10.00 charge if average collected balance less than \$500.00	\$12.00 charge if average collected balance less than \$1500.00	None
Earned Interest Balance Requirement	N/A	\$100	N/A
Interest Rate	N/A	Interest Tiers: \$100.00 - \$4,999.99 \$5,000.00 - \$24,999.99 \$25,000.00 and up	N/A
Service Charges	Unlimited POS & ATM Transactions Other Debits – 50 free - \$0.35 per item thereafter Other Credits – 20 free - \$0.25 per item thereafter	Unlimited POS & ATM Transactions Other Debits – 50 free - \$0.35 per item thereafter Other Credits – 20 free - \$0.25 per item thereafter	N/A
Debit Card	Free	Free	\$5.00

Debit Card Replacement	\$5.00	\$5.00	\$5.00
Debit Card Service Fees	5 Free non FLB ATM Transactions per statement cycle, \$1.25 per ATM Transaction thereafter	5 Free non FLB ATM Transactions per statement cycle, \$1.25 per ATM Transaction thereafter	5 Free non FLB ATM Transactions per statement cycle, \$1.25 per ATM Transaction thereafter
Cashier's Checks	\$5.00	\$5.00	\$5.00
Temporary Checks	Included	Included	Included
MyBanker Online	Included	Included	Included
Paper or E-Statements	Included	Included	Included
MyMobile Smart Phone App	Included	Included	Included
MyMobile Deposit Available - Enrollment Required	Included	Included	Included
VISA™ Debit Card*	Available On Approval	Available On Approval	Available On Approval
Overdraft Fees**	\$30.00 Per Item	\$30.00 Per Item	\$30.00 Per Item

Special Note on Freedom Checking	N/A	Fees may reduce earnings. Rates are subject to change.	N/A
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* In order to better protect you from fraud, we have implemented a new high-tech, debit card monitoring solution that protects your accounts using state of the art intelligence technology and skilled fraud analysts.

** An overdraft service fee applies to overdrafts created by check, in person withdrawals and electronic means. Inadvertent overdrafts caused by ATM and one time debit card transactions are excluded.