



**FIRSTLIBERTY**  
BANK

Member  
**FDIC**



## Personal Checking PDF

2017-09-24 -- 02:11 pm

|   | Premier Checking   | Freedom Checking   | Liberty 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<br>*Fees may reduce earnings.<br>Rates are subject to change. | N/A  | Interest Tiers:<br>\$100.00 - \$4,999.99<br>\$5,000.00 - \$24,999.99<br>\$25,000.00 and up | N/A              |
| Service Charges   | Unlimited POS & ATM Transactions                               | Unlimited POS & ATM Transactions   | 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                                  | Free   | Free   | Free   |
| Paper or E-Statements                            | Included   | Included   | E-Statements Only  |
| MyMobile Smart Phone App                         | Free   | Free   | Free   |
| MyMobile Deposit Available - Enrollment Required | Free   | Free   | Free   |
| VISA™ Debit Card*                                | Available On Approval  | Available On Approval  | Available On Approval  |
| Overdraft Fees**                                 | \$30.00 Per Item   | \$30.00 Per Item   | N/A  |
| Liberty Link                                     | Free   | Free   | N/A  |

|            |  |  |  |
|------------|--|--|--|
| MyBill Pay | Free (a non-usage fee of \$5.95 a month will be applied to your account if you do not use the service for 3 consecutive months.) | Free (a non-usage fee of \$5.95 a month will be applied to your account if you do not use the service for 3 consecutive months.) | Free (a non-usage fee of \$5.95 a month will be applied to your account if you do not use the service for 3 consecutive months.) |
|------------|--|--|--|

\* 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.