



**FIRSTLIBERTY**  
BANK

Member  
**FDIC**



## Personal Checking PDF

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	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 *Fees may reduce earnings. Rates are subject to change.	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	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.)
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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.