

SCHEDULE OF FEES AND CHARGES

EFFECTIVE FEBRUARY 1, 2005

Account Close-Out Fee*	\$20.00
Fax (per page)	3.50
Telephone Transfer Fee	5.00
Stop Payment	25.00
Wire Transfer (outgoing)	20.00
Wire Transfer (incoming) customer	15.00
Wire Transfer (incoming) non-customer	30.00
Wire Transfer (foreign)	30.00
Collection Item	30.00
Dormant Account Fee** (per month)	4.00
Inactive Fee*** (per month)	2.00
Overdraft/NSF Checks	30.00
Returned Check	30.00
Large Item Return (more than \$2,500.00)	35.00
Deposit Item Return	12.00
Money Order	3.00
Cashier's Check	4.00
MasterMoney Check Card (per month)****	1.00
Monthly ATM Card Fee (per month)	1.00
Non-LNB ATM Usage	1.75
National Network ATM Usage	1.50
Replacement Card Fee	5.00
Account Research Fee	30.00/hr.
Foreign Currency Exchange Fee*****	30.00

MONTHLY FEES ARE AS FOLLOWS:

C@mpus Checking	No monthly charge
Free Checking	No monthly charge
Smart Checking	No monthly charge
SuperSmart Checking	8.00
Club Gold Checking	8.00
Club Gold Senior	6.00
Bonus Banking	4.00
Fresh Start Checking	10.00

* Account close-out fee applies, if account is closed within six months of opening.

** Accounts are considered "dormant" as follows:

Checking—No activity for two years.

Savings—No activity for three years.

When an account becomes "dormant," interest is forfeited.

*** Accounts are considered "inactive" as follows:

Checking—No activity for one year.

Savings—No activity for 547 days.

**** MasterMoney check card fee waived on Club Gold, Club Gold Senior, Smart, SuperSmart, Free, Bonus

Banking and C@mpus Checking

***** In addition to \$30.00 bank fee, there will be a fee for currency type and Country. Please see Customer Service Representative.

DISCLAIMERS

Interest computed by the daily balance method for the statement cycle. The daily balance method applies to a daily periodic rate based on the principal in the account each day. Interest is credited and compounded monthly. Interest begins to accrue on the business day non-cash items (i.e. checks) are deposited into the account. Account fees may affect earnings. Interest rate and APYs are subject to change. Ask for a fee schedule for information that may pertain to these accounts.

*Revised 7/1/09

Branch Locations and Phone Numbers

Ada Office

118 South Main Street

Ada, Ohio 45810

(419) 634-5015

Bellefontaine Office

1120 North Main Street

Bellefontaine, Ohio 43311

(937) 592-5688

Kenton Office

100 East Franklin Street

Kenton, Ohio 43326

(419) 673-1217

Marysville Office

160 Coleman's Crossing Blvd.

Marysville, Ohio 43040

(937) 642-0467



THERE'S FREEDOM

IN ONE LITTLE

CARD

Liberty National Bank's

MasterMoney™ Check Card



www.LNBbank.com

**THERE'S FREEDOM IN
ONE LITTLE CARD**

**CARRY A MASTERMONEY™
CHECK CARD AND MAKE LIFE
MORE CONVENIENT.
LIBERTY NATIONAL BANK**

There's no card more convenient than the MasterMoney™ check card from Liberty National Bank. Use it in place of cash, checks or credit cards to make purchases anywhere MasterCard®/VISA® is accepted. It gives you the best of three worlds—no check writing hassles, no reason to carry lots of cash, and no interest-charging credit debit.

MORE POWERFUL THAN AN ATM CARD

Our MasterMoney™ check card is accepted anywhere MasterCard® is welcome—more than 12 million places world wide. When you shop, simply present your MasterMoney™ check card to the cashier, sign the receipt and your purchase will be automatically deducted from your checking account. It's that simple. You can even use your MasterMoney™ check card to get cash at thousands of ATMs worldwide displaying the MasterCard® or VISA® logos.

www.LNBbank.com

EASIER THAN CHECKS

Purchases are deducted directly from your checking account each time you swipe your MasterMoney™ check card. Your monthly checking statement will list the amount, date and location where you made each purchase.

Since you can use you MasterMoney™ check card to access your checking account, you won't have to hassle with identification and the approval process of writing a check. Plus you won't have to carry around a checkbook or worry about running out of checks.

Best yet, your Liberty National Bank MasterMoney™ check card works just like a credit card—only better—because it debits your checking account, giving you better financial control.

MORE FREEDOM FORM YOUR LIFESTYLE

Your MasterMoney™ check card gives you the freedom to carry less cash because you can use it to make purchases at so many places where you use cash now. Use it at restaurants, gas stations, clothing stores, grocery and convenience stores—anywhere you see the MasterCard® or VISA® logos.

Whether you're shopping around the corner or around the world, the MasterMoney™ check card is the easy way to pay right from your checking account. Stop by one of our convenient locations and find out about our MasterMoney™ check card.

Expect the Best™

**MASTERMONEY™ CHECK CARD
APPLICATION**

Please complete the application in full and sign. Upon approval, you will receive a Liberty National Bank MasterMoney™ check card that will be honored at ATMs, point-of-sale terminals and merchants displaying MasterCard, VISA, Maestro, STAR, Cirrus and Plus logos.

Debit Card Business Card HSA Card

Last Name First Name M.I.

Mailing Address

City State Zip
() ()

Home Phone Work Phone

Email

Date of Birth Social Security Number

Customer Signature

Employer

Date Received Received By

Date Input Input By

Account Type	Account Number	Account Holder
Checking		
Checking		
Savings		
Savings		