

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



SAVINGS

ACCOUNTS

Liberty National Bank's
Savings Accounts



www.LNBbank.com



**HERE FOR YOU...SAVINGS
ACCOUNTS FOR
EVERY LIFESTYLE**

It's never too early (or too late) to begin saving. At Liberty National Bank, we understand that individual savers have unique needs. That's why we offer a variety of savings accounts. Whether you are looking for a competitive account to "park" short-term liquid funds, need a competitive rate on a certificate of deposit, or want to help a special youngster get started with a savings program, Liberty National Bank has the savings products you need.

Our wide variety of savings accounts are even more valuable when paired with "companion service" such as Liberty National Bank's Liberty Express online banking. Our Liberty Express service lets you transfer funds quickly and easily between your savings and checking accounts, and even inquire about your balance 24 hours a day, all from the comfort of your home or office computer. Ask a helpful Liberty National Bank associate to help you select the right account. We'll be here for you.

Which account is right for you? Following is an introduction to various Liberty National Bank savings accounts.

MONEY MARKET

A Liberty National Bank money market account offers the liquidity of a checking account with a competitive rate. Our money market accounts are FDIC insured, providing peace of mind during times of market volatility.

MONEY MARKET—JUST THE FACTS

- \$2,500 minimum opening deposit
- Interest rate based on account balance (daily balance method used to compute interest)
- \$10.00 monthly charge on balances under \$2,500
- Up to six transactions per month (includes preauthorized and telephone transfers but not ATM or teller transactions)
- FDIC insured

INVESTMENT SAVINGS

Whether you're saving for a rainy day or a sunny vacation, Liberty National Bank's investment savings account is the "basic" savings account you need. Start your account with as little as \$25.00 and you'll begin enjoying a savings rate that is compounded monthly. You'll receive a complete statement every six months (or a consolidated statement monthly when you hold a Liberty National Bank checking account).

INVESTMENT SAVINGS—JUST THE FACTS

- \$25.00 minimum opening deposit
- Service fee waived if account holder is under 18 years of age, or when balance is over \$100
- \$3.00 monthly charge on balances under \$100
- FDIC insured
- Interest rates are subject to change. Please call any Liberty National Bank office to inquire about the current rate on our Investment Savings account.

COMPLEMENT YOUR SAVINGS PROGRAM

Liberty National Bank offers competitive yields on investment products that complement traditional savings accounts. We offer competitive yields and a variety of terms on certificates of deposit. Like our savings accounts, all certificates of deposit enjoy FDIC protection.

START SAVING TODAY

Stop into any Liberty National Bank office today and watch your money begin to grow. Visit any of our convenient banking locations.

Expect the Best™

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