

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 Downtown Office

100 East Franklin Street

Kenton, Ohio 43326

(419) 673-1217

Marysville Office

160 Coleman's Crossing Blvd.

Marysville, Ohio 43040

(937) 642-0467



GIVING YOU MORE

FOR YOUR MONEY!

LIBERTY NATIONAL BANK'S COMMERCIAL SERVICES



www.LNBbank.com



**CHECKING SOLUTIONS
THAT MEET YOUR
BUSINESS NEEDS**

COMMERCIAL CHECKING

Liberty National Bank has a commercial checking account to fit your business needs. In addition to all the great benefits our commercial checking accounts offer, you will receive FREE Liberty Express™ Online Banking and FREE Online Bill Pay. So stop by one of our convenient locations, and let Liberty National Bank help find the commercial account that fits your business needs. At Liberty National Bank, you can expect the best.

Elite Business

Liberty National

Bank’s Elite Business Checking is a great account for smaller businesses.

Elite Business — Just the facts

- No minimum balance
- No maintenance fee
- Non-interest bearing account
- Maximum of 50 free transit items, then a \$.30 per transit item charge. (Transit item is any deposited check not drawn on Liberty National Bank.)

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Regular Business

Liberty National

Bank’s Regular Business Checking is a perfect product for any business. The service charge is waived if a minimum balance is maintained.

Regular Business — Just the facts

- Only \$100.00 will open your business checking.
- Maintain minimum balance of \$2,500.00 and pay NO service charges, checks not included.
- \$7.00/month service charge, if balance is less than \$2,500.00.
- Fees are based on a “Daily Average Balance.”
- No transaction fee.
- No withdrawal fees.

Business Interest Option

Liberty

National Bank’s Business Interest Option Checking lets the business enjoy a competitive rate on checking funds when the balance is equal to or greater than \$500.00.

Business Interest Option — Just the facts

- Maintain minimum balance of \$2,500.00 and pay NO service charges, checks not included.
- \$10.00/month service charge, if balance is less than \$2,500.00.
- Only available to Sole Proprietorships.

Expect the Best™

Earned Credit Business

For Liberty

National Bank’s Earned Credit Business Checking, interest is earned on the average collected balance for the period and is applied to the service charge. No interest is paid directly to the account.

Earned Credit Business — Just the facts

- \$5.00/month service charge.
- \$.13 per debit.
- \$.09 per transit item
- \$.15 per credit item.
- No minimum balance required.

CASH MANAGEMENT SERVICES

- Automatic SWEEP Account Program
- Investment Savings
- Certificates of Deposit
- IRAs
- CDARS
- Remote Merchant Capture

**MERCHANT CARD SERVICES
VISA/MASTERCARD POINT OF SALE**

- Set-up with Equipment \$100.00
- Set-up with Phone Capture 50.00
- Terminal with Printer Lease 50.00
- Full Service Help Desk 10.00

Terminals may also be purchased, ask for details.

Discount Rate determined by activity.

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