

## 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



**PAY YOUR BILLS**

**WITH EASE**

Liberty Express® Online Bill Pay  
 From Liberty National Bank



**www.LNBbank.com**

## SETTING UP YOUR ACCOUNT

- Access [www.Lnbbank.com](http://www.Lnbbank.com) and select Online Banking.
- Log onto Liberty Express® Online Banking.
- Select 'Bill Payment' from the menu.
- Select 'Add Account' and select the checking account to pay bills from.
- Click 'Submit.'
- Review the Fee Schedule and select the leftmost digit for bill payment check numbers. (Please choose a number different from that of the checks in your checkbook.)
- Select 'Accept.'
- After selecting 'Accept,' a green message will appear indicating that your account has successfully been setup for bill pay.

## SETTING UP PAYEES

### ELECTRONIC/CHECK

- Access Liberty National Bank's website and log on to Liberty Express.
- Select 'Bill Payment' from the menu.
- Select 'Payees' from the Bill Payment Menu.
- Click on the 'Add Payee' button.
- To add an **electronic payee**, click on the 'Search Electronic Payee list.' (An electronic payee cannot be added without performing a search. If the requested payee is not a result of a search, it must be added as a check payee.)
- Click on 'Select' to add the payee. The Payee name will display on the 'Add Payee' Screen. Complete the remaining fields and select 'Submit.'
- To add a **check payee**, enter the payee information in the required fields and select 'Submit.' (A check payee is any payee that is not in the electronic payee database.)
- Once a payee is added, you can only edit the account number and the alias of the payee.

## SETTING UP PAYMENTS

- Select 'Add Payment' from the Bill Payment menu.
- From the drop-down menus, select the account from which the bill will be paid and the payee. Enter the dollar amount of the payment and any memo information.
- Choose the frequency of the payment. The default is set to One-Time Payment. For recurring payments, enter the expiration date of the payment and whether or not the amount is different for each payment.

## EDITING PAYMENTS

- Select 'Main' from the Bill Payment menu.
- Click on the 'Quick Edit' box for each payment you want to edit. Then select the 'Quick Edit' button. You may select one or all of your payments to quick edit. This will allow you to change the amount, memo, and account from which the bill is paid.

## VIEWING PAYMENT HISTORY

- Select 'History' from the Bill Pay menu.
- Select 'View Payment History For' or select 'Range of Payment History' and enter search criteria. Then select 'Submit.'

[www.LNBbank.com](http://www.LNBbank.com)

## BILL PAY APPLICATION

Last Name First Name M.I.

Mailing Address

City State Zip

( ) ( )

Home Phone Work Phone

Email

Checking Account—that bills will be paid from

Signature Date

Social Security Number

### FOR OFFICE USE ONLY

Date CSR Signature

Set-up Date

Input by Letter to Customer