

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



HOP ABOARD THE

LIBERTY EXPRESS[®]

Liberty Express[®] Online Banking
From Liberty National Bank



www.LNBbank.com

LIBERTY EXPRESS® ONLINE BANKING

HOP ABOARD THE LIBERTY EXPRESS® AND ENJOY CONVENIENT ONLINE BANKING FROM LIBERTY NATIONAL BANK

As life becomes more complicated, we think banking ought to get easier. That's why Liberty National Bank has developed a free online banking service called Liberty Express®.

It's never been easier to conduct your finances from the comfort of your home or office with Liberty National Bank's Liberty Express® banking. It lets you transfer funds between checking and savings - conveniently from your account balances 24 hours a day. Liberty Express® helps you stay on top of your finances for fewer bookkeeping errors and peace of mind.

24—HOUR CONVENIENCE

Get out of line and get online with your Liberty National Bank accounts. Check your balances right from your home or office. Day or night. When you're on a tight schedule. Or when you just don't want to get in the car again.

Start conducting your finances more easily.
Simply access Liberty Express® online banking at:
www.LNBbank.com and click Online Banking or
www.netteller.com/lbbank/login.cfm

Expect the Best™

www.LNBbank.com

CASH MANAGEMENT CONVENIENCE

You don't have to go to the bank anymore to transfer funds between checking and savings. Liberty Express® lets you do it right where you are on your home or office computer. Talk about a time saver. Especially helpful when you need to transfer money between accounts fast.

HOP ABOARD TODAY

Signing up for Liberty Express® online banking is simple—and free! Just fill out the attached application and drop it in the mail or bring it to your nearest Liberty National Bank office.

Your life just got a little easier with Liberty Express® online banking from Liberty National Bank.

Expect the Best™

FREQUENTLY ASKED QUESTIONS

Q: Do I need to have an account with Liberty National Bank?

A: Yes. You must have a checking account with us. If you don't have one yet, we'll help you find the account that's right for you.

Q: Is Liberty Express® online banking safe and secure?

A: Yes. We use state-of-the-art security. All transactions are encrypted, and no entry is allowed without your unique access ID and passcode.

Q: What kind of computer do I need?

A: You can access Liberty Express® online banking with any PC-compatible, Macintosh or Web TV computer with Internet access.

Q: Is there a monthly fee for this service?

A: No. Liberty Express® is a value-added service that is free of charge.



Last Name First Name M.I.

Mailing Address

City State Zip

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Home Phone Work Phone

Email

Checking Account Savings Account

Certificate of Deposit Other

Signature Date

Social Security Number

FOR OFFICE USE ONLY

Date CSR Signature

Date Linked Liberty Express Banking ID

Liberty Express Banking Pin

Input by Mailed to Customer