



June 1, 2010

**Important Notice for our Valued Checking Account Holders
Let Us Know Your Choice As Soon As Possible.**

Dear Valued Customer,

We want you to know about a change that will impact your checking account and the way you use your debit card. Our Bounce Protection is a valued service to many of our customers, so we want to make sure you're aware of this change. New Federal Regulations will now put you in danger of losing your overdraft protection privileges on your account(s) with Liberty National Bank. Effective August 15th, your everyday debit card purchases and ATM transactions will no longer be covered by Bounce Protection. You must specifically request this service on your account; otherwise it will be discontinued. If we do not receive your consent prior to August 15th, 2010 we will be required by new Federal Regulations to decline any ATM withdrawal or debit purchase requests for insufficient funds.

That means if you use your debit card and there is not enough money in your account or if a deposit is not yet available, your card will be denied.

These everyday debit card transactions include purchases at the grocery store, gas stations, doctors' offices, pharmacies, and any time you use your card for a one-time transaction, as well as withdrawals and other transactions at the ATM.

If you wish to keep Bounce Protection on your checking account for your everyday debit card purchases and ATM transactions, you must tell us before August 15th.

Our Bounce Protection program was designed to protect you in case of emergency and to save you the cost and embarrassment of having your transactions denied. Please carefully review the attached Opt-In form and provide your consent by:

- Completing and signing the form and returning the bottom section in the enclosed postage paid envelope.
- Calling us at the Ada Office: 419-634-5015, Bellefontaine Office: 937-592-5688, Kenton Office: 419-673-1217, Marysville Office: 937-642-0467.
- Completing and faxing the form to us at 419-673-1969.

Ada Office • P.O. Box 135 • 118 S. Main • Ada, OH 45810 • (419) 634-5015
Bellefontaine Office • P.O. Box 849 • 1120 N. Main • Bellefontaine, OH 43311 • (937) 592-5688
Kenton Office • P.O. Box 234 • 100 E. Franklin • Kenton, OH 43326 • (419) 673-1217
Marysville Office • 160 Coleman Crossing • Marysville, OH 43040 • (937) 642-0467

www.LNBbank.com

Liberty National Bank is an Equal Housing Lender. Member FDIC.



- Coming into any of our offices and completing the form with one of our representatives.
- Visiting our website at www.LNBbank.com, print the Opt-in Form and present it at any of our offices.

Be sure to let us know if you want to keep this valued service for your everyday debit card purchases and ATM transactions.

Liberty National Bank is committed to providing our customers the very best products and services possible. It is our goal to make this new regulation as seamless as possible for you, our customer. Please make the choice that is right for you and your family, and do not hesitate to contact any of our offices if you have any questions. Again, the new regulation goes into effect August 15, 2010, so please do not delay.

Sincerely,

Liberty National Bank

Ronald L. Zimmerly, Jr.
President and CEO

* The effective date of the change is August 15, 2010 for accounts opened before July 1, 2010. For accounts opened after July 1, 2010 the effective date of the change is July 1, 2010. Beginning August 15, 2010, we will not authorize and pay overdrafts on ATM and everyday debit card transactions without account holder consent. An overdraft (OD) fee or insufficient funds (NSF) fee of up to \$30.00 will be charged for covering overdrafts that result in a negative balance at the end of the day. Overdrafts may be created by check, ACH, online banking transactions, phone transactions or other electronic means. Recurring debit card transactions (payments that are set up to bill and pay automatically), such as an automatic draft from your health club or insurance company, may continue to be covered by your overdraft service. Once an overdraft has occurred you are required to bring your account to a positive balance within 30 days. We reserve the right not to pay if your account is not in good standing. Contact us if you have questions.

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