

LIBERTY SMALL BUSINESS CHECKING	
Monthly Maintenance Fee	\$0 or \$5 Monthly Fee (no charge with a minimum average daily balance of \$500)
Minimum Account Opening Deposit	No Minimum
Interest Rate	N/A
ATM Fees	No fee at any of over 40,000 in-network MoneyPass ATMs; \$3.50 per transfer or withdrawal at out-of-network ATM. \$1 per account inquiry at an out-of-network ATM
Old Glory Cash-IN Deposit Fee	\$2.99 per deposit; deposits over \$200 are free
ACH Fees	\$1 per ACH, or unlimited ACHs (single files only) for \$25 Monthly Fee
Incoming Wire Fee (Domestic)	\$0
Incoming Wire Free (International)	\$0
Outgoing Wire Fee (Domestic)	\$30 per item
Outgoing Wire Fee (International)	\$50 per item
Paper Checks Processing Fee	No Fee for first 10 cleared checks per monthly Statement, then \$0.50 per paper check
Transaction Fees	N/A
Cashier's Check Fee	\$39 per item (includes expedited delivery)
Non-Sufficient Funds (NSF) or Overdraft Fee	\$25 overdraft limit. \$30 Overdraft fee for a maximum of 5 items per day. No fee for items under \$10
Stop Payment Fee for ACH, Wire, or Check	\$30 per item
Dormant Account Fee	\$20 per statement cycle after 24 months of no activity
Debit Card Replacement Fee Account holders receive one free debit card per year. Standard delivery 7-10 days.	\$10 per occurrence
Expedited Delivery Debit Card Replacement Fee	\$45 per occurrence

LIBERTY BUSINESS CHECKING	
Monthly Maintenance Fee	\$0 or \$10 Monthly Fee (no charge with a minimum average daily balance of \$2,500)
Minimum Account Opening Deposit	\$1,000 Minimum
Interest Rate	N/A
ATM Fees	No fee at any of over 40,000 in-network MoneyPass ATMs; 4 out-of-network fees waived per statement cycle and then \$3.50 per transfer or withdrawal at out-of-network ATM. \$1.00 per account inquiry at an out-of-network ATM.
Old Glory Cash-IN Deposit Fee	\$2.99 per deposit; deposits over \$200 are free
ACH Fees	Unlimited ACHs (single and batch files) for \$20 Monthly Fee.
Incoming Wire Fee (Domestic)	\$0
Incoming Wire Free (International)	\$0
Outgoing Wire Fee (Domestic)	\$30 per item
Outgoing Wire Fee (International)	\$50 per item
Paper Checks Processing Fee	No Fee for first 50 cleared checks per monthly Statement, then \$0.50 per paper check
Transaction Fees	N/A
Cashier's Check Fee	\$39 per item (includes expedited delivery)
Non-Sufficient Funds (NSF) or Overdraft Fee	\$250 overdraft limit. \$30 Overdraft fee for a maximum of 5 items per day. No fee for items under \$10
Stop Payment Fee for ACH, Wire, or Check	\$30 per item
Dormant Account Fee	\$20 per statement cycle after 24 months of no activity
Debit Card Replacement Fee Account holders receive one free debit card per year. Standard delivery 7-10 days.	\$10 per occurrence
Expedited Delivery Debit Card Replacement Fee	\$45 per occurrence

LIBERTY PREMIUM BUSINESS CHECKING	
Monthly Maintenance Fee	\$0 or \$20 Monthly Fee (no charge with a minimum average daily balance of \$10,000)
Minimum Account Opening Deposit	\$5,000 Minimum
Interest Rate	N/A
ATM Fees	No fee at any of over 40,000 in-network MoneyPass ATMs; 4 out-of-network fees waived per statement cycle and then \$3.50 per transfer or withdrawal at out-of-network ATM. \$1.00 per account inquiry at an out-of-network ATM.
Old Glory Cash-IN Deposit Fee	\$2.99 per deposit; deposits over \$200 are free
ACH Fees	Unlimited ACHs (single and batch files) for \$15 Monthly Fee.
Incoming Wire Fee (Domestic)	\$0
Incoming Wire Fee (International)	\$0
Outgoing Wire Fee (Domestic)	\$30 per item
Outgoing Wire Fee (International)	\$50 per item
Paper Checks Processing Fee	No Fee for first 250 cleared checks per monthly Statement, then \$0.50 per paper check
Transaction Fees	N/A
Cashier's Check Fee	\$39 per item (includes expedited delivery)
Non-Sufficient Funds (NSF) or Overdraft Fee	\$500 overdraft limit. \$30 Overdraft fee for a maximum of 5 items per day. No fee for items under \$10
Stop Payment Fee for ACH, Wire, or Check	\$30 per item
Dormant Account Fee	\$20 per statement cycle after 24 months of no activity
Debit Card Replacement Fee Account holders receive one free debit card per year. Standard delivery 7-10 days.	\$10 per occurrence
Expedited Delivery Debit Card Replacement Fee	\$45 per occurrence

LIBERTY BUSINESS SAVINGS	
Monthly Maintenance Fee	\$0 or \$5 Monthly Fee (no charge with a minimum average daily balance of \$1,000)
Minimum Account Opening Deposit	\$500 Minimum
Interest Rate	1.25% Variable Interest Rate & 1.25% Variable APY (Annual Percentage Yield) on entire balance*
ATM Fees	Liberty Business Savings accounts cannot be accessed at ATM machines at this time.
Old Glory Cash-IN Deposit Fee	\$2.99 per deposit; deposits over \$200 are free
ACH Fees	N/A
Incoming Wire Fee (Domestic)	\$0
Incoming Wire Fee (International)	\$0
Outgoing Wire Fee (Domestic)	\$30 per item
Outgoing Wire Fee (International)	\$50 per item
Paper Checks Processing Fee	N/A
Transaction Fees	No fee for the first 10 withdrawals per monthly statement, then \$5 per transaction.
Cashier's Check Fee	\$39 per item (includes expedited delivery)
Non-Sufficient Funds (NSF) or Overdraft Fee	N/A
Stop Payment Fee for ACH, Wire, or Check	\$30 per item
Dormant Account Fee	\$20 per statement cycle after 24 months of no activity
Debit Card Replacement Fee Account holders receive one free debit card per year. Standard delivery 7-10 days.	Debit cards are not issued for Liberty Business Savings accounts.
Expedited Delivery Debit Card Replacement Fee	Debit cards are not issued for Liberty Business Savings accounts.

*Rates are variable and may change after account has been opened.

OLD GLORY TRUST CHECKING	
Monthly Maintenance Fee	\$0 or \$7.50 Monthly Fee (no charge with a minimum average daily balance of \$2,500)
Minimum Account Opening Deposit	\$1,000 Minimum Opening Deposit; \$75 Account Set-Up Fee
Interest Rate	1.25% Variable Interest Rate & 1.25% Variable APY (Annual Percentage Yield) (on accounts with average balance of \$2,500 or more)*
ATM Fees	No fee at any of over 40,000 in-network MoneyPass ATMs; 4 out-of-network fees waived per statement cycle and then \$3.50 per transfer or withdrawal at out-of-network ATM. \$1.00 per account inquiry at an out-of-network ATM.
Old Glory Cash-IN Deposit Fee	\$2.99 per deposit; deposits over \$200 are free
ACH Fees	N/A
Incoming Wire Fee (Domestic)	\$0
Incoming Wire Free (International)	\$0
Outgoing Wire Fee (Domestic)	\$30 per item
Outgoing Wire Fee (International)	\$50 per item
Paper Checks Processing Fee	No Fee for first 25 cleared checks per monthly statement, then \$0.50 per paper check.
Transaction Fees	N/A
Cashier's Check Fee	\$39 per item (includes expedited delivery)
Non-Sufficient Funds (NSF) or Overdraft Fee	\$250 overdraft limit. \$30 Overdraft fee for a maximum of 5 items per day. No fee for items under \$10.
Stop Payment Fee for ACH, Wire, or Check	\$30 per item
Dormant Account Fee	N/A
Debit Card Replacement Fee Account holders receive one free debit card per year. Standard delivery 7-10 days.	\$10
Expedited Delivery Debit Card Replacement Fee	\$45

*Rates are variable and may change after account has been opened.

VICTORY CHECKING	
Monthly Maintenance Fee	\$15 Monthly Fee
*Ways to Avoid Monthly Fee	N/A
Minimum Account Opening Deposit	N/A
Interest Rate	1.25% Variable Interest Rate & 1.25% Variable APY (Annual Percentage Yield) (on accounts with average balance of \$2,500 or more)*
ATM Fees	No fee at any of over 40,000 in-network MoneyPass ATMs; 4 out-of-network fees waived per statement cycle and then \$3.50 per transfer or withdrawal at out-of-network ATM. \$1.00 per account inquiry at an out-of-network ATM.
Old Glory Cash-IN Deposit Fee	\$2.99 per deposit; deposits over \$200 are free
ACH Fees	\$0.15 per ACH
Incoming Wire Fee (Domestic)	\$0
Incoming Wire Fee (International)	\$0
Outgoing Wire Fee (Domestic)	\$10 per item
Outgoing Wire Fee (International)	\$50 per item
Paper Checks Processing Fee	No Fee for cleared checks
Transaction Fees	N/A
Cashier's Check Fee	\$39 per item (includes expedited delivery)
Non-Sufficient Funds (NSF) or Overdraft Fee	\$25 overdraft limit. \$30 Overdraft fee for a maximum of 5 items per day. No fee for items under \$10.
Stop Payment Fee for ACH, Wire, or Check	\$30 per item
Dormant Account Fee	\$20 per statement cycle after 24 months of no activity
Debit Card Replacement Fee Account holders receive one free debit card per year. Standard delivery 7-10 days.	\$10
Expedited Delivery Debit Card Replacement Fee	\$45

*Rates are variable and may change after account has been opened.