

**TRUTH IN SAVINGS
ESSENTIAL CHECKING**

Liberty Bank
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MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. A Service Charge of \$5.00 will be imposed every month if the average daily balance for the month falls below \$100.00.

This fee is waived if at least one (1) Direct Deposit is received each month.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$10.00 per month will be charged after 12 months of inactivity.

PROCESSING ORDER. Credits always post first. Then post by Check #, in order by serial number ascending. Transactions with a check number equal to 0 will post first in transaction amount order, low to high, before transactions with check numbers. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

FEES AND CHARGES. Please refer to the separate Schedule of Fees provided to you with this disclosure for information about fees and charges associated with this account. A Schedule of Fees will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.