

## Business Account Fees

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

## Business Account Fees

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

## Business Account Fees

LIBERTY PREMIUM BUSINESS CHECKING	
<b>Monthly Maintenance Fee</b>	\$0 or \$20 Monthly Fee (no charge with a minimum average daily balance of \$10,000)
<b>Minimum Account Opening Deposit</b>	\$5,000 Minimum
<b>Interest Rate</b>	1.25% Variable Interest Rate & 1.25% Variable APY (Annual Percentage Yield) (on accounts with average balance of \$10,000 or more)*
<b>ATM Fees</b>	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.
<b>Old Glory Cash-IN Deposit Fee</b>	\$2.99 per deposit; deposits over \$200 are free
<b>ACH Fees</b>	Unlimited ACHs (single and batch files) for \$15 Monthly Fee.
<b>Incoming Wire Fee (Domestic)</b>	\$0
<b>Incoming Wire Free (International)</b>	\$0
<b>Outgoing Wire Fee (Domestic)</b>	\$30 per item
<b>Outgoing Wire Fee (International)</b>	\$50 per item
<b>Paper Checks Processing Fee</b>	No Fee for first 250 cleared checks per monthly Statement, then \$0.50 per paper check
<b>Transaction Fees</b>	N/A
<b>Cashier's Check Fee</b>	\$39 per item (includes expedited delivery)
<b>Non-Sufficient Funds (NSF) or Overdraft Fee</b>	\$500 overdraft limit. \$30 Overdraft fee for a maximum of 5 items per day. No fee for items under \$10
<b>Stop Payment Fee for ACH, Wire, or Check</b>	\$30 per item
<b>Dormant Account Fee</b>	\$20 per statement cycle after 24 months of no activity
<b>Debit Card Replacement Fee</b> Account holders receive one free debit card per year. Standard delivery 7-10 days.	\$10 per occurrence
<b>Expedited Delivery Debit Card Replacement Fee</b>	\$45 per occurrence

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

## Business Account Fees

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

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## Business Account Fees

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

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## Business Account Fees

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

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