

MISCELLANEOUS FEES

Liberty National Bank
Dakota Dunes Branch
324 Dakota Dunes Blvd.
Dakota Dunes, SD 57049
April 3, 2024

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

MISCELLANEOUS FEES AND CHARGES

AUTOMATIC TRANSFER (* **)

Commercial Accounts: \$1,000.00 minimum transfer
Loan Payments: No charge
Personal Accounts: \$100.00 minimum transfer

COLLECTION (* **)

Incoming: \$25.00 each
Outgoing: \$25.00 each
Registered or Bearer Bonds: \$25.00 each

CURRENCY ORDERS (* **)

Coin: \$0.12 per roll
Currency: \$0.15 per \$1,000

ELECTRONIC TRANSFER SERVICES (* **)

ATM: See Services for details
Debit Card: Debit Card Service
Direct Deposit: No charge
Preauthorized Debit: No charge
Elan Credit Card: No Annual Fee - see staff for details

FAX SERVICES (* **)

Foreign: \$4.00 first page - \$2.00 additional page
Outgoing (in US): \$3.00 first page - \$1.00 additional pages
Incoming (in US): \$3.00 per page

LEGAL SERVICES (* **)

Garnishments: \$50.00 each
Levies: \$50.00 each

NEGOTIABLE INSTRUMENTS (* **)

Money Orders (up to \$1,000.00): \$3.00 each
Cashier's Checks: \$5.00 each
Temporary Checks: \$0.10 per check, \$1.00 minimum

NIGHT DROP (* **)

Deposit Bags & Initial Setup: \$25.00

MISCELLANEOUS (* **)

Amortization Schedule: \$15.00
Overdraft Charge: \$30.00 each
Return Item Charge: \$30.00 each
Cont. OD Charge: \$30.00 for each 7-day period in which the account is overdrawn
Letters of Credit: 1% of Total (\$250.00 minimum)
Photocopies: \$0.25 per page
Phone Verifications: \$5.00
Stop Payment: \$30.00 each
Check Cashing, non-customers: \$1.00 per \$100.00
Coin Count (non-customer): 10% of total
No Mail Fee: \$10.00 per year
Dormant Account: \$5.00 per month after 12 months of no activity
Dep. Item Ref. Charge:
Early Closure: \$35.00 if closing account less than 90 days of opening
Online Banking External Transfer: \$2.00 per occurrence
Account Warning: \$100.00 per occurrence

RESEARCH (* **)

Image Copies: \$3.00 each
Account Research: \$20.00 per 1/2 hour
Lost Documents: \$3.00 per page

SAFE DEPOSIT (* **)

6 months rent free: With opening Deposit Account
Variety of sizes: See staff for available sizes
Rent payment choices: Debit or Billing

WELLNESS OPTION

No penalty for early withdrawal of non-IRA CD: Due to medically hardship
Proof of medical emergency: May be required

WIRE SERVICES (* **)

Transfers In: \$15.00 each
Transfers Out: \$25.00 each
Wire Transfer (International Outgoing): \$75.00 each

**Member
FDIC**

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