

Online Banking

www.libertynational.bank

Enjoy access to account information 24 hours a day, seven days a week! It is a safe, easy, and convenient way to keep track of your money.

- Check balances on any Liberty National Bank account
- Transfer funds between Liberty National Bank accounts
- Initiate external transfers
- Make Liberty National Bank loan payments
- Initiate payments via Online Bill Pay
- Export data into Microsoft Money or Quicken
- Monitor balances through account alerts

Mobile Banking

The Mobile App is designed for banking anywhere, anytime with your iPhone® or Android device. Visit the app store and search for "Liberty National Bank Mobile".

- Conveniently and securely deposit checks
- View account summary and recent activity
- Search activity
- Transfer funds between accounts
- Pay bills
- Find ATM and branch locations

Locations

- **Sioux City - 4425 Singing Hills Blvd.**
PH: 712-224-4425 FAX: 712-224-4426
- **Okoboji - 1807 Hwy 71 North**
PH: 712-332-6424 FAX: 712-332-6433
- **Dakota Dunes - 324 Dakota Dunes Blvd.**
PH: 605-217-4425 FAX: 605-217-4426
- **North Sioux City - 113 Military Road**
PH: 605-232-4341 FAX: 605-232-4342
- **Elk Point - 112 E. Main St.**
PH: 605-356-2611 FAX: 605-356-2905
- **Sioux Falls West - 3520 South Louise Ave.**
PH: 605-362-1272 FAX: 605-362-9820
- **Sioux Falls Downtown - 133 S. Main Ave.**
PH: 605-782-4500 FAX: 605-782-4501
- **Johnston - 5260 NW 86th St.**
PH: 515-252-3140 FAX: 515-252-3141

24 HR Banking Convenience

- www.libertynational.bank

Additional Services

Debit Card / ATM Card

- Accepted everywhere MasterCard is accepted
- No fee charges when used at MoneyPass® ATM locations
- Contactless option which allows you to tap and pay.

Safe Deposit Boxes

- Protect your documents and valuables

Balance Protection

- Helps prevent overdrawn accounts and overdraft charges
- \$100 minimum transfer for personal accounts

Wealth Management Services

- Time tested philosophy of asset management
- We are a fiduciary and always put your best interests ahead of our own
- Proven performance with fees based on assets managed, rather than investment products sold

Non Deposit Investment Disclosure: Products of Wealth Management Division are not FDIC insured, may go down in value, not financial institution guaranteed, not a deposit and not insured by any federal government agency.

Mortgage Loan Services

- Conventional/Jumbo/Combo Loans
- FHA/VA and Rural Development
- Home Equity
- First Time Homebuyers
- Experienced Loan Officers



NMLS #401405



Personal Banking



www.libertynational.bank

Sioux City Area Toll Free: 1-800-579-4425
Sioux Falls Area Toll Free: 1-888-646-7695

Member FDIC

Personal Banking

Liberty National Bank was created in 2003 to focus on the needs of local families, businesses and farmers to support community growth and prosperity. The doors were opened with a commitment to old-fashioned values and the best in personal service.

You'll never hear a machine answer our phones. You'll never be told you can't see the Bank President. And you'll never meet a group of harder working people. We're proud of the bank we've built.

Liberty Free Checking

- \$100 minimum initial deposit
- No monthly service charge
- Free online banking, bill pay, e-statements and imaged checks
- Free checks and money orders to account holders 49 and over
- No minimum monthly balance
- Unlimited check writing
- Free first box of checks
- ATM/Debit card available

Liberty Introduction Account

- \$100 minimum initial deposit
- Designed for customers with limited or blemished credit or banking history
- Unlimited check writing
- Monthly service charge - \$7.95 per month
- No minimum monthly balance requirements
- Free online banking, bill pay, e-statements and imaged checks
- Free first box of checks
- ATM/Debit card available

Liberty Friend to Friend Checking

- \$100 minimum initial deposit
- No monthly service charge to account holders 49 and over
- Free checks and money orders to account holders 49 and over
- Unlimited check writing
- Free first box of checks
- Interest earned on a tiered basis upon minimum \$100 daily current balance*
- Free online banking, bill pay, e-statements and imaged checks
- Waiver of \$8.00 monthly service charge with daily current balance of \$1,000 or more
- ATM/Debit card available

Private Banking Presidents Club

- \$500 minimum initial deposit
 - Interest earned on a tiered basis upon minimum \$500 daily current balance*
 - Free checks, ATM or Debit Card
 - Free personal wire transfers
 - Free cashier checks/money orders
 - Free safety deposit box
 - Free notary service
 - \$15 service charge waived with \$25,000 combined average daily relationship balance, including deposits and loans
- See Presidents Club Brochure for details.

Certificates of Deposit

- Short or long-term maturities
- \$1,000 minimum deposit with a fixed rate
- Interest compounded semi-annually and credited as requested*

Liberty Friend to Friend Savings

- \$100 minimum initial deposit
- Interest compounded monthly*
- Monthly \$3 service charge is waived with a \$100 daily current balance
- Limit of 6 debits per month and unlimited deposits (\$2 for each debit in excess of 6)
- Free online banking and e-statements
- ATM card available

Liberty Kids Savings Account

- \$10 minimum opening balance
- Free for kids 18 and younger
- No monthly service charge
- Limit of 6 debits per month and unlimited deposits (\$2.00 for each debit in excess of 6)
- Interest compounded monthly*

Health Savings Checking Account

- \$100 minimum initial deposit
- Allows individuals to accumulate tax exempt funds to pay for qualified medical expenses
- Interest bearing account*
- Contribution and withdrawal for qualified medical expenses
- Requires an HSA eligible health insurance plan at the time of contributions
- No monthly service charge
- Unlimited check writing
- Debit card available

IRA'S

- Tax benefits to help save for retirement
- Traditional and Roth IRAs
- Certificate of Deposit or Variable Savings Account
- No monthly fee
- Interest bearing account*

Money Market Accounts

Liberty Friend to Friend Money Market

- \$100 minimum initial deposit
- Interest is earned and \$7.00 service charge is waived if daily current balance of \$2,500 is maintained*
- Interest rates are tiered based upon daily current balances*
- Limit of 6 debits per month and unlimited deposits (\$2 for each debit in excess of 6)

Christmas Club Account

- \$5 minimum initial deposit
- Interest compounded monthly*
- On November 1 of each year, funds will be transferred to the account holders checking account
- You may not deposit more than \$9,999.99 annually
- No withdrawals are allowed prior to maturity

** Interest is subject to change without notice*