

Commercial Credit Cards

Visa Smart Business Rewards Card

- 2x points per \$1 spent, in your top two spend categories each month - automatically
- 1x points monthly per \$1 spent
- 20,000 bonus rewards points rewarded when you spend \$500 within the first 90 days of account opening

Visa Business Cash Preferred Card

- 3% cash back on all eligible net purchases from gas stations, office supply stores, restaurants and more
- 1% unlimited cash back on all other eligible net purchases
- \$25 cash back awarded after your first purchase

Go to our website www.libertynational.bank to apply or to learn more

Commercial Loans

Liberty National Bank is dedicated to finding a financial solution for your business that matches your cash flow needs, from short-term seasonal lines to long term financing. Because of our local ownership, lending decisions are made right here at our bank.

- Term loans and lines of credit
- Executive lines of credit
- Real estate loans
- Ag loans: Operating lines, Term Equipment loans and Cash Flow needs
- Construction loans
- Letters of Credit
- Small Business Administration (SBA) Loans

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
- Elk Point - 112 E. Main St.
PH: 605-356-2611 FAX: 605-356-2905
- North Sioux City - 113 Military Rd.
PH: 605-232-4341 FAX: 605-232-4342
- Sioux Falls Westside - 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

Other Services

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



Commercial Banking



www.libertynational.bank

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

**MEMBER
FDIC**

Commercial Banking

Our talented commercial team combines decades of experience to serve you...and we integrate that experience and dedication with technology to assure fast, accurate performance. We take pride in our commitment to your business success.

Liberty Commercial Checking

- \$100 minimum deposit
- Free online banking, bill pay, e-statements and imaged checks
- Earnings credit calculated on collected account balance and applied to monthly account fees based on 91-day T-Bill Rate.
- \$12.50 monthly service charge offset by earning credit
- \$0.20 for checks and debits
- \$0.25 for deposits and credits
- Deposited Items:
 - On-us Items \$0.08
 - In Region Items \$0.08
 - In District Items \$0.08
 - Transit Items \$0.08

Other account charges may apply

- Free first set of checks
- As an additional service, monthly statement will include check images

Liberty Small Business Checking

- \$100 minimum initial deposit
- Free online banking, bill pay, e-statements and imaged checks
- Courier service where available
- Waiver of \$5.00 monthly service charge if \$1,000 daily current balance is maintained
- Excess activity fee of \$0.25 per debit or credit item over 100 per monthly statement cycle

Cash Management Products

- Implement financial controls, disburse funds efficiently and collect funds rapidly
- Paper-free way to keep track of transactions
- Accept credit cards as a form of payment for goods and services
- Initiate wire requests both domestically and internationally
- Originate ACH requests such as automatic payroll direct deposits
- Order money
- Add additional online users with the capacity to control their capabilities

Remote Deposit Capture

- Use software and device to make deposits without visiting a bank location
- Easy setup and installation
- Single sign on through Online Banking
- Deposit files are transmitted safely and securely

Online Banking and Mobile App

www.libertynational.bank

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

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".

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

